

Mott Haven, Melrose, Port Morris

Credit and Debt Profile

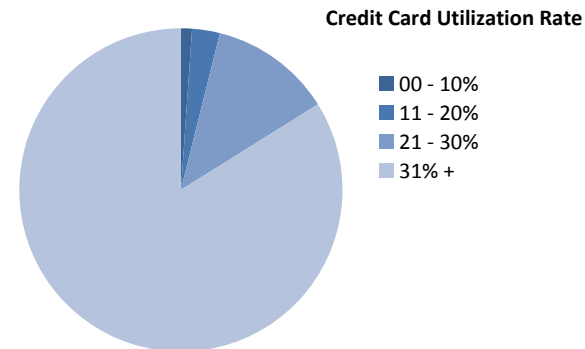
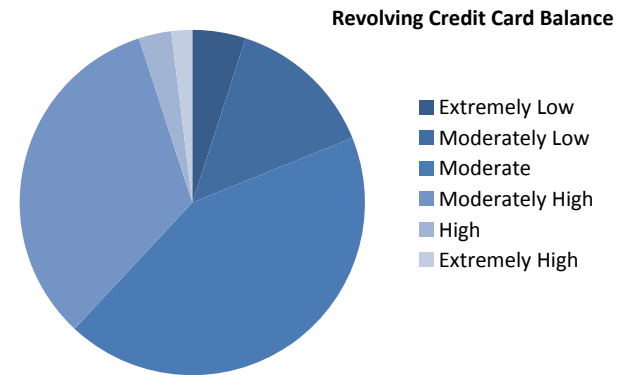
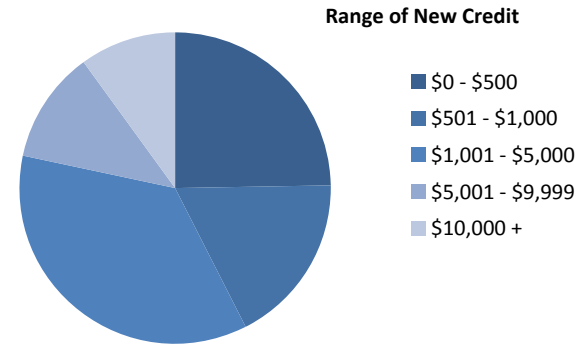
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	50%	63%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	57%	69%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	49%	41%	36%
2 - 4	38%	45%	48%
5 +	13%	15%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit	District	Borough	New York City
\$0 - \$500	25%	19%	16%
\$501 - \$1,000	18%	16%	15%
\$1,001 - \$5,000	36%	35%	34%
\$5,001 - \$9,999	12%	16%	18%
\$10,000 +	10%	14%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance	District	Borough	New York City
Extremely Low \$0 to \$999	5%	5%	3%
Moderately Low \$1,000 to \$1,999	14%	9%	5%
Moderate \$2,000 to \$3,999	43%	29%	21%
Moderately High \$4,000 to \$7,499	33%	47%	54%
High \$7,500 to \$9,999	3%	6%	10%
Extremely High \$10,000 +	2%	4%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)	District	Borough	New York City
00 - 10%	1%	3%	8%
11 - 20%	3%	9%	26%
21 - 30%	12%	22%	29%
31% +	84%	66%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)	District	Borough	New York City
Zero	92%	73%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Hunts Point, Longwood

Credit and Debt Profile

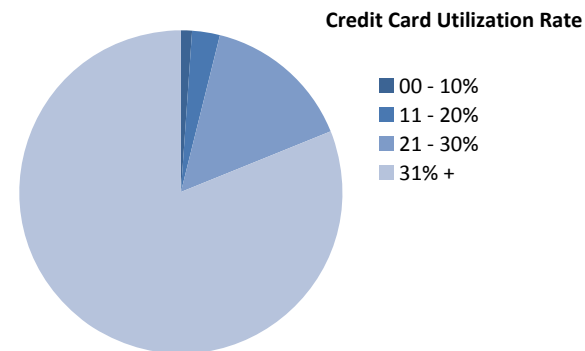
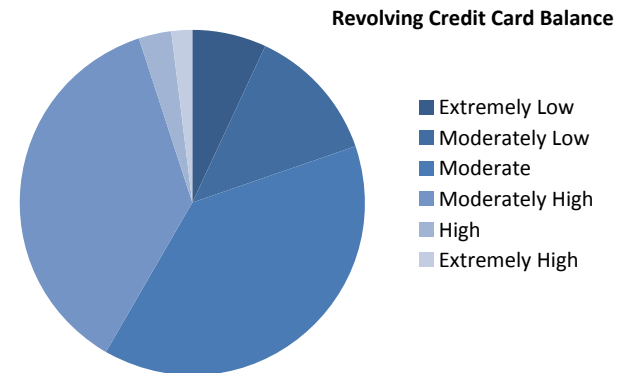
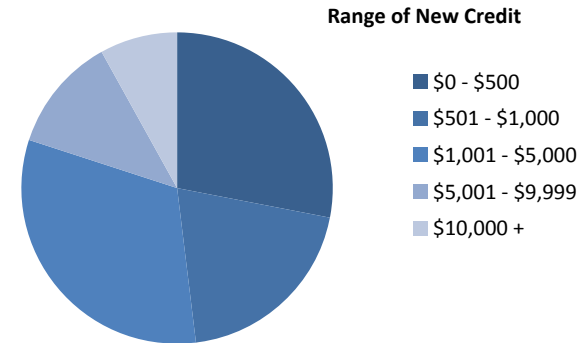
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	52%	63%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	58%	69%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	45%	41%	36%
2 - 4	42%	45%	48%
5 +	13%	15%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit			
\$0 - \$500	28%	19%	16%
\$501 - \$1,000	20%	16%	15%
\$1,001 - \$5,000	32%	35%	34%
\$5,001 - \$9,999	12%	16%	18%
\$10,000 +	8%	14%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance			
Extremely Low \$0 to \$999	7%	5%	3%
Moderately Low \$1,000 to \$1,999	13%	9%	5%
Moderate \$2,000 to \$3,999	39%	29%	21%
Moderately High \$4,000 to \$7,499	37%	47%	54%
High \$7,500 to \$9,999	3%	6%	10%
Extremely High \$10,000 +	2%	4%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)			
00 - 10%	1%	3%	8%
11 - 20%	3%	9%	26%
21 - 30%	15%	22%	29%
31% +	81%	66%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)			
Zero	91%	73%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Melrose, Morrisania, Claremont

Credit and Debt Profile

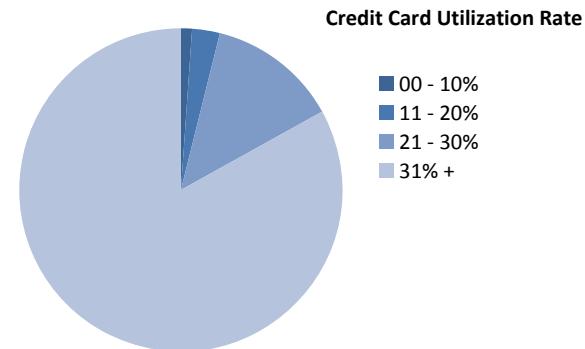
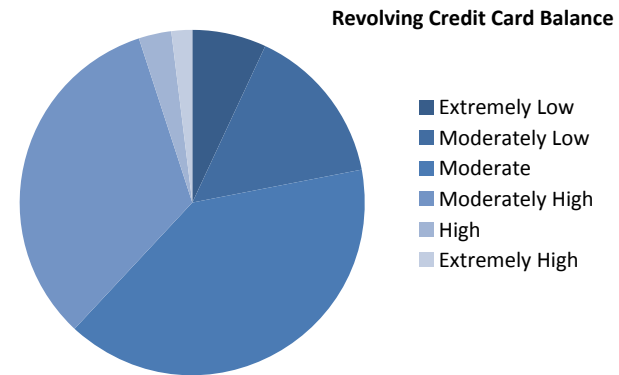
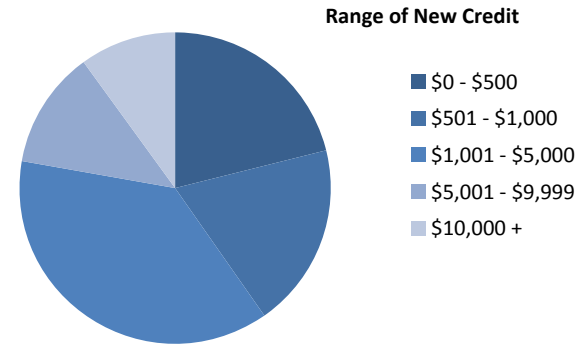
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	52%	63%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	58%	69%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	47%	41%	36%
2 - 4	41%	45%	48%
5 +	13%	15%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit	District	Borough	New York City
\$0 - \$500	21%	19%	16%
\$501 - \$1,000	19%	16%	15%
\$1,001 - \$5,000	37%	35%	34%
\$5,001 - \$9,999	12%	16%	18%
\$10,000 +	10%	14%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance	District	Borough	New York City
Extremely Low \$0 to \$999	7%	5%	3%
Moderately Low \$1,000 to \$1,999	15%	9%	5%
Moderate \$2,000 to \$3,999	40%	29%	21%
Moderately High \$4,000 to \$7,499	33%	47%	54%
High \$7,500 to \$9,999	3%	6%	10%
Extremely High \$10,000 +	2%	4%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)	District	Borough	New York City
00 - 10%	1%	3%	8%
11 - 20%	3%	9%	26%
21 - 30%	13%	22%	29%
31% +	83%	66%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)	District	Borough	New York City
Zero	93%	73%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Highbridge, Concourse

Credit and Debt Profile

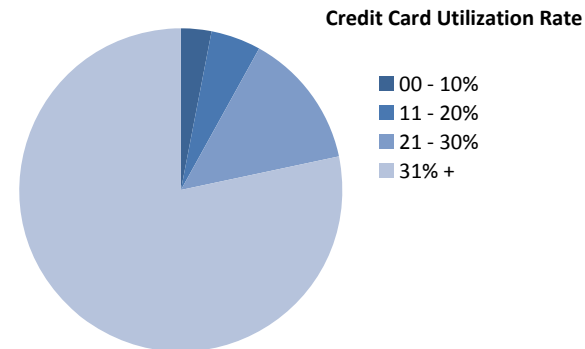
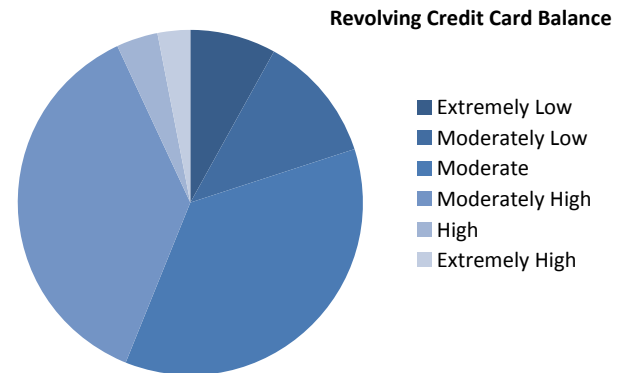
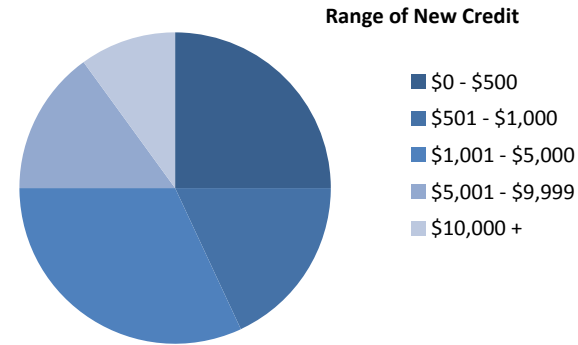
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	56%	63%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	63%	69%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	44%	41%	36%
2 - 4	42%	45%	48%
5 +	14%	15%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit			
\$0 - \$500	25%	19%	16%
\$501 - \$1,000	18%	16%	15%
\$1,001 - \$5,000	32%	35%	34%
\$5,001 - \$9,999	15%	16%	18%
\$10,000 +	10%	14%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance			
Extremely Low \$0 to \$999	8%	5%	3%
Moderately Low \$1,000 to \$1,999	12%	9%	5%
Moderate \$2,000 to \$3,999	36%	29%	21%
Moderately High \$4,000 to \$7,499	37%	47%	54%
High \$7,500 to \$9,999	4%	6%	10%
Extremely High \$10,000 +	3%	4%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)			
00 - 10%	3%	3%	8%
11 - 20%	5%	9%	26%
21 - 30%	14%	22%	29%
31% +	79%	66%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)			
Zero	95%	73%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	55%	63%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	61%	69%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	45%	41%	36%
2 - 4	42%	45%	48%
5 +	12%	15%	16%
Number of credit lines associated to a household			

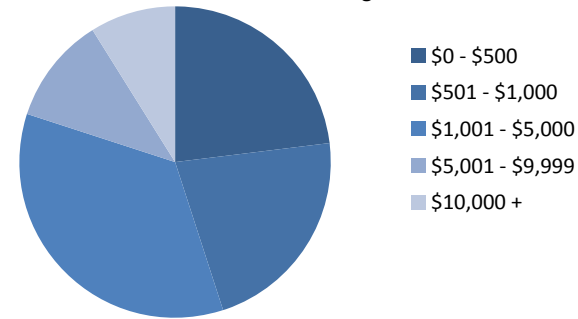
Credit Card - Range of New Credit	District	Borough	New York City
\$0 - \$500	23%	19%	16%
\$501 - \$1,000	22%	16%	15%
\$1,001 - \$5,000	35%	35%	34%
\$5,001 - \$9,999	11%	16%	18%
\$10,000 +	9%	14%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance	District	Borough	New York City
Extremely Low \$0 to \$999	7%	5%	3%
Moderately Low \$1,000 to \$1,999	12%	9%	5%
Moderate \$2,000 to \$3,999	40%	29%	21%
Moderately High \$4,000 to \$7,499	35%	47%	54%
High \$7,500 to \$9,999	3%	6%	10%
Extremely High \$10,000 +	3%	4%	7%
Total revolving balance on bank-issued credit cards			

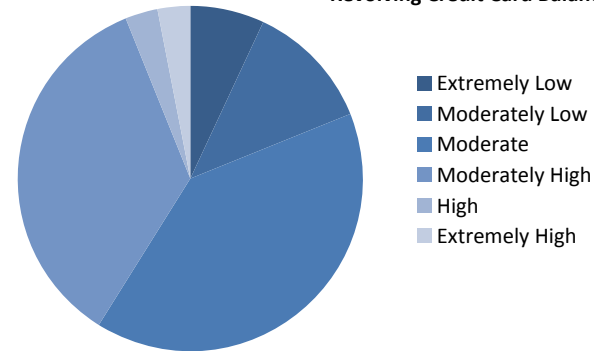
Credit Card - Utilization Rate (HH)	District	Borough	New York City
00 - 10%	2%	3%	8%
11 - 20%	4%	9%	26%
21 - 30%	13%	22%	29%
31% +	82%	66%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)	District	Borough	New York City
Zero	94%	73%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			

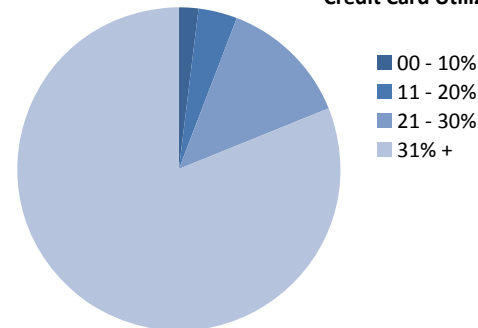
Range of New Credit



Revolving Credit Card Balance



Credit Card Utilization Rate



Credit and Debt Profile

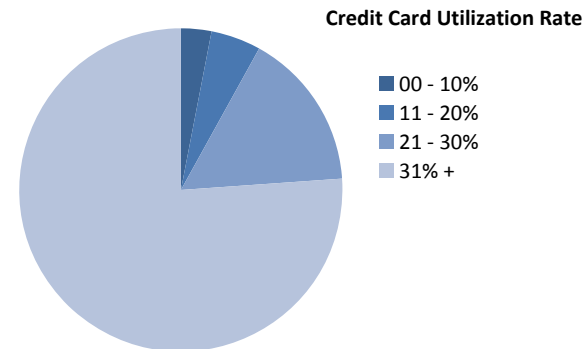
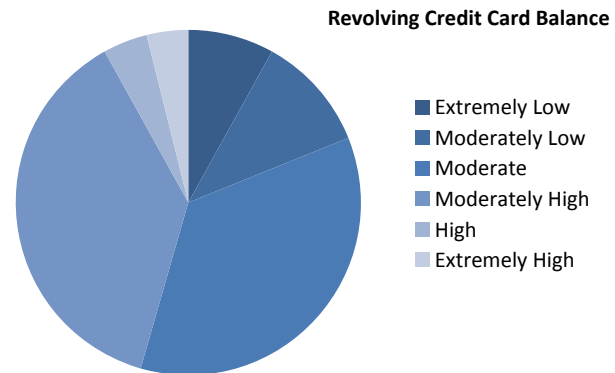
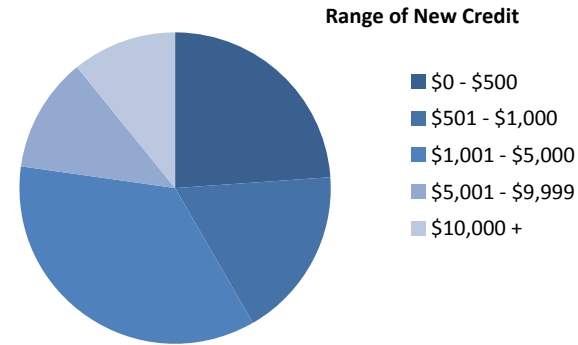
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	51%	63%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	57%	69%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	45%	41%	36%
2 - 4	41%	45%	48%
5 +	14%	15%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit			
\$0 - \$500	24%	19%	16%
\$501 - \$1,000	18%	16%	15%
\$1,001 - \$5,000	36%	35%	34%
\$5,001 - \$9,999	12%	16%	18%
\$10,000 +	11%	14%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance			
Extremely Low \$0 to \$999	8%	5%	3%
Moderately Low \$1,000 to \$1,999	11%	9%	5%
Moderate \$2,000 to \$3,999	36%	29%	21%
Moderately High \$4,000 to \$7,499	38%	47%	54%
High \$7,500 to \$9,999	4%	6%	10%
Extremely High \$10,000 +	4%	4%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)			
00 - 10%	3%	3%	8%
11 - 20%	5%	9%	26%
21 - 30%	16%	22%	29%
31% +	77%	66%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)			
Zero	91%	73%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Kingsbridge Heights, Bedford Park

Credit and Debt Profile

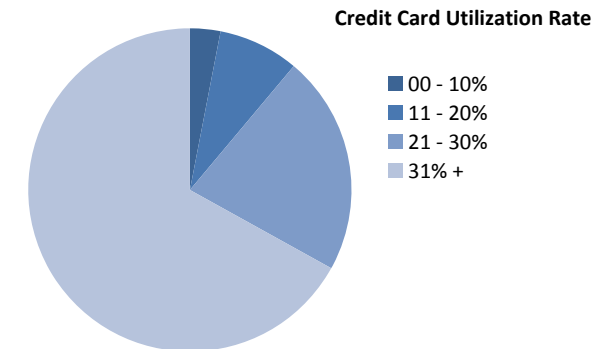
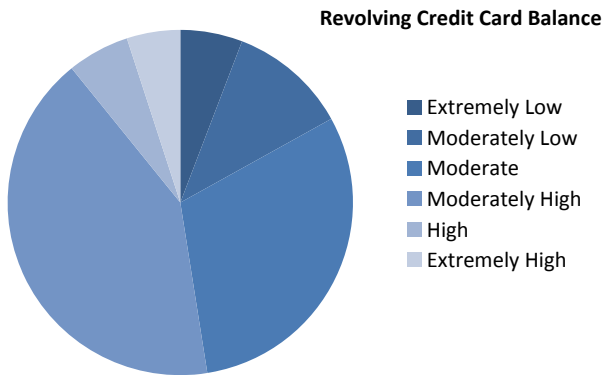
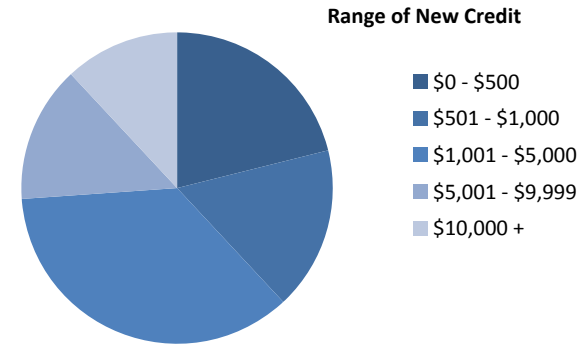
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	61%	63%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	67%	69%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	42%	41%	36%
2 - 4	44%	45%	48%
5 +	14%	15%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit			
\$0 - \$500	21%	19%	16%
\$501 - \$1,000	17%	16%	15%
\$1,001 - \$5,000	36%	35%	34%
\$5,001 - \$9,999	14%	16%	18%
\$10,000 +	12%	14%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance			
Extremely Low \$0 to \$999	6%	5%	3%
Moderately Low \$1,000 to \$1,999	11%	9%	5%
Moderate \$2,000 to \$3,999	31%	29%	21%
Moderately High \$4,000 to \$7,499	42%	47%	54%
High \$7,500 to \$9,999	6%	6%	10%
Extremely High \$10,000 +	5%	4%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)			
00 - 10%	3%	3%	8%
11 - 20%	8%	9%	26%
21 - 30%	22%	22%	29%
31% +	67%	66%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)			
Zero	93%	73%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Kingsbridge, Riverdale

