

# 2016 REINVESTMENT QUANTITY INDEX & QUALITY SCORE:

ANHD believes that reinvestment benefiting low- and moderate-income New Yorkers should be substantial and in proportion to each bank's locally-held deposit base.

**THE OVERALL REINVESTMENT VOLUME INDEX** measures each bank's volume of reinvestment to its locally held deposits, including:

**1. Community Development Reinvestment:** Community Development loans, CRA-qualified investments, and CRA-eligible grants

**2. Core Consumer & Commercial Lending:** 1-4 family loans to low- and moderate-income (LMI) borrowers, Multifamily community development loans; & Small business loans in LMI tracts

**THE OVERALL REINVESTMENT QUALITY SCORE** measures how well the bank's lending, investments, and services reach LMI residents and neighborhoods. The quality score is an average of three scores, based on each bank's performance relative to its peers:

**1. Service / Responsiveness:** Branching, banking, staffing, responsiveness/innovation for wholesale banks

**2. Community Development:** % of lending and investments to nonprofits, to CDC's, and for affordable housing, % of grants to neighborhood-based organizations, % of deposits to grants, and responsiveness / innovation for retail banks

**3. Core Consumer & Commercial Lending:** % of 1-4 family loans to LMI borrowers; % of small business and multifamily loans in LMI tracts; % of multifamily community development loans

## PIE CHART KEY:

- CRA-Qualified Investments
- CRA-eligible grants
- Community Development Lending
- Multifamily Community Devt Lending
- Home purchase loans to LMI borrowers
- Refinance lending to LMI borrowers
- Small business lending in LMI tracts

\* Indicates incomplete data for the bank

	RETAIL BANKS with Greater than \$50 Billion assets									
	JPMorgan Chase	HSBC	Bank of America	Citibank	Capital One	Wells Fargo	TD Bank	Santander	M&T	
<b>Total Deposits NYC (b)</b>	<b>\$436.74</b>	<b>\$80.04</b>	<b>\$63.96</b>	<b>\$61.75</b>	<b>\$26.91</b>	<b>\$18.36</b>	<b>\$16.79</b>	<b>\$10.06</b>	<b>\$3.28</b>	
Multifamily Community Development Lending (m)	\$174.00	\$0.00	\$91.12	\$248.31	\$156.10		\$7.18	\$167.20	\$21.00	
Community Development Lending (m)	\$308.00		\$124.06	\$567.18	\$383.39		\$324.03	\$27.13	\$243.18	
Small Business Lending in LMI tracts (m)	\$18.00	\$29.20	\$29.02	\$26.92	\$54.00	\$17.01	\$12.15	\$7.35	\$8.38	
CRA Qualified Investments (m)	\$287.00		\$178.43	\$451.08	\$180.22		\$79.87	\$65.09	\$0.40	
Home Purchase Loans to LMI borrowers (m)	\$69.85	\$6.47	\$8.24	\$46.37	\$4.57	\$35.98	\$3.77	\$9.80	\$1.84	
Refinance Loans to LMI (m)	\$18.64	\$4.45	\$3.43	\$17.60	\$1.95	\$17.05	\$1.37	\$3.80	\$0.52	
CRA Eligible Grants in NYC (m)	\$6.99		\$3.16	\$16.58	\$7.77		\$1.98	\$0.70	\$1.08	
<b>Reinvestment Index</b>	<b>0.20%</b>	<b>0.05%</b>	<b>0.68%</b>	<b>2.23%</b>	<b>2.93%</b>	<b>0.38%</b>	<b>2.56%</b>	<b>2.79%</b>	<b>8.42%</b>	
Core Consumer & Commercial Lending Score	3.00	3.67	2.60	4.00	4.00	1.56	2.33	3.80	3.20	
Community Development score	2.80	0.14	2.33	3.00	3.83	0.14	3.17	2.83	2.67	
Service/Responsiveness Score	3.00	2.75	3.50	4.00	3.00	1.25	2.00	1.50	3.00	
<b>Overall Reinvestment Quality Score</b>	<b>2.93</b>	<b>2.19</b>	<b>2.81</b>	<b>3.67</b>	<b>3.61</b>	<b>0.98</b>	<b>2.50</b>	<b>2.71</b>	<b>2.96</b>	

