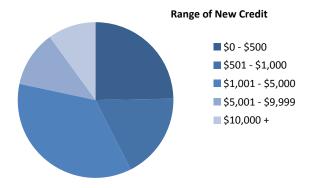
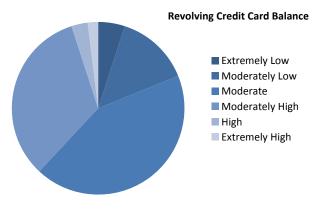
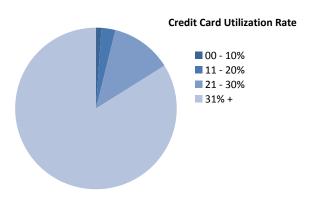
Mott Haven, Melrose, Port Morris

Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	50%	63%	68%
Percentage of individuals with bank-issued co	redit cards		
All Credit Card Holders (HH)	57%	69%	74%
Percentage of households with at least one of	redit card (bank or non-b	ank issued)	
f of Credit Lines (HH)			
1	49%	41%	36%
2 - 4	38%	45%	48%
5+	13%	15%	16%
Number of credit lines associated to a house	hold		
Credit Card - Range of New Credit			
\$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 Credit Card - Revolving Balance			
Extremely Low \$0 to \$999	5%	5%	3%
Moderately Low \$1,000 to \$1,999	14%	9%	5%
Moderate \$2,000 to \$3,999	420/		
1410461416 \$2,000 10 \$3,555	43%	29%	21%
Moderately High \$4,000 to \$7,499	33%	29% 47%	21% 54%
Moderately High \$4,000 to \$7,499	33%	47%	54%
Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999	33% 3% 2%	47% 6%	54% 10%
Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi	33% 3% 2%	47% 6%	54% 10%
Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 +	33% 3% 2%	47% 6%	54% 10%
Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credit	33% 3% 2% t cards	47% 6% 4%	54% 10% 7%
Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credit Credit Card - Utilization Rate (HH) 00 - 10%	33% 3% 2% t cards	47% 6% 4%	54% 10% 7%
Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credit Credit Card - Utilization Rate (HH) 00 - 10% 11 - 20%	33% 3% 2% t cards	47% 6% 4% 3% 9%	54% 10% 7% 8% 26%
Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credit Credit Card - Utilization Rate (HH) 00 - 10% 11 - 20% 21 - 30%	33% 3% 2% t cards 1% 3% 12% 84%	47% 6% 4% 3% 9% 22% 66%	54% 10% 7% 8% 26% 29%
Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credit Credit Card - Utilization Rate (HH) 00 - 10% 11 - 20% 21 - 30% 31% +	33% 3% 2% t cards 1% 3% 12% 84%	47% 6% 4% 3% 9% 22% 66%	54% 10% 7% 8% 26% 29%





