HOW WELL ARE NYC'S BANKS SERVING OUR COMMUNITIES?

"Banks in New York City continued to expand their deposit base. Locally held deposits were up 14% in 2014, reaching \$991 billion. Reinvestmentincreased overall, but nine banks increased deposits, yet decreased their reinvestment in NYC. The largest increases in 2014 were in multifamily community development lending and CRA-qualified invesments. The multifamily market appears strong and we are concerned about the quality of lending in some cases. The amount loaned for lower-income New Yorkers to purchase homes declined once again, as did the number of loans. Removing one outlier, grant dollars increased 12.6% and the number of grants decreased by 4.6%; grants to neighborhood-based organizations decreased more modestly (1.2% by dollar, 2.6% by volume). But, given the downward trend over the years, any decrease is troubling.

The chart illustrates this year's trends. Banks are ordered by local deposit size within their categories. Under each bank, the left column details the number, dollar amount or percent of a given activity in 2014. The right column depicts whether a bank increased or decreased its commitment between 2013 and 2014. The far right columns summarize how all banks serving New York City performed over this two year period.

The final rows show the Reinvestment Volume Indexesand Reinvestment Quality Scores. These measure volume of reinvestment and compare factors that have benefits beyond simply the dollar amount."





					BANKS: RETAI	IL BANKS WITH	MORE THAN \$	\$50 BILLION I											LER BANKS	S: RETAIL BAN	KS WITH FEWER	THAN \$50 BILLI	1							WHOLESALE		_	4,55	TOTA		1
	JPMorgan Chase			Citibank	HSBC	Capital One	TD Bank	Wells F		M&T Bank	Santander	Median	New York Cor		Signature	Valley Nation			Apple I	Bank for Savings	Popular Community	Ridgewood	Carver	Emigrant	Dime	Flushing	Median	Bank of New York Mellon		-	•		_	ar-to-Year (%'s are av		l .
SITS (billions)	2014 2013-	14 2014 201	3-14 2014	2013-14	2014 2013-14	2014 2013-14	4 2014 2013-	3-14 2014	2013-14 20	014 2013-14	2014 2013-14		2014	2013-14 20	014 2013-14	2014 201	13-14 2014 20	13-14 2014 20	13-14 2014	2013-14	2014 2013-14	2014 2013-14	2014 2013-14	2014 2013-14	2014 2013-14	2014 2013-14	-	2014 2013-14	2014 201	13-14 2014 2013	3-14 2014	2013-14	2013	2014	% chng	DEPOSITS (billions)