Credit and Debt Profile

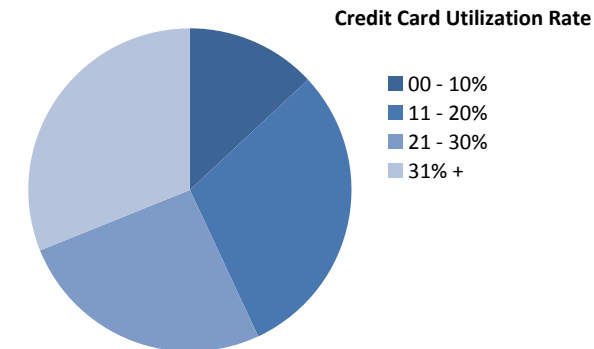
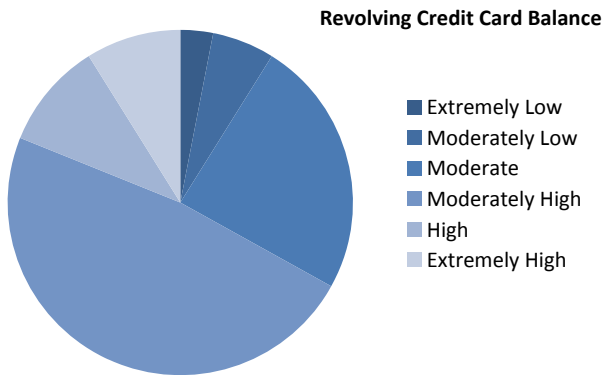
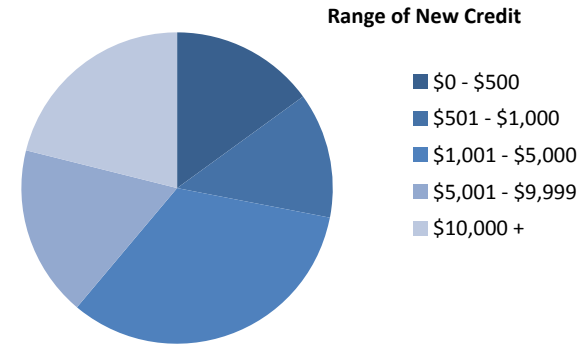
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	75%	63%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	80%	69%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	36%	41%	36%
2 - 4	48%	45%	48%
5 +	15%	15%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit	District	Borough	New York City
\$0 - \$500	15%	19%	16%
\$501 - \$1,000	13%	16%	15%
\$1,001 - \$5,000	33%	35%	34%
\$5,001 - \$9,999	18%	16%	18%
\$10,000 +	21%	14%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance	District	Borough	New York City
Extremely Low \$0 to \$999	3%	5%	3%
Moderately Low \$1,000 to \$1,999	6%	9%	5%
Moderate \$2,000 to \$3,999	24%	29%	21%
Moderately High \$4,000 to \$7,499	48%	47%	54%
High \$7,500 to \$9,999	10%	6%	10%
Extremely High \$10,000 +	9%	4%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)	District	Borough	New York City
00 - 10%	13%	3%	8%
11 - 20%	30%	9%	26%
21 - 30%	26%	22%	29%
31% +	31%	66%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)	District	Borough	New York City
Zero	67%	73%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Soundview, Castle Hill, Parkchester

Credit and Debt Profile

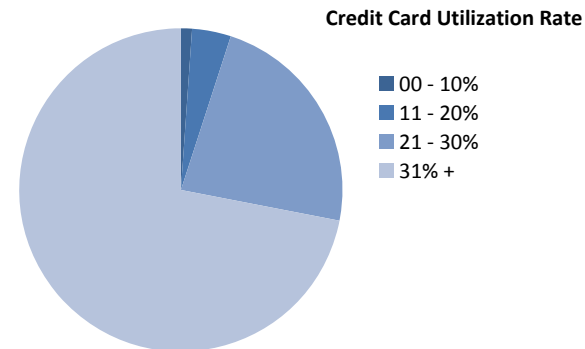
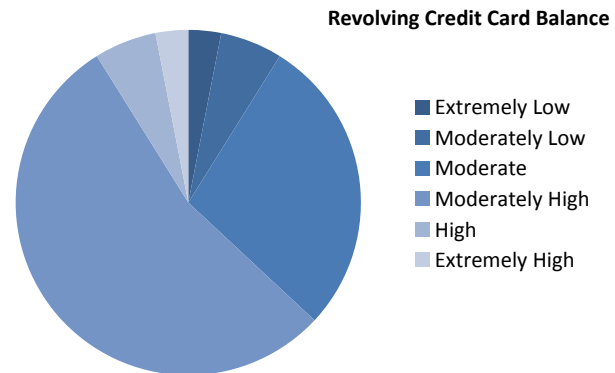
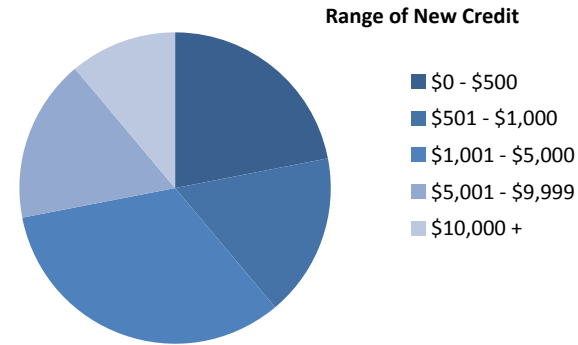
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	64%	63%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	70%	69%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	40%	41%	36%
2 - 4	45%	45%	48%
5 +	15%	15%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit			
\$0 - \$500	22%	19%	16%
\$501 - \$1,000	17%	16%	15%
\$1,001 - \$5,000	33%	35%	34%
\$5,001 - \$9,999	17%	16%	18%
\$10,000 +	11%	14%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance			
Extremely Low \$0 to \$999	3%	5%	3%
Moderately Low \$1,000 to \$1,999	6%	9%	5%
Moderate \$2,000 to \$3,999	28%	29%	21%
Moderately High \$4,000 to \$7,499	54%	47%	54%
High \$7,500 to \$9,999	6%	6%	10%
Extremely High \$10,000 +	3%	4%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)			
00 - 10%	1%	3%	8%
11 - 20%	4%	9%	26%
21 - 30%	23%	22%	29%
31% +	72%	66%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)			
Zero	71%	73%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Throgs Neck, Pelham Bay

Credit and Debt Profile

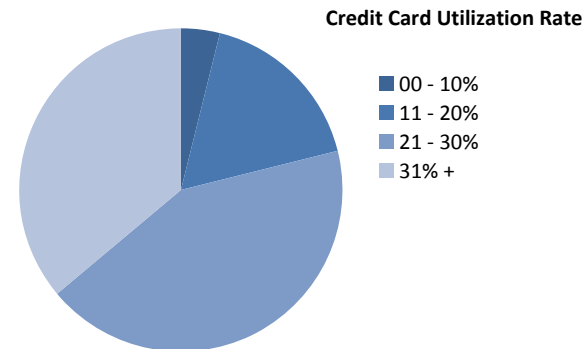
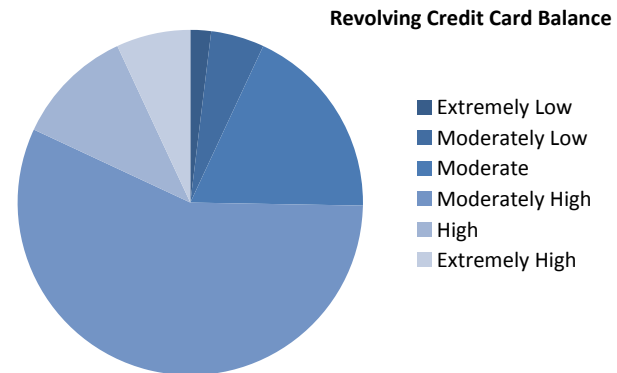
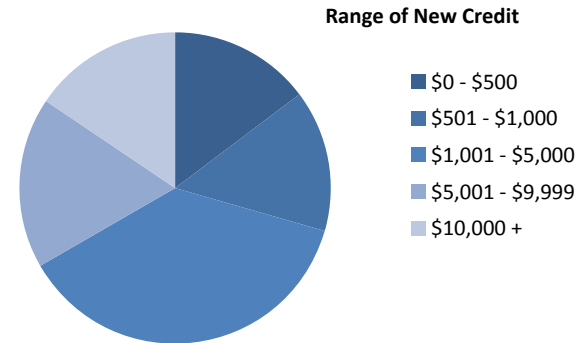
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	78%	63%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	83%	69%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	38%	41%	36%
2 - 4	47%	45%	48%
5 +	15%	15%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit	District	Borough	New York City
\$0 - \$500	15%	19%	16%
\$501 - \$1,000	15%	16%	15%
\$1,001 - \$5,000	38%	35%	34%
\$5,001 - \$9,999	18%	16%	18%
\$10,000 +	16%	14%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance	District	Borough	New York City
Extremely Low \$0 to \$999	2%	5%	3%
Moderately Low \$1,000 to \$1,999	5%	9%	5%
Moderate \$2,000 to \$3,999	18%	29%	21%
Moderately High \$4,000 to \$7,499	56%	47%	54%
High \$7,500 to \$9,999	11%	6%	10%
Extremely High \$10,000 +	7%	4%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)	District	Borough	New York City
00 - 10%	4%	3%	8%
11 - 20%	17%	9%	26%
21 - 30%	43%	22%	29%
31% +	36%	66%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)	District	Borough	New York City
Zero	5%	73%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Morris Park, Pelham Parkway

Credit and Debt Profile

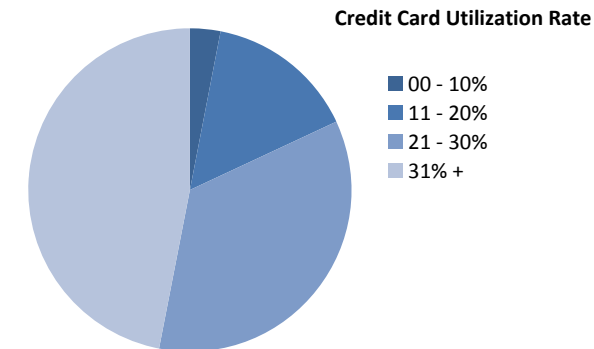
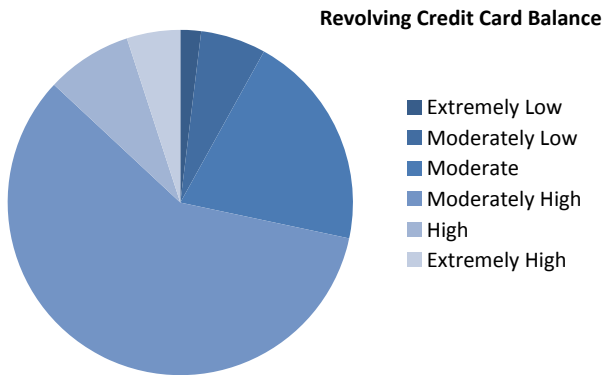
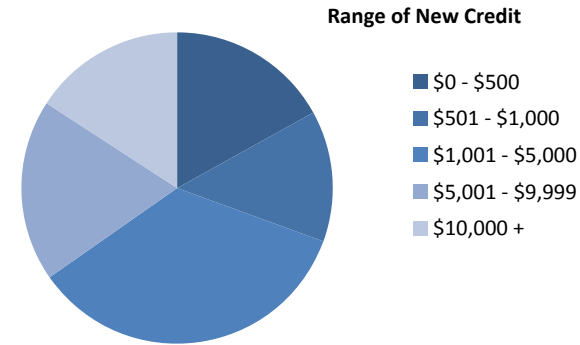
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	70%	63%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	75%	69%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	38%	41%	36%
2 - 4	46%	45%	48%
5 +	17%	15%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit	District	Borough	New York City
\$0 - \$500	17%	19%	16%
\$501 - \$1,000	14%	16%	15%
\$1,001 - \$5,000	35%	35%	34%
\$5,001 - \$9,999	19%	16%	18%
\$10,000 +	16%	14%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance	District	Borough	New York City
Extremely Low \$0 to \$999	2%	5%	3%
Moderately Low \$1,000 to \$1,999	6%	9%	5%
Moderate \$2,000 to \$3,999	20%	29%	21%
Moderately High \$4,000 to \$7,499	58%	47%	54%
High \$7,500 to \$9,999	8%	6%	10%
Extremely High \$10,000 +	5%	4%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)	District	Borough	New York City
00 - 10%	3%	3%	8%
11 - 20%	15%	9%	26%
21 - 30%	35%	22%	29%
31% +	47%	66%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)	District	Borough	New York City
Zero	63%	73%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Williamsbridge, Baychester

Credit and Debt Profile

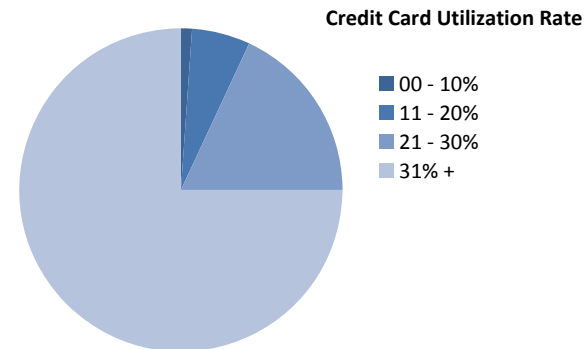
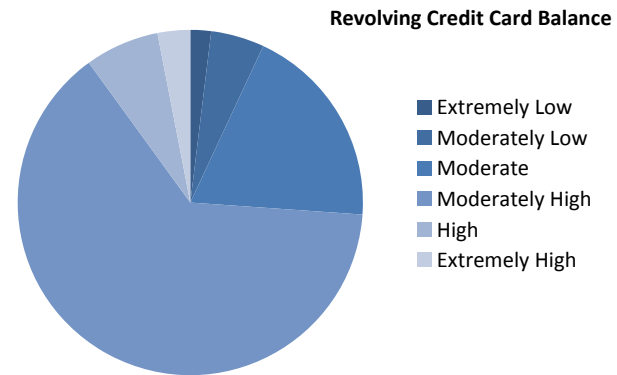
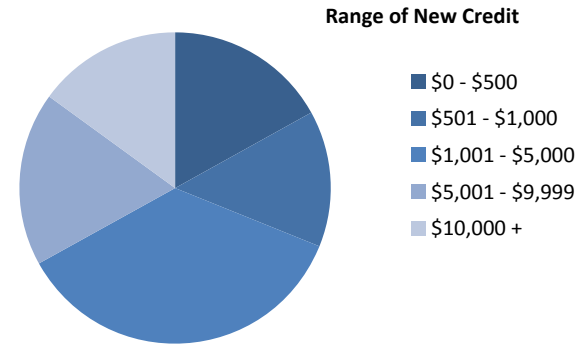
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	68%	63%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	73%	69%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	37%	41%	36%
2 - 4	46%	45%	48%
5 +	17%	15%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit			
\$0 - \$500	17%	19%	16%
\$501 - \$1,000	14%	16%	15%
\$1,001 - \$5,000	36%	35%	34%
\$5,001 - \$9,999	18%	16%	18%
\$10,000 +	15%	14%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance			
Extremely Low \$0 to \$999	2%	5%	3%
Moderately Low \$1,000 to \$1,999	5%	9%	5%
Moderate \$2,000 to \$3,999	19%	29%	21%
Moderately High \$4,000 to \$7,499	64%	47%	54%
High \$7,500 to \$9,999	7%	6%	10%
Extremely High \$10,000 +	3%	4%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)			
00 - 10%	1%	3%	8%
11 - 20%	6%	9%	26%
21 - 30%	18%	22%	29%
31% +	75%	66%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)			
Zero	63%	73%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Greenpoint, Williamsburg

Credit and Debt Profile

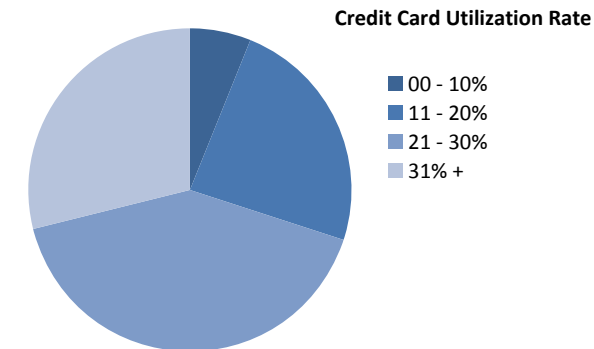
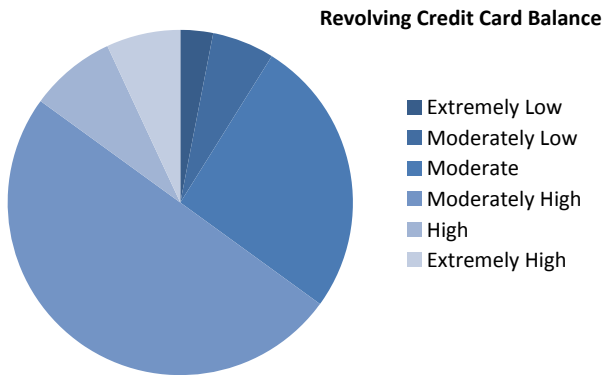
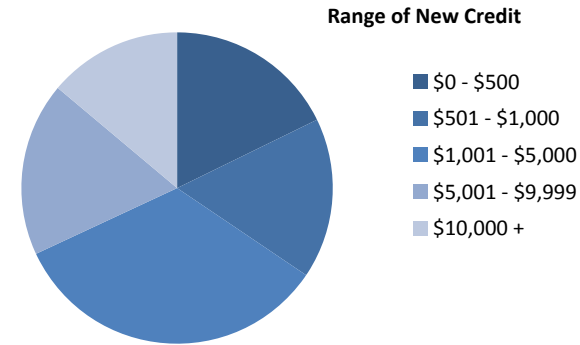
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	58%	65%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	66%	72%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	39%	35%	36%
2 - 4	47%	48%	48%
5 +	15%	16%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit			
\$0 - \$500	18%	17%	16%
\$501 - \$1,000	17%	15%	15%
\$1,001 - \$5,000	34%	35%	34%
\$5,001 - \$9,999	18%	18%	18%
\$10,000 +	14%	16%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance			
Extremely Low \$0 to \$999	3%	3%	3%
Moderately Low \$1,000 to \$1,999	6%	6%	5%
Moderate \$2,000 to \$3,999	26%	22%	21%
Moderately High \$4,000 to \$7,499	50%	55%	54%
High \$7,500 to \$9,999	8%	8%	10%
Extremely High \$10,000 +	7%	6%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)			
00 - 10%	6%	6%	8%
11 - 20%	24%	25%	26%
21 - 30%	41%	28%	29%
31% +	29%	41%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)			
Zero	85%	56%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Downtown Brooklyn, Fort Greene

Credit and Debt Profile

Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	69%	65%	68%
All Credit Card Holders (HH)	78%	72%	74%
# of Credit Lines (HH)			
1	39%	35%	36%
2 - 4	46%	48%	48%
5 +	15%	16%	16%

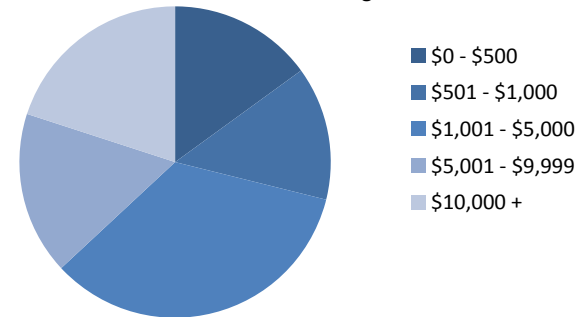
Credit Card - Range of New Credit	District	Borough	New York City
\$0 - \$500	15%	17%	16%
\$501 - \$1,000	14%	15%	15%
\$1,001 - \$5,000	34%	35%	34%
\$5,001 - \$9,999	17%	18%	18%
\$10,000 +	20%	16%	18%

Credit Card - Revolving Balance	District	Borough	New York City
Extremely Low \$0 to \$999	3%	3%	3%
Moderately Low \$1,000 to \$1,999	5%	6%	5%
Moderate \$2,000 to \$3,999	19%	22%	21%
Moderately High \$4,000 to \$7,499	54%	55%	54%
High \$7,500 to \$9,999	11%	8%	10%
Extremely High \$10,000 +	8%	6%	7%

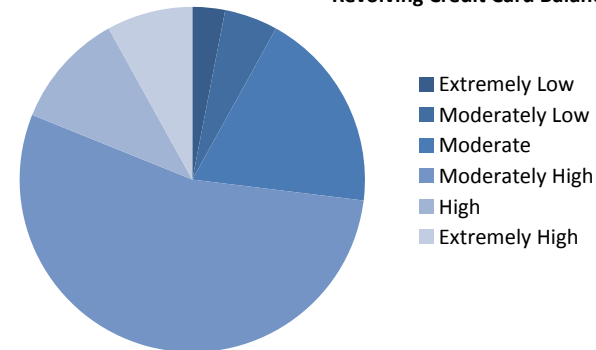
Credit Card - Utilization Rate (HH)	District	Borough	New York City
00 - 10%	12%	6%	8%
11 - 20%	30%	25%	26%
21 - 30%	33%	28%	29%
31% +	26%	41%	36%

Discretionary Income Rank (HH)	District	Borough	New York City
Zero	18%	56%	48%

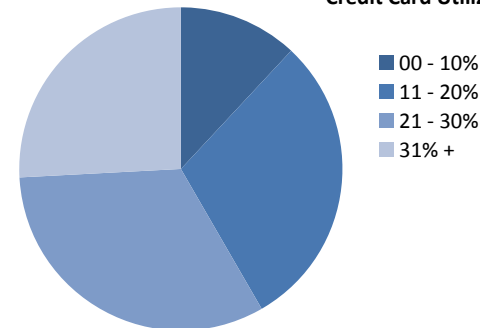
Range of New Credit



Revolving Credit Card Balance



Credit Card Utilization Rate



Bedford Stuyvesant, Tompkins Park North

Credit and Debt Profile

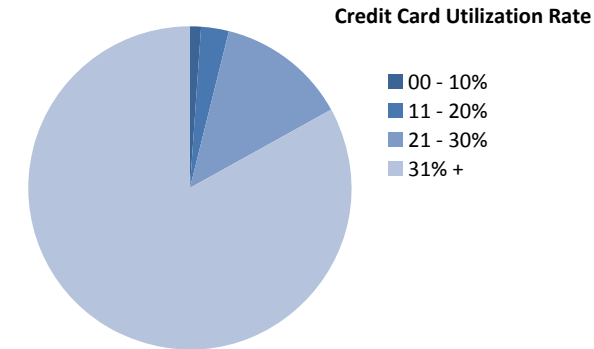
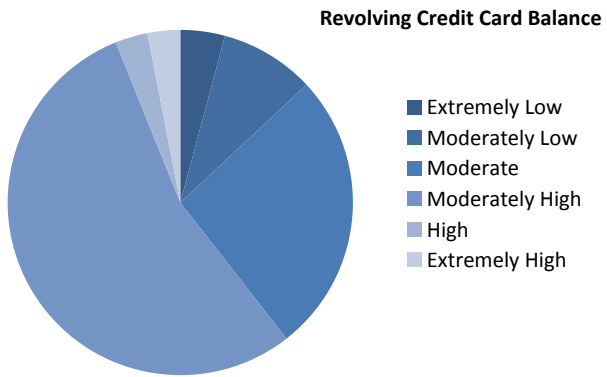
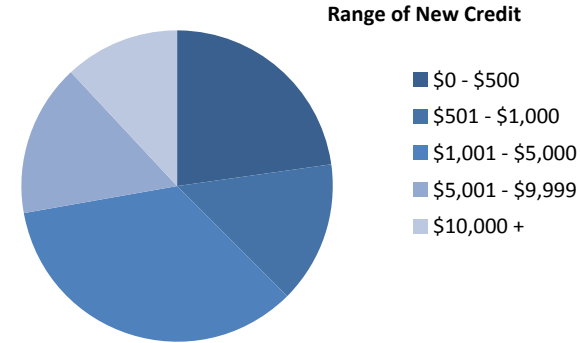
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	57%	65%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	65%	72%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	39%	35%	36%
2 - 4	47%	48%	48%
5 +	15%	16%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit	District	Borough	New York City
\$0 - \$500	23%	17%	16%
\$501 - \$1,000	15%	15%	15%
\$1,001 - \$5,000	35%	35%	34%
\$5,001 - \$9,999	16%	18%	18%
\$10,000 +	12%	16%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance	District	Borough	New York City
Extremely Low \$0 to \$999	4%	3%	3%
Moderately Low \$1,000 to \$1,999	9%	6%	5%
Moderate \$2,000 to \$3,999	26%	22%	21%
Moderately High \$4,000 to \$7,499	54%	55%	54%
High \$7,500 to \$9,999	3%	8%	10%
Extremely High \$10,000 +	3%	6%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)	District	Borough	New York City
00 - 10%	1%	6%	8%
11 - 20%	3%	25%	26%
21 - 30%	13%	28%	29%
31% +	83%	41%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)	District	Borough	New York City
Zero	73%	56%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	50%	65%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	58%	72%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	43%	35%	36%
2 - 4	44%	48%	48%
5 +	13%	16%	16%
Number of credit lines associated to a household			