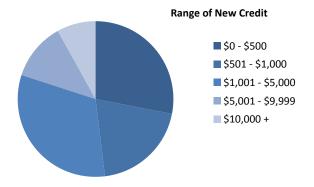


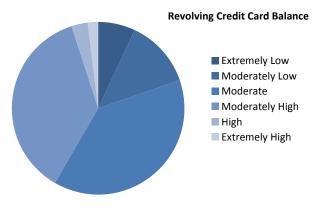


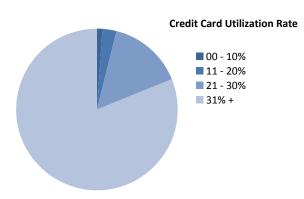
Hunts Point, Longwood

	District	Borough	New York Cit
ank-Issued Credit Card Holders (POP)	52%	63%	68%
Percentage of individuals with bank-issued c	redit cards		
l Credit Card Holders (HH)	58%	69%	74%
Percentage of households with at least one of	redit card (bank or non-b	ank 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 house	hold		
redit 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%
edit Card - Revolving Balance			
cuit cui u iteroiring bulance			
Extremely Low \$0 to \$999	7%	5%	3%
	7% 13%	5% 9%	3% 5%
Extremely Low \$0 to \$999			
Extremely Low \$0 to \$999 Moderately Low \$1,000 to \$1,999	13%	9%	5%
Extremely Low \$0 to \$999 Moderately Low \$1,000 to \$1,999 Moderate \$2,000 to \$3,999	13% 39%	9% 29%	5% 21%
Extremely Low \$0 to \$999 Moderately Low \$1,000 to \$1,999 Moderate \$2,000 to \$3,999 Moderately High \$4,000 to \$7,499	13% 39% 37%	9% 29% 47%	5% 21% 54%
Extremely Low \$0 to \$999 Moderately Low \$1,000 to \$1,999 Moderate \$2,000 to \$3,999 Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999	13% 39% 37% 3% 2%	9% 29% 47% 6%	5% 21% 54% 10%
Extremely Low \$0 to \$999 Moderately Low \$1,000 to \$1,999 Moderate \$2,000 to \$3,999 Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 +	13% 39% 37% 3% 2%	9% 29% 47% 6%	5% 21% 54% 10%
Extremely Low \$0 to \$999 Moderately Low \$1,000 to \$1,999 Moderate \$2,000 to \$3,999 Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi	13% 39% 37% 3% 2%	9% 29% 47% 6%	5% 21% 54% 10%
Extremely Low \$0 to \$999 Moderately Low \$1,000 to \$1,999 Moderate \$2,000 to \$3,999 Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi	13% 39% 37% 3% 2%	9% 29% 47% 6% 4%	5% 21% 54% 10% 7%
Extremely Low \$0 to \$999 Moderately Low \$1,000 to \$1,999 Moderate \$2,000 to \$3,999 Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credited Card - Utilization Rate (HH) 00 - 10%	13% 39% 37% 3% 2% t cards	9% 29% 47% 6% 4%	5% 21% 54% 10% 7%
Extremely Low \$0 to \$999 Moderately Low \$1,000 to \$1,999 Moderate \$2,000 to \$3,999 Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credit card - Utilization Rate (HH) 00 - 10% 11 - 20%	13% 39% 37% 3% 2% t cards	9% 29% 47% 6% 4%	5% 21% 54% 10% 7%
Extremely Low \$0 to \$999 Moderately Low \$1,000 to \$1,999 Moderate \$2,000 to \$3,999 Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credit redit Card - Utilization Rate (HH) 00 - 10% 11 - 20% 21 - 30%	13% 39% 37% 3% 2% t cards	9% 29% 47% 6% 4% 3% 9% 22% 66%	5% 21% 54% 10% 7% 8% 26% 29%
Extremely Low \$0 to \$999 Moderately Low \$1,000 to \$1,999 Moderate \$2,000 to \$3,999 Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credited Card - Utilization Rate (HH) 00 - 10% 11 - 20% 21 - 30% 31% +	13% 39% 37% 3% 2% t cards	9% 29% 47% 6% 4% 3% 9% 22% 66%	5% 21% 54% 10% 7% 8% 26% 29%





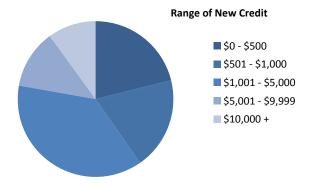


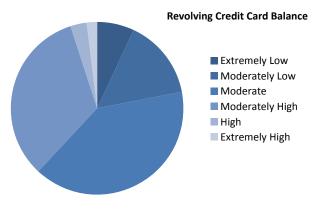


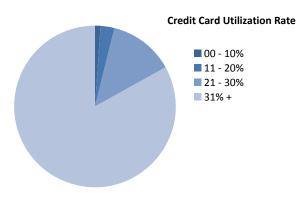
Melrose, Morrisania, Claremont

inancial Behavior	District	Borough	New York City
ank-Issued Credit Card Holders (POP)	52%	63%	68%
Percentage of individuals with bank-issued co	redit cards		
ll Credit Card Holders (HH)	58%	69%	74%
Percentage of households with at least one c	redit card (bank or non-b	ank 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 house	hold		
redit Card - Range of New Credit			
\$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%
redit Card - Revolving Balance			
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	t cards		
redit Card - Utilization Rate (HH)			
00 - 10%	1%	3%	8%
11 - 20%	3%	9%	26%
		220/	200/
21 - 30%	13%	22%	29%
21 - 30% 31% +	13% 83%	66%	36%
	83%	66%	
31% +	83%	66%	