` '	\$2002 2.8%	\$1455 1.7	% \$1376	3.9% \$	\$174.57 -4.4%	\$239.59 1.8%	\$219.66 3.5%	\$1436.83	11 9% \$00	0.06 9.3%	\$77.25 1.1%		\$48.65	9.4% \$24.5	53 24.4%	\$16.32 2%	\$16.86	% \$15.68 -2°	% \$11.58	3 -3 4%	\$8.30 -6.0%	\$5.12 2.1%	\$.65 2.0%	\$6.35 -11.3%	\$4.29 6.8%	\$4.86 5.5%		\$319.32 13.5% \$	\$64.03 14.6	.6% \$21.87 40.9	% \$109.53	3 1%	\$7393	\$7749		Assets (June 30)
, ,	\$2002 2.8% \$2138 2.9%	\$1455 1.7 \$1633 1.1	% \$1376 % \$1377		\$174.57 -4.4% \$174.62 -4.6%	\$239.59 1.8% \$324.37 3.3%	\$219.66 3.5% \$235.24 3.1%	71100.00			\$77.25 1.1% \$83.28 -0.2%		1 1 11	9.4% \$24.5 9.4% \$24.5		\$16.32 2% \$16.32 2%	\$16.86	% \$15.68 -29	% \$11.58 % \$11.58		\$8.30 -6.0% \$35.61 -1.4%	\$5.12 2.1% \$5.12 2.1%	• • • • • • • • • • • • • • • • • • • •	\$6.35 -11.3% \$6.35 -11.3%	\$4.29 6.8% \$4.29 6.8%	\$4.86 5.5% \$4.86 5.5%		The second secon		.6% \$21.87 40.9 .4% \$132.53 33.2		3.1%	\$7393	\$8380		Assets (June 30) Assets BHC (June 30)
, ,	\$420.47 9.2%	1 111				\$24.12 5.5%	\$15.06 13.4%		18.8% \$3.2		\$8.73 7.4%			10.1% \$15.		\$1.77 11%	% \$.97 12	10% \$3.55 -49	% \$6.73		\$2.38 -4.8%	\$2.69 -1.8%		\$.87 2.6%	\$2.00 1.5%	\$1.19 -1.5%				.5% \$21.87 59.2		1.2%	\$869.77	\$991.92		Total Deposits NYC (b)
CHES / BANKING																																				BRANCHES / BANKING
YC Branches	383 1.1%	115 0.9	% 152	1.3%	100 -2.0%	141 -2.8%	116 11.5%	% 21	-4.5% 13	0.0%	70 0.0%		87	0.0% 18	0.0%	30 -3%	679	% 30 3%	51	-1.9%	31 -3.1%	25 0.0%	10 0.0%	2 0.0%	18 -5.3%	15 0.0%							1422	1433	0.8%	Total NYC Branches
nches in LMI / LI Census tracts	35% / 13.1%	34.8% / 10.4%	6 30.9%	9.2% 3	30% / 9%	32.6% / 7.8%	20.7% / 6%	19% / 4.8%	6 15.4	4% / 0.0%	21.4% / 1.4%	30%/7.8%	25.3% / 4.6%	33.3	% / 11.1%	23.3% / 13.3%	6 40% / 20%	30% / 3.3%	45.1% /	/ 17.6%	67.7% / 25.8%	36% / 0%	70% / 10%	0% / 0%	50% / 5.6%	40% / 20%	38%/11%						28.7% / 6.9%	% 33.4% / 9.2%		% Branches in LMI / LI Cer
% in LMI / LI Census Tracts	3 / 5	3 / 5	3/3	3	3 / 3	3/3	1/1	1/1	1/1	1	1/1		1/1	3/3		1/5	3 / 5	1/1	3/5		5/5	3 / 1	5/3	1/1	5 / 1	3/5										Score: % in LMI / LI Censu
g Score	8	9.5	13	9	9.5	9.5	7.5	8.5	10		7.5	10	11.5	6.5		6.0	9.0	8.5	9.5		11.0	7.5	13.0		7.5	7.5	8.5									Banking Score
Banking Score	3	3	5	3	3	3	1	3	3		1		5	1		1	3	3	3		5	3	5		3	3										Score: Banking Score
IUNITY DEVELOPMENT STAFFING																																	4			COMMUNITY DEVELOP
	111 0.0%		% 32	6.7%		43 -12.2%	0.070		2					0.0% 2	0.0%	2 100		2 0%		0.0%	1 0.0%	9 0.0%			4	FALSE		9 12.5% 5	5 -16.	3.7% 4 0.0%		28.0%	346	349		Total CD Staff Serving NY