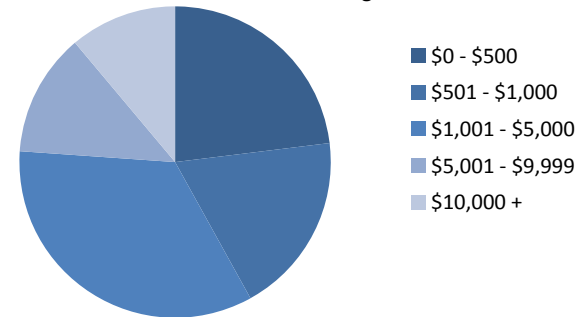
Credit Card - Range of New Credit	District	Borough	New York City
\$0 - \$500	23%	17%	16%
\$501 - \$1,000	19%	15%	15%
\$1,001 - \$5,000	34%	35%	34%
\$5,001 - \$9,999	13%	18%	18%
\$10,000 +	11%	16%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance	District	Borough	New York City
Extremely Low \$0 to \$999	4%	3%	3%
Moderately Low \$1,000 to \$1,999	7%	6%	5%
Moderate \$2,000 to \$3,999	30%	22%	21%
Moderately High \$4,000 to \$7,499	52%	55%	54%
High \$7,500 to \$9,999	5%	8%	10%
Extremely High \$10,000 +	2%	6%	7%
Total revolving balance on bank-issued credit cards			

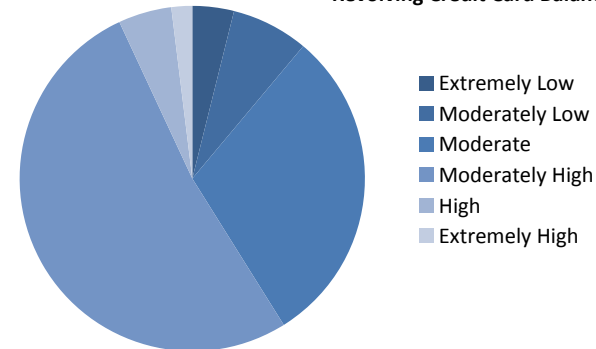
Credit Card - Utilization Rate (HH)	District	Borough	New York City
00 - 10%	2%	6%	8%
11 - 20%	4%	25%	26%
21 - 30%	19%	28%	29%
31% +	75%	41%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)	District	Borough	New York City
Zero	74%	56%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			

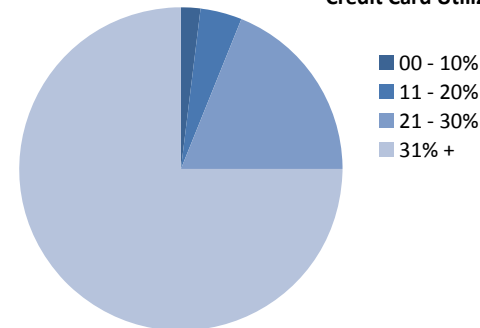
Range of New Credit



Revolving Credit Card Balance



Credit Card Utilization Rate



East New York, New Lots

Credit and Debt Profile

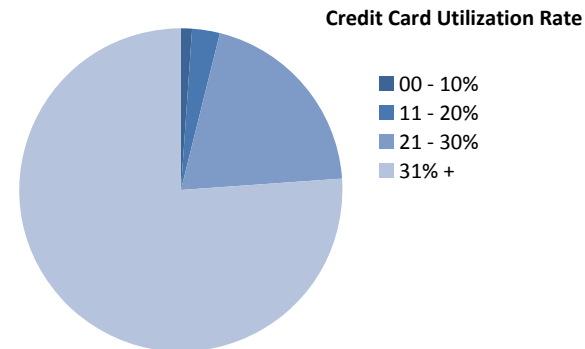
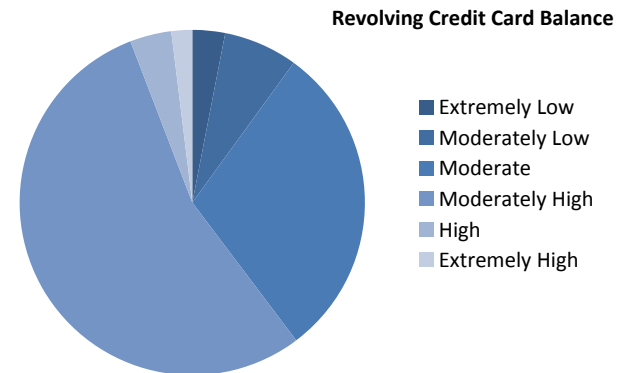
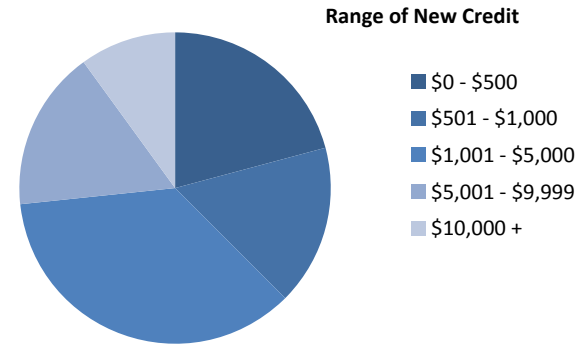
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	60%	65%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	67%	72%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	38%	35%	36%
2 - 4	47%	48%	48%
5 +	15%	16%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit			
\$0 - \$500	21%	17%	16%
\$501 - \$1,000	17%	15%	15%
\$1,001 - \$5,000	36%	35%	34%
\$5,001 - \$9,999	17%	18%	18%
\$10,000 +	10%	16%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance			
Extremely Low \$0 to \$999	3%	3%	3%
Moderately Low \$1,000 to \$1,999	7%	6%	5%
Moderate \$2,000 to \$3,999	30%	22%	21%
Moderately High \$4,000 to \$7,499	55%	55%	54%
High \$7,500 to \$9,999	4%	8%	10%
Extremely High \$10,000 +	2%	6%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)			
00 - 10%	1%	6%	8%
11 - 20%	3%	25%	26%
21 - 30%	20%	28%	29%
31% +	76%	41%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)			
Zero	70%	56%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Red Hook, Park Slope, Gowanus

Credit and Debt Profile

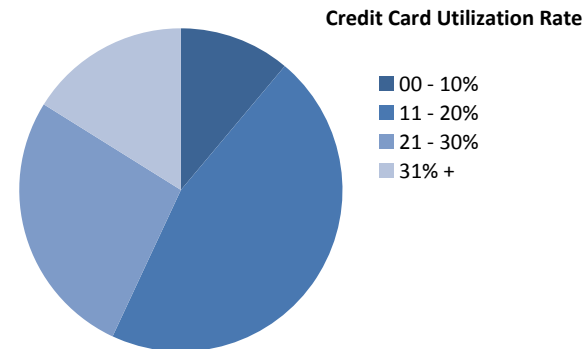
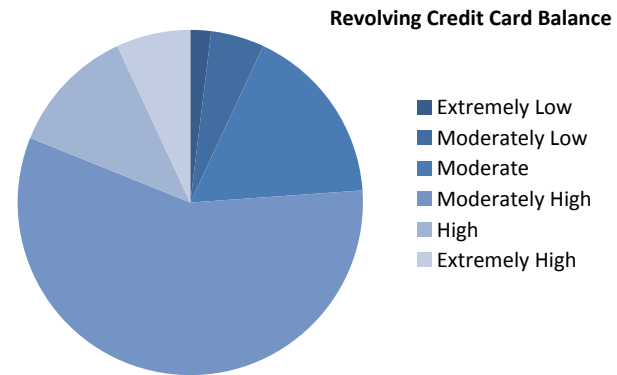
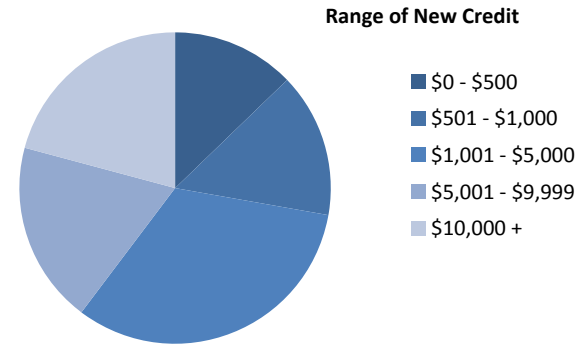
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	71%	65%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	80%	72%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	38%	35%	36%
2 - 4	46%	48%	48%
5 +	16%	16%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit	District	Borough	New York City
\$0 - \$500	13%	17%	16%
\$501 - \$1,000	15%	15%	15%
\$1,001 - \$5,000	33%	35%	34%
\$5,001 - \$9,999	19%	18%	18%
\$10,000 +	21%	16%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance	District	Borough	New York City
Extremely Low \$0 to \$999	2%	3%	3%
Moderately Low \$1,000 to \$1,999	5%	6%	5%
Moderate \$2,000 to \$3,999	17%	22%	21%
Moderately High \$4,000 to \$7,499	58%	55%	54%
High \$7,500 to \$9,999	12%	8%	10%
Extremely High \$10,000 +	7%	6%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)	District	Borough	New York City
00 - 10%	11%	6%	8%
11 - 20%	46%	25%	26%
21 - 30%	27%	28%	29%
31% +	16%	41%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)	District	Borough	New York City
Zero	2%	56%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Sunset Park, Windsor Terrace

Credit and Debt Profile

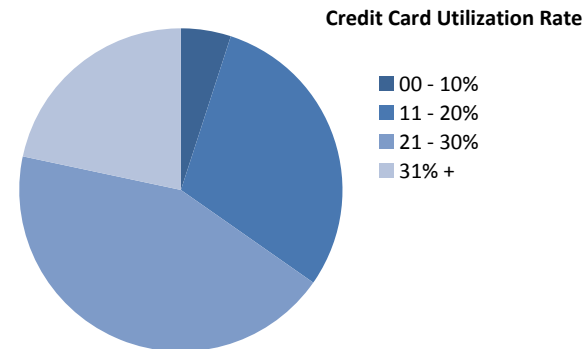
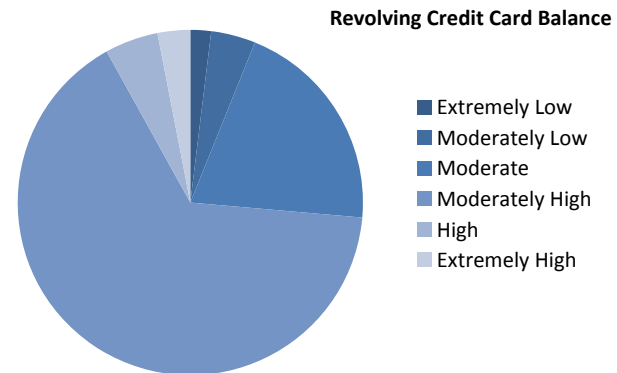
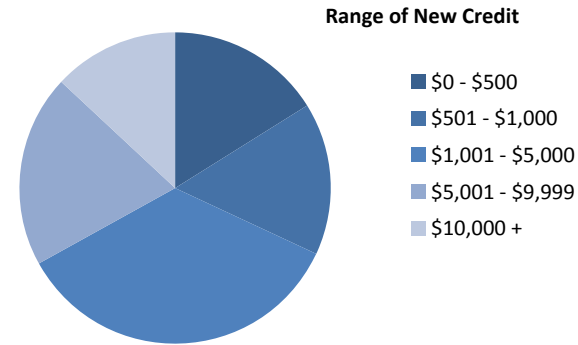
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	61%	65%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	68%	72%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	35%	35%	36%
2 - 4	50%	48%	48%
5 +	15%	16%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit	District	Borough	New York City
\$0 - \$500	16%	17%	16%
\$501 - \$1,000	16%	15%	15%
\$1,001 - \$5,000	35%	35%	34%
\$5,001 - \$9,999	20%	18%	18%
\$10,000 +	13%	16%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance	District	Borough	New York City
Extremely Low \$0 to \$999	2%	3%	3%
Moderately Low \$1,000 to \$1,999	4%	6%	5%
Moderate \$2,000 to \$3,999	20%	22%	21%
Moderately High \$4,000 to \$7,499	65%	55%	54%
High \$7,500 to \$9,999	5%	8%	10%
Extremely High \$10,000 +	3%	6%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)	District	Borough	New York City
00 - 10%	5%	6%	8%
11 - 20%	30%	25%	26%
21 - 30%	44%	28%	29%
31% +	22%	41%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)	District	Borough	New York City
Zero	55%	56%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Crown Heights, Prospect Heights

Credit and Debt Profile

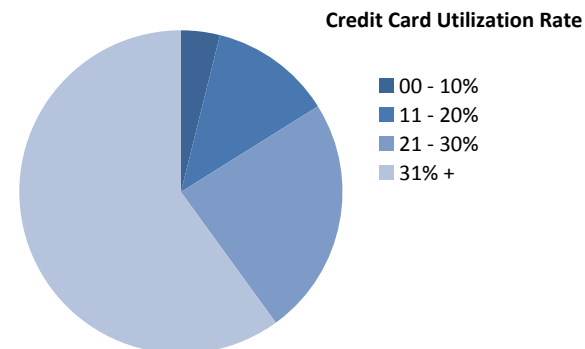
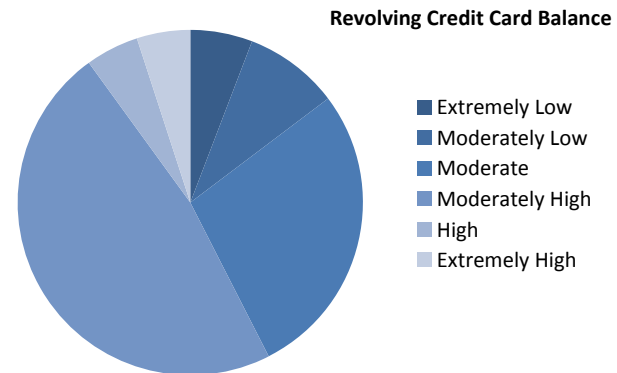
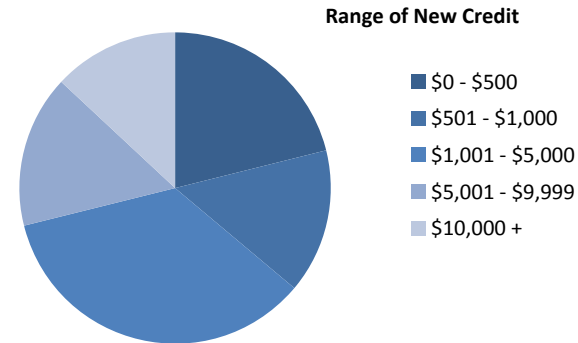
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	63%	65%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	71%	72%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	40%	35%	36%
2 - 4	45%	48%	48%
5 +	15%	16%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit	District	Borough	New York City
\$0 - \$500	21%	17%	16%
\$501 - \$1,000	15%	15%	15%
\$1,001 - \$5,000	35%	35%	34%
\$5,001 - \$9,999	16%	18%	18%
\$10,000 +	13%	16%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance	District	Borough	New York City
Extremely Low \$0 to \$999	6%	3%	3%
Moderately Low \$1,000 to \$1,999	9%	6%	5%
Moderate \$2,000 to \$3,999	28%	22%	21%
Moderately High \$4,000 to \$7,499	48%	55%	54%
High \$7,500 to \$9,999	5%	8%	10%
Extremely High \$10,000 +	5%	6%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)	District	Borough	New York City
00 - 10%	4%	6%	8%
11 - 20%	12%	25%	26%
21 - 30%	24%	28%	29%
31% +	60%	41%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)	District	Borough	New York City
Zero	53%	56%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Credit and Debt Profile

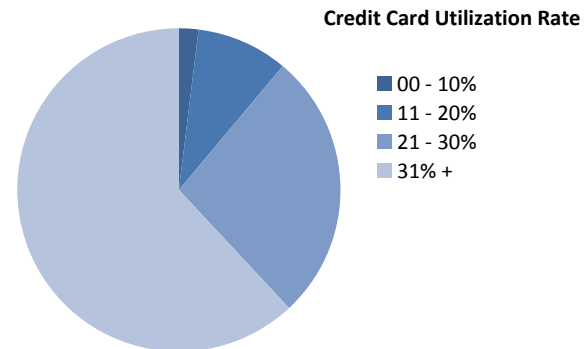
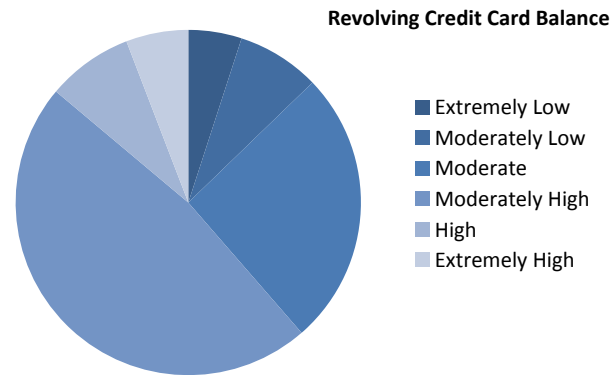
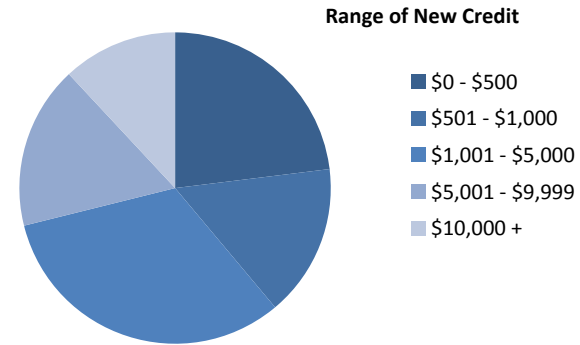
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	67%	65%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	74%	72%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	36%	35%	36%
2 - 4	48%	48%	48%
5 +	16%	16%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit			
\$0 - \$500	23%	17%	16%
\$501 - \$1,000	16%	15%	15%
\$1,001 - \$5,000	32%	35%	34%
\$5,001 - \$9,999	17%	18%	18%
\$10,000 +	12%	16%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance			
Extremely Low \$0 to \$999	5%	3%	3%
Moderately Low \$1,000 to \$1,999	8%	6%	5%
Moderate \$2,000 to \$3,999	26%	22%	21%
Moderately High \$4,000 to \$7,499	48%	55%	54%
High \$7,500 to \$9,999	8%	8%	10%
Extremely High \$10,000 +	6%	6%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)			
00 - 10%	2%	6%	8%
11 - 20%	9%	25%	26%
21 - 30%	27%	28%	29%
31% +	62%	41%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)			
Zero	82%	56%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Bay Ridge, Dyker Heights

Credit and Debt Profile

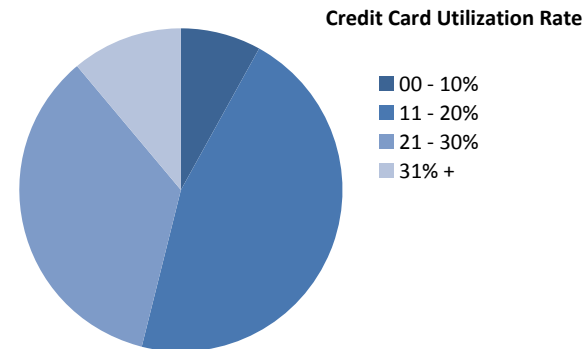
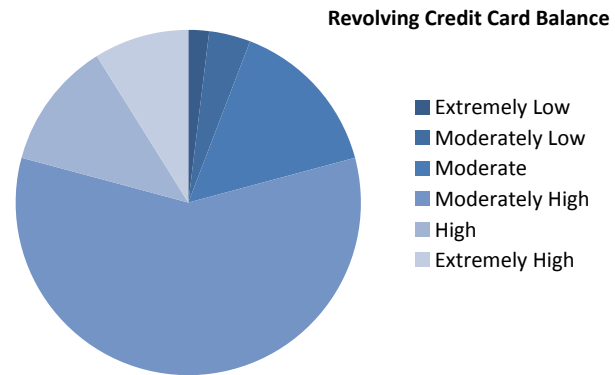
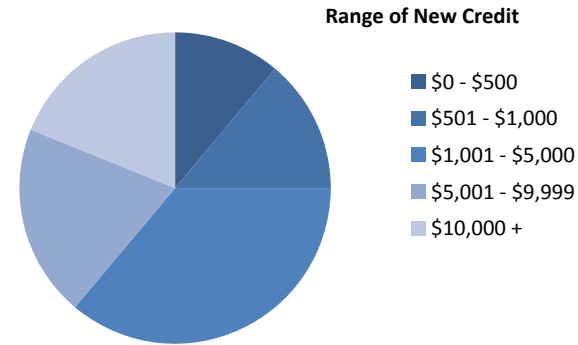
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	74%	65%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	79%	72%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	31%	35%	36%
2 - 4	50%	48%	48%
5 +	19%	16%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit			
\$0 - \$500	11%	17%	16%
\$501 - \$1,000	14%	15%	15%
\$1,001 - \$5,000	36%	35%	34%
\$5,001 - \$9,999	20%	18%	18%
\$10,000 +	19%	16%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance			
Extremely Low \$0 to \$999	2%	3%	3%
Moderately Low \$1,000 to \$1,999	4%	6%	5%
Moderate \$2,000 to \$3,999	15%	22%	21%
Moderately High \$4,000 to \$7,499	59%	55%	54%
High \$7,500 to \$9,999	12%	8%	10%
Extremely High \$10,000 +	9%	6%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)			
00 - 10%	8%	6%	8%
11 - 20%	46%	25%	26%
21 - 30%	35%	28%	29%
31% +	11%	41%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)			
Zero	16%	56%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Bensonhurst, Mapleton