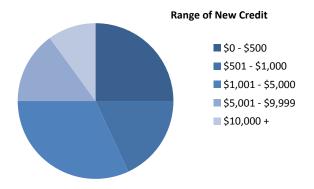


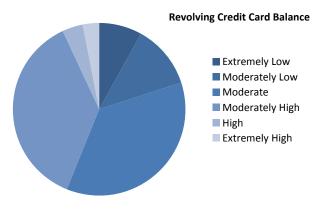


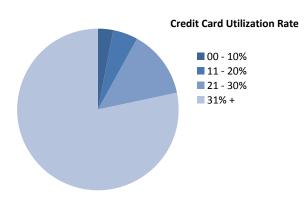
Highbridge, Concourse

Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	56%	63%	68%
Percentage of individuals with bank-issued c	redit cards		
All Credit Card Holders (HH)	63%	69%	74%
Percentage of households with at least one of	redit card (bank or non-b	ank issued)	
t of Credit Lines (HH)			
1	44%	41%	36%
2 - 4	42%	45%	48%
5+	14%	15%	16%
Number of credit lines associated to a house	hold		
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 Credit Card - Revolving Balance	in the last 12 months.		
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 credi	t cards		
<u> </u>	t cards		
<u> </u>	t cards	3%	8%
Credit Card - Utilization Rate (HH)		3% 9%	8% 26%
Credit Card - Utilization Rate (HH) 00 - 10%	3%		
Credit Card - Utilization Rate (HH) 00 - 10% 11 - 20%	3% 5%	9%	26%
Credit Card - Utilization Rate (HH) 00 - 10% 11 - 20% 21 - 30%	3% 5% 14% 79%	9% 22% 66%	26% 29%
Credit Card - Utilization Rate (HH) 00 - 10% 11 - 20% 21 - 30% 31% +	3% 5% 14% 79%	9% 22% 66%	26% 29%





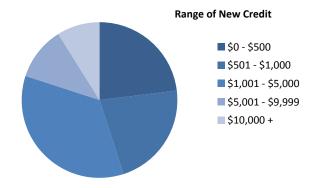


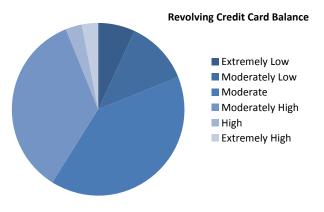


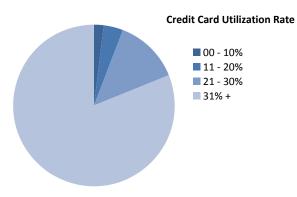
Morris/University Heights, Fordham

inancial Behavior	District	Borough	New York City
ank-Issued Credit Card Holders (POP)	55%	63%	68%
Percentage of individuals with bank-issued co	redit cards		
ll Credit Card Holders (HH)	61%	69%	74%
Percentage of households with at least one c	redit card (bank or non-b	ank 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 house	hold		
redit Card - Range of New Credit			
\$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.		
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	t cards		
redit Card - Utilization Rate (HH)			
00 - 10%	2%	3%	8%
11 - 20%	4%	9%	26%
21 - 30%	13%	22%	29%
31% +	82%	66%	36%
31%+	0270		
Percentage of available credit being used by		ırds	
		ırds	





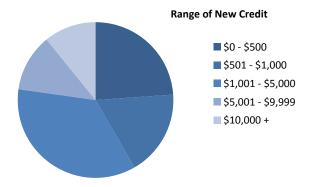


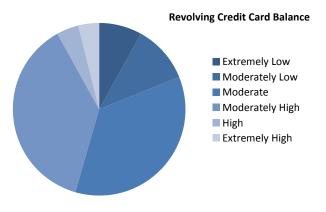


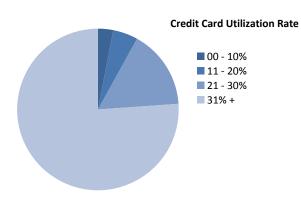
East Tremont, Bathgate, Belmont, West Farms

nancial Behavior	District	Borough	New York Cit
nk-Issued Credit Card Holders (POP)	51%	63%	68%
Percentage of individuals with bank-issued co	redit cards		
Credit Card Holders (HH)	57%	69%	74%
Percentage of households with at least one of	redit card (bank or non-b	ank 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 house	hold		
edit 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%
edit 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 credi	t cards		
edit Card - Utilization Rate (HH)			
00 - 10%	3%	3%	8%
11 - 20%	5%	9%	26%
21 - 30%	16%	22%	29%
21 - 30%		66%	36%
31% +	77%	0070	3070
			3070
31% +			30%