Staff located in NYC	46.85% 15.6%	6 71.23% 0.0	% 100%	7.1%		93.02% 38.1%	100% 0.0%		100	% 0.0%	20% 0.0%	93%	0.0%	0.0% 100%	% 0.0%	0.0% 0%	25%	0.00% 0%	4		100% 0.0%	100% 0.0%	100% 0.0%		100%	FALSE	100%	100% 0.0% 1	100% 0.09	0% 100% 0.0%	100%	0.0% 100%	71.80%	73.95%		% CD Staff located in NYO
% Staff located in NYC unity Responsiveness Score	1 3	3	3	1	1	3	3	1	3		1		3	1		3	3	3	3		3	3	5	1	3	1		3 3	5	5	3		+			Score % Staff located in N Community Responsiven
IUNITY DEVELOPMENT LENDING (millions)	3	J	J		•	3	3		, ,				3			3	J	3	, J			3	3		J	<u> </u>		1	J	J	3					COMMUNITY DEVELOP
s	54 12.5%	6 21 -57	.1% 30	-9.1%		26 4%	9 0.0%		38	58.3%	16 300%		44 -	-47% 69	6.2%	0 -10	00% 2	13 86	% 5	150.0%	8 -57.9%	4 100%	11 -73.2%		1 0.0%	1 from 0		2	23 4.59	5% 15 7.1%	6 5	54.5%	482	393	-18.5%	#Loans
nt Loaned	\$387 -16.89	% \$89.97 -43	.1% \$762.6	64 -3.9%		\$161.07 -9.7%	\$28.27 -23%		\$33	5.04 78.9%	\$63.50 841%		\$238.66 -	-47.6% \$388	3.70 60.4%	\$0.00 -10	00% \$2.10	\$19.10 65	% \$11.40	-50.4%	\$11.45 -65.2%	\$3.25 85.4%	\$11.97 -57.6%		\$0.10 -60%	\$5.00 from 0		\$284.20 82.7% \$	\$144.48 14.5	.5% \$169.23 69.7	% \$76.60	52.3%	\$3194	\$3192	-0.1%	Amount Loaned
nt Loaned to Nonprofits (NFP)	\$154 -33.99	% \$0.00 -10	0% \$206.4	45 301%		\$53.80 -11.1%	\$4.65 -62.89	%	\$81.	.81 59.0%	\$1.75 -42.6%					\$0.00 -10	\$2.10	\$19.00 64	% \$1.00	0.0%	\$0.35 -95.8%	\$0.50 100%	\$10.02 0.3%		\$0.00 -100%	\$5.00		\$4.92 -58.7% \$	\$57.42 190	0.3% \$169.23 77.4	% \$6.00	92.0%	\$656.94	\$770.90	17.3%	Amount Loaned to Nonpr
ned to NFPs (#/\$)	63.0% / 39.8%	0.0% / 0.0%	50.0%	- / 27.1%	-1-	69.2% / 33.4%	55.6% / 16.4%	-/-	39.5	5% / 24.4%	6.3% / 2.8%	50%/24%	-/-	-1-		-1-	100% / 100%	92.3% / 99.5	% 20% / 8	8.8%	37.5% / 3.1%	25% / 15.4%	81.8% / 83.7%	-1-	0.0% / 0.0%	100% / 100%	60%/50%	- / 1.7% 7	73.9% / 39.7%	% 100% / 100%	20% / 7.8%	74%/24%	54.5% / 38.2	2% 45.9% / 29.6%	6	% Loaned to NFPs (#/\$)
% Loans to NFP (#/\$)	5/5	1/1	3/3	0	0/-	5/5	3/1	0/-	1/3	3	1/1		0/-	0/-		1/1	5/5	5/5	1/1		1/1	1/1	5/5	0 / -	1/1	5 / 5										Score % Loans to NFP (#
nt Loaned to CDC's (\$)		\$0.00 -10	0% \$6.88	from 0		\$16.41 -43.2%	\$0.60 -94.89	%	\$0.0	-100%	\$0.00 0.0%					\$0.00 -10	\$0.00	\$0.10 fro	m 0		\$0.00 0.0%	\$0.00 -100%	\$0.00 0.0%		\$0.00	\$0.00		\$0.00 0.0% \$	\$3.34 210	0.7%	\$0.00	0.0%	\$60.38	\$27.33	-54.7%	Amount Loaned to CDC's
lending to CDC's (#/\$)	"- / -"	0% / 0%	3.3% /	0.9%	'- / -"	15.4% / 10.2%	11.1% / 2.1%	"- / -"	0%	/ 0%	0% / 0%	1.7%/.5%	-/-	-1-		-1-	0% / 0%	7.7% / 0.5%	-/-		0.0% / 0.0%	0% / 0%	0% / 0%	-1-	0% / 0%	0% / 0%	0%/0.0%	-/0% 3	39.1% / 2.3%	-1-	0% / 0%	20%/0%	11 50/. / 5 00	% 6.4% / 1.2%		% CD lending to CDC's (#
