

Appendix A. Demographic Characteristics of New York City BDD Branch Neighborhoods

Bank	Borough	Zip Code	% EITC Filers	% Poverty Incomes	% Renters	% Foreign Born	% No High School Diploma
Amalgamated Bank	Queens	11106	20%	22%	83%	51%	28%
Amalgamated Bank	Bronx	10453	57%	40%	95%	33%	46%
Amalgamated Bank	Brooklyn	11220	39%	28%	75%	50%	48%
Amalgamated Bank	Brooklyn	11216	36%	29%	83%	29%	33%
Banco Popular North America	Manhattan	10002	37%	29%	87%	50%	53%
Capital One Bank	Manhattan	10009	16%	22%	93%	24%	22%
Capital One Bank	Manhattan	10029	34%	36%	93%	23%	44%
Capital One Bank	Brooklyn	11238	20%	19%	77%	24%	22%
Carver Federal Savings Bank	Manhattan	10039	40%	40%	95%	15%	40%
Carver Federal Savings Bank	Queens	11433	34%	24%	52%	27%	31%
Carver Federal Savings Bank	Manhattan	10026	35%	35%	90%	24%	35%
Carver Federal Savings Bank	Brooklyn	11220	39%	28%	75%	50%	48%
Citibank	Bronx	10460	49%	40%	89%	23%	46%
Citibank	Manhattan	10030	41%	40%	94%	17%	36%
City National Bank of New Jersey	Brooklyn	11207	44%	36%	76%	28%	41%
Cross County Federal Savings Bank	Brooklyn	11211	32%	41%	87%	26%	46%
New York Community Bank	Queens	11368	34%	22%	79%	62%	44%
New York National Bank	Bronx	10455	52%	41%	93%	27%	56%
New York National Bank	Manhattan	10044	12%	17%	89%	32%	23%
Ridgewood Savings Bank	Bronx	10467	35%	27%	87%	34%	33%
Ridgewood Savings Bank	Bronx	10473	33%	28%	77%	15%	34%
Sovereign Bank	Brooklyn	11231	16%	21%	78%	14%	23%
TD Bank	Brooklyn	11218	27%	24%	74%	47%	28%
Victory State Bank	Staten Island	10301	17%	15%	59%	21%	19%
Victory State Bank	Staten Island	10305	13%	12%	42%	19%	24%
New York City Average			24%	21%	70%	36%	28%

Sources: EITC: Earned Income Tax Credit Data by Zip Code, IRS-SPEC EITC Returns Database, Tax Year 2005

Poverty: New York City Department of City Planning, "Ratio of Income in 1999 to Poverty Level," Based on data from U.S. Census, Decennial Census 2000, Available at http://www.nyc.gov/html/dcp/download/census/sf3_pov_p_z1.xls.

Renters: U.S. Census, Decennial Census 2000 (H004001-H004003)

Foreign Born: U.S. Census, Decennial Census 2000 (P02001, P021013).

Education: Ratio of population over age 25 without a high school diploma, U.S. Census, Decennial Census 2000 (P037001 – P037035).

Appendix B. Average Number of Banks and Credit Unions per 10,000 Residents in BDD Zip Codes Compared to Borough and NYC Averages⁷

Bank	Borough	Zip Code	# Banks and CUs	Bank and CU Density
Amalgamated Bank	Bronx	10453	5	0.65
Citibank	Bronx	10460	4	0.75
New York National Bank	Bronx	10455	5	1.33
Ridgewood Savings Bank	Bronx	10467	14	1.48
Ridgewood Savings Bank	Bronx	10473	4	0.71
Bronx			164	1.20
Amalgamated Bank	Brooklyn	11220	18	1.94
Amalgamated Bank	Brooklyn	11216	6	1.06
Capital One Bank	Brooklyn	11238	5	1.02
Carver Federal Savings Bank	Brooklyn	11220	18	1.94
City National Bank of New Jersey	Brooklyn	11207	5	0.58
Cross County Federal Savings Bank	Brooklyn	11211	4	0.47
Sovereign Bank	Brooklyn	11231	6	1.82
TD Bank	Brooklyn	11218	4	0.53
Brooklyn			349	1.39
Banco Popular North America	Manhattan	10002	22	2.59
Capital One Bank	Manhattan	10009	6	1.03
Capital One Bank	Manhattan	10029	9	1.19
Carver Federal Savings Bank	Manhattan	10039	3	1.38
Carver Federal Savings Bank	Manhattan	10026	5	1.63
Citibank	Manhattan	10030	6	2.29
New York National Bank	Manhattan	10044	0	0.00
Manhattan			754	4.68
Amalgamated Bank	Queens	11106	11	2.54
Carver Federal Savings Bank	Queens	11433	2	0.70
New York Community Bank	Queens	11368	9	0.91
Queens			455	2.02
Victory State Bank	Staten Island	10301	6	1.55
Victory State Bank	Staten Island	10305	10	2.60
Staten Island			104	2.18
New York City			1826	2.22

⁷ Sources: Banks: FDIC, Summary of Deposits, Bank Branch Data, June 30, 2008.
 Credit Unions: National Credit Union Administration, Credit Union Directory, 2008.
 Population by Zip Code: U.S. Census, Decennial Census 2000 (P021001).
 Population by Borough and Citywide: U.S. Census, 2006 Population Estimates.