HOW WELL ARE NYC'S BANKS SERVING OUR COMMUNITIES?

Banks in New York City continued to expand their depo base, but more modestly. Locally held deposits were up in 2015, reaching \$1.1 trillion. Reinvestment decreased over core consumer and commercial lending decreased 19%, community development reinvestment increased 3.7%. Ni banks reinvested over 5% of their local deposits, up from in 2014, but seven banks increased deposits and decreas reinvestment dollars. The multifamily market stayed stro and we remain concerned about the quality of lending in sor cases. The number of loans to lower-income New Yorkers purchase homes increased, but is still below 2012 levels. Gra dollars decreased in 2015, but the number of grants increase The distribution of grant dollars is unequal, resulting in large grants to fewer organizations, particularly in some of the large banks. We appreciate that grant-making to neighborhoo based organizations increased in 2015, but the dollar amou is still below 2013 levels.

The chart illustrates this year's trends. Banks are ordered local deposit size within their categories. Under each bar the left column details the number, dollar amount or perce of a given activity in 2015. The right column depicts whether bank increased or decreased its commitment between 20 and 2015. The far right columns summarize how all bar serving New York City performed over this two year period.

The final rows show the Reinvestment Volume Indexes a Reinvestment Quality Scores. These measure volume reinvestment and compare factors that have benefits beyon simply the dollar amount.



Association for Neighborhood & Housing

DECREASE IN ACTIV INCREASE IN ACTIVI

NUMBER

S DOLLAR AMOUNT % PERCENTAGE

S SCORE

					RETAIL BAN	IKS with Gre	eater than \$	50 Billion asse	ets									RET	TAIL BANKS with L	ess than \$50 Billion	assets							WHOLESALE BANKS			T(OTALS	
	JPMorgan Chase	Bank of A	merica C	tibank	HSBC	Cap	pital One	TD Bank	k We	ells Fargo	M&T	Sant	ander Me	dian NY Community	Signature	Valley Nationa	l BankUnited	Astoria	Apple Bank	Popular	Ridgewood	Carver	Emigrant	Dime	Flushing	Median	BNY Mellon De	eutsche Bank Morgan Stani	ey Goldn	nan Sachs Median	Total Year-to-Ye	ar (%'s are averages	s)
	2015 2014-15	2015	014-15 2015	2014-15	2015 2014	-15 2015	2014-15	2015 201	14-15 2015	2014-15	2015 2014-	15 2015	2014-15	2015 2014-1	2015 2014-1	15 2015 2014-	15 2015 2014-1	2015 2014-15	2015 2014-1	5 2015 2014-15	2015 2014	-15 2015 201	4-15 2015 2014	15 2015 20	014-15 2015 2014	-15	2015 2014-15 20	15 2014-15 2015 2014	-15 2015	2014-15	2014	2015 % c	hng