% CD lending to CDC's (#/\$)	0 / -	1/1	5/5	0	0/-	5/5	5/5	0/-	1/1	1	1/1		0/-	0/-	<u> </u>	1/1	3/3	5/5	0/-		3/3	3/3	3/3	0/-	3/3	3 / 3							11.5% / 5.6%	0.470 / 1.2%		Score % CD lending to Cl
nt Loaned for Aff. Hsg (\$)	\$314 -14.79	% \$60.14 -20	.2% \$712.1	10 265.6%		\$147.57 -11.9%	\$23.08 -4.6%	6	\$42.	.44 -41.4%	\$58.65 1485%		\$0.00	-100% \$4.50	0 from 0	\$0.00 0%	\$1.00	\$0.25 fro	<i>m 0</i> \$0.00		\$6.47 -72.5%	\$0.00 -100%	\$0.00 0.0%		\$0.00 0.0%	\$5.00		\$276.35 77.7% \$	\$138.73 10.5	.5% \$158.38 66%	\$0.00	100%	\$1388	\$1943	39.9%	Amount Loaned for Aff. H
ned for Aff. Hsg (#/\$)	50.0% / 81.1%	28.6% / 66.8%	6 53.3%	/ 93.4%		53.8% / 91.6%	33.3% / 81.6%		10.5	5% / 12.7%	81.3% / 92.4%	50%/82%	0% / 0%	1.4%	6 / 1.2%		50% / 47.6%	7.7% / 1.3%	0% / 0%	%	37.5% / 56.5%	0% / 0%	0% / 0%		0% / 0%	100% / 100%	.72%/.58%	- / 97.2%	82.6% / 96.0%	% 73.3% / 93.6%	0% / 0%	73%/95%	31.9% / 45.3	3% 28.5% / 45.5%	6	% Loaned for Aff. Hsg (#
O (.,	3/3	1/3	3/3	0	0/-	3/3	1/3	0/-	1/1	1	5/3		1/1	5/5		1/1	5 / 5	5/5	1/1		5 / 5	1/1	1/1	0 / -	1/1	5 / 5										Score of % Loaned for A
QUALIFIED INVESTMENTS (millions)																																	4			CRA-QUALIFIED INVES
stments	22 -54.20	70 0	.6% 24	50%		8 -52.9%			5	1	0 10070		4	-60% 3	-62.5%	5 from	m 0 1	1 0%			7 133%	5 0.0%			3 from 0			9	9 350			33.3%	155	130		# Investments
nt Invested	\$417 -16.69			69 68.1%			\$19.37 27.5%			2900%				75.8% \$25.4		\$5.09 from			5% FALSE		\$20.48 408%	\$16.30 66.3%			\$1.50 from 0	\$18.60 from 0			\$367.03 795			248%	\$1505	\$2340		Amount Invested
nt Invested to NFPs		% \$0.00 0%					\$0.00 0.0%			.60 2820%			** *	-92.1% FALS		\$0.00 0%		\$0.00 0%	\$0.00		\$0.00 0.0%	\$13.30 129%			\$1.00				\$6.98 from	0	\$4.68	from 0	\$72.97	\$110.81		Amount Invested to NFPs
sted to NFPs (#/\$)	13.6% / 17.0%	0% / 0%	0% / 09	0%		0% / 0%	0% / 0%		20%	6 / 97.3%	"- / -"	0%/0%	50.0% / 0.7%	-/-		0.0% / 0.0%	0.0% / 0.0%	0.0% / 0.0%			0.0% / 0.0%	80.0% / 81.6%	0.0% / 0.0%		33.3% / 66.7%		0%/0%	-/- 4	44.4% / 1.9%	-/-	16.7% / 1.89	% 31%/1.8%	0.0% / 0.0%	0.0% / 0.0%		% Invested to NFPs (#/\$
	5 / 5	3/3	3/3	0	0 / -	3/3	3/3	0 / -	5 / 5	5	1/1		5 / 5	0/-		3/3	3/3	3/3	0 / -		3/3	5 / 5	3/3	0 / -	5/5	0/-										Score: % Invested to NFF
NTHROPY (millions)																																	4			PHILANTHROPY (millio
3		% 61 -4.7	7% 113	-17.5%		297 11.2%			138		18 157.1%		156 -	-29.4%		5 from		33 6%	11	0.0%	40 0.0%	97 34.7%	11 -26.7%			3.33 -37.5%			117 -229	2% FALSE	140	29.6%	1523	1490		# CRA Eligible Grants in