Credit and Debt Profile

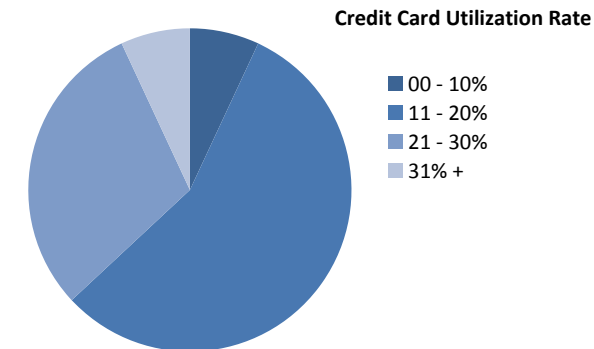
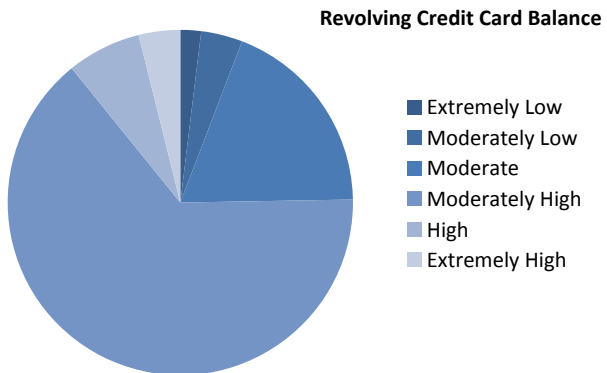
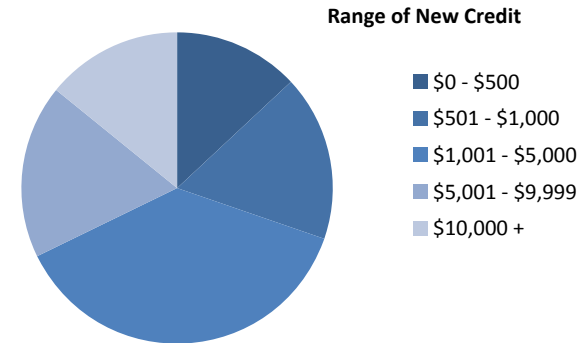
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	67%	65%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	73%	72%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	32%	35%	36%
2 - 4	51%	48%	48%
5 +	17%	16%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit			
\$0 - \$500	13%	17%	16%
\$501 - \$1,000	17%	15%	15%
\$1,001 - \$5,000	37%	35%	34%
\$5,001 - \$9,999	18%	18%	18%
\$10,000 +	14%	16%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance			
Extremely Low \$0 to \$999	2%	3%	3%
Moderately Low \$1,000 to \$1,999	4%	6%	5%
Moderate \$2,000 to \$3,999	19%	22%	21%
Moderately High \$4,000 to \$7,499	65%	55%	54%
High \$7,500 to \$9,999	7%	8%	10%
Extremely High \$10,000 +	4%	6%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)			
00 - 10%	7%	6%	8%
11 - 20%	56%	25%	26%
21 - 30%	30%	28%	29%
31% +	7%	41%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)			
Zero	61%	56%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Borough Park, Ocean Parkway

Credit and Debt Profile

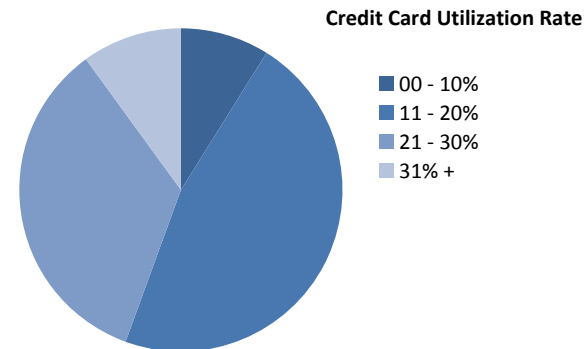
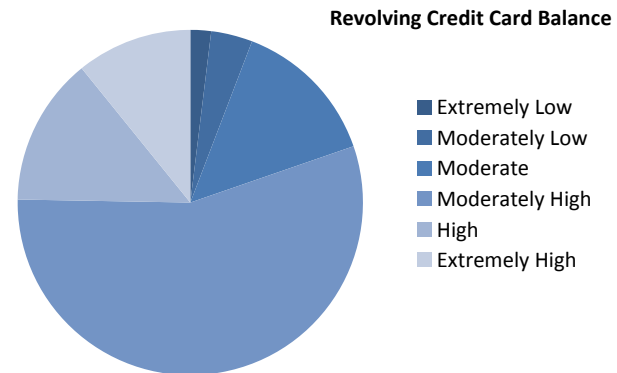
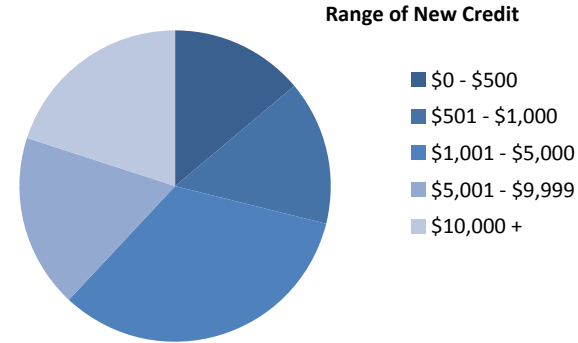
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	64%	65%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	70%	72%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	31%	35%	36%
2 - 4	53%	48%	48%
5 +	17%	16%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit	District	Borough	New York City
\$0 - \$500	14%	17%	16%
\$501 - \$1,000	15%	15%	15%
\$1,001 - \$5,000	33%	35%	34%
\$5,001 - \$9,999	18%	18%	18%
\$10,000 +	20%	16%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance	District	Borough	New York City
Extremely Low \$0 to \$999	2%	3%	3%
Moderately Low \$1,000 to \$1,999	4%	6%	5%
Moderate \$2,000 to \$3,999	14%	22%	21%
Moderately High \$4,000 to \$7,499	56%	55%	54%
High \$7,500 to \$9,999	14%	8%	10%
Extremely High \$10,000 +	11%	6%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)	District	Borough	New York City
00 - 10%	9%	6%	8%
11 - 20%	47%	25%	26%
21 - 30%	35%	28%	29%
31% +	10%	41%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)	District	Borough	New York City
Zero	72%	56%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Coney Island, Brighton Beach

Credit and Debt Profile

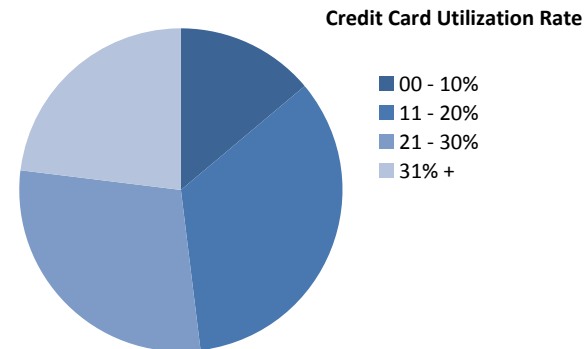
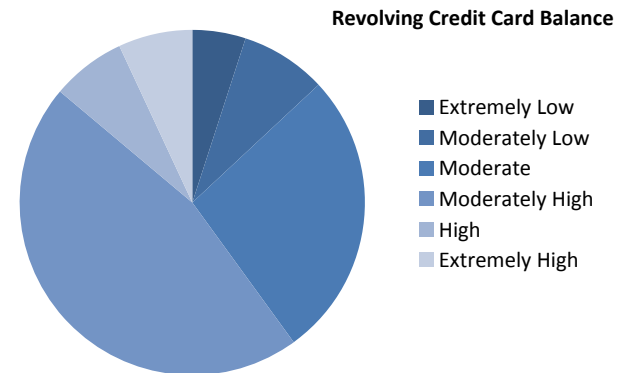
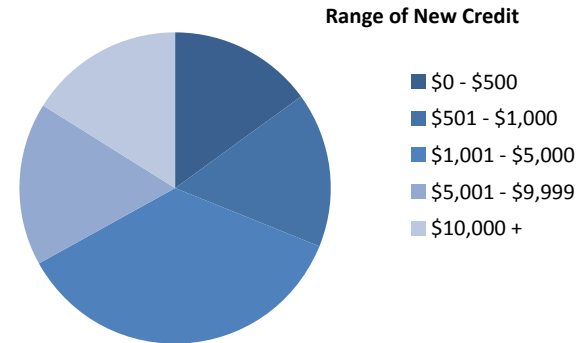
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	62%	65%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	68%	72%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	37%	35%	36%
2 - 4	48%	48%	48%
5 +	15%	16%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit			
\$0 - \$500	15%	17%	16%
\$501 - \$1,000	16%	15%	15%
\$1,001 - \$5,000	36%	35%	34%
\$5,001 - \$9,999	17%	18%	18%
\$10,000 +	16%	16%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance			
Extremely Low \$0 to \$999	5%	3%	3%
Moderately Low \$1,000 to \$1,999	8%	6%	5%
Moderate \$2,000 to \$3,999	27%	22%	21%
Moderately High \$4,000 to \$7,499	46%	55%	54%
High \$7,500 to \$9,999	7%	8%	10%
Extremely High \$10,000 +	7%	6%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)			
00 - 10%	14%	6%	8%
11 - 20%	34%	25%	26%
21 - 30%	29%	28%	29%
31% +	23%	41%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)			
Zero	82%	56%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Flatbush, Ocean Parkway, Midwood

Credit and Debt Profile

Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	67%	65%	68%
All Credit Card Holders (HH)	74%	72%	74%
# of Credit Lines (HH)			
1	32%	35%	36%
2 - 4	51%	48%	48%
5 +	17%	16%	16%

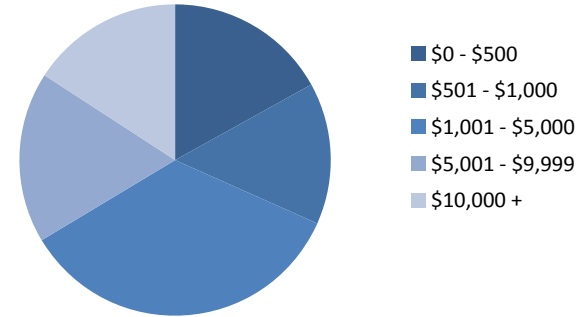
Credit Card - Range of New Credit	District	Borough	New York City
\$0 - \$500	17%	17%	16%
\$501 - \$1,000	15%	15%	15%
\$1,001 - \$5,000	35%	35%	34%
\$5,001 - \$9,999	18%	18%	18%
\$10,000 +	16%	16%	18%

Credit Card - Revolving Balance	District	Borough	New York City
Extremely Low \$0 to \$999	5%	3%	3%
Moderately Low \$1,000 to \$1,999	9%	6%	5%
Moderate \$2,000 to \$3,999	24%	22%	21%
Moderately High \$4,000 to \$7,499	46%	55%	54%
High \$7,500 to \$9,999	9%	8%	10%
Extremely High \$10,000 +	8%	6%	7%

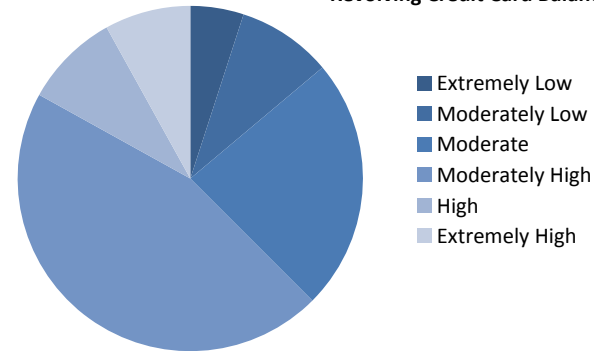
Credit Card - Utilization Rate (HH)	District	Borough	New York City
00 - 10%	8%	6%	8%
11 - 20%	26%	25%	26%
21 - 30%	27%	28%	29%
31% +	39%	41%	36%

Discretionary Income Rank (HH)	District	Borough	New York City
Zero	71%	56%	48%

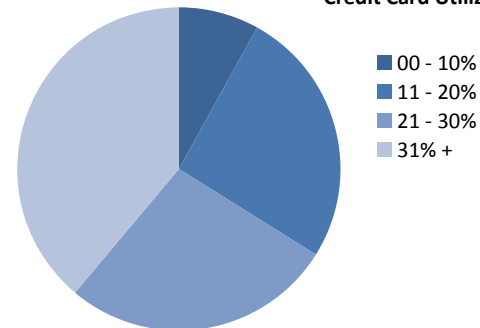
Range of New Credit



Revolving Credit Card Balance



Credit Card Utilization Rate



Sheepshead Bay, Manhattan Beach

Credit and Debt Profile

Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	73%	65%	68%
All Credit Card Holders (HH)	78%	72%	74%
# of Credit Lines (HH)			
1	33%	35%	36%
2 - 4	50%	48%	48%
5 +	17%	16%	16%

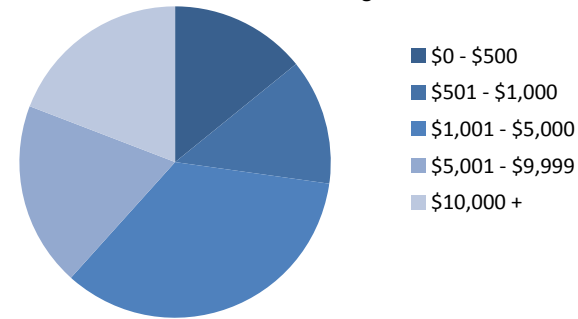
Credit Card - Range of New Credit	District	Borough	New York City
\$0 - \$500	14%	17%	16%
\$501 - \$1,000	13%	15%	15%
\$1,001 - \$5,000	34%	35%	34%
\$5,001 - \$9,999	19%	18%	18%
\$10,000 +	19%	16%	18%

Credit Card - Revolving Balance	District	Borough	New York City
Extremely Low \$0 to \$999	2%	3%	3%
Moderately Low \$1,000 to \$1,999	4%	6%	5%
Moderate \$2,000 to \$3,999	18%	22%	21%
Moderately High \$4,000 to \$7,499	55%	55%	54%
High \$7,500 to \$9,999	11%	8%	10%
Extremely High \$10,000 +	8%	6%	7%

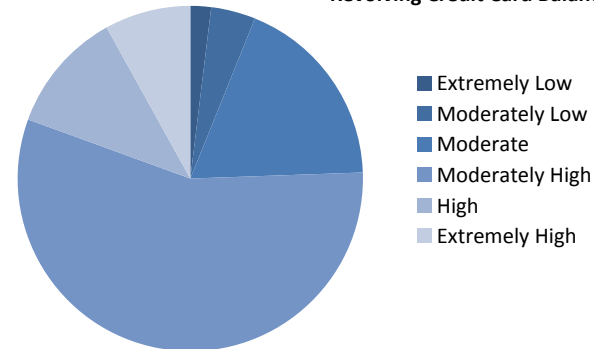
Credit Card - Utilization Rate (HH)	District	Borough	New York City
00 - 10%	11%	6%	8%
11 - 20%	49%	25%	26%
21 - 30%	30%	28%	29%
31% +	9%	41%	36%

Discretionary Income Rank (HH)	District	Borough	New York City
Zero	52%	56%	48%

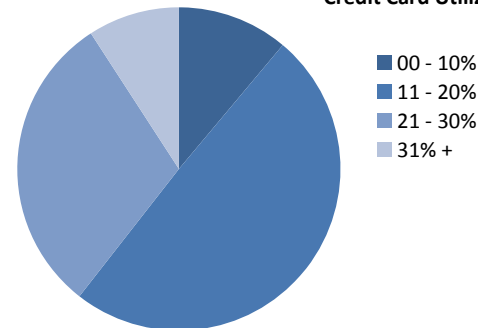
Range of New Credit



Revolving Credit Card Balance



Credit Card Utilization Rate



Ocean Hill, Brownsville

Credit and Debt Profile

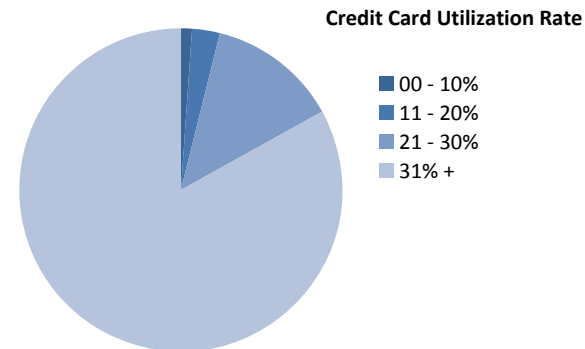
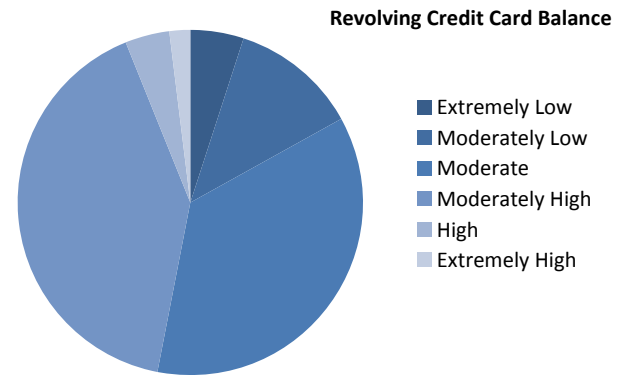
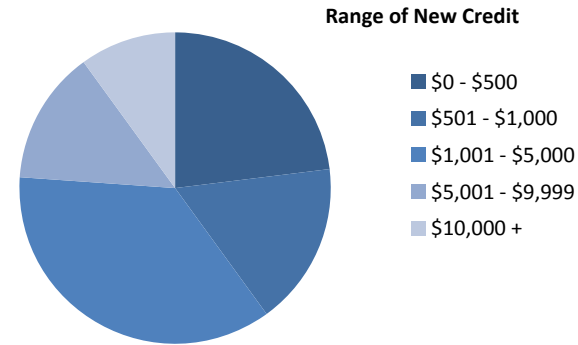
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	57%	65%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	64%	72%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	38%	35%	36%
2 - 4	46%	48%	48%
5 +	16%	16%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit			
\$0 - \$500	23%	17%	16%
\$501 - \$1,000	17%	15%	15%
\$1,001 - \$5,000	36%	35%	34%
\$5,001 - \$9,999	14%	18%	18%
\$10,000 +	10%	16%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance			
Extremely Low \$0 to \$999	5%	3%	3%
Moderately Low \$1,000 to \$1,999	12%	6%	5%
Moderate \$2,000 to \$3,999	36%	22%	21%
Moderately High \$4,000 to \$7,499	41%	55%	54%
High \$7,500 to \$9,999	4%	8%	10%
Extremely High \$10,000 +	2%	6%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)			
00 - 10%	1%	6%	8%
11 - 20%	3%	25%	26%
21 - 30%	13%	28%	29%
31% +	83%	41%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)			
Zero	80%	56%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Flatbush, Rugby

Credit and Debt Profile

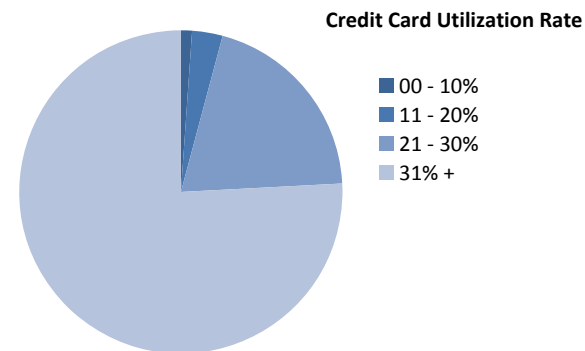
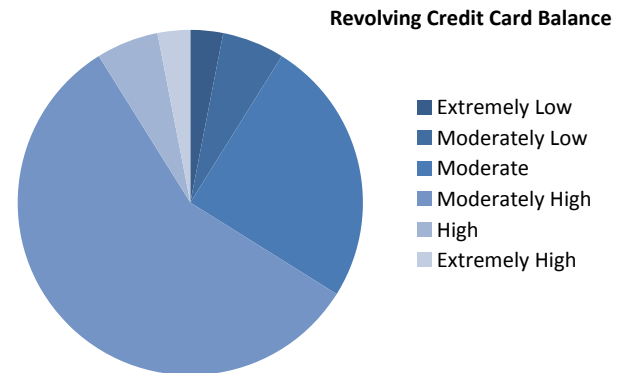
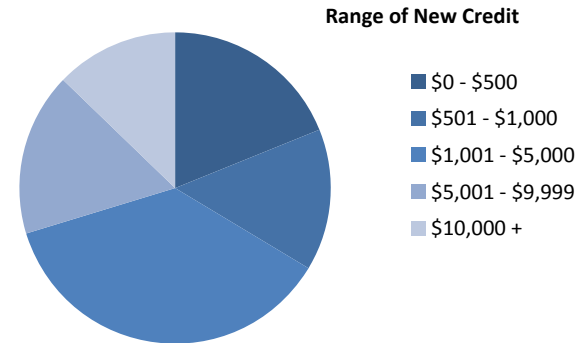
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	66%	65%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	73%	72%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	33%	35%	36%
2 - 4	49%	48%	48%
5 +	18%	16%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit			
\$0 - \$500	19%	17%	16%
\$501 - \$1,000	15%	15%	15%
\$1,001 - \$5,000	37%	35%	34%
\$5,001 - \$9,999	17%	18%	18%
\$10,000 +	13%	16%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance			
Extremely Low \$0 to \$999	3%	3%	3%
Moderately Low \$1,000 to \$1,999	6%	6%	5%
Moderate \$2,000 to \$3,999	25%	22%	21%
Moderately High \$4,000 to \$7,499	57%	55%	54%
High \$7,500 to \$9,999	6%	8%	10%
Extremely High \$10,000 +	3%	6%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)			
00 - 10%	1%	6%	8%
11 - 20%	3%	25%	26%
21 - 30%	20%	28%	29%
31% +	75%	41%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)			
Zero	64%	56%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Canarsie, Flatlands