osits/Assets (b)																																	
ts (June 30)	\$1971 -1.5%	\$1606	10.4% \$1336	-2.9%	\$190 9.19	% \$255	6.6%	\$235 7	7.0% \$1554	4 8.1%	\$96.41 7.09	\$84.68	9.6%	\$48.80 0.3%	\$29.97 22.29	6 \$19.28 18.19	6 \$21.28 26.3%	\$15.21 -3.0%	\$11.78 1.7%	\$7.46 -10.1%	\$5.13 0.25	% \$.67 3 .	\$% \$5.99 -5.7	% \$4.63	7.9% \$5.37 10.5	%	\$320 0.3% \$54	4.69 -14.6% \$31.36 43.4	% \$123	12%	\$7749	\$8034 3.7	7%
ts BHC (June 30)	\$2134 -0.2%	\$1630	-0.2% \$133	3 -2.9%	\$191 9.19			\$252 7			\$98.49 6.99			\$48.80 0.3%	\$29.97 22.29	- :			\$11.78 1.7%	<u> </u>	\$5.13 0.25	,,,, Q.	3% \$5.99 -5.7		7.9% \$5.37 10.5		\$344 2% \$55		,,, ¢.20	12%	\$8380	\$8545 2.0	0% As
Deposits NYC (b)	\$436.74 3.9%	\$63.96	22.3% \$61.7	4.2%	\$80.04 19.0			\$16.79 11	1.5% \$18.30	6 16.5%	\$3.28 2.29			\$6.30 -1.4%	\$19.22 27.39			<u> </u>	\$6.87 2.2%	 	\$2.67 -0.61	\$.55 5.	% \$.82 -5.8		8.6% \$1.33 11.4	%		2.68 -16.3% \$26.33 34.6	5% \$77.84	20.4%	\$990	\$1071 8.2	
ches	VISSI7 SIS7	V 00.50	22.070	11270	400.01	70 Q20.5		Ţ.6.75 /.	11070 Q 1010	10.070	45.25 2.2 ,	¥10.00	10.270	46.55 11175	V.3.22 27.67	y2.127 20.07	\$ \$1.51 BOILD 76	45.15	Ç0.07 <u>2.27</u> 0	45.10 12.770	42.07	Ç.55 G.	70 4.02 0.0	V	U.070 VII.00 IIII	70	V.00 070 V.12	10070 420.00	ψ//.σ·	20.170	4333	41071	.,,
NYC Branches	372 -2.9%	119	3.5% 152	0.0%	94 -6.0	0% 135	/ ₄ 7 0/ ₅	126 8	3.6% 21	0.0%	12 -7.79	4 71	1.4%	85 -2.3%	19 5.6%	30 0.0%	5 0.0%	30 0.0%	51 0.0%	34 9.68%	25 0.00	10 0.0	0% 2 0.00	% 18 0	0.00% 15 0.00	06					1433	1426 -0.5	5%
anches in LMI / LI Census tracts	35.8% / 13.4%	34.5% /		% / 9.2%	33% / 10.69		5% / 8.1%	21.4% / 4.8	2.070	% / 4.8%	25% / 0%	22 504		/8.1% 23.5% / 3.5%	31.6% / 5.3%			36.7% / 3.3%	45.1% / 19.6%		36% / 0.0%									 		33.6% / 8.8%	% Branches in L
e: % in LMI / LI Census Tracts	3/5	 				_	3/3	1/1		1/1	2370 / 070		/1	1/1	7 / 1			3/1	3/5		3/1			5/1	3/5	3670/7.870				+ + + + '	33.470 / 9.270	33.070 / 8.870	Score: % in L
		9.50		3/3	3/5		-,-			.,.	10 000				65 0000	1/5	3/5	85 1333%	-/-	5/5		5/5	1/1	-, -	-,-	0/ 0.50							Score: % In Li
ing Score	9.00 12.5%	9.50		0.0%	10.50 0.09		0.0%		0.0% 8.5	0.0%	10 0.09	0 7.5	0.0%	0.5 11.5 0.00%	6.5 0.009		6 9 0.00%	- 10.0070	- 0.0070		7.50 0.00		0%	7.50		% 8.50							
e: Banking Score	3	3	5		3	3		1	3		3	1		5	1	1	3	3	3	5	3	5	-	3	3								S
ing																																	
CD Staff Serving NYC	140 26.1%			-6.3%			23.3%		0.070		2 0.09	_	140%	5 0.00%	2 0.009					1 0.00%	9 0.00			5 2			9 0.00% 5	5 0.00% 3 -25	<mark>%</mark> 27	-15.63%	357	404 13.	