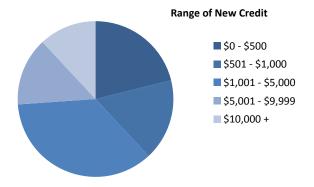


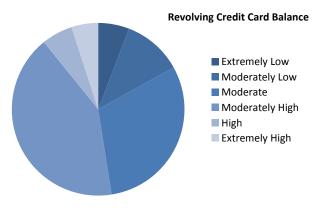


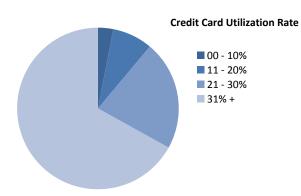
Kingsbridge Heights, Bedford Park

Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	61%	63%	68%
Percentage of individuals with bank-issued c	redit cards		
All Credit Card Holders (HH)	67%	69%	74%
Percentage of households with at least one of	redit card (bank or non-b	ank issued)	
f of Credit Lines (HH)			
1	42%	41%	36%
2 - 4	44%	45%	48%
5+	14%	15%	16%
Number of credit lines associated to a house	hold		
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 Credit Card - Revolving Balance	in the last 12 months.		
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%
Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999	42% 6%	47% 6%	
			54%
High \$7,500 to \$9,999	6% 5%	6%	54% 10%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi	6% 5%	6%	54% 10%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi	6% 5%	6%	54% 10%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi	6% 5% t cards	6% 4%	54% 10% 7%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi Credit Card - Utilization Rate (HH) 00 - 10%	6% 5% t cards	6% 4%	54% 10% 7%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi Credit Card - Utilization Rate (HH) 00 - 10% 11 - 20%	6% 5% t cards	6% 4% 3% 9%	54% 10% 7% 8% 26%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi Credit Card - Utilization Rate (HH) 00 - 10% 11 - 20% 21 - 30%	6% 5% t cards 3% 8% 22% 67%	6% 4% 3% 9% 22% 66%	54% 10% 7% 8% 26% 29%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi Credit Card - Utilization Rate (HH) 00 - 10% 11 - 20% 21 - 30% 31% +	6% 5% t cards 3% 8% 22% 67%	6% 4% 3% 9% 22% 66%	54% 10% 7% 8% 26% 29%





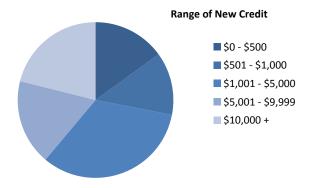


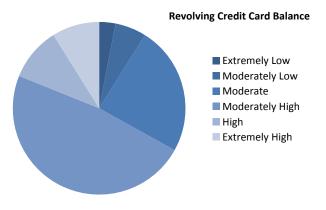


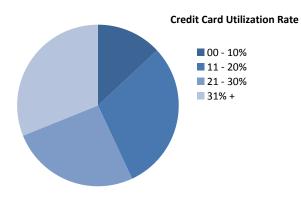
Kingsbridge, Riverdale

inancial Behavior	District	Borough	New York City
ank-Issued Credit Card Holders (POP)	75%	63%	68%
Percentage of individuals with bank-issued cr	edit cards		
ll Credit Card Holders (HH)	80%	69%	74%
Percentage of households with at least one c	redit card (bank or non-b	ank 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 house	nold		
redit Card - Range of New Credit			
\$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 i	n the last 12 months.		
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		
redit Card - Utilization Rate (HH)			
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 ca	nrds	
iscretionary Income Rank (HH)			





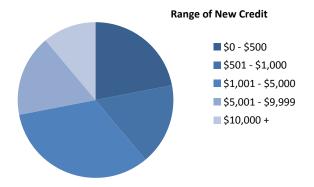


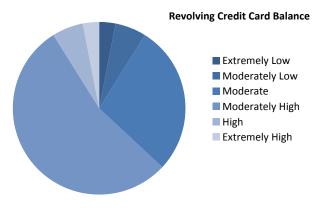


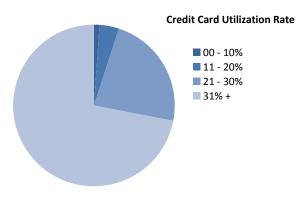
Soundview, Castle Hill, Parkchester

inancial Behavior	District	Borough	New York City
ank-Issued Credit Card Holders (POP)	64%	63%	68%
Percentage of individuals with bank-issued cr	edit cards		
ll Credit Card Holders (HH)	70%	69%	74%
Percentage of households with at least one c	redit card (bank or non-b	ank 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 housel	nold		
redit 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 i redit Card - Revolving Balance	if the last 12 months.		
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		
redit 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	nouseholds with credit ca	ırds	
iscretionary Income Rank (HH)			