Credit and Debt Profile

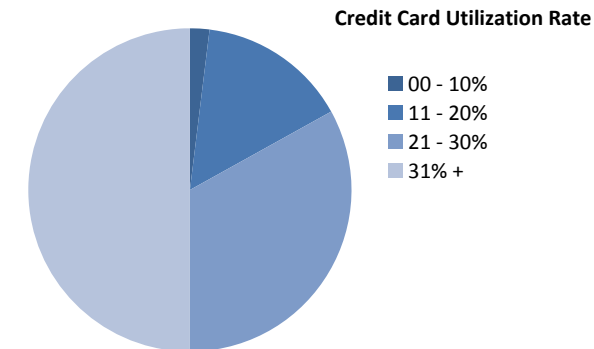
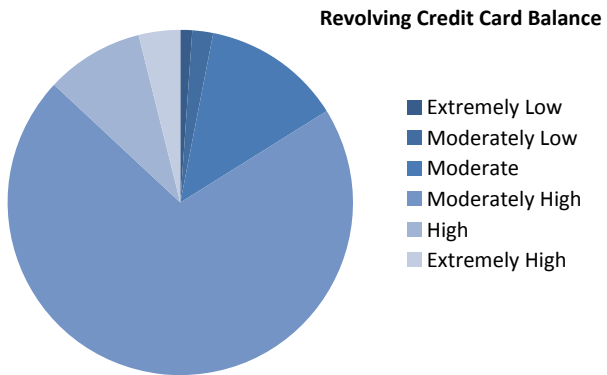
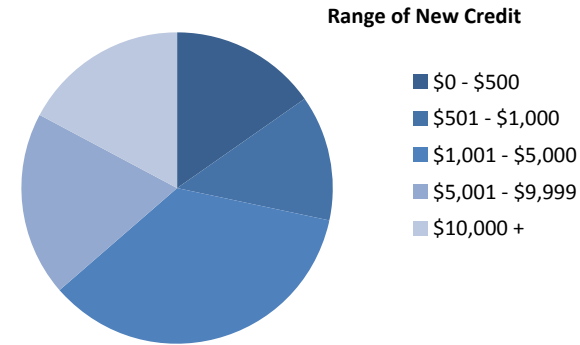
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	72%	65%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	78%	72%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	35%	35%	36%
2 - 4	48%	48%	48%
5 +	17%	16%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit	District	Borough	New York City
\$0 - \$500	15%	17%	16%
\$501 - \$1,000	13%	15%	15%
\$1,001 - \$5,000	35%	35%	34%
\$5,001 - \$9,999	19%	18%	18%
\$10,000 +	17%	16%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance	District	Borough	New York City
Extremely Low \$0 to \$999	1%	3%	3%
Moderately Low \$1,000 to \$1,999	2%	6%	5%
Moderate \$2,000 to \$3,999	13%	22%	21%
Moderately High \$4,000 to \$7,499	71%	55%	54%
High \$7,500 to \$9,999	9%	8%	10%
Extremely High \$10,000 +	4%	6%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)	District	Borough	New York City
00 - 10%	2%	6%	8%
11 - 20%	15%	25%	26%
21 - 30%	33%	28%	29%
31% +	50%	41%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)	District	Borough	New York City
Zero	28%	56%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Financial District, Tribeca

Credit and Debt Profile

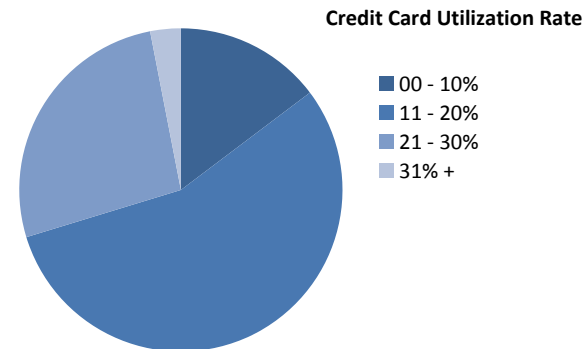
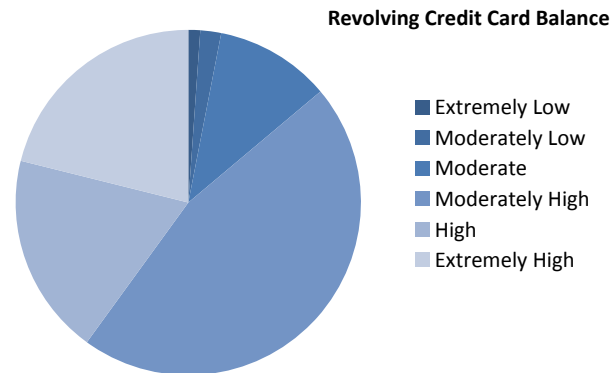
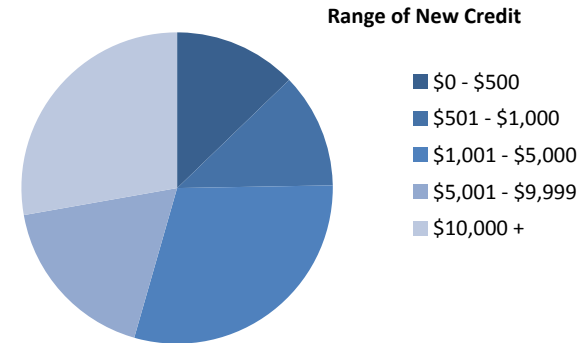
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	75%	71%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	82%	77%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	42%	37%	36%
2 - 4	43%	48%	48%
5 +	15%	16%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit			
\$0 - \$500	13%	16%	16%
\$501 - \$1,000	12%	15%	15%
\$1,001 - \$5,000	30%	31%	34%
\$5,001 - \$9,999	18%	16%	18%
\$10,000 +	28%	23%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance			
Extremely Low \$0 to \$999	1%	3%	3%
Moderately Low \$1,000 to \$1,999	2%	5%	5%
Moderate \$2,000 to \$3,999	11%	21%	21%
Moderately High \$4,000 to \$7,499	46%	47%	54%
High \$7,500 to \$9,999	19%	12%	10%
Extremely High \$10,000 +	21%	12%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)			
00 - 10%	15%	17%	8%
11 - 20%	56%	38%	26%
21 - 30%	27%	21%	29%
31% +	3%	23%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)			
Zero	1%	34%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Greenwich Village, Soho, Little Italy

Credit and Debt Profile

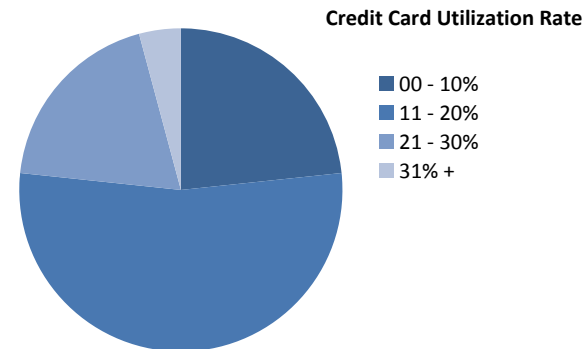
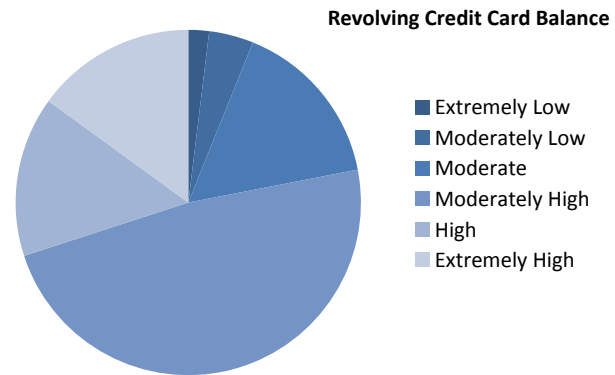
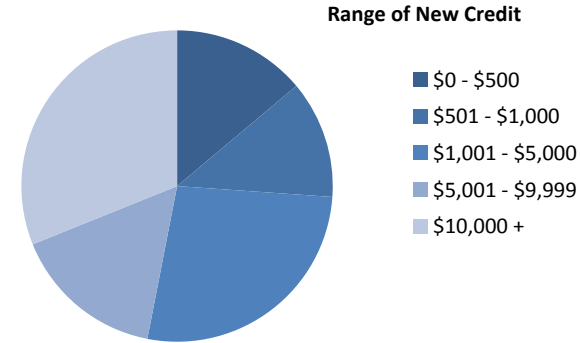
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	76%	71%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	82%	77%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	33%	37%	36%
2 - 4	51%	48%	48%
5 +	16%	16%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit			
\$0 - \$500	14%	16%	16%
\$501 - \$1,000	12%	15%	15%
\$1,001 - \$5,000	27%	31%	34%
\$5,001 - \$9,999	16%	16%	18%
\$10,000 +	31%	23%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance			
Extremely Low \$0 to \$999	2%	3%	3%
Moderately Low \$1,000 to \$1,999	4%	5%	5%
Moderate \$2,000 to \$3,999	16%	21%	21%
Moderately High \$4,000 to \$7,499	48%	47%	54%
High \$7,500 to \$9,999	15%	12%	10%
Extremely High \$10,000 +	15%	12%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)			
00 - 10%	23%	17%	8%
11 - 20%	53%	38%	26%
21 - 30%	19%	21%	29%
31% +	4%	23%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)			
Zero	24%	34%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Lower East Side, Chinatown

Credit and Debt Profile

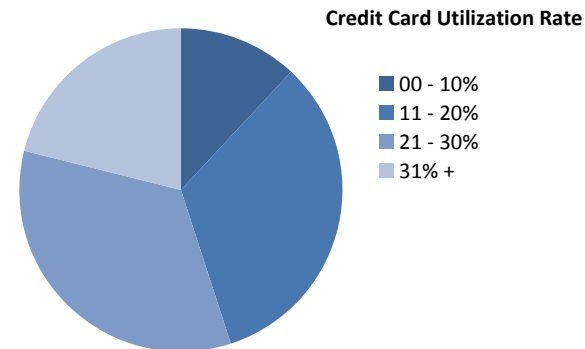
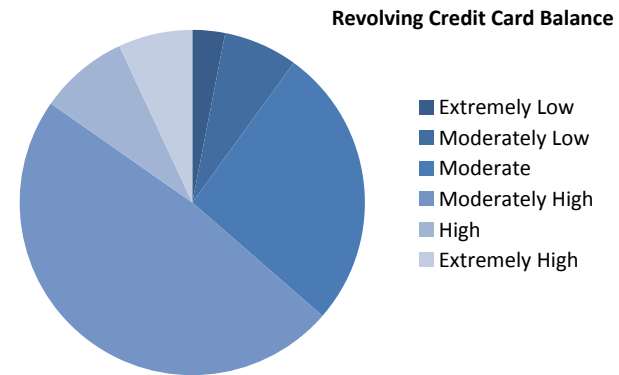
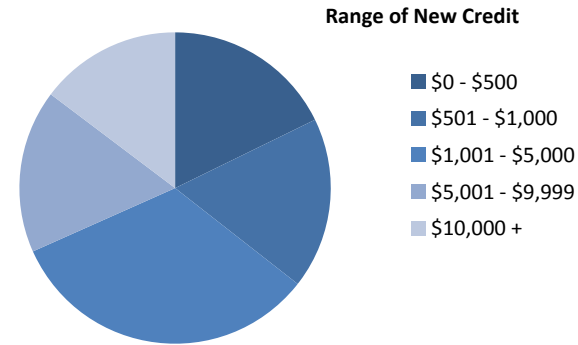
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	66%	71%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	72%	77%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	38%	37%	36%
2 - 4	47%	48%	48%
5 +	15%	16%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit			
\$0 - \$500	18%	16%	16%
\$501 - \$1,000	18%	15%	15%
\$1,001 - \$5,000	33%	31%	34%
\$5,001 - \$9,999	17%	16%	18%
\$10,000 +	15%	23%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance			
Extremely Low \$0 to \$999	3%	3%	3%
Moderately Low \$1,000 to \$1,999	7%	5%	5%
Moderate \$2,000 to \$3,999	26%	21%	21%
Moderately High \$4,000 to \$7,499	48%	47%	54%
High \$7,500 to \$9,999	8%	12%	10%
Extremely High \$10,000 +	7%	12%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)			
00 - 10%	12%	17%	8%
11 - 20%	33%	38%	26%
21 - 30%	34%	21%	29%
31% +	21%	23%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)			
Zero	41%	34%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Chelsea, Clinton

Credit and Debt Profile

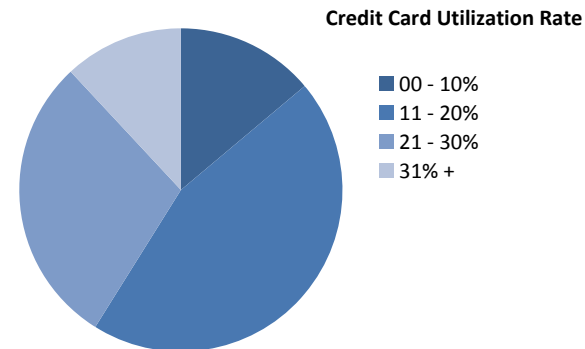
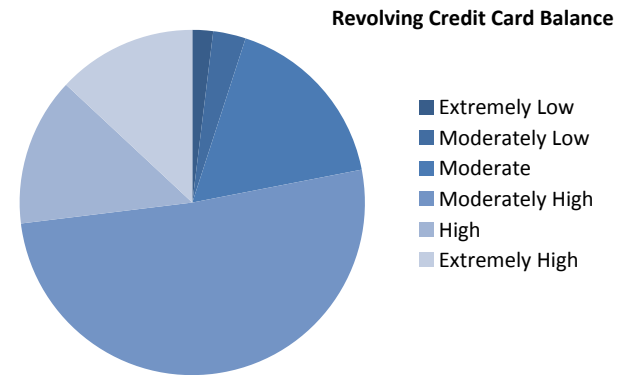
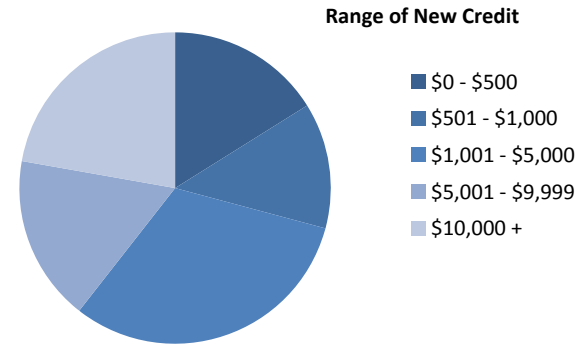
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	74%	71%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	80%	77%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	37%	37%	36%
2 - 4	46%	48%	48%
5 +	17%	16%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit	District	Borough	New York City
\$0 - \$500	16%	16%	16%
\$501 - \$1,000	13%	15%	15%
\$1,001 - \$5,000	31%	31%	34%
\$5,001 - \$9,999	17%	16%	18%
\$10,000 +	22%	23%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance	District	Borough	New York City
Extremely Low \$0 to \$999	2%	3%	3%
Moderately Low \$1,000 to \$1,999	3%	5%	5%
Moderate \$2,000 to \$3,999	17%	21%	21%
Moderately High \$4,000 to \$7,499	51%	47%	54%
High \$7,500 to \$9,999	14%	12%	10%
Extremely High \$10,000 +	13%	12%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)	District	Borough	New York City
00 - 10%	14%	17%	8%
11 - 20%	45%	38%	26%
21 - 30%	29%	21%	29%
31% +	12%	23%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)	District	Borough	New York City
Zero	1%	34%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Midtown

Credit and Debt Profile

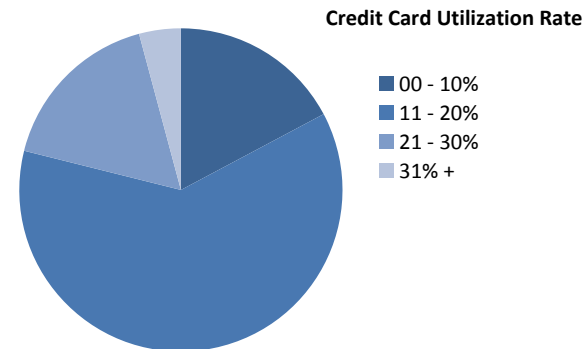
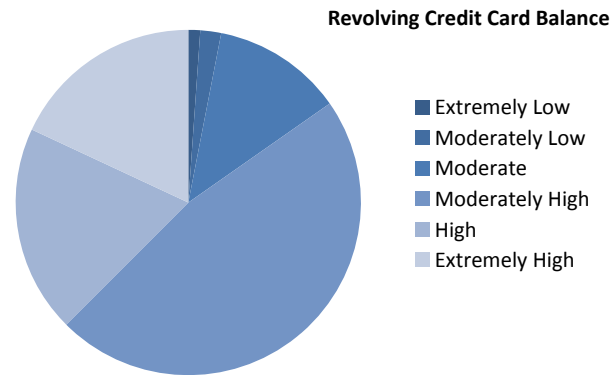
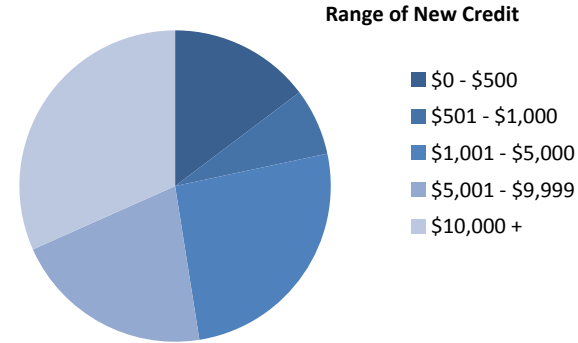
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	68%	71%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	77%	77%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	38%	37%	36%
2 - 4	46%	48%	48%
5 +	17%	16%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit	District	Borough	New York City
\$0 - \$500	15%	16%	16%
\$501 - \$1,000	7%	15%	15%
\$1,001 - \$5,000	26%	31%	34%
\$5,001 - \$9,999	21%	16%	18%
\$10,000 +	32%	23%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance	District	Borough	New York City
Extremely Low \$0 to \$999	1%	3%	3%
Moderately Low \$1,000 to \$1,999	2%	5%	5%
Moderate \$2,000 to \$3,999	12%	21%	21%
Moderately High \$4,000 to \$7,499	47%	47%	54%
High \$7,500 to \$9,999	19%	12%	10%
Extremely High \$10,000 +	18%	12%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)	District	Borough	New York City
00 - 10%	17%	17%	8%
11 - 20%	61%	38%	26%
21 - 30%	17%	21%	29%
31% +	4%	23%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)	District	Borough	New York City
Zero	1%	34%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Murray Hill, Stuyvesant Town

Credit and Debt Profile

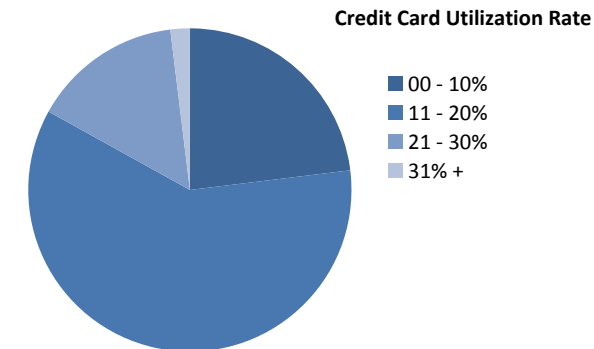
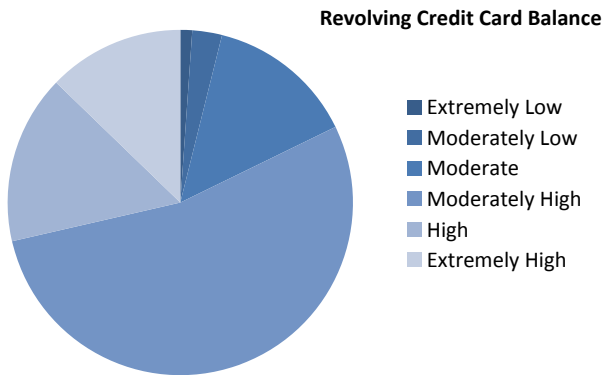
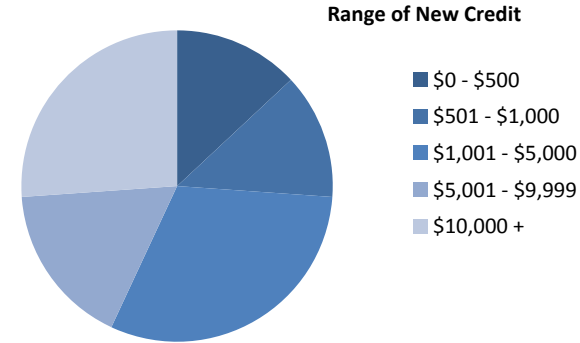
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	78%	71%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	84%	77%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	35%	37%	36%
2 - 4	49%	48%	48%
5 +	16%	16%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit	District	Borough	New York City
\$0 - \$500	13%	16%	16%
\$501 - \$1,000	13%	15%	15%
\$1,001 - \$5,000	31%	31%	34%
\$5,001 - \$9,999	17%	16%	18%
\$10,000 +	26%	23%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance	District	Borough	New York City
Extremely Low \$0 to \$999	1%	3%	3%
Moderately Low \$1,000 to \$1,999	3%	5%	5%
Moderate \$2,000 to \$3,999	14%	21%	21%
Moderately High \$4,000 to \$7,499	54%	47%	54%
High \$7,500 to \$9,999	16%	12%	10%
Extremely High \$10,000 +	13%	12%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)	District	Borough	New York City
00 - 10%	23%	17%	8%
11 - 20%	60%	38%	26%
21 - 30%	15%	21%	29%
31% +	2%	23%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)	District	Borough	New York City
Zero	12%	34%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Upper West Side

Credit and Debt Profile

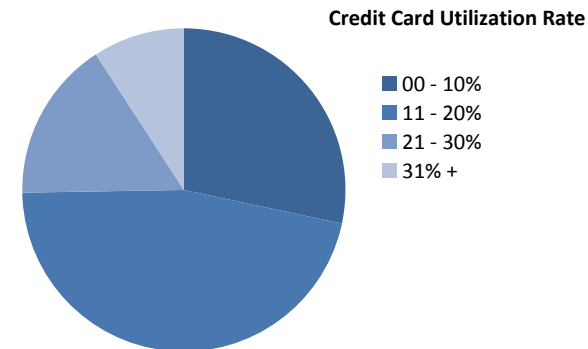
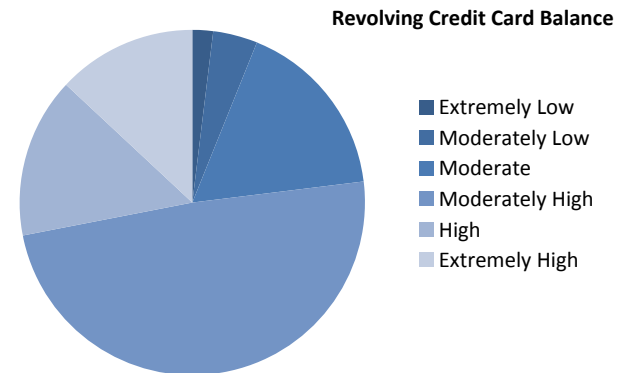
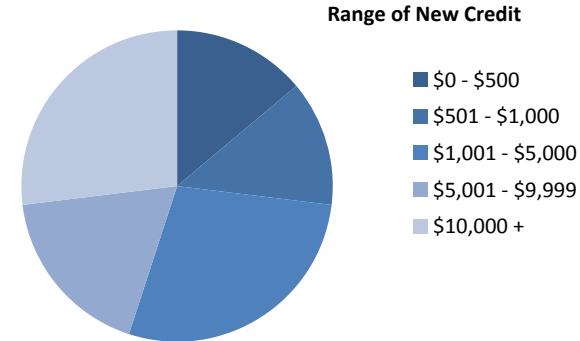
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	76%	71%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	82%	77%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	34%	37%	36%
2 - 4	50%	48%	48%
5 +	16%	16%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit	District	Borough	New York City
\$0 - \$500	14%	16%	16%
\$501 - \$1,000	13%	15%	15%
\$1,001 - \$5,000	28%	31%	34%
\$5,001 - \$9,999	18%	16%	18%
\$10,000 +	27%	23%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance	District	Borough	New York City
Extremely Low \$0 to \$999	2%	3%	3%
Moderately Low \$1,000 to \$1,999	4%	5%	5%
Moderate \$2,000 to \$3,999	17%	21%	21%
Moderately High \$4,000 to \$7,499	49%	47%	54%
High \$7,500 to \$9,999	15%	12%	10%
Extremely High \$10,000 +	13%	12%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)	District	Borough	New York City
00 - 10%	28%	17%	8%
11 - 20%	46%	38%	26%
21 - 30%	16%	21%	29%
31% +	9%	23%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)	District	Borough	New York City
Zero	1%	34%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Upper East Side