Staff located in NYC	38.6% -17.7%	71.23%	0.0% 100%	0.0%		81.1%	6 -12.8%	100% 0.	0.0%		100% 0.09	6 75%	275% 81	.1% 0.00% 0.00%	100% 0.009	6 40% <i>from</i>	0 25.00% 0.00%	0.00% 0.00%		100% 0.00%	100% 0.00	0.0	0%	100%	0.00%	100%	100% 0.00% 100	0% 0.00% 100% 0.00	100%	0.00% 100%	72.8%	76.5% 5.1	% CD :
% Staff located in NYC	1	3	5		0	3		5	0		5	3		1	3	1	1	1	1	3	3	3	0	3	0		3 3	3	3				Score % S
munity Responsiveness Score	3	3	3		1	3		3	1		3	3		3	1	3	3	3	3	3	3	5	1	3	1		1 5	5	3				Community Re
ifamily Lending (m)																																	Multi
ans	675 35.8%	75	-25 % 19	137.5%	0 -100	0% 162	-47.2%	7 16	6.7% 31	-11.4%	35 -41.7	% 313	163%	936 -4.8%	1072 91.19	6 64 30.69	6 189 45.4%	246 -21.2%	88 95.6%	37 94.74%	140 94.4	% 25 17	34 -39.3	<mark>% 309 4</mark>	42.4% 67 -71.1	%					3818	4524 18.	5%
unt Loaned	\$2587 54.4%	\$138	117% \$391	23.6%	\$0.00 -100	0% \$648	-36.1%	\$32.45 37	76% \$1100	0 -8.4%	\$510 -1.59	6 \$424.55	-30.4%	\$5801 -1.8%	\$5485 121%	\$164 -12.59	% \$1412 71.7%	\$733 -14.3%	\$411 87.4%	\$163 363%	\$292 122	% \$54.56 35	5% \$16.60 -20.2	% \$1041 5	51.7% \$51.28 -86.7	'%				 	\$17149	\$21458 25.	1%
ans in LMI tracts	326 11.3%	<u> </u>	18.8% 12		0 0.09		-53,3%	4 10		-13.3%	16 -23.8	% 124	87.9%	603 49.6%	582 54.89	6 16 7009	5 118 100%	123 -23.1%	28 460%		109 101.9			% 133 6	68.4% 47 -67.1	%				+ +	1911	2405 25.	9% #
nding in LMI tracts (# / \$)	48.3% / 38.5%	34.7% /		% / 55.5%	0.0% / 0.0%		1% / 53.9%	57.1% / 62.			45.7% / 40.39	_		/40% 64.4% / 57.5%					31.8% / 33.4%		77.9% / 69.4%					% 58%/49%	 	 	+	 		51.2%/48%	% Lending
e: % Lending in LMI tracts (# / \$)	3/3	1/		5/5	-/-		3/5	-/-		3/3	3/3		/3	3/3	34.5% / 39.2%	1/1	3/3	3/3	1/1	3/5	5/5	3/5	1/1	1/3		30,0,43,0	 		-	+ + +		, 10 / 0	Score: % Lending
3	68 -15%				-/-	15	66.70/			3,3	1			379 -4.77%	_	_		60 200								+	 	- - - 		+ + +	900	1070 70	
D Lending (#)		18			0.00/ / 5.11		-00.7%	2 fro			1 -66.7		1600%				0 19 from 0	2/ /2/ /22 72	28 250%		63 809			6 45 !		0/0//===			_	1	890	1039 16.	
CD Loans (# / \$)	10.1% / 6.7%	24% / 6			0.0% / 0.0%			28.6% / 22.		-/-	2.9% / 4.1%	_		/32% 40.5% / 37.7%	+			24.4% / 22.5%	31.8% / 33.4%		45% / 38.6%					24%/33%				1 1	24.2%/28.2%	24.2%/28.2%	%
:: % CD MF Loans (# / \$)	3/1	5 /	5	5/5	-/-		3/1	-/-		0/-	1/1	3	/5	5/3	3/1	1/3	1/1	3/1	5/3	3/1	5/3	3/3	5/3	1/1	0/-								Score: %
gage Lending (m)																																	Mo
