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 Service/Responsiveness Score development loans; & Small business loans in LMI tracts

THE OVERALL REINVESTMENT OUALITY **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
- 2. Community Development: % of lending and investments to nonprofits, to CDC's, and for affordable housing, % of grants to neighborhoodbased 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 multifamily community development loans

business and multifamily loans in LMI tracts; % of 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

DEPOSITS:

\$18.36b

0.38%

Reinvestment Volume

Index

0.98

Overall Reinvestment

Quality Score

DEPOSITS:

2.56%

Reinvestment Volume

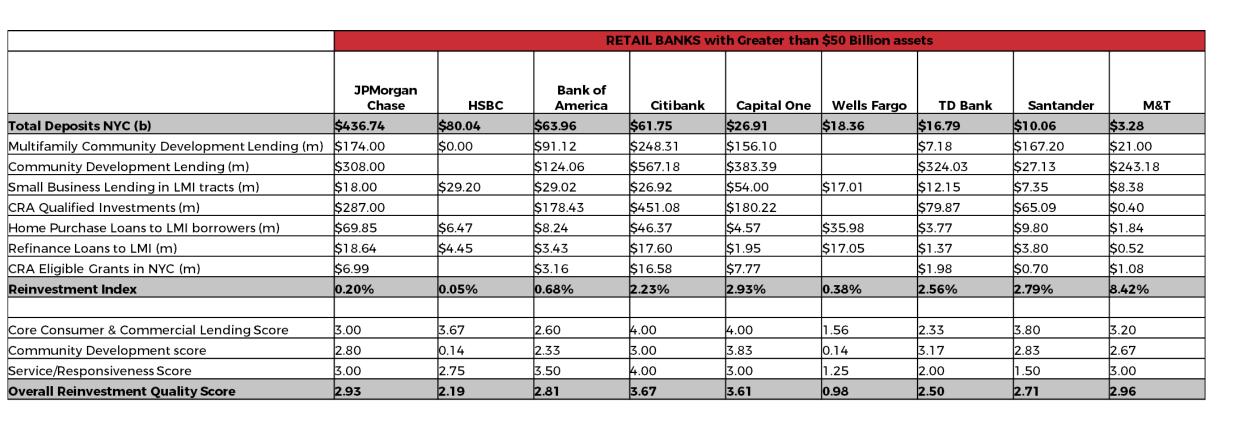
Index

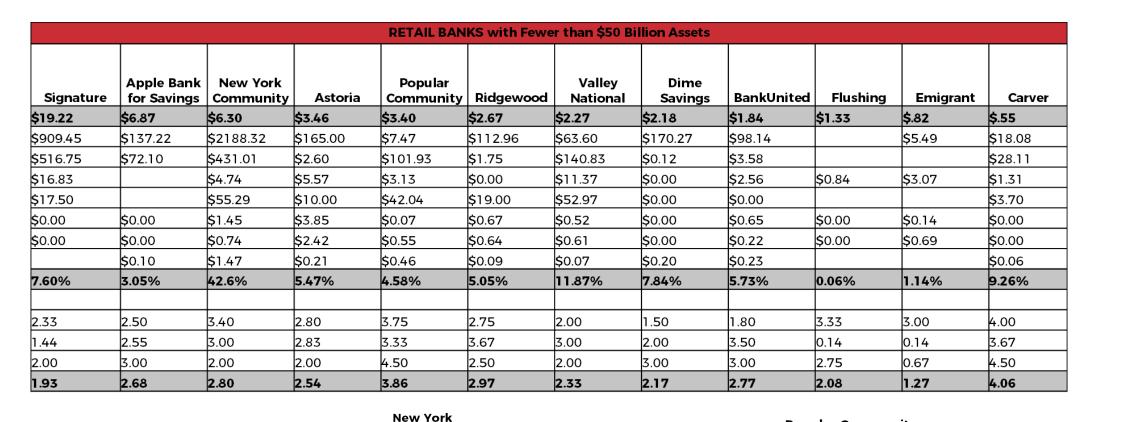
2.50

Quality Score

Overall Reinvestmen

\$16.79b





DEPOSITS:

\$3.46b

Community Bank

42.6%

Reinvestment Volume

Index

Astoria

5.47%

Reinvestment Volume

Index

Quality Score

DEPOSITS:

\$3.40b

Popular Community

4.58%

Reinvestment Volume

Index

3.86

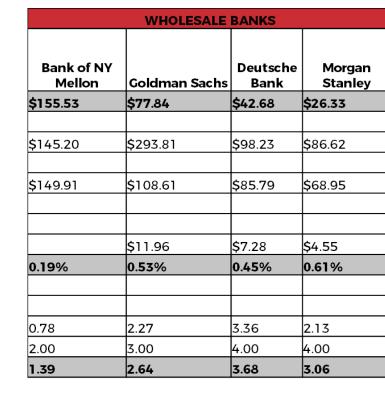
Quality Score

Quality Score

DEPOSITS:

\$0.55b

DEPOSITS:



DEPOSITS:

\$77.84b

DEPOSITS:

\$26.33b

Goldman Sachs

Reinvestment Volume

Index

2.64

Overall Reinvestment

Quality Score

Morgan Stanley

Reinvestment Volume

Index

3.06

Overall Reinvestment

Quality Score

The Bank of

New York Mellon*

0.19%

Reinvestment Volume

Index

1.39

Overall Reinvestment

Quality Score

Deutsche Bank

Reinvestment Volume

Index

3.68

Overall Reinvestment

Quality Score

DEPOSITS:

\$155.53b

DEPOSITS:

\$42.68b

5.05%

Reinvestment Volume

Index

2.97

Overall Reinvestment

Quality Score

9.26%

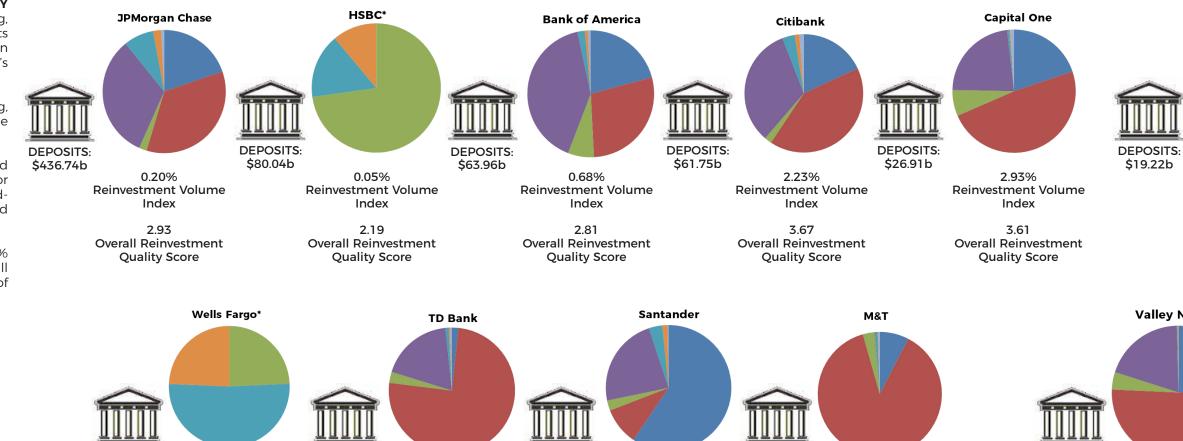
Reinvestment Volume

Index

4.06

Overall Reinvestment

Quality Score



DEPOSITS

\$10.06b

2.79%

Reinvestment Volume

Index

2.71

Overall Reinvestment

Quality Score

DEPOSITS:

\$3.28b

8.42%

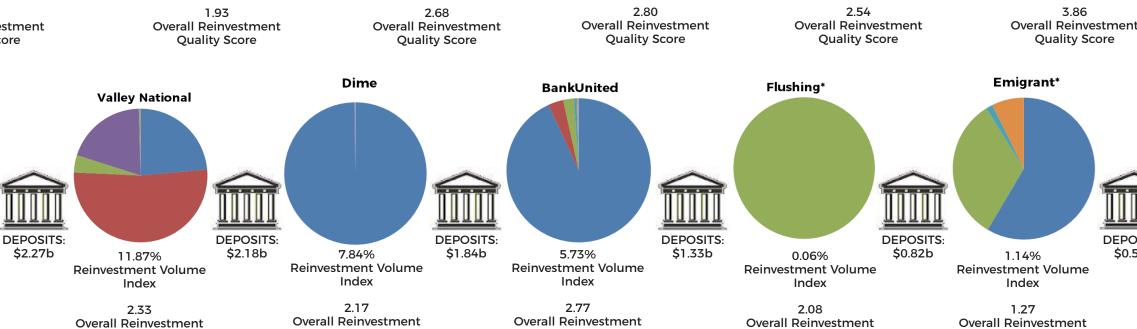
Reinvestment Volume

Index

2.96

Overall Reinvestment

Quality Score



Quality Score

DEPOSITS:

\$6.30b

3.05%

Reinvestment Volume

Index

Signature*

7.60%

Reinvestment Volume

Index

\$19.22b

Quality Score

DEPOSITS:

\$6.87b

Quality Score