Credit and Debt Profile

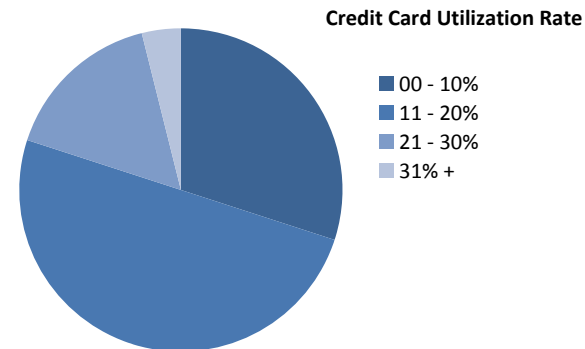
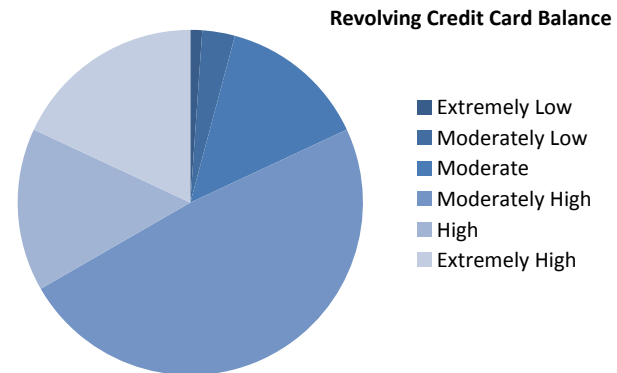
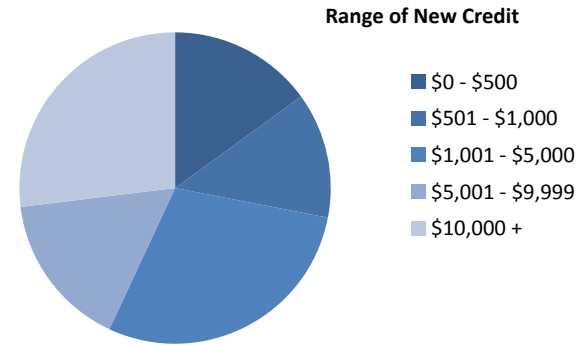
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	77%	71%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	83%	77%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	35%	37%	36%
2 - 4	49%	48%	48%
5 +	16%	16%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit	District	Borough	New York City
\$0 - \$500	15%	16%	16%
\$501 - \$1,000	13%	15%	15%
\$1,001 - \$5,000	29%	31%	34%
\$5,001 - \$9,999	16%	16%	18%
\$10,000 +	27%	23%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance	District	Borough	New York City
Extremely Low \$0 to \$999	1%	3%	3%
Moderately Low \$1,000 to \$1,999	3%	5%	5%
Moderate \$2,000 to \$3,999	14%	21%	21%
Moderately High \$4,000 to \$7,499	48%	47%	54%
High \$7,500 to \$9,999	15%	12%	10%
Extremely High \$10,000 +	18%	12%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)	District	Borough	New York City
00 - 10%	30%	17%	8%
11 - 20%	50%	38%	26%
21 - 30%	16%	21%	29%
31% +	4%	23%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)	District	Borough	New York City
Zero	1%	34%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



West Harlem, Morningside Hts

Credit and Debt Profile

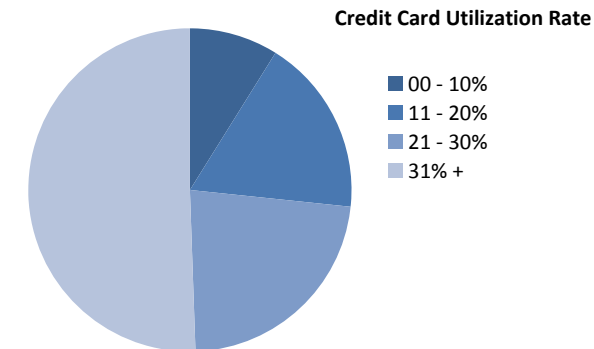
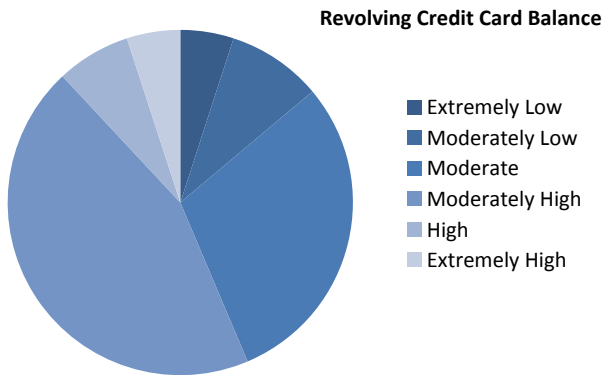
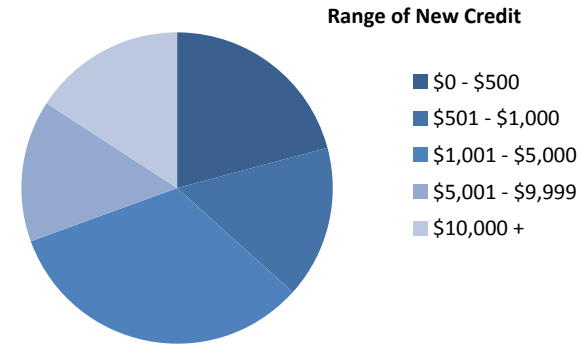
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	64%	71%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	69%	77%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	36%	37%	36%
2 - 4	48%	48%	48%
5 +	15%	16%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit			
\$0 - \$500	21%	16%	16%
\$501 - \$1,000	16%	15%	15%
\$1,001 - \$5,000	33%	31%	34%
\$5,001 - \$9,999	15%	16%	18%
\$10,000 +	16%	23%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance			
Extremely Low \$0 to \$999	5%	3%	3%
Moderately Low \$1,000 to \$1,999	9%	5%	5%
Moderate \$2,000 to \$3,999	30%	21%	21%
Moderately High \$4,000 to \$7,499	45%	47%	54%
High \$7,500 to \$9,999	7%	12%	10%
Extremely High \$10,000 +	5%	12%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)			
00 - 10%	9%	17%	8%
11 - 20%	18%	38%	26%
21 - 30%	23%	21%	29%
31% +	51%	23%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)			
Zero	82%	34%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Central Harlem

Credit and Debt Profile

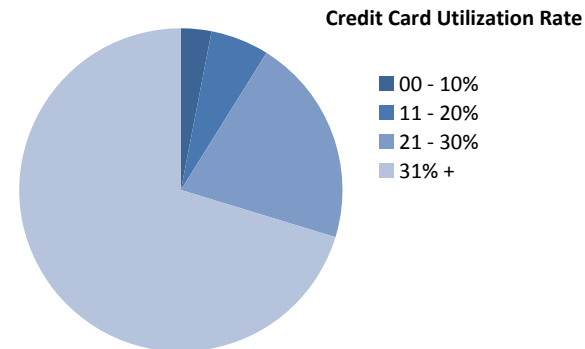
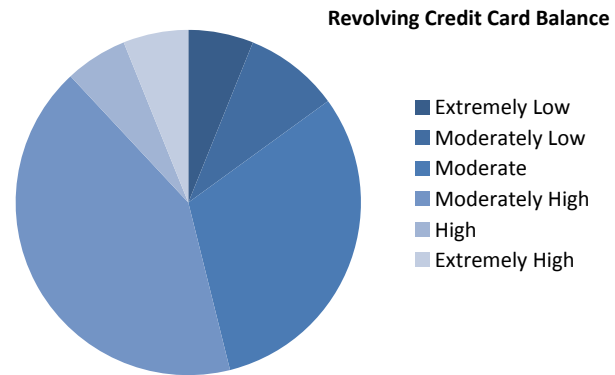
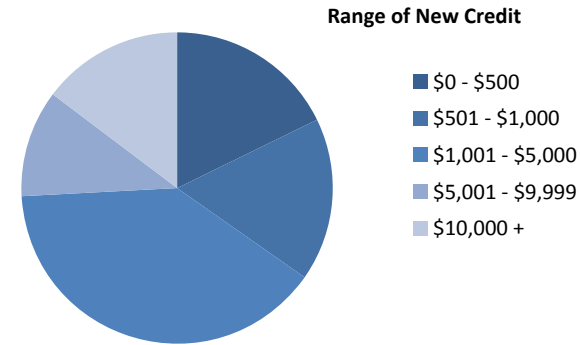
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	60%	71%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	66%	77%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	42%	37%	36%
2 - 4	44%	48%	48%
5 +	14%	16%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit			
\$0 - \$500	18%	16%	16%
\$501 - \$1,000	17%	15%	15%
\$1,001 - \$5,000	40%	31%	34%
\$5,001 - \$9,999	11%	16%	18%
\$10,000 +	15%	23%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance			
Extremely Low \$0 to \$999	6%	3%	3%
Moderately Low \$1,000 to \$1,999	9%	5%	5%
Moderate \$2,000 to \$3,999	31%	21%	21%
Moderately High \$4,000 to \$7,499	42%	47%	54%
High \$7,500 to \$9,999	6%	12%	10%
Extremely High \$10,000 +	6%	12%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)			
00 - 10%	3%	17%	8%
11 - 20%	6%	38%	26%
21 - 30%	21%	21%	29%
31% +	71%	23%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)			
Zero	87%	34%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



East Harlem

Credit and Debt Profile

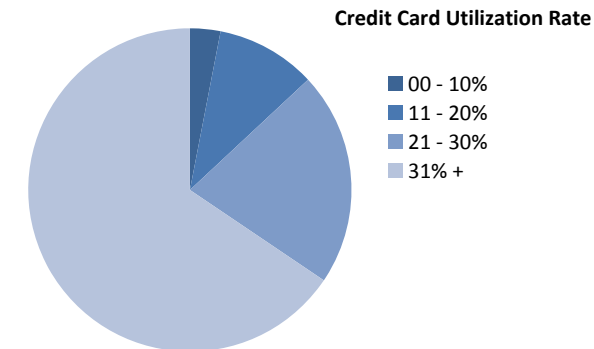
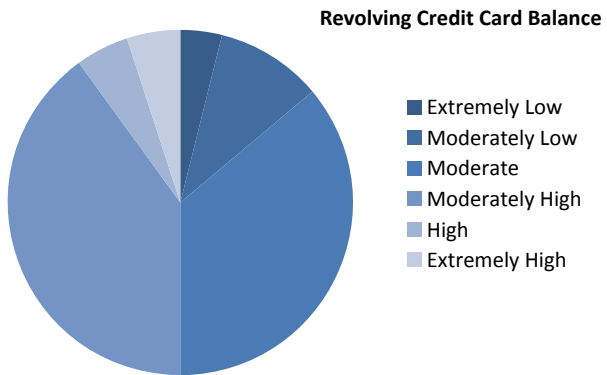
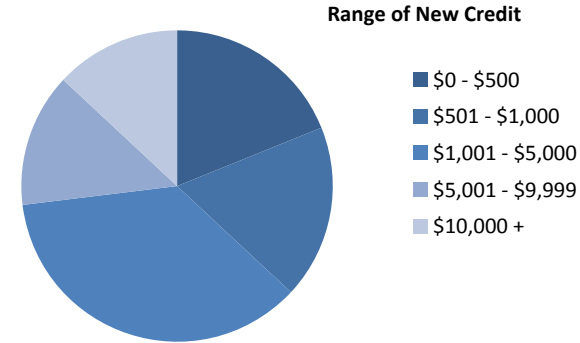
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	59%	71%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	65%	77%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	41%	37%	36%
2 - 4	44%	48%	48%
5 +	15%	16%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit			
\$0 - \$500	19%	16%	16%
\$501 - \$1,000	18%	15%	15%
\$1,001 - \$5,000	36%	31%	34%
\$5,001 - \$9,999	14%	16%	18%
\$10,000 +	13%	23%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance			
Extremely Low \$0 to \$999	4%	3%	3%
Moderately Low \$1,000 to \$1,999	10%	5%	5%
Moderate \$2,000 to \$3,999	36%	21%	21%
Moderately High \$4,000 to \$7,499	40%	47%	54%
High \$7,500 to \$9,999	5%	12%	10%
Extremely High \$10,000 +	5%	12%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)			
00 - 10%	3%	17%	8%
11 - 20%	10%	38%	26%
21 - 30%	21%	21%	29%
31% +	65%	23%	36%
Percentage of available credit being used by households with credit cards			

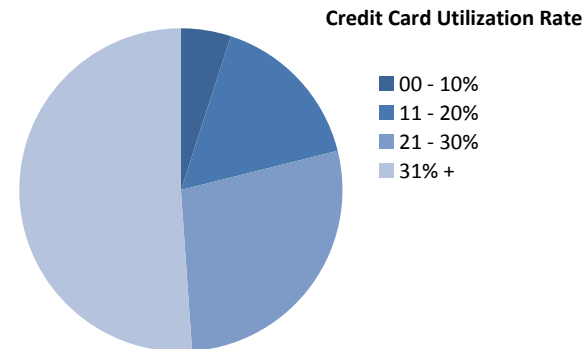
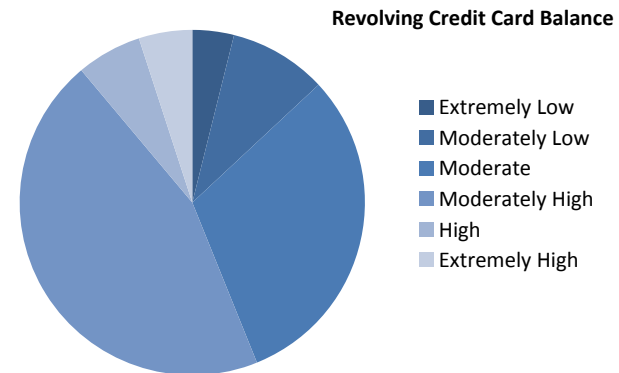
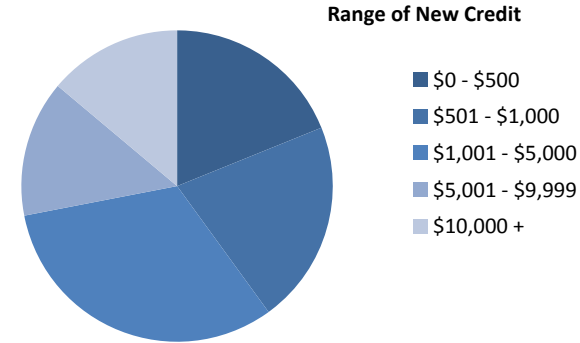
Discretionary Income Rank (HH)			
Zero	91%	34%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Washington Heights, Inwood

Credit and Debt Profile

Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	67%	71%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	71%	77%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	39%	37%	36%
2 - 4	47%	48%	48%
5 +	14%	16%	16%
Number of credit lines associated to a household			
Credit Card - Range of New Credit			
\$0 - \$500	19%	16%	16%
\$501 - \$1,000	21%	15%	15%
\$1,001 - \$5,000	32%	31%	34%
\$5,001 - \$9,999	14%	16%	18%
\$10,000 +	14%	23%	18%
Range of new credit granted to a household in the last 12 months.			
Credit Card - Revolving Balance			
Extremely Low \$0 to \$999	4%	3%	3%
Moderately Low \$1,000 to \$1,999	9%	5%	5%
Moderate \$2,000 to \$3,999	31%	21%	21%
Moderately High \$4,000 to \$7,499	45%	47%	54%
High \$7,500 to \$9,999	6%	12%	10%
Extremely High \$10,000 +	5%	12%	7%
Total revolving balance on bank-issued credit cards			
Credit Card - Utilization Rate (HH)			
00 - 10%	5%	17%	8%
11 - 20%	16%	38%	26%
21 - 30%	28%	21%	29%
31% +	51%	23%	36%
Percentage of available credit being used by households with credit cards			
Discretionary Income Rank (HH)			
Zero	95%	34%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Astoria, Long Island City

Credit and Debt Profile

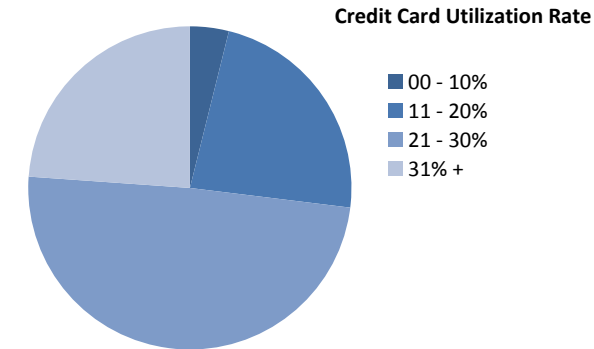
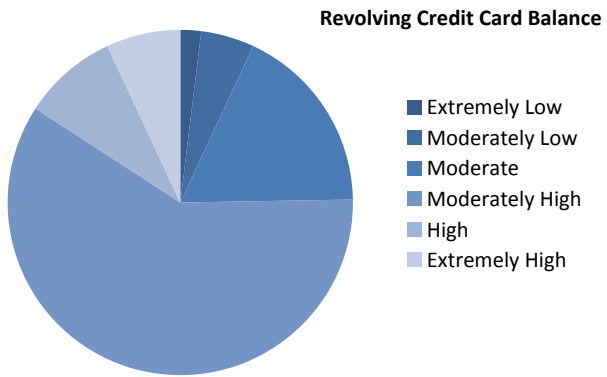
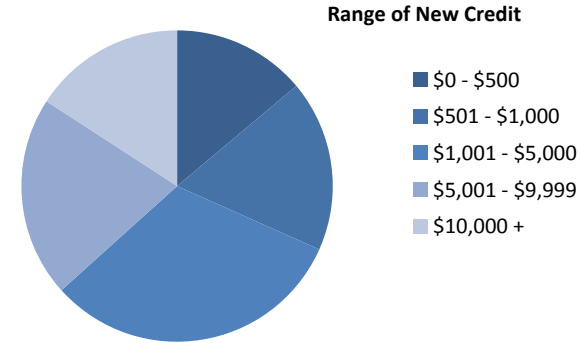
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	70%	70%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	76%	75%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	37%	36%	36%
2 - 4	48%	49%	48%
5 +	15%	15%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit			
\$0 - \$500	14%	14%	16%
\$501 - \$1,000	18%	15%	15%
\$1,001 - \$5,000	32%	33%	34%
\$5,001 - \$9,999	21%	20%	18%
\$10,000 +	16%	18%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance			
Extremely Low \$0 to \$999	2%	1%	3%
Moderately Low \$1,000 to \$1,999	5%	3%	5%
Moderate \$2,000 to \$3,999	18%	16%	21%
Moderately High \$4,000 to \$7,499	60%	62%	54%
High \$7,500 to \$9,999	9%	11%	10%
Extremely High \$10,000 +	7%	7%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)			
00 - 10%	4%	7%	8%
11 - 20%	23%	26%	26%
21 - 30%	49%	37%	29%
31% +	24%	31%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)			
Zero	81%	50%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Sunnyside and Woodside

Credit and Debt Profile

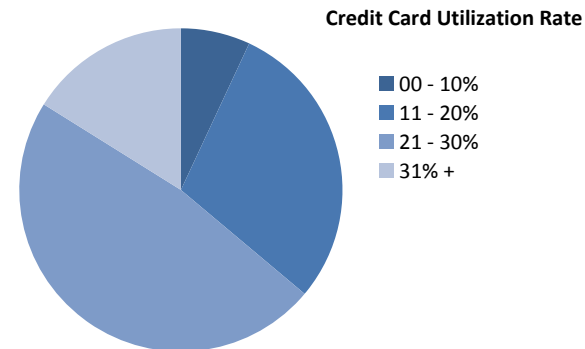
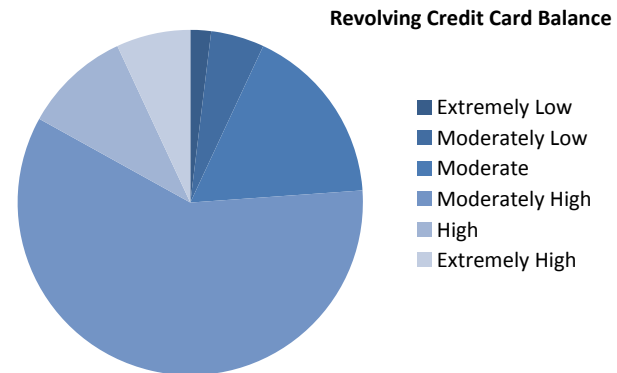
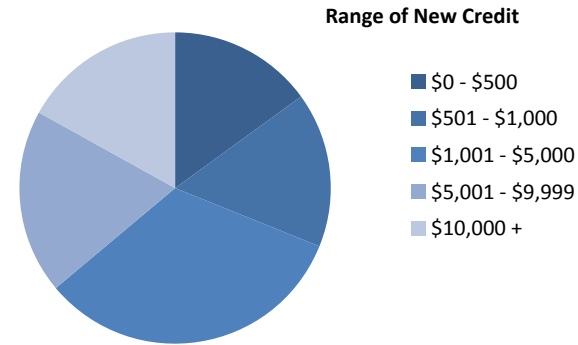
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	69%	70%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	76%	75%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	36%	36%	36%
2 - 4	49%	49%	48%
5 +	15%	15%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit	District	Borough	New York City
\$0 - \$500	15%	14%	16%
\$501 - \$1,000	16%	15%	15%
\$1,001 - \$5,000	33%	33%	34%
\$5,001 - \$9,999	19%	20%	18%
\$10,000 +	17%	18%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance	District	Borough	New York City
Extremely Low \$0 to \$999	2%	1%	3%
Moderately Low \$1,000 to \$1,999	5%	3%	5%
Moderate \$2,000 to \$3,999	17%	16%	21%
Moderately High \$4,000 to \$7,499	59%	62%	54%
High \$7,500 to \$9,999	10%	11%	10%
Extremely High \$10,000 +	7%	7%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)	District	Borough	New York City
00 - 10%	7%	7%	8%
11 - 20%	29%	26%	26%
21 - 30%	48%	37%	29%
31% +	16%	31%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)	District	Borough	New York City
Zero	76%	50%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Jackson Heights, East Elmhurst