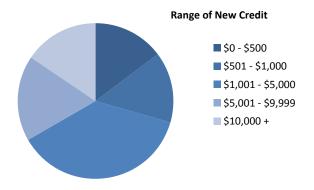


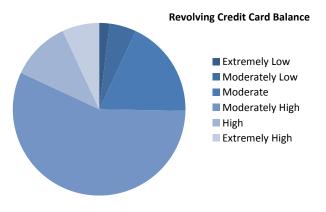


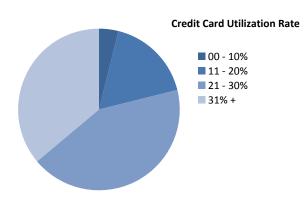
Throgs Neck, Pelham Bay

	District	Borough	New York City
ank-Issued Credit Card Holders (POP)	78%	63%	68%
Percentage of individuals with bank-issued c	redit cards		
ll Credit Card Holders (HH)	83%	69%	74%
Percentage of households with at least one of	redit card (bank or non-b	ank 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 house	hold		
redit Card - Range of New Credit			
\$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%
redit Card - Revolving Balance			
Extremely Low \$0 to \$999	2%	5%	3%
Moderately Low \$1,000 to \$1,999	5%	00/	
	3%	9%	5%
Moderate \$2,000 to \$3,999	18%	29%	5% 21%
Moderate \$2,000 to \$3,999 Moderately High \$4,000 to \$7,499			
	18%	29%	21%
Moderately High \$4,000 to \$7,499	18% 56%	29% 47%	21% 54%
Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999	18% 56% 11% 7%	29% 47% 6%	21% 54% 10%
Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 +	18% 56% 11% 7%	29% 47% 6%	21% 54% 10%
Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi	18% 56% 11% 7%	29% 47% 6%	21% 54% 10%
Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi	18% 56% 11% 7% t cards	29% 47% 6% 4%	21% 54% 10% 7%
Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi redit Card - Utilization Rate (HH) 00 - 10%	18% 56% 11% 7% t cards	29% 47% 6% 4%	21% 54% 10% 7%
Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi redit Card - Utilization Rate (HH) 00 - 10% 11 - 20%	18% 56% 11% 7% t cards	29% 47% 6% 4% 3% 9%	21% 54% 10% 7% 8% 26%
Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi redit Card - Utilization Rate (HH) 00 - 10% 11 - 20% 21 - 30%	18% 56% 11% 7% t cards 4% 17% 43% 36%	29% 47% 6% 4% 3% 9% 22% 66%	21% 54% 10% 7% 8% 26% 29%
Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi redit Card - Utilization Rate (HH) 00 - 10% 11 - 20% 21 - 30% 31% +	18% 56% 11% 7% t cards 4% 17% 43% 36%	29% 47% 6% 4% 3% 9% 22% 66%	21% 54% 10% 7% 8% 26% 29%





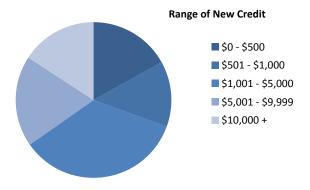


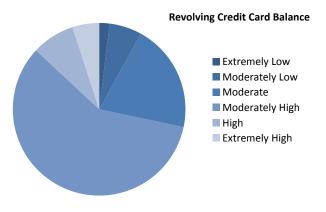


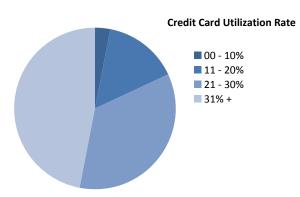
Morris Park, Pelham Parkway

inancial Behavior	District	Borough	New York City
ank-Issued Credit Card Holders (POP)	70%	63%	68%
Percentage of individuals with bank-issued cr	edit cards		
ll Credit Card Holders (HH)	75%	69%	74%
Percentage of households with at least one c	redit card (bank or non-b	ank 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 house	nold		
redit Card - Range of New Credit			
\$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 i	n the last 12 months.		
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		
redit Card - Utilization Rate (HH)			
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 ca	ırds	
iscretionary Income Rank (HH)			





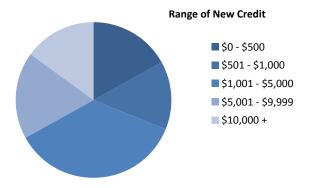


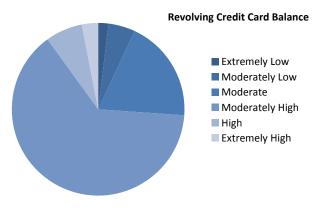


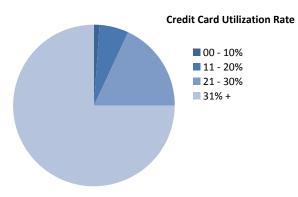
Williamsbridge, Baychester

inancial Behavior	District	Borough	New York City
ank-Issued Credit Card Holders (POP)	68%	63%	68%
Percentage of individuals with bank-issued cr	edit cards		
ll Credit Card Holders (HH)	73%	69%	74%
Percentage of households with at least one c	redit card (bank or non-b	ank 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 housel	nold		
redit 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 i	n the last 12 months.		
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		
redit 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 ca	nrds	
iscretionary Income Rank (HH)			