	RETAIL BANKS with Fewer than \$50 Billion Assets											
	Signature	Apple Bank for Savings	New York Community	Astoria	Popular Community	Ridgewood	Valley National	Dime Savings	BankUnited	Flushing	Emigrant	Carver
<b>Total Deposits NYC (b)</b>	<b>\$19.22</b>	<b>\$6.87</b>	<b>\$6.30</b>	<b>\$3.46</b>	<b>\$3.40</b>	<b>\$2.67</b>	<b>\$2.27</b>	<b>\$2.18</b>	<b>\$1.84</b>	<b>\$1.33</b>	<b>\$0.82</b>	<b>\$0.55</b>
Multifamily Community Development Lending (m)	\$909.45	\$137.22	\$2188.32	\$165.00	\$7.47	\$112.96	\$63.60	\$170.27	\$98.14		\$5.49	\$18.08
Community Development Lending (m)	\$516.75	\$72.10	\$431.01	\$2.60	\$101.93	\$1.75	\$140.83	\$0.12	\$3.58		\$3.07	\$28.11
Small Business Lending in LMI tracts (m)	\$16.83		\$4.74	\$5.57	\$3.13	\$0.00	\$11.37	\$0.00	\$2.56	\$0.84	\$3.07	\$1.31
CRA Qualified Investments (m)	\$17.50		\$55.29	\$10.00	\$42.04	\$19.00	\$52.97	\$0.00	\$0.00			\$3.70
Home Purchase Loans to LMI borrowers (m)	\$0.00	\$0.00	\$1.45	\$3.85	\$0.07	\$0.67	\$0.52	\$0.00	\$0.65	\$0.00	\$0.14	\$0.00
Refinance Loans to LMI (m)	\$0.00	\$0.00	\$0.74	\$2.42	\$0.55	\$0.64	\$0.61	\$0.00	\$0.22	\$0.00	\$0.69	\$0.00
CRA Eligible Grants in NYC (m)		\$0.10	\$1.47	\$0.21	\$0.46	\$0.09	\$0.07	\$0.20	\$0.23			\$0.06
<b>Reinvestment Index</b>	<b>7.60%</b>	<b>3.05%</b>	<b>42.6%</b>	<b>5.47%</b>	<b>4.58%</b>	<b>5.05%</b>	<b>11.87%</b>	<b>7.84%</b>	<b>5.73%</b>	<b>0.06%</b>	<b>1.14%</b>	<b>9.26%</b>
Core Consumer & Commercial Lending Score	2.33	2.50	3.40	2.80	3.75	2.75	2.00	1.50	1.80	3.33	3.00	4.00
Community Development score	1.44	2.55	3.00	2.83	3.33	3.67	3.00	2.00	3.50	0.14	0.14	3.67
Service/Responsiveness Score	2.00	3.00	2.00	2.00	4.50	2.50	2.00	3.00	3.00	2.75	0.67	4.50
<b>Overall Reinvestment Quality Score</b>	<b>1.93</b>	<b>2.68</b>	<b>2.80</b>	<b>2.54</b>	<b>3.86</b>	<b>2.97</b>	<b>2.33</b>	<b>2.17</b>	<b>2.77</b>	<b>2.08</b>	<b>1.27</b>	<b>4.06</b>

	WHOLESALE BANKS			
	Bank of NY Mellon	Goldman Sachs	Deutsche Bank	Morgan Stanley
<b>Total Deposits NYC (b)</b>	<b>\$155.53</b>	<b>\$77.84</b>	<b>\$42.68</b>	<b>\$26.33</b>
Multifamily Community Development Lending (m)				
Community Development Lending (m)	\$145.20	\$293.81	\$98.23	\$86.62
Small Business Lending in LMI tracts (m)				
CRA Qualified Investments (m)	\$149.91	\$108.61	\$85.79	\$68.95
Home Purchase Loans to LMI borrowers (m)				
Refinance Loans to LMI (m)				
CRA Eligible Grants in NYC (m)		\$11.96	\$7.28	\$4.55
<b>Reinvestment Index</b>	<b>0.19%</b>	<b>0.53%</b>	<b>0.45%</b>	<b>0.61%</b>
Core Consumer & Commercial Lending Score				
Community Development score	0.78	2.27	3.36	2.13
Service/Responsiveness Score	2.00	3.00	4.00	4.00
<b>Overall Reinvestment Quality Score</b>	<b>1.39</b>	<b>2.64</b>	<b>3.68</b>	<b>3.06</b>