e Purchase & Refi Loans (#)	4823	126	3	4398	532		190	468		6183	152	7:	35	105	6	46	48	309	1	16	166	1	52	0	10						17705	19509 10.	2% Home Purch
e Purchase & Refi Loans (\$)	\$2671.50	\$88	5	2474	\$363	\$	\$51.01	\$287		\$3827	\$78	\$2	255	\$35.75	\$3.01	\$11.36	\$42.17	\$126	\$1.00	\$4.55	\$89.14	\$1.50	\$21.35	\$0.00	\$5.73						\$9274	\$11233 21.	1% Home Purch
e Purchase & Refi Loans to LMI (#)	541	75		420	67		42	36		369	19	8	35	12	0	7	5	35	0	4	8	0	6	0	0						1679	1731 3.1	% Home Purchase & I
me Purchase to LMI (# / \$)	11.9% / 3.6%	5.7% /	.2% 9.5	% / 2.4%	10.3% / 2.49	% 21.1	% / 12.9%	12% / 2.6	6% 5.7	7% / 1.2%	14.7% / 3.2%	11.4%	/5.2% 11%	/2.6% 11.1% / 6.2%	0.0% / 0.0%	40% / 33.2%	11.4% / 2.2%	12.4% / 5.4%	0.0% / 0.0%	33.3% / 4.9%	3.6% / 1.5%	0.0% / 0.0	6 4.3% / 1.2%	0.0% / 0.0	.0% 0.0% / 0.0%	11.1%/2.2%					15.9% / 9.7%	12.1% / 5%	% Home Pu
: % Home Purchase to LMI (# / \$]	3/5	1/		3/3	3/3		5/5	3/3		1/1	5/5	_	/5	3/5	-/-	-1-	3/3	3/5	-/-	-/-	1/1	-/-	1/1	-1-	-/-						,	, ,	Score: % Home Pu
finance to LMI (# / \$)	9.5% / 2.6%	6.4% /		% / 2.7%	16.8% / 5%		% / 12.4%	3.7% / 0.9		7% / 1.9%	8% / 2.6%		5.8% 8.89	/2.6% 11.9% / 5.9%	0.0% / 0.0%	12.2% / 6.2%	7.7% / 1.7%	10% / 4.5%	0.0% / 0.0%	23.1% / 16.9%	6% / 1.5%			6 0.0% / 0.0		11.9%/5.9%				+ + .	12.6% / 6.4%	10.9% / 4.7%	% Ret
e: % Refinance to LMI (# / \$)	3/3	1/		3/3	5/5		5/5	1/1		1/1	3/3	_	/5	3/3	-/-	3/3	1/1	3/1	-/-	5/5	1/1	-/-	5/5	-/-		11.570/3.570		+ + +			12.070 / 0.470	10.570 / 4.770	Score: % Ref
	3/3	- '/	·	3/3	3/3		3/3	.,,		','	3/3		, 5	3/3	-/-	3/3	171	3/1	-7-	3/3	1/1	-7-	3/3	-/-	-/-								
ll Business Lending (m)																																	Small Bu
ans	638 4.1%		6.4% 12483		2375 15.8	16485		2467 12	2.6% 2209	0.770	107 28.9		-43%	37 -38.3%	82 -90.49	6 137 35.69	6 19 -47.2%	168 147%		22 0.0%	0 0.09		8% 15 -11.8	% 0 (%					29606	44411 50	1%
Loaned	\$61.24 -6.2%	\$94.06	-8.8% \$101	24.1%	\$119 -14.6	6% \$159	99%	\$51.93 -1	1.6% \$78.05	5 7.9%	\$23.11 17.19	% \$25.50	-44.5%	\$11.14 -59.6%	\$38.08 -85.29	6 \$28.71 -29.59	% \$9.96 - 56.1 %	\$14.56 565%		\$8.96 49.5%	\$0.00 0.09	% \$2.48 -32	2% \$6.64 -0.2	\$0.00	0.0% \$0.84 -43.2	.%					\$1034	\$834 -19.	.3%
ans in LMI tracts	180 2.9%	2637	7.5% 4419	82.5%	680 13.3	3% 6923	166.1%	757 20	0.0% 583	2.6%	26 -7.1 9	<mark>6</mark> 81	-41.3%	15 36.4%	32 -91.49	<mark>6 34 162</mark> 9	5 -66.7%	62 182%		11 -42.1%	0 0.09	% 7 -69	6% 8 -20.0	<mark>%</mark> 0 (0.0% 1 0.00	%					10101	16461 63	#