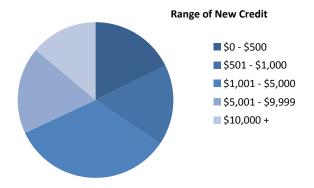


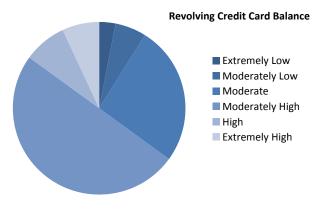


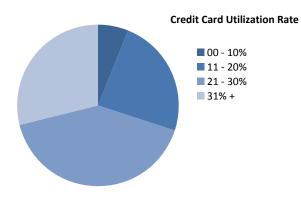
Greenpoint, Williamsburg

inancial Behavior	District	Borough	New York City
ank-Issued Credit Card Holders (POP)	58%	65%	68%
Percentage of individuals with bank-issued cr	edit cards		
ll Credit Card Holders (HH)	66%	72%	74%
Percentage of households with at least one c	redit card (bank or non-b	ank 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 housel	nold		
redit 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 i	if the last 12 months.		
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		
redit 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 ca	irds	
Discretionary Income Rank (HH)			





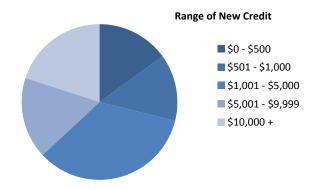


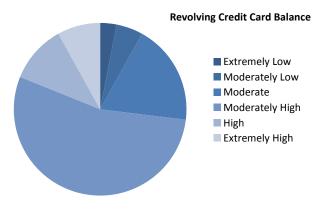


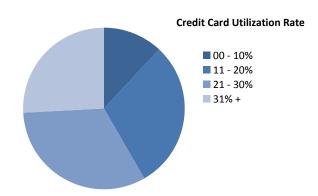
Downtown Brooklyn, Fort Greene

District	Borough	New York City
69%	65%	68%
78%	72%	74%
7070	7270	7478
39%	35%	36%
46%	48%	48%
15%	16%	16%
15%	17%	16%
14%	15%	15%
34%	35%	34%
17%	18%	18%
20%	16%	18%
3%	3%	3%
5%	6%	5%
19%	22%	21%
54%	55%	54%
11%	8%	10%
8%	6%	7%
12%	6%	8%
30%	25%	26%
33%	28%	29%
26%	41%	36%
	78% 39% 46% 15% 15% 14% 34% 17% 20% 3% 5% 19% 54% 11% 8% 12% 30% 33%	78% 72% 39% 35% 46% 48% 15% 16% 15% 17% 14% 15% 34% 35% 17% 18% 20% 16% 3% 3% 5% 6% 19% 22% 54% 55% 11% 8% 8% 6% 12% 6% 30% 25% 33% 28%





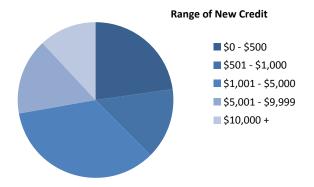


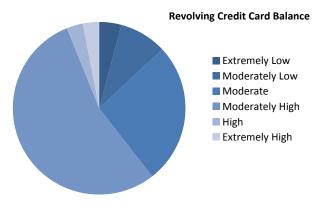


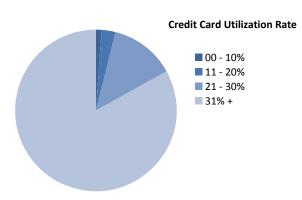
Bedford Stuyvesant, Tompkins Park North

inancial Behavior	District	Borough	New York City
ank-Issued Credit Card Holders (POP)	57%	65%	68%
Percentage of individuals with bank-issued cr	edit cards		
ll Credit Card Holders (HH)	65%	72%	74%
Percentage of households with at least one c	redit card (bank or non-b	ank 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 housel	nold		
redit Card - Range of New Credit			
\$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 i redit Card - Revolving Balance	n the last 12 months.		
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		
redit 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 ca	rds	
iscretionary Income Rank (HH)			
	73%	56%	48%





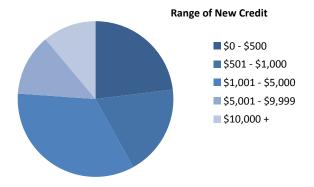


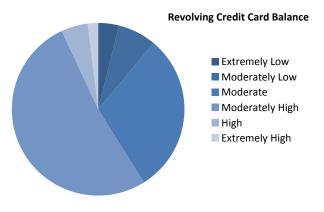


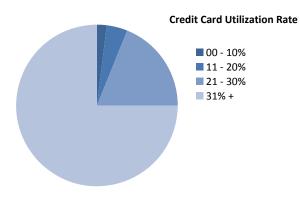
Bushwick

Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	50%	65%	68%
Percentage of individuals with bank-issued co	redit cards		
ll Credit Card Holders (HH)	58%	72%	74%
Percentage of households with at least one of	redit card (bank or non-b	ank 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 house	hold		
Credit Card - Range of New Credit			
\$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			
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	t cards		
Credit Card - Utilization Rate (HH)			
00 - 10%	2%	6%	8%
11 - 20%	4%	25%	26%
21 - 30%	19%	28%	29%
31% +	75%	41%	36%
Parcentage of available credit being used by	households with credit ca	ırds	
Percentage of available credit being used by			
Discretionary Income Rank (HH)			