1.7	\$10.44 6.2%	-				\$7.88 8.4%	\$1.56 -11.79		\$0.8		\$0.18 272.4%		****	30%		\$0.05 <i>fror</i>	-	\$0.20 4%	\$0.10		\$0.29 -13.4%	\$0.11 29.3%	\$0.03 -92.2%		\$0.08 -1.2%	\$0.03 -51.1%			\$4.89 -7%	% \$6.88 -8.89		40.5%	\$68.33	\$66.02		CRA Eligible Grants in N
Grants (\$)		\$1.00 -23				\$1.15 -26%	\$0.61 -22.99				\$0.10 138.4%			31.4%		\$0.01 <i>fror</i>		\$0.08 -23			\$0.04 -7.3%	\$0.08 74.9%			\$0.03				\$1.46 -11.	1.5%	\$1.96		\$8.34	\$8.24		NBO Grants (\$)
BO (#/\$)	- / -	41.0% / 33.3%	6 26.5%	- / 10.6%	- / -	29.6% / 14.6%	42.7% / 39.1%	-/-	70.3	3% / 64.3%	61.1% / 56.2%	42%/36%	70.5% / 79.09	% -/-		20.0% / 9.8%	31.3% / 27.5%	48.5% / 39.3	% 81.8% /	/ 93.8%	22.5% / 13.7%	80.4% / 77.3%	81.8% / 64.2%	-/-	20.0% / 38.4%	-/-	48%/39%			% 0% / 0%	17.1% / 16%	19%/23%	48.7% / 49.8°	3% 49.9% / 44.6%		% to NBO (#/\$)
% to NBO (#/\$)	0/-						2 2 4 2 2 4	21									2 2 2 2 2 2 2	2 2222/ 22				2 22 101 21 201			2 22 101	0/-			3 / 5	0/-	3/1					Score % to NBO (#/\$)
nts to Deposits	0.002% -2.8%	0.006% -9.		% 50.7%		0.033% 2.7%	0.010% -22.29			26% -5.4%	0.002% 246.7%	0.010%	0.028%	18%		0.003% from	m 0 0.013%	0.006% 8%		% 71.5%	0.012% -9.1%		0.006% -92.7%		0.004% -2.6%	0.002% -50.4%	0.005%			1.8% 0.031% -42.7	7% 0.019%	39.8% 0.019%	0.0176%	0.0122%		% Grants to Deposits
% Grants to Deposits FAMILY LENDING (millions)	1	1	5	0	J	5	3	0	5		1		5	0		1	5	3	1		5	3	3	0	3	1		0 1	1	5	3					Score % Grants to Depos MULTIFAMILY LENDING
S	497 -16.99	% 100 -39	.4% 8	-33.3% 1	1 0.0%	307 -17.7%	6 92.00	0/ 25	16.7% 60	-14.3%	119 693.3%		983	-13.7% 561	10.7%	49 -64	130	312 -29	9% 45	-31.8%	10 11 99/	72 41 0%	0 25.7%	56 1 99/	217 27 70/	232 -27%							4607	3688		#Loans
at Loaned	\$1675.44 -3.5%				\$3.00 -18.9%		\$6.82 -94.79			7.97 -41.2%				-1.2% \$247		\$187.69 -54		\$855.00 -22		211272	\$35.28 -25.8%	\$132.00 -52.3%	\$11.98 -23.2%	\$20.80 22.4%		\$386.99 1.3%						_	\$17122	\$16327		Amount Loaned
s in LMI tracts	\$892 44.6%	11111			\$0.00 -100%	\$484.50 10.3%	\$1.07 -53.99	% \$476.78	185.5% \$24		\$266.55 4000.89		\$1968.99				\$397.14	\$465.20 15			\$23.08 -37.7%	\$91.40 -19.6%	\$0.95 -91.2%	\$8.10 26.6%	\$294.04 10.9%	\$238.53 18.2%							\$6379	\$6960		# Loans in LMI tracts
	59.0% / 53.2%	32.0% / 28.19			0.0% / 0.0%	49.5% / 47.8%	33.3% / 15.6%				55.5% / 43.7%	46%/46%	_			4.1% / 3.6%	45.4% / 48.3%	51.3% / 54.49			78.9% / 65.4%	75.0% / 69.2%		46.4% / 38.9%	36.4% / 42.8%	61.6% / 61.6%	46%/48%						_	1% 43.9% / 38.49		% Lending in LMI tracts