ans in LMI tracts (# / \$)	28.2% / 29.4%	38.4% /	35.4	% / 26.6%	28.6% / 24.5	5% 429	% / 34%	30.7% / 23.	3.4% 26.4	·% / 21.8%	24.3% / 36.39	27.6%	/ 28.8% 29%	/29% 40.5% / 42.6%	39% / 44.2%	24.8% / 39.6%	26.3% / 25.7%	36.9% / 38.3%	0.0% / 0.0%	50% / 34.9%	-/-	58.3% / 52.	53.3% / 46.29	% 0.0% / 0.0	.0% 100% / 1009	6 40.5%/42.6%				3	88.3% / 37.8%	9.5% / 37.8%	% loans
e % loans in LMI tracts (# / \$)	3/3	5 /	5	5/3	3/3		5/3	3/3		3/1	3/5	3	/3	3/3	3/3	1/3	1/1	3/3	-/-	5/3	-/-	5/5	5/3	-/-	-/-								Score % loans
munity Development Lending (m)																																	Community Develo
ans	36 -33.3%	32	52.4% 34	13.3%		31	19.2%	55 51	511%	i	31 -18.4	<mark>%</mark> 6	-62.5%	38 -13.6 %	95 37.79	6 18 <i>from</i>	0 2 0.00%	5 -61.5%	5 0.00%	31 288%	3 -25	<mark>% 16 45</mark>	5%	1 (0.0%		1.	2 -47.8% 11 -26.	7% 7	40%	394	469 19	1%
unt Loaned	\$308 -20.4%	\$124	37.9% \$567	-25.6%		\$383	138%	\$324 10	046%			% \$27.13	-57.3%	\$431 80.6%	\$517 32.99	6 \$141 <i>from</i>	0 \$3.58 70.2%	\$2.60 -86.4%	\$72.10 532%	\$102 791%	\$1.75 -46.1	\$28.11 13	5%	\$0.12	20%		\$145.20 -48.91% \$98		\$294		\$3189	\$3900 22.	3%
unt Loaned to Nonprofits (NFP)	\$221 43.5%							\$204 42			\$55.70 -31.9		-100%			\$46.03 from			\$0.00 -100%	\$9.38 2579%			3%	\$0.00				9.36 -14.0% \$86.62 -48.	\$0.00		\$773	\$1047 35.	
aned to NFPs (# / \$)	77.8% / 71.8%	25% /		% / 28.1%	- / -		13476	72.7% / 63.		-/-	38.7% / 22.9%		/ 0.0% 55%	/28% - / -	-/-	33.3% / 32.7%		100% / 100%	0.0% / 0.0%	3.2% / 9.2%	33.3% / 28.69		% -/-	0.0% / 0.0		29%/23%		3.3% / 50.2% 100% / 1009		6 / 0.0% 83%/42% 4			% Lo
e % Loans to NFP (# / \$)	5/5	1/		3/3	0.7		3/5			0/-				0/-	· .	_		-	+		3/5	3/1	0/-	1/1		23,0/23,0	0/1		_			, 57.070	Score %
	3/3		0.0% \$69.2		0/-		4 131%	5/5	100%	5/-	\$0.00 0.09		/ 1	0/-	0 / -	3/5	5 / 5 6 \$3.58 <i>from 0</i>	5/5	1/1	1/1	\$0.00 0.09			\$0.00				3/5 3/5		0.00%	\$27.77	¢111 70	
unt Loaned to CDC's (\$)	 	<u> </u>			<u> </u>				00%				<u> </u>	1004	 	\$0.00 0.009		<u> </u>	ŞU.UU	\$0.00 0.0%	<u> </u>										\$27.33	\$111 305	5% Amount
D lending to CDC's (# /\$)	-/-	0.0% /		% / 12.2%	-/-		9% / 9.9%	0.0% / 0.0		-/-	0.0% / 0.0%		-	/0% - / -	-/-	0.0% / 0.0%	-	0.0% / 0.0%	0.0% / 0.0%	0.0% / 0.0%	0.0% / 0.0%			0.0% / 0.0		0%/0%		0.0% / 0.0% - / -	_		5.5% / 1.1%	9.1% / 8.1%	% CD ler
e % CD lending to CDC's (# / \$)	0 / -	3 /		5/5	0/-		5/5	3/3		0/-	3/3		/3	0 / -	0 / -	3/3	5/5	3/3	3/3	3/3	3/3	3/3	0/-	3/3	0 / -		0/3	3/3 0/-		3/3			Score % CD len