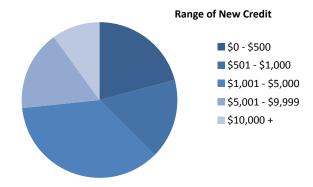


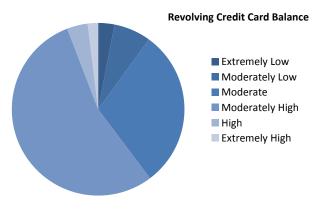


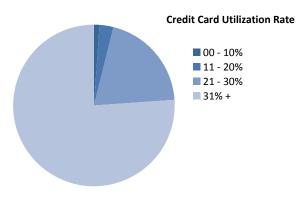
East New York, New Lots

inancial Behavior	District	Borough	New York City
ank-Issued Credit Card Holders (POP)	60%	65%	68%
Percentage of individuals with bank-issued cr	edit cards		
ll Credit Card Holders (HH)	67%	72%	74%
Percentage of households with at least one c	redit card (bank or non-b	ank 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 house	hold		
redit 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 i	in the last 12 months.		
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		
redit 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 ca	ırds	
Discretionary Income Rank (HH)			





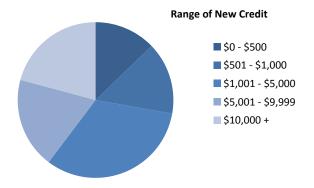


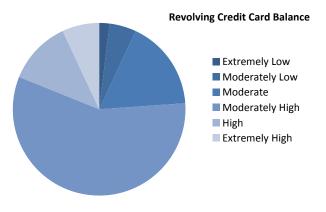


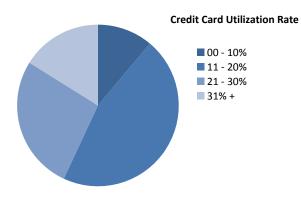
Red Hook, Park Slope, Gowanus

Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	71%	65%	68%
Percentage of individuals with bank-issued c	redit cards		
All Credit Card Holders (HH)	80%	72%	74%
Percentage of households with at least one of	redit card (bank or non-b	ank issued)	
f of Credit Lines (HH)			
1	38%	35%	36%
2 - 4	46%	48%	48%
5+	16%	16%	16%
Number of credit lines associated to a house	hold		
Credit Card - Range of New Credit			
\$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 Credit Card - Revolving Balance	in the last 12 months.		
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 credi			
Total revolving balance on balin lobaca dream	t cards		
·	t cards		
<u> </u>	11%	6%	8%
Credit Card - Utilization Rate (HH)		6% 25%	8% 26%
Credit Card - Utilization Rate (HH) 00 - 10%	11%		
Credit Card - Utilization Rate (HH) 00 - 10% 11 - 20%	11% 46%	25%	26%
Credit Card - Utilization Rate (HH) 00 - 10% 11 - 20% 21 - 30%	11% 46% 27% 16%	25% 28% 41%	26% 29%
Credit Card - Utilization Rate (HH) 00 - 10% 11 - 20% 21 - 30% 31% +	11% 46% 27% 16%	25% 28% 41%	26% 29%