-	5/3	1/1	-1-	-	-/-	3/3	-/-	3/3	1/3		5/3	. 5 / 0. 40 / 0	3/1	5/3		1/1	3/3	3/3	1/1		5/5	5/5	-1-	3/3	1/3	5/5	1270.1070						1.2 75 7 50.17	.3.0,07 00.47		Score: % Lending in LN
D Lending (#)	80 0.0%		9% 8	700%		45 -13.5%	0 0.0%		3			1	398	-24.9% 153				75 -49		-78.9%	10 25%	35 -32.7%	2 100%	20 42.9%		136 2.3%							1325	1026		MF CD Lending (#)
	16.1% / 14.0%	10.0% / 85.3%			-/-	14.7% / 46.2%	0% / 0%	-/-			1.7% / 0.3%	10%/33%				0.0% / 0.0%	0.0% / 0.0%	24.0% / 15.79			52.6% / 26.3%	48.6% / 35.8%		35.7% / 26.9%		58.6% / 54.7%	27%/26%					-		3% 27.4% / 31.2%		% MF CD Loans (# / \$)
	5/1	3/5	-1-		· · / -	5/5	-/-	0/-	1/3		1/1		5/5	3/3		1/1	1/1	3/1	1/1		5/3	5/5		5/3	1/3	5/5	1					_	1			Score: % CD MF Loan
L BUSINESS LENDING (millions)			,-			1	1		.,,		•			0,0				.	.,,		- · · ·		1													SMALL BUSINESS LE
· · ·	613 25.9%	6 6445 16.	5% 7693	3% 2	2051 -15.9%	6630 23.6%	2190 19.2%	% 2194	6.5% 83	25.8%	516 52.7%		60	-59.5% 857	2.1%	101 -26	5% 36 from	n 0 68 1%	0	0.0%	22 15.8%	0 0.0%	23 -41.0%	17 -34.6%	0 00%	7							26880	29606		# Loans
paned	\$65.27 42.4%					\$79.89 22.4%			6.5% 83 -6.2% \$19.		\$45.92 27.7%		\$27.55	-59.5% 857 -64.3% \$256				n 0 \$2.19 13	% \$0.00		\$5.99 28%	\$0.00 0.0%			\$0.00 0.0%	\$1.48 -68.8%						-	\$1140	\$1034		# Loans Amt Loaned
	111			16 20/	300 0.30	1	631 29.70	φ12.30) <u>6</u> 560	47 20/		138 106%		11	-04.3% \$250 -73.8% 370		13 70	922.01	η φε. 13 13 η η ο ο ο ο ο ο ο ο ο ο ο ο ο ο ο ο ο ο	φυ.υυ		19 137.5%	*****		10 46.70	0.00	\$1.48 -68.8% 1 from 0						-	7617			
ns in LMI tracts		6 2453 47.	7% 2422	10.3%	0.3%	2602 40.1%	001 38.7%	05 000	47.2% 28	10070		000/1000	40.00/ 100 1			10 -/2	10 170	22 10	U /0 U	0.0%		0 0.0%	23 27.8%	10 -16.7%	0.0%		400//4/07							10101		# Loans in LMI tracts
,	28.5% / 29.0%	38.1% / 27.7%				39.2% / 32.6%	28.8% / 29.1%	25.9% / 22.			26.7% / 33.4%	29%/29%	18.3% / 26.39			12.9% / 15.1%					86.4% / 97.5%	-1-		58.8% / 52.9%	-1-	14.3% / 6.8%	42%/41%						25.7% / 27.2°	2% 38.3% / 37.8%		% loans in LMI tracts (
, ,,	3/3	5/3	3/3	3	3 / 3	5/3	3/3	3/1	3 / 5	5	3 / 3		1/1	3/3		1/1	3/3	1/1	-1-		5 / 5	-1-	5 / 5	5 / 5	-1-	1/1										Score % loans in LMI t
MORTGAGE LENDING (millions)	1011		70/	40.104		040	100	0/ 5000	00.00/	E0.101	700		0.5	00.50/	22.20	07	10/	50/ 00:	200/	00 70	10	105	0 000	70		4 22.11							00500	1770-		HOME MORTGAGE L
Purchase & Refi Loans (#)		% 1114 -34	.7% 3719			218 -21.3%	409 -65.69	% 5826	-38.6% 185				95	-39.5% 4	-69.2%	27 -74	33 312	2.5% 234 -48	18	-66.7%	16 -20%	165 -40.4%		73 -45.5%	0 -100%							-	30530	17705		Home Purchase & Ref