Credit and Debt Profile

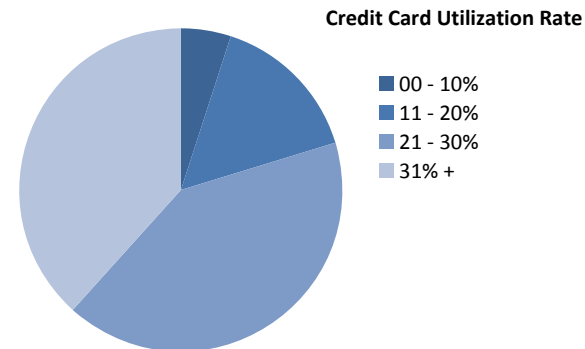
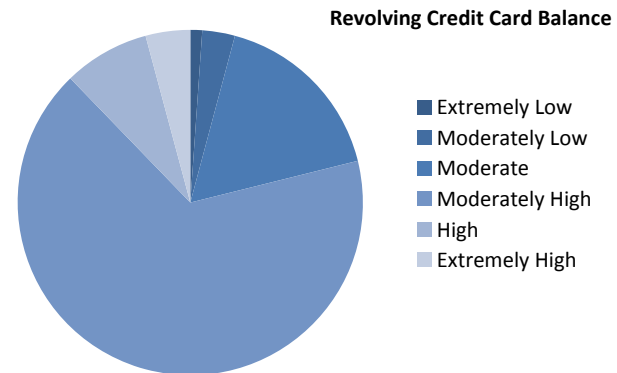
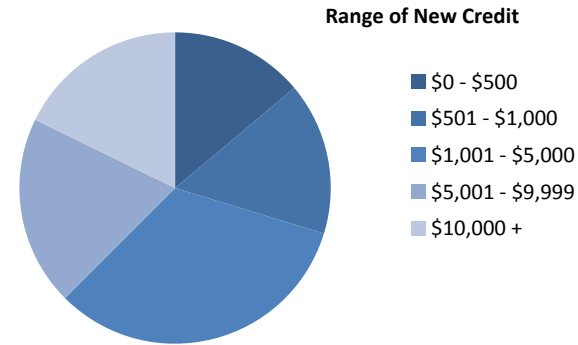
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	66%	70%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	70%	75%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	36%	36%	36%
2 - 4	48%	49%	48%
5 +	16%	15%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit	District	Borough	New York City
\$0 - \$500	14%	14%	16%
\$501 - \$1,000	16%	15%	15%
\$1,001 - \$5,000	33%	33%	34%
\$5,001 - \$9,999	20%	20%	18%
\$10,000 +	18%	18%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance	District	Borough	New York City
Extremely Low \$0 to \$999	1%	1%	3%
Moderately Low \$1,000 to \$1,999	3%	3%	5%
Moderate \$2,000 to \$3,999	17%	16%	21%
Moderately High \$4,000 to \$7,499	66%	62%	54%
High \$7,500 to \$9,999	8%	11%	10%
Extremely High \$10,000 +	4%	7%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)	District	Borough	New York City
00 - 10%	5%	7%	8%
11 - 20%	15%	26%	26%
21 - 30%	41%	37%	29%
31% +	38%	31%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)	District	Borough	New York City
Zero	68%	50%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Elmhurst, Corona

Credit and Debt Profile

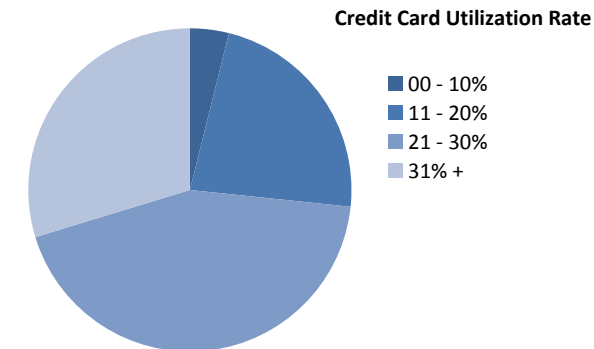
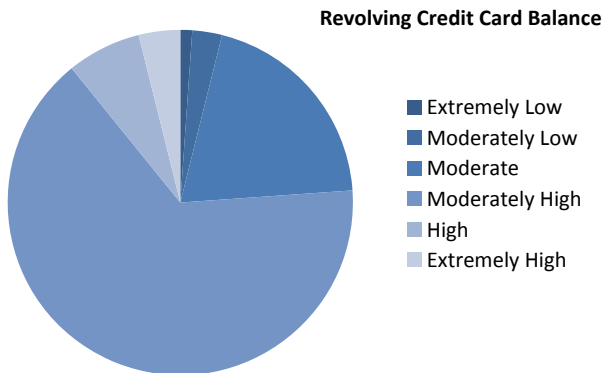
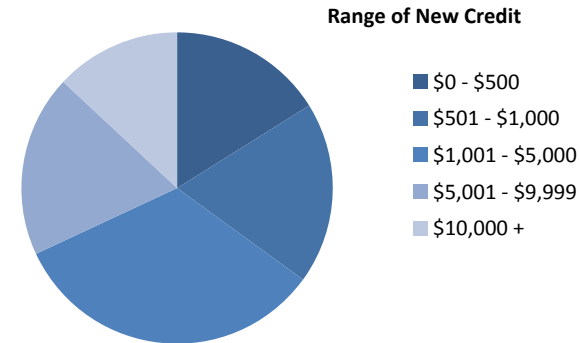
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	64%	70%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	68%	75%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	38%	36%	36%
2 - 4	48%	49%	48%
5 +	14%	15%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit	District	Borough	New York City
\$0 - \$500	16%	14%	16%
\$501 - \$1,000	19%	15%	15%
\$1,001 - \$5,000	33%	33%	34%
\$5,001 - \$9,999	19%	20%	18%
\$10,000 +	13%	18%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance	District	Borough	New York City
Extremely Low \$0 to \$999	1%	1%	3%
Moderately Low \$1,000 to \$1,999	3%	3%	5%
Moderate \$2,000 to \$3,999	20%	16%	21%
Moderately High \$4,000 to \$7,499	66%	62%	54%
High \$7,500 to \$9,999	7%	11%	10%
Extremely High \$10,000 +	4%	7%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)	District	Borough	New York City
00 - 10%	4%	7%	8%
11 - 20%	23%	26%	26%
21 - 30%	44%	37%	29%
31% +	30%	31%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)	District	Borough	New York City
Zero	76%	50%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Maspeth, Middle Village, Ridgewood

Credit and Debt Profile

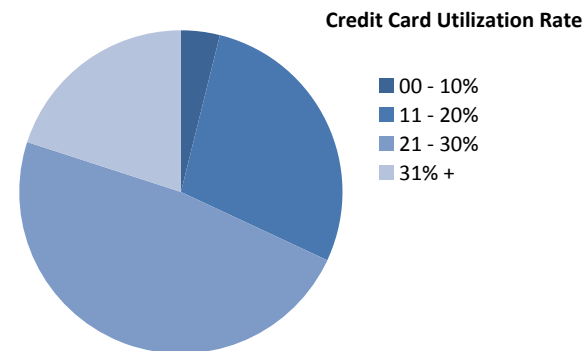
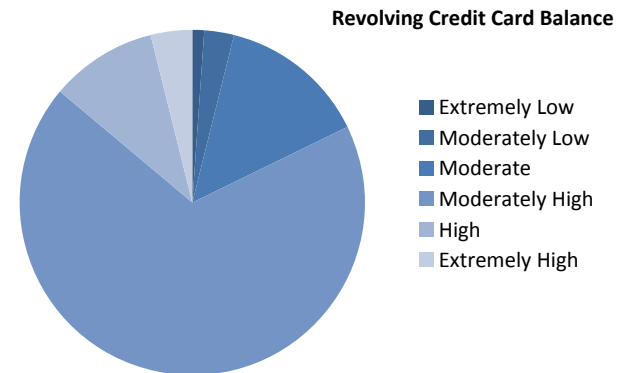
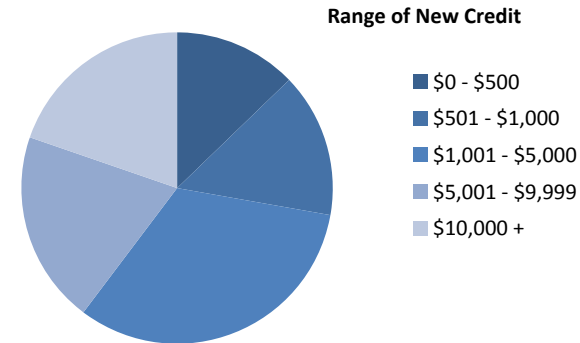
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	70%	70%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	76%	75%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	33%	36%	36%
2 - 4	51%	49%	48%
5 +	16%	15%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit	District	Borough	New York City
\$0 - \$500	13%	14%	16%
\$501 - \$1,000	15%	15%	15%
\$1,001 - \$5,000	33%	33%	34%
\$5,001 - \$9,999	20%	20%	18%
\$10,000 +	20%	18%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance	District	Borough	New York City
Extremely Low \$0 to \$999	1%	1%	3%
Moderately Low \$1,000 to \$1,999	3%	3%	5%
Moderate \$2,000 to \$3,999	14%	16%	21%
Moderately High \$4,000 to \$7,499	69%	62%	54%
High \$7,500 to \$9,999	10%	11%	10%
Extremely High \$10,000 +	4%	7%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)	District	Borough	New York City
00 - 10%	4%	7%	8%
11 - 20%	28%	26%	26%
21 - 30%	48%	37%	29%
31% +	20%	31%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)	District	Borough	New York City
Zero	47%	50%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Rego Park, Forest Hills

Credit and Debt Profile

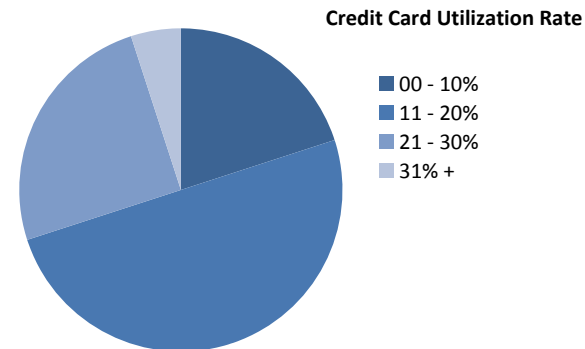
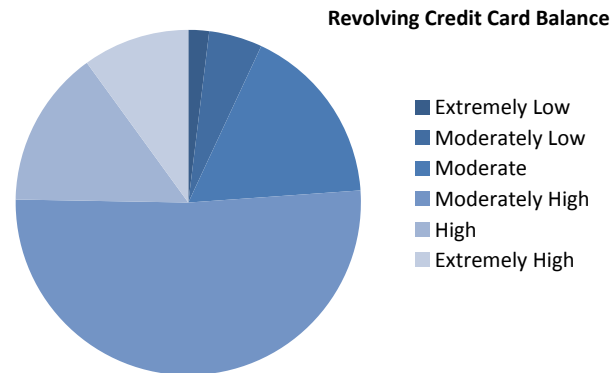
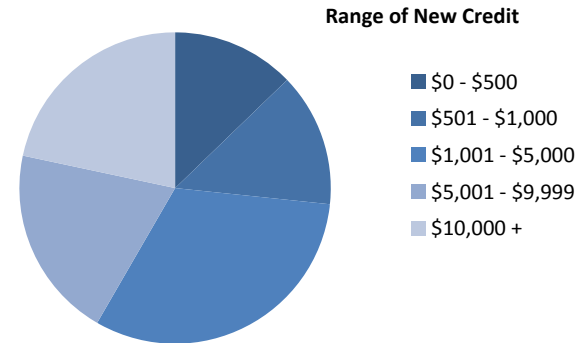
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	77%	70%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	82%	75%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	36%	36%	36%
2 - 4	50%	49%	48%
5 +	14%	15%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit	District	Borough	New York City
\$0 - \$500	13%	14%	16%
\$501 - \$1,000	14%	15%	15%
\$1,001 - \$5,000	32%	33%	34%
\$5,001 - \$9,999	20%	20%	18%
\$10,000 +	22%	18%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance	District	Borough	New York City
Extremely Low \$0 to \$999	2%	1%	3%
Moderately Low \$1,000 to \$1,999	5%	3%	5%
Moderate \$2,000 to \$3,999	17%	16%	21%
Moderately High \$4,000 to \$7,499	52%	62%	54%
High \$7,500 to \$9,999	15%	11%	10%
Extremely High \$10,000 +	10%	7%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)	District	Borough	New York City
00 - 10%	20%	7%	8%
11 - 20%	50%	26%	26%
21 - 30%	25%	37%	29%
31% +	5%	31%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)	District	Borough	New York City
Zero	32%	50%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Flushing, Whitestone

Credit and Debt Profile

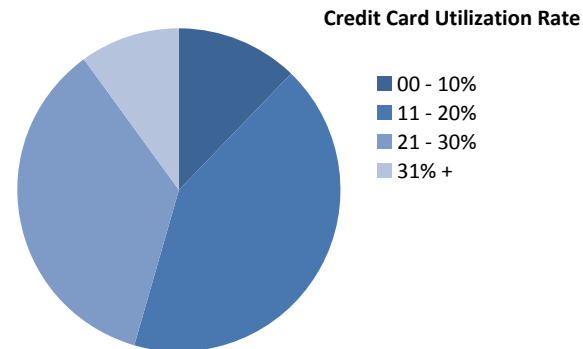
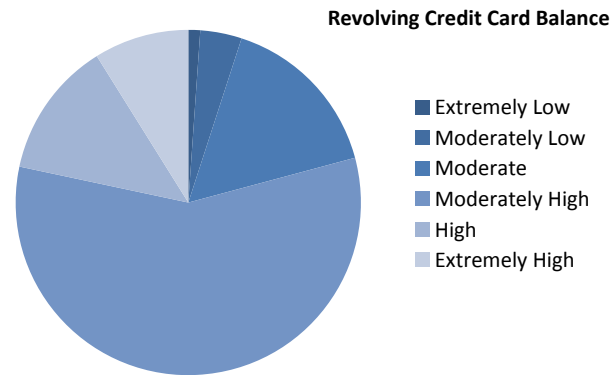
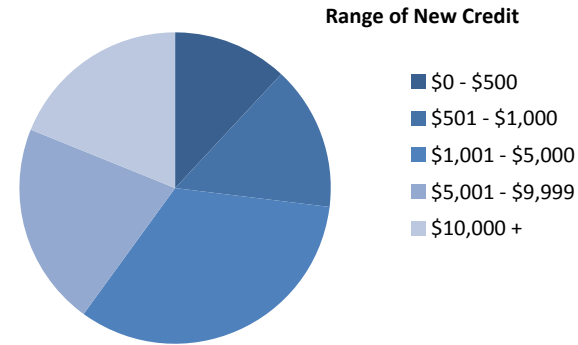
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	73%	70%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	78%	75%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	33%	36%	36%
2 - 4	52%	49%	48%
5 +	16%	15%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit			
\$0 - \$500	12%	14%	16%
\$501 - \$1,000	15%	15%	15%
\$1,001 - \$5,000	33%	33%	34%
\$5,001 - \$9,999	21%	20%	18%
\$10,000 +	19%	18%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance			
Extremely Low \$0 to \$999	1%	1%	3%
Moderately Low \$1,000 to \$1,999	4%	3%	5%
Moderate \$2,000 to \$3,999	16%	16%	21%
Moderately High \$4,000 to \$7,499	58%	62%	54%
High \$7,500 to \$9,999	13%	11%	10%
Extremely High \$10,000 +	9%	7%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)			
00 - 10%	12%	7%	8%
11 - 20%	42%	26%	26%
21 - 30%	35%	37%	29%
31% +	10%	31%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)			
Zero	49%	50%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Fresh Meadows, Kew Gardens

Credit and Debt Profile

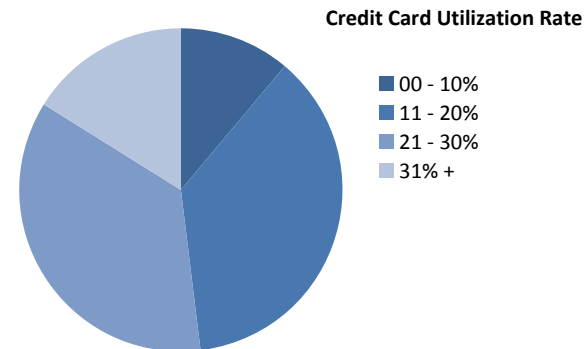
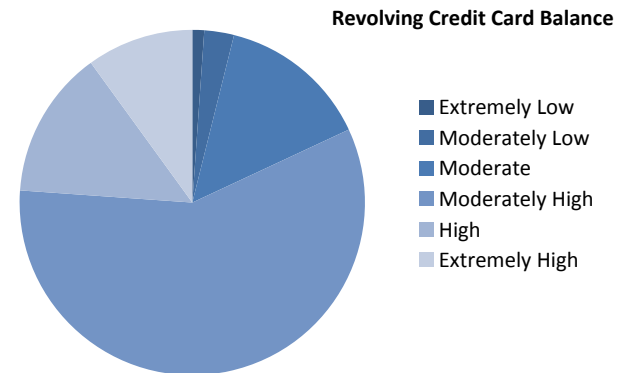
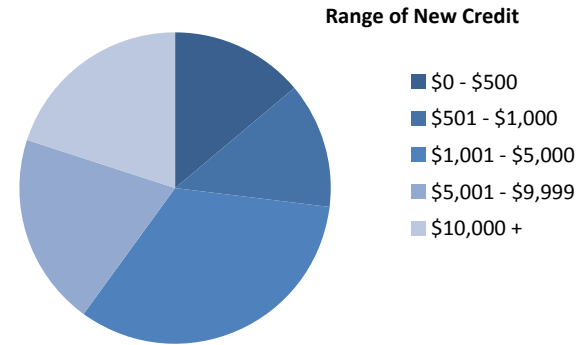
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	74%	70%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	79%	75%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	35%	36%	36%
2 - 4	50%	49%	48%
5 +	15%	15%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit	District	Borough	New York City
\$0 - \$500	14%	14%	16%
\$501 - \$1,000	13%	15%	15%
\$1,001 - \$5,000	33%	33%	34%
\$5,001 - \$9,999	20%	20%	18%
\$10,000 +	20%	18%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance	District	Borough	New York City
Extremely Low \$0 to \$999	1%	1%	3%
Moderately Low \$1,000 to \$1,999	3%	3%	5%
Moderate \$2,000 to \$3,999	14%	16%	21%
Moderately High \$4,000 to \$7,499	58%	62%	54%
High \$7,500 to \$9,999	14%	11%	10%
Extremely High \$10,000 +	10%	7%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)	District	Borough	New York City
00 - 10%	11%	7%	8%
11 - 20%	37%	26%	26%
21 - 30%	36%	37%	29%
31% +	16%	31%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)	District	Borough	New York City
Zero	50%	50%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Woodhaven, Richmond Hill

Credit and Debt Profile

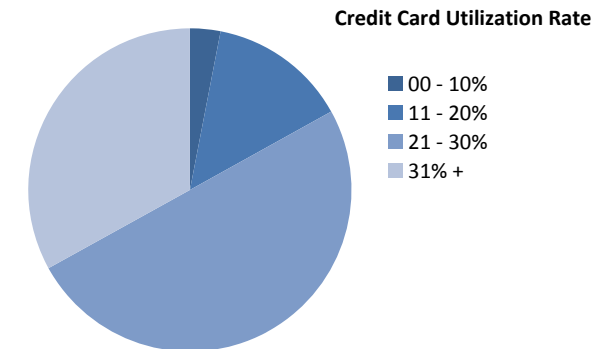
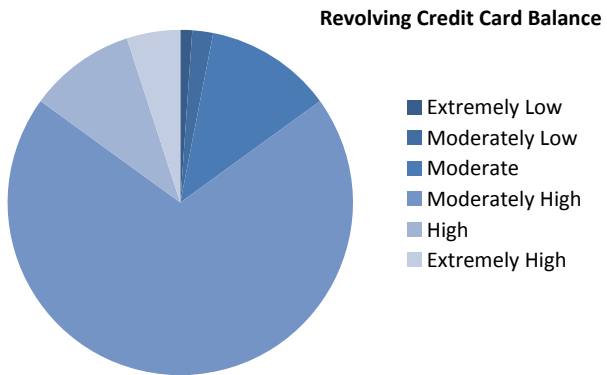
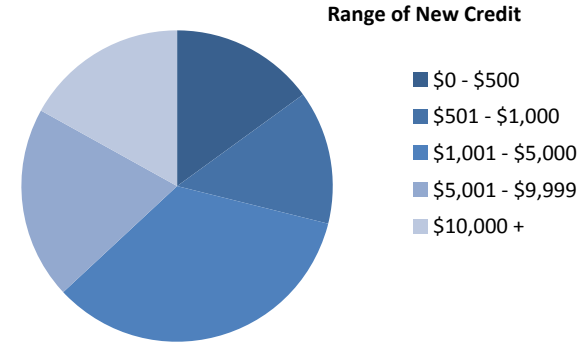
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	64%	70%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	70%	75%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	37%	36%	36%
2 - 4	48%	49%	48%
5 +	15%	15%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit	District	Borough	New York City
\$0 - \$500	15%	14%	16%
\$501 - \$1,000	14%	15%	15%
\$1,001 - \$5,000	34%	33%	34%
\$5,001 - \$9,999	20%	20%	18%
\$10,000 +	17%	18%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance	District	Borough	New York City
Extremely Low \$0 to \$999	1%	1%	3%
Moderately Low \$1,000 to \$1,999	2%	3%	5%
Moderate \$2,000 to \$3,999	12%	16%	21%
Moderately High \$4,000 to \$7,499	70%	62%	54%
High \$7,500 to \$9,999	10%	11%	10%
Extremely High \$10,000 +	5%	7%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)	District	Borough	New York City
00 - 10%	3%	7%	8%
11 - 20%	14%	26%	26%
21 - 30%	50%	37%	29%
31% +	33%	31%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)	District	Borough	New York City
Zero	57%	50%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Howard Beach, Ozone Park