unt Loaned for Aff. Hsg (\$)	\$267 -15.0%	\$92.17	53.3% \$465	-34.7%		\$373	153%	\$59.81 15	59%		\$32.70 -23 9	<mark>6 \$6.48</mark>	-88.9%	\$0.00 0.00%	\$0.00 -1009	6 \$65.11 <i>from</i>	<i>6</i> \$3.58 258 %	\$0.00 -100%	\$0.00 0.00%	\$23.09 257%	\$0.00 0.00	9% \$0.00 0.0	0%	\$0.00	0.00%		\$145.20 <mark>-47.46%</mark> \$95	5.61 -31.1% \$63.97 -59.	\$134	from 0	\$1944	\$1827 -6.0	0% Amount Lo
aned for Aff. Hsg (# / \$)	52.8% / 86.7%	59.4% /	74.3% 58.8	3% / 82%	- / -	80.6	% / 97.4%	27.3% / 18.	3.5%	-/-	9.7% / 13.4%	50% /	23.9% 539	/74% - / -	-/-	38.9% / 46.2%	100% / 100%	0.0% / 0.0%	0.0% / 0.0%	80.6% / 22.6%	0.0% / 0.0%	0.0% / 0.09	6 -/-	0.0% / 0.0	.0% -/-	0%/0%	1 / 100% 83	3.3% / 97.3% 63.6% / 73.89	% 28.69	6 / 45.6% 64%/86% 2	29.7% / 45.7% 30	5.6% / 149.4%	% Loane
of % Loaned for Aff. Hsg (# / \$)	3/3	3 /	3	3/3	0/-		5/5	1/1		0/-	1/1	3	/1	3/3	3/3	5/5	5/5	3/3	3/3	5/5	3/3	3/3	0/-	3/3	0/-		0/3	5/3 3/3		1/1			Score of % Loans
Eligible Investments																																	CRA-E
estments	19 -13.6%	91	1038% 28	16.7%		17	113%	7 60	600%		4 -20.0	% 6	from 0	3 -25.00%	3 0.009	6 7 40%	0 -100%	1 0.00%		11 57.1%	8 609	% 2 -5	0%	0 -	100%			5 -44.4% 10 -23.	1% 10	66.67%	129	232 79.	
unt Invested			58.8% \$451					\$79.87 31		+ +	\$0.40 -97.3	% \$65.09				% \$52.97 941%		\$10.00 -33.3%		\$42.04 105%				\$0.00	100%		\$149.91 4.00% \$85		2% \$108.61		\$2335	\$1856 -20.	.5%
unt Invested to NFPs	\$90.00 26.8%							\$35.42 fro			\$0.00 -100	% \$34.82		\$0.25 0.00%		\$0.00 0.009		\$0.00 0.00%		\$0.00 0.00%		3% \$3.00 fro.		\$0.00	100%	0.00%		.00 -100%	\$3.84		\$112	\$457 309	9% Amou
/ested to NFPs (# / \$)	52.6% / 31.4%	5.5% /		% / 25.4%	_ / _			42.9% / 44.		-/-	0.0% / 0.0%			35% 66.7% / 0.5%	0.0% / 0.0%	0.0% / 0.0%	_ /-	0.0% / 0.0%	0.0% / 0.0%	0.0% / 0.0%	87.5% / 84.29			0.0% / 0.0	0% - /-	0%/0%		0.0% / 0.0%				30% /27.5%	% Inve
· · · · · · · · · · · · · · · · · · ·	· ·	_			-/-					0/		_					-/-	+	+							070/070					1370 / 13.470	30 /0 /2/.3/0	
: % Invested to NFPs (# / \$)	5/3	1/	,	1/1	0/-		5/3	3/5		0/-	1/1	3	/5	5/5	3/3	3/3	1/1	3/3	0/-	3/3	5/5	5/5	0/-	1/1	0/-		0/-	1/1 0/-		5/5			Score: % Inv
nthropy																																	
A Eligible Grants in NYC (#)	45 -60.5%	45				237		144 9.			183 32.69			194 24.36%		13 1609			15 36.36%			% 18 63			40%			33 13.7% 185		33.6%	1503	1581 5.2	9
Eligible Grants in NYC (\$)	\$6.99 -33.1%	\$3.16	5.4% \$16.5	7.7%		\$7.77		\$1.98 26	6.9%		\$1.08 31.69	\$0.70	285%	\$1.47 -19.19%)	\$0.07 29.41	% \$0.23 83.9%	\$0.21 3.0%	\$0.10 1.44%	\$0.46 55.5%	\$88,000 -18.5	\$0.06 94	2%	\$0.20	141%		\$7.	.28 49.0% \$4.55 -33.	\$11.96	-2.5%	\$66.12	\$64.95 -1.8	CRA Eligib
