

2017 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

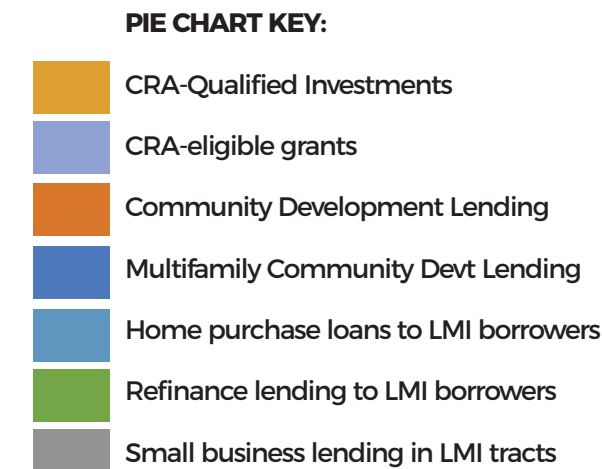
2. Core Consumer & Commercial Lending: 1-4 family loans to low- and moderate-income (LMI) borrowers, Multifamily community development loans, & Small business loans in LMI tracts

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



* Indicates incomplete data for the bank

RETAIL BANKS with Greater than \$50 Billion assets									
	JPMorgan Chase	HSBC*	Citibank	Bank of America	Capital One	TD Bank	Wells Fargo*	Santander	M&T
Total Deposits NYC (b)	\$489.24	\$107.14	\$91.40	\$65.49	\$26.79	\$18.84	\$15.47	\$11.91	\$4.15
Multifamily Community Development Lending (m)	\$196	\$0.00	\$290	\$0.00	\$978	\$0.00		\$127	\$158
Community Development Lending (m)	\$358		\$1081	\$139	\$413	\$266		\$20.19	\$254
Small Business Lending in LMI tracts (m)	\$33.75	\$24.09	\$30.54	\$32.16	\$51.73	\$9.99	\$16.65	\$8.22	\$4.04
CRA Qualified Investments (m)	\$547		\$326	\$384	\$98.76	\$70.11		\$59.41	\$0.30
Home Purchase Loans to LMI borrowers (m)	\$72.67	\$4.43	\$41.38	\$9.62	\$6.07	\$2.49	\$31.59	\$9.69	\$3.97
Refinance Loans to LMI (m)	\$27.13	\$5.86	\$11.43	\$4.33	\$2.41	\$2.45	\$18.66	\$1.58	\$0.93
CRA Eligible Grants in NYC (m)	\$9.90		\$16.34	\$2.90	\$10.52	\$1.86		\$1.49	\$1.60
Total Reinvestment (m)	\$1244	\$34.38	\$1797	\$571	\$1561	\$353	\$66.89	\$228	\$423
Reinvestment Index	0.25%	0.03%	1.97%	0.87%	5.83%	1.87%	0.43%	1.91%	10.20%
Core Consumer & Commercial Lending Score	3.20	3.67	3.80	2.00	4.60	1.60	2.00	3.20	3.60
Community Development score	2.00	0.14	3.33	3.00	3.50	3.00	0.14	2.50	2.83
Service/Responsiveness Score	3.00	2.75	4.50	3.50	3.00	2.50	1.25	1.50	2.50
Overall Reinvestment Quality Score	2.73	2.19	3.88	2.83	3.70	2.37	1.13	2.40	2.98

RETAIL BANKS with Fewer than \$50 Billion Assets												
	Signature*	New York Community	Apple Bank	Popular Community	Astoria	Dime	Ridgewood	Valley National	BankUnited	Flushing*	Sterling	Emigrant*
Total Deposits NYC (b)	\$23.67	\$9.99	\$7.22	\$3.68	\$3.46	\$2.86	\$2.79	\$2.29	\$2.04	\$1.53	\$1.00	\$0.78
Multifamily Community Development Lending (m)	\$1240	\$1211	\$70.38	\$5.85	\$146	\$242	\$155	\$89.35	\$183		\$49.17	\$8.85
Community Development Lending (m)	\$567	\$267	\$8.00	\$233	\$23.15	\$0.00	\$2.60	\$170	\$2.50		\$151	
Small Business Lending in LMI tracts (m)	\$24.40	\$14.87	\$0.00	\$0.81	\$2.72	\$4.96	\$0.00	\$12.29	\$3.02	\$15.45	\$6.84	\$4.61
CRA Qualified Investments (m)	\$82.70	\$17.64	\$0.00	\$15.40	\$11.80	\$3.00	\$23.00	\$0.00	\$28.08		\$29.14	
Home Purchase Loans to LMI borrowers (m)	\$0.00	\$0.00	\$0.00	\$0.10	\$3.12	\$0.00	\$0.41	\$0.18	\$0.35	\$0.00	\$3.65	\$0.32
Refinance Loans to LMI (m)	\$0.00	\$1.74	\$0.00	\$0.35	\$1.73	\$0.00	\$0.39	\$1.07	\$0.55	\$0.00	\$1.00	\$0.56
CRA Eligible Grants in NYC (m)		\$1.31	\$0.15	\$0.37	\$0.19	\$0.23	\$0.09	\$0.24	\$0.28		\$0.20	
Total Reinvestment (m)	\$1913	\$1514	\$78.53	\$256	\$189	\$250	\$182	\$273	\$217	\$15.45	\$241	\$14.34
Reinvestment Index	8.08%	15.16%	1.09%	6.95%	5.45%	8.76%	6.51%	11.94%	10.64%	1.01%	24.06%	1.84%
Core Consumer & Commercial Lending Score	4.33	3.20	1.00	2.33	3.00	3.33	2.75	2.40	3.00	3.20	3.20	4.00
Community Development score	1.55	2.60	2.18	2.83	2.83	1.83	3.67	3.00	3.83	0.14	3.33	0.14
Service/Responsiveness Score	2.50	2.00	4.00	4.00	2.00	3.00	3.00	3.00	3.00	2.75	2.00	0.67
Overall Reinvestment Quality Score	2.79	2.60	2.39	3.06	2.61	2.72	3.14	2.80	3.28	2.03	2.84	1.60

WHOLESALE BANKS				
	BNY Mellon*	Goldman Sachs	Deutsche Bank	Morgan Stanley
Total Deposits NYC (b)	\$138.08	\$113.71	\$41.40	\$39.49
Multifamily Community Development Lending (m)	\$230	\$515	\$150	\$234
Community Development Lending (m)	\$151	\$233	\$25.25	\$107
Small Business Lending in LMI tracts (m)		\$10.70	\$6.78	\$5.22
CRA Qualified Investments (m)	\$381	\$759	\$182	\$345
CRA Eligible Grants in NYC (m)	\$0.28%	\$0.67%	\$0.44%	\$0.87%
Total Reinvestment (m)				
Reinvestment Index				
Core Consumer & Commercial Lending Score	-	-	-	-
Community Development score	1.00	1.73	3.36	2.78
Service/Responsiveness Score	2.00	3.00	4.00	4.00
Overall Reinvestment Quality Score	1.50	2.36	3.68	3.39