Purchase & Refi Loans (\$)	\$2199 -37.89	70 Q1 10.01 Z0	.2% \$2020	-23.1% \$	\$325.91 -34.1%	\$52.74 -29.5%	\$216.37 -62.99	% \$3153	-27.3% \$74.				\$33.33	-31.8% \$2.74	4 -51.8%	\$8.40 -69	700		2.6% \$6.47		\$2.46 -13.5%	\$78.47 -55.0%			\$0.00 -100%								\$13570	\$9274		Home Purchase & Ref
			.1% 320	-44.6% 6	51 -51.2%	47 -16.1%	24 -68.49	405	-20.7% 60	-39.4%		0.00000	15 -	-11.8% 0	-100%	2 -83	0.00			50%	8 33.3%	8 33.3%	0 0.0%	9 -40%	0 -100%								2589	1679		Home Purchase & Ref
me Purchase to LMI (# / \$)	11.7% / 3.3%	5.6% / 1.4%			9.3% / 2.5%	22.6% / 15.3%	6.8% / 1.8%	6.3% / 1.69			10.9% / 4.6%	9.3%/2.5%	11.0% / 6.2%	6 0.0%	% / 0.0%	12.5% / 3.9%		5.5% / 1.7%		6 / 3.3%	100.0% / 100.0%	5.9% / 1.7%	-/-	14.0% / 6.0%	-1-	0% / 0%	8.4%/2.5%						11.1% / 4.6%	% 15.6% / 9.1%		% Home Purchase to
	5/5	1/1	3/1		3/3	5/5	1/1	1/1	5 / 5		3/5		5/5	1		1	1/1	1/1	5/5	==.	1	1/1		5/5	1	1							10 ==:			Score: % Home Purch
inance to LMI (# / \$)	14.9% / 4.6%	12.1% / 2.8%			15.9% / 6.4%	19.4% / 8.2%	4.1% / 3.4%	9.8% / 3.3%			9% / 5.7%	12%/4.2%	31.8% / 17.3	3% 0.09		5.3% / 1.9%	0.0% / 0.0%	11.4% / 3.3%	6 16.7%		46.7% / 43.5%	2.1% / 0.5%		8.7% / 2.0%	-/-	-/-	10%/2.6%						12.7% / 7.3%	% 15.0% / 9.2%		% Refinance to LMI (#
, ,,	5/3	3 / 1	3/3	5	5 / 5	5/5	1/3	3 / 1	3 / 1	1	1/5		5 / 5	1		1/1	1	3 / 5	1		5 / 5	1/1	1	3 / 1	1	1										Score: % Refinance to
/ESTMENT INDEXES (millions)																																	4			REINVESTMENT IND
III Reinvestment	\$1146 -9.8%					\$735.96 5.7%	\$71.46 -9.3%	\$76.07		0.19 84.4%			****			_	1.4% \$25.30		\$25.13		\$48.47 -24.5%	\$67.89 -37.7%		\$10.19 -6.6%		\$235.56 57.5%			\$516.40 199	9.4% \$260.39 112.3	3% \$353.97		\$11318	\$12085		Overall Reinvestment
	0.27%	0.58%	3.16%	0	0.07%	3.05%	0.47%	0.48%	16.8		1.05%	0.58%	57.41%	8.09		0.65%	2.62%	4.83%	0.37%		2.03%	2.52%	3.34%	1.17%	8.29%	19.76%			1.01%	1.19%	0.55%		5.71%	5.73%		Overall Reinvestme
Core / Service Score	3.00 / 3.80 / 3.00	2.00 / 2.40 / 3	.00 3.17 / 2	2.67 / 3.50 0	0.14 / 3.67 / 2.25	3.50 / 4.40 / 3.00	3.00 / 2.00 / 1.50	0 0.14 / 1.78			2.17 / 3.00 / 1.00		3.00 / 3.60 / 2		/ 3.33 / 2.50	1.50 / 1.00 / 2.		00 4.00 / 2.20 / 1		2.33 / 3.00	2.83 / 4.75 / 4.50	3.00 / 3.00 / 2.50	3.50 / 5.00 / 4.00	0.14 / 3.80 / 0.67	2.50 / 2.00 / 3.00	2.80 / 3.67 / 2.75			3.73 / - / 4.00		1.73 / - / 3.0	0				CD / Core / Service S
all Reinvestment Quality Score	3.27	2.47	3.11	2	2.02	3.63	2.17	1.06	2.67	7	2.06		2.87	2.40		1.50	2.83	2.57	2.38		4.03	2.83	4.17	1.54	2.50	3.07		1.39	3.86	3.31	2.36					Overall Reinvestmen