Grants (\$)		\$0.91	-9.0% \$3.01	83.8%		\$0.73	-36.8%	\$0.47 -22	22.7%		\$0.60 12.30	\$0.38	271%	\$0.88 -38.80%		\$0.02 2709	\$0.10 181%	\$0.08 -3.2%	\$0.09 -4.01%	\$0.38 845%	\$65,800 -21.2	\$0.05	9%	\$0.05	58.7%		\$2.	.13 45.9%	\$1.51	-23%	\$10.26	\$11.43	4%
NBO (#/\$)	-/-	28.9% /	28.8% 45.2	% / 18.1%	-/-	16.9	9% / 9.3%	32.6% / 23.	3.8%	-/-	63.4% / 54.9%	59.6%	5/54% 39%	/26% 64.9% / 59.8%	-/-	38.5% / 28%	50% / 42%	40% / 36.9%	80% / 88.7%	64.5% / 83.5%	81.7% / 74.89	% 88.9% / 92.°	% -/-	14.3% / 25	5.3% -/-		-/- 24	4.1% / 29.2% - / -	13.49	6 / 12.6% 4	7.9% / 44.2% 5	0.4% / 47.6%	
e % to NBO (#/\$)	0 / -	1 /		3/1	0/-		1/1	3/3		0/-	5/5		/5	3/3	0/-	1/1	1/1	1/1	5/5	3/5	5/5	5/5		1/1				5/5 0/-		1/1			S
ants to Deposits	0.002% -35.6%			_	Ť			0.012% 13						12% 0.023% -18.06%	i i		6 0.013% -3.47%			0.013% 9.0%		0.010% 84		0.009%		0.009%					0.0130%	0.0130% 0.0	0%
	1	3.00070	5		0							1	20070 0.0				5	1	1	5	1		0		0	3.55575					5.5576	2.0.00,0	
e % Grants to Deposits	 	_ '	5		0	5		3	0		5			5	0	1) b	_ '		1 3 1		3	U	3	0				3				Score %
VESTMENT INDEXES (millions)	400				4145			4	0.00%											1 4	40.5							1.30 \$160.13	\$414.39		****	44445	REINVESTMENT
all Reinvestment	\$882 -23.0%				\$40.12 -13.2			\$430 50				% \$281		\$2683 -26.8%			% \$105 317%	\$190 10.8%		\$156 221%		% \$51.25 19	1% \$9.39 -7.9		2.7% \$0.84 -99.6	9%	\$295 <mark>-31.1%</mark> \$1		\$414		\$12111	\$11079 -8.5	5% O\
all Reinvestment Index			18.6% 2.23%		0.05% -27.0	<mark>0%</mark> 2.93%		2.56% 44			8.42% -50.0	% 2.79%		42.6% -25.8%	7.60% -6.1%	11.87% 1729	6 5.73% 119%	5.47% 13.4%	3.05% 716%	4.58% 125%	5.05% 100	% 9.26% 17	7% 1.14% -2.2	% 7.84% -	-5.4% 0.06% -99.7	1%	0.19% -36.2% 0.4	5% -55.7% 0.61% -54.	0.53%	-2.8%	5.61%	5.05% -10	Overall R
	700/200/700	260/23	3/3.50 4.00	3.00 / 4.00	3.67 / 0.14 / 2	2.75 4.00 /	/ 3.83 / 3.00	2.33 / 3.17 /	/ 2.00 1.56 /	/ 0.14 / 1.25	3.20 / 2.67 / 3.0	00 3.80 / 2.	.83 / 1.50	3.40 / 3.00 / 2.00	2.33 / 1.44 / 2.0	00 2.00 / 3.00 / 2.0	0 1.80 / 3.50 / 3.00	2.80 / 2.83 / 2.00	2.50 / 2.55 / 3.00	3.75 / 3.33 / 4.50	2.75 / 3.67 / 2.	50 4.00 / 3.67 /	.50 3.00 / 0.14 / 0	67 1.50 / 2.00	/3.00 3.33 / 0.14 / 2	75	- / 0.78 / 2.00 -	/ 3.36 / 4.00 - / 2.13 / 4.0	-/2.	27 / 3.00			Core /
/ CD / Service Score	3.00 / 2.80 / 3.00	2.00 / 2.0																															