Credit and Debt Profile

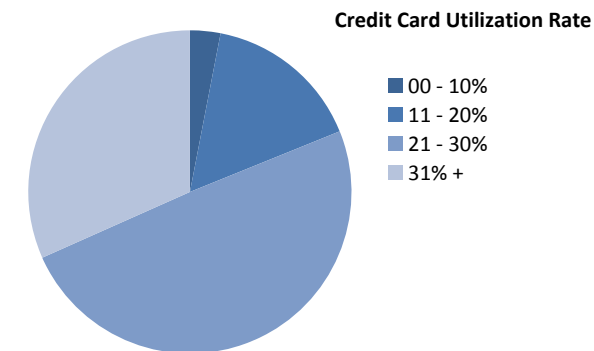
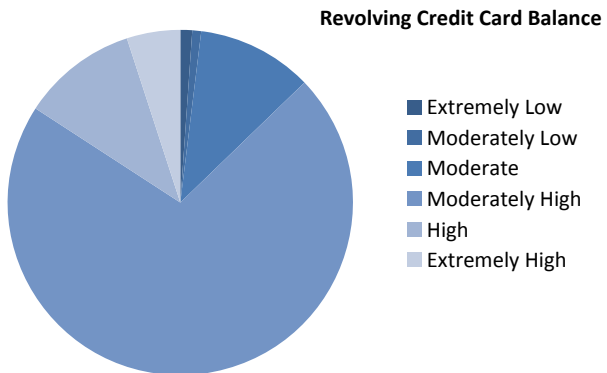
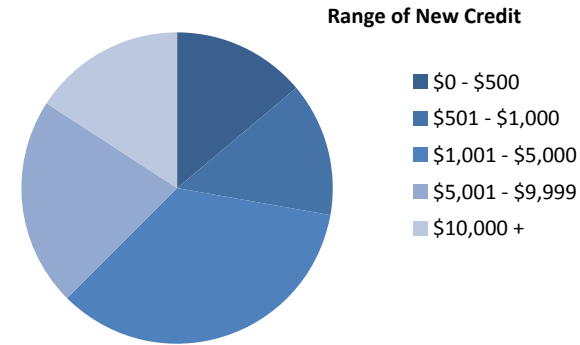
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	69%	70%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	75%	75%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	37%	36%	36%
2 - 4	48%	49%	48%
5 +	15%	15%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit	District	Borough	New York City
\$0 - \$500	14%	14%	16%
\$501 - \$1,000	14%	15%	15%
\$1,001 - \$5,000	35%	33%	34%
\$5,001 - \$9,999	22%	20%	18%
\$10,000 +	16%	18%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance	District	Borough	New York City
Extremely Low \$0 to \$999	1%	1%	3%
Moderately Low \$1,000 to \$1,999	1%	3%	5%
Moderate \$2,000 to \$3,999	11%	16%	21%
Moderately High \$4,000 to \$7,499	72%	62%	54%
High \$7,500 to \$9,999	11%	11%	10%
Extremely High \$10,000 +	5%	7%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)	District	Borough	New York City
00 - 10%	3%	7%	8%
11 - 20%	16%	26%	26%
21 - 30%	50%	37%	29%
31% +	32%	31%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)	District	Borough	New York City
Zero	40%	50%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Bayside, Douglaston

Credit and Debt Profile

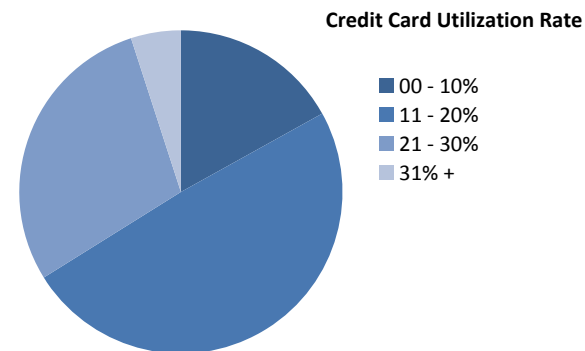
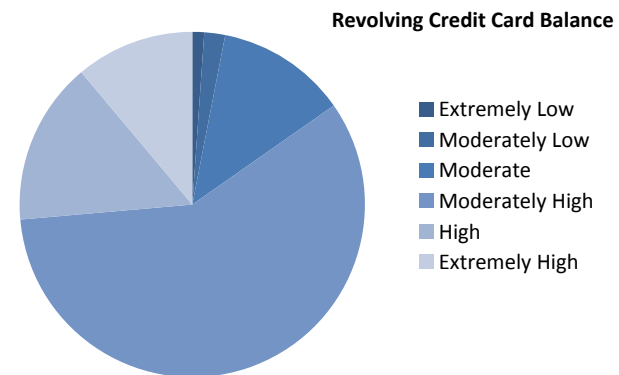
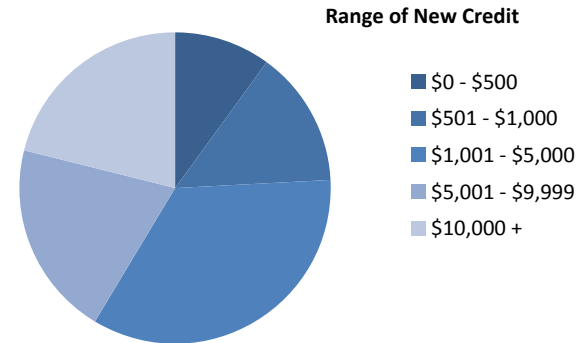
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	80%	70%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	84%	75%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	31%	36%	36%
2 - 4	52%	49%	48%
5 +	17%	15%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit	District	Borough	New York City
\$0 - \$500	10%	14%	16%
\$501 - \$1,000	14%	15%	15%
\$1,001 - \$5,000	34%	33%	34%
\$5,001 - \$9,999	20%	20%	18%
\$10,000 +	21%	18%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance	District	Borough	New York City
Extremely Low \$0 to \$999	1%	1%	3%
Moderately Low \$1,000 to \$1,999	2%	3%	5%
Moderate \$2,000 to \$3,999	12%	16%	21%
Moderately High \$4,000 to \$7,499	58%	62%	54%
High \$7,500 to \$9,999	15%	11%	10%
Extremely High \$10,000 +	11%	7%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)	District	Borough	New York City
00 - 10%	17%	7%	8%
11 - 20%	49%	26%	26%
21 - 30%	29%	37%	29%
31% +	5%	31%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)	District	Borough	New York City
Zero	10%	50%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Jamaica, Hollis

Credit and Debt Profile

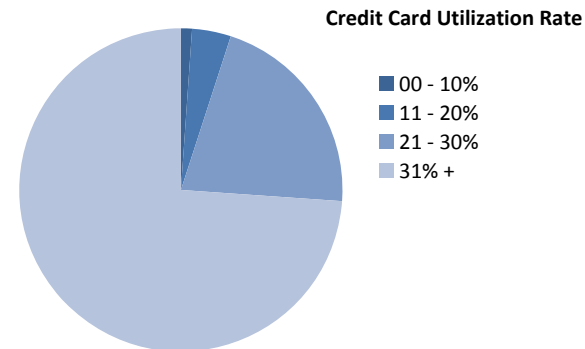
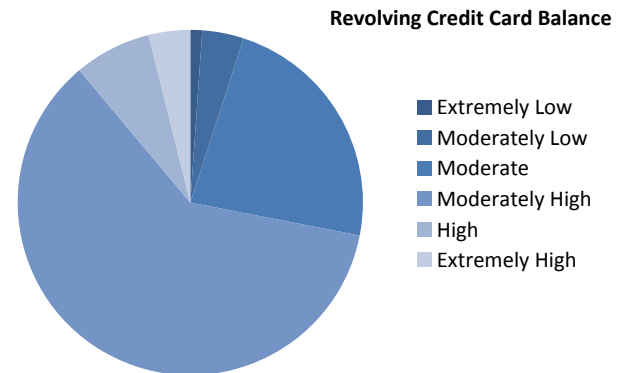
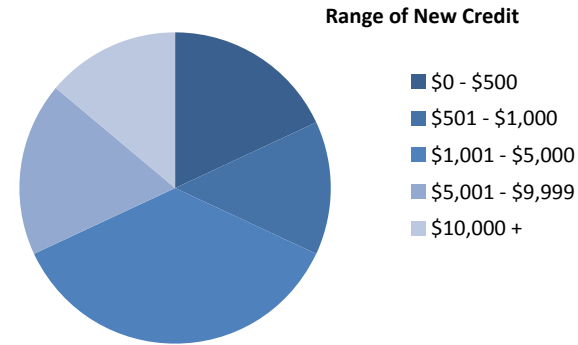
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	65%	70%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	70%	75%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	39%	36%	36%
2 - 4	48%	49%	48%
5 +	14%	15%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit			
\$0 - \$500	18%	14%	16%
\$501 - \$1,000	14%	15%	15%
\$1,001 - \$5,000	36%	33%	34%
\$5,001 - \$9,999	18%	20%	18%
\$10,000 +	14%	18%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance			
Extremely Low \$0 to \$999	1%	1%	3%
Moderately Low \$1,000 to \$1,999	4%	3%	5%
Moderate \$2,000 to \$3,999	23%	16%	21%
Moderately High \$4,000 to \$7,499	61%	62%	54%
High \$7,500 to \$9,999	7%	11%	10%
Extremely High \$10,000 +	4%	7%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)			
00 - 10%	1%	7%	8%
11 - 20%	4%	26%	26%
21 - 30%	21%	37%	29%
31% +	74%	31%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)			
Zero	56%	50%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Laurelton, Cambria Heights

Credit and Debt Profile

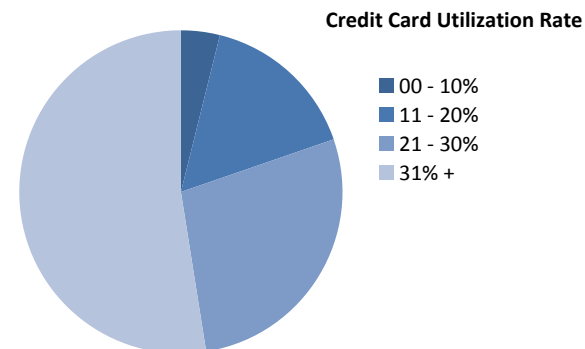
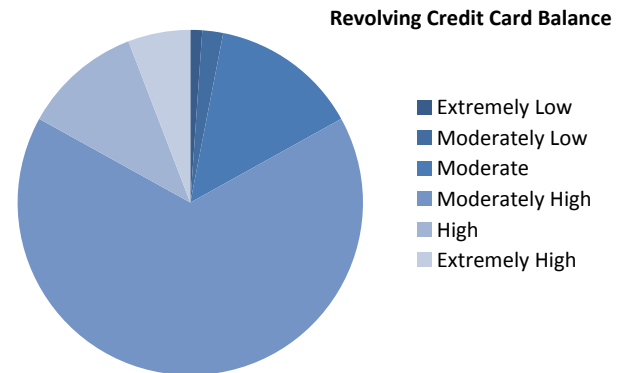
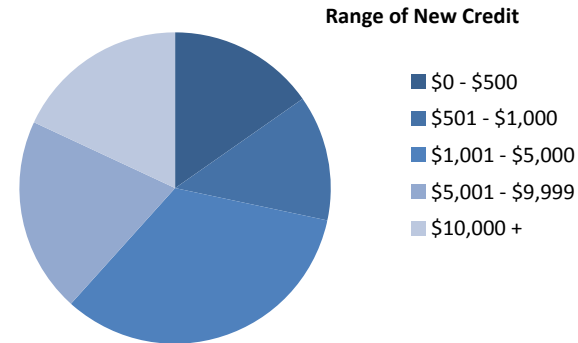
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	74%	70%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	78%	75%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	36%	36%	36%
2 - 4	50%	49%	48%
5 +	15%	15%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit	District	Borough	New York City
\$0 - \$500	15%	14%	16%
\$501 - \$1,000	13%	15%	15%
\$1,001 - \$5,000	33%	33%	34%
\$5,001 - \$9,999	20%	20%	18%
\$10,000 +	18%	18%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance	District	Borough	New York City
Extremely Low \$0 to \$999	1%	1%	3%
Moderately Low \$1,000 to \$1,999	2%	3%	5%
Moderate \$2,000 to \$3,999	14%	16%	21%
Moderately High \$4,000 to \$7,499	67%	62%	54%
High \$7,500 to \$9,999	11%	11%	10%
Extremely High \$10,000 +	6%	7%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)	District	Borough	New York City
00 - 10%	4%	7%	8%
11 - 20%	16%	26%	26%
21 - 30%	28%	37%	29%
31% +	53%	31%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)	District	Borough	New York City
Zero	16%	50%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



The Rockaways

Credit and Debt Profile

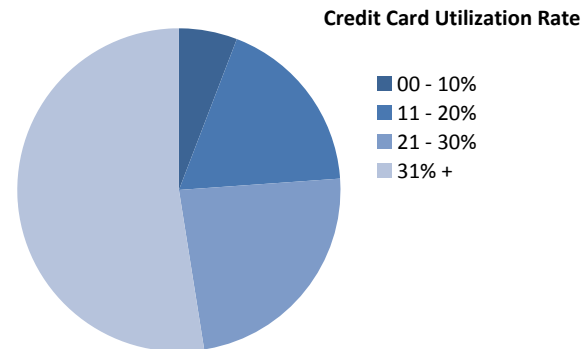
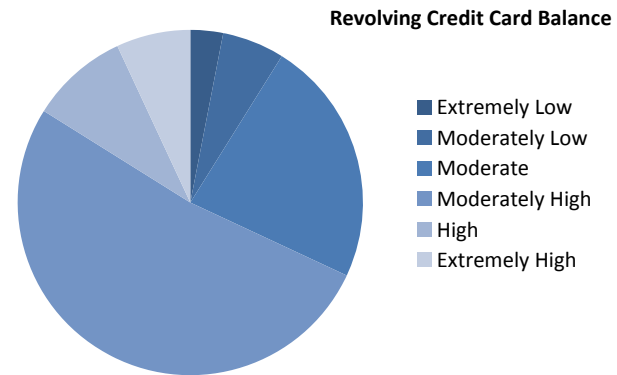
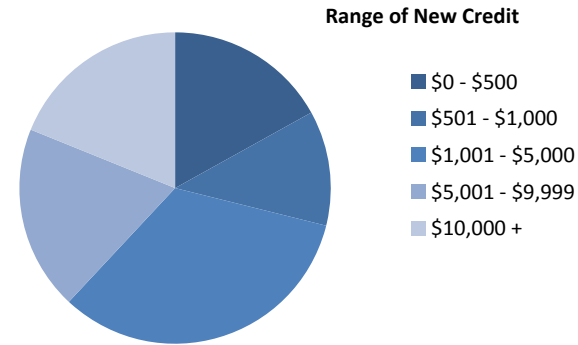
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	61%	70%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	68%	75%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	44%	36%	36%
2 - 4	44%	49%	48%
5 +	12%	15%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit			
\$0 - \$500	17%	14%	16%
\$501 - \$1,000	12%	15%	15%
\$1,001 - \$5,000	33%	33%	34%
\$5,001 - \$9,999	19%	20%	18%
\$10,000 +	19%	18%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance			
Extremely Low \$0 to \$999	3%	1%	3%
Moderately Low \$1,000 to \$1,999	6%	3%	5%
Moderate \$2,000 to \$3,999	23%	16%	21%
Moderately High \$4,000 to \$7,499	52%	62%	54%
High \$7,500 to \$9,999	9%	11%	10%
Extremely High \$10,000 +	7%	7%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)			
00 - 10%	6%	7%	8%
11 - 20%	18%	26%	26%
21 - 30%	24%	37%	29%
31% +	53%	31%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)			
Zero	48%	50%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



North Island

Credit and Debt Profile

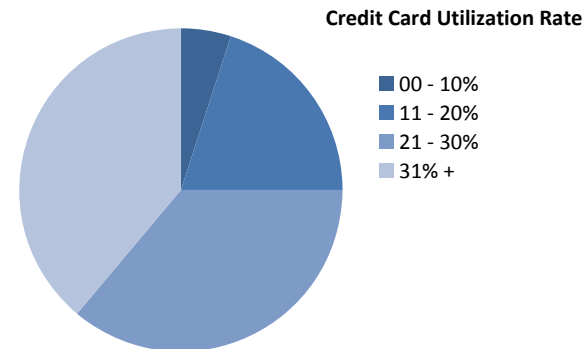
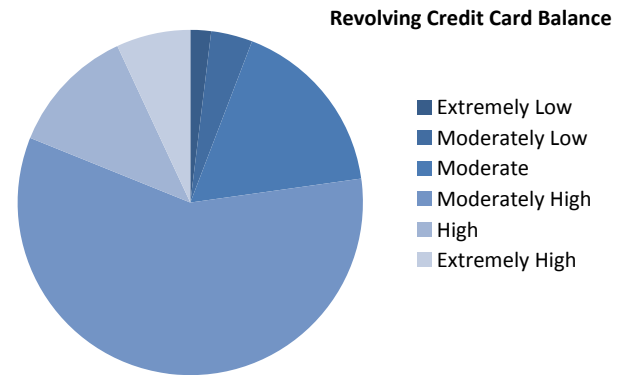
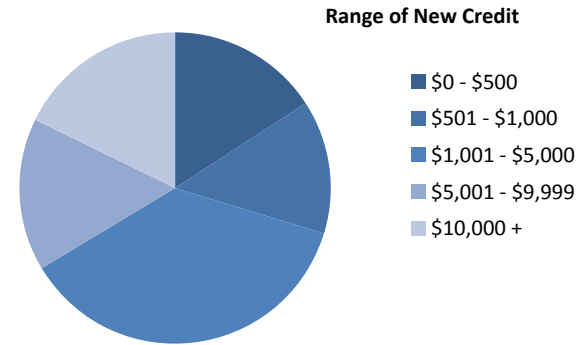
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	69%	78%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	74%	81%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	35%	31%	36%
2 - 4	47%	48%	48%
5 +	18%	21%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit	District	Borough	New York City
\$0 - \$500	16%	14%	16%
\$501 - \$1,000	14%	14%	15%
\$1,001 - \$5,000	37%	37%	34%
\$5,001 - \$9,999	16%	16%	18%
\$10,000 +	18%	19%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance	District	Borough	New York City
Extremely Low \$0 to \$999	2%	1%	3%
Moderately Low \$1,000 to \$1,999	4%	3%	5%
Moderate \$2,000 to \$3,999	17%	14%	21%
Moderately High \$4,000 to \$7,499	59%	59%	54%
High \$7,500 to \$9,999	12%	15%	10%
Extremely High \$10,000 +	7%	9%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)	District	Borough	New York City
00 - 10%	5%	6%	8%
11 - 20%	20%	32%	26%
21 - 30%	36%	42%	29%
31% +	39%	21%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)	District	Borough	New York City
Zero	6%	7%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



Mid Island

Credit and Debt Profile

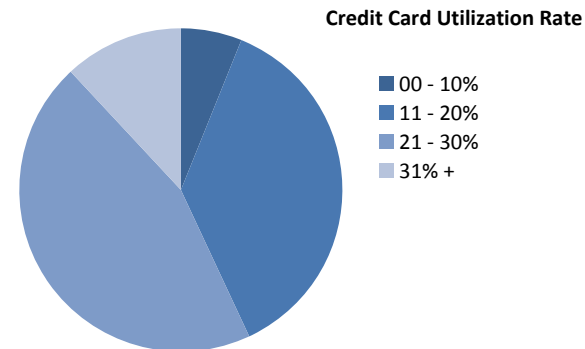
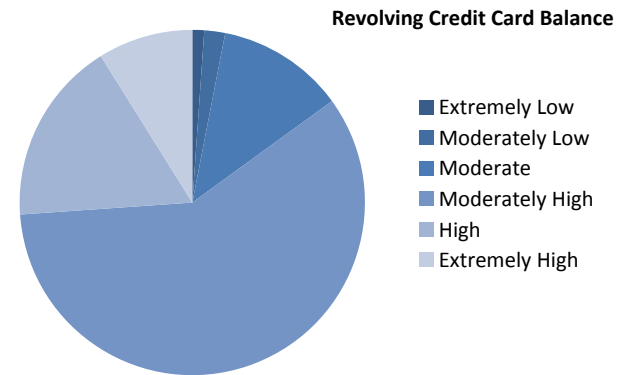
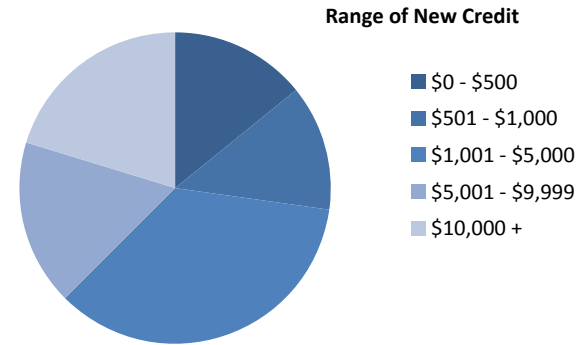
Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	79%	78%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	83%	81%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	30%	31%	36%
2 - 4	49%	48%	48%
5 +	21%	21%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit	District	Borough	New York City
\$0 - \$500	14%	14%	16%
\$501 - \$1,000	13%	14%	15%
\$1,001 - \$5,000	35%	37%	34%
\$5,001 - \$9,999	17%	16%	18%
\$10,000 +	20%	19%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance	District	Borough	New York City
Extremely Low \$0 to \$999	1%	1%	3%
Moderately Low \$1,000 to \$1,999	2%	3%	5%
Moderate \$2,000 to \$3,999	12%	14%	21%
Moderately High \$4,000 to \$7,499	59%	59%	54%
High \$7,500 to \$9,999	17%	15%	10%
Extremely High \$10,000 +	9%	9%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)	District	Borough	New York City
00 - 10%	6%	6%	8%
11 - 20%	37%	32%	26%
21 - 30%	45%	42%	29%
31% +	12%	21%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)	District	Borough	New York City
Zero	7%	7%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			



South Island

Credit and Debt Profile

Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	85%	78%	68%
Percentage of individuals with bank-issued credit cards			
All Credit Card Holders (HH)	88%	81%	74%
Percentage of households with at least one credit card (bank or non-bank issued)			
# of Credit Lines (HH)			
1	29%	31%	36%
2 - 4	49%	48%	48%
5 +	22%	21%	16%
Number of credit lines associated to a household			

Credit Card - Range of New Credit			
\$0 - \$500	13%	14%	16%
\$501 - \$1,000	14%	14%	15%
\$1,001 - \$5,000	37%	37%	34%
\$5,001 - \$9,999	16%	16%	18%
\$10,000 +	20%	19%	18%
Range of new credit granted to a household in the last 12 months.			

Credit Card - Revolving Balance			
Extremely Low \$0 to \$999	1%	1%	3%
Moderately Low \$1,000 to \$1,999	2%	3%	5%
Moderate \$2,000 to \$3,999	11%	14%	21%
Moderately High \$4,000 to \$7,499	60%	59%	54%
High \$7,500 to \$9,999	18%	15%	10%
Extremely High \$10,000 +	10%	9%	7%
Total revolving balance on bank-issued credit cards			

Credit Card - Utilization Rate (HH)			
00 - 10%	7%	6%	8%
11 - 20%	40%	32%	26%
21 - 30%	45%	42%	29%
31% +	8%	21%	36%
Percentage of available credit being used by households with credit cards			

Discretionary Income Rank (HH)			
Zero	8%	7%	48%
Describes the spending capacity of a household after basic cost of living expenses are met			