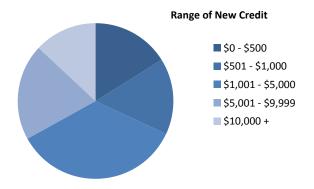


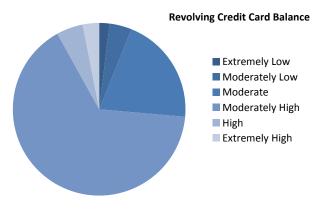


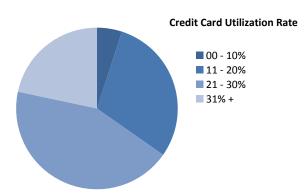
Sunset Park, Windsor Terrace

nancial Behavior	District	Borough	New York City
ank-Issued Credit Card Holders (POP)	61%	65%	68%
Percentage of individuals with bank-issued co	redit cards		
ll Credit Card Holders (HH)	68%	72%	74%
Percentage of households with at least one c	redit card (bank or non-b	ank 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 house	hold		
redit Card - Range of New Credit			
\$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%
redit 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	20%	22%	21%
Moderately High \$4,000 to \$7,499			
Woderately High \$4,000 to \$7,455	65%	55%	54%
High \$7,500 to \$9,999	65% 5%	55% 8%	54% 10%
· -			
High \$7,500 to \$9,999	5% 3%	8%	10%
High \$7,500 to \$9,999 Extremely High \$10,000 +	5% 3%	8%	10%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credit	5% 3%	8%	10%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credit redit Card - Utilization Rate (HH)	5% 3% t cards	8% 6%	10% 7%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credit redit Card - Utilization Rate (HH) 00 - 10%	5% 3% t cards	8% 6%	10% 7%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credit redit Card - Utilization Rate (HH) 00 - 10% 11 - 20%	5% 3% t cards 5% 30%	8% 6% 6% 25%	10% 7% 8% 26%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credit redit Card - Utilization Rate (HH) 00 - 10% 11 - 20% 21 - 30%	5% 3% t cards 5% 30% 44% 22%	8% 6% 6% 25% 28% 41%	10% 7% 8% 26% 29%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credit redit Card - Utilization Rate (HH) 00 - 10% 11 - 20% 21 - 30% 31% +	5% 3% t cards 5% 30% 44% 22%	8% 6% 6% 25% 28% 41%	10% 7% 8% 26% 29%





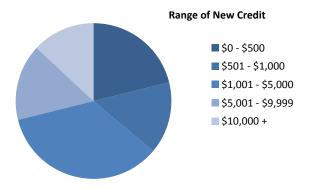


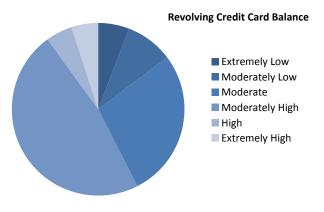


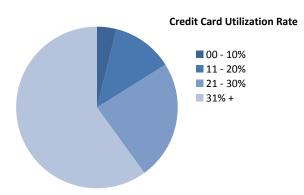
Crown Heights, Prospect Heights

inancial Behavior	District	Borough	New York City
ank-Issued Credit Card Holders (POP)	63%	65%	68%
Percentage of individuals with bank-issued c	redit cards		
ll Credit Card Holders (HH)	71%	72%	74%
Percentage of households with at least one of	redit card (bank or non-b	ank 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 house	hold		
redit Card - Range of New Credit			
\$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%
redit Card - Revolving Balance			
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	F0/		34%
	5%	8%	10%
Extremely High \$10,000 +	5%	8% 6%	
Extremely High \$10,000 + Total revolving balance on bank-issued credi	5%		10%
Total revolving balance on bank-issued credi	5%		10%
Total revolving balance on bank-issued credi	5%		10%
Total revolving balance on bank-issued credi	5% t cards	6%	10% 7%
Total revolving balance on bank-issued credi redit Card - Utilization Rate (HH) 00 - 10%	5% t cards 4%	6%	10% 7%
Total revolving balance on bank-issued credi redit Card - Utilization Rate (HH) 00 - 10% 11 - 20%	5% t cards 4% 12%	6% 6% 25%	10% 7% 8% 26%
Total revolving balance on bank-issued credi redit Card - Utilization Rate (HH) 00 - 10% 11 - 20% 21 - 30%	5% t cards 4% 12% 24% 60%	6% 6% 25% 28% 41%	10% 7% 8% 26% 29%
Total revolving balance on bank-issued credi redit Card - Utilization Rate (HH) 00 - 10% 11 - 20% 21 - 30% 31% +	5% t cards 4% 12% 24% 60%	6% 6% 25% 28% 41%	10% 7% 8% 26% 29%





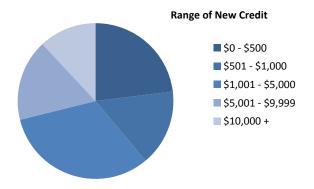


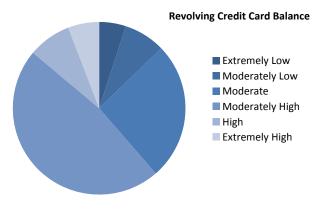


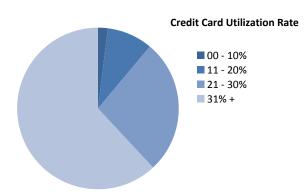
Crown Heights South, Prospect Lefferts Gardens

nancial Behavior	District	Borough	New York Cit
ank-Issued Credit Card Holders (POP)	67%	65%	68%
Percentage of individuals with bank-issued cr	edit cards		
l Credit Card Holders (HH)	74%	72%	74%
Percentage of households with at least one c	redit card (bank or non-b	ank 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 housel	nold		
redit 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 i	THE 1831 12 MONTHS.		
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		
redit 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	nouseholds with credit ca	ards	
iscretionary Income Rank (HH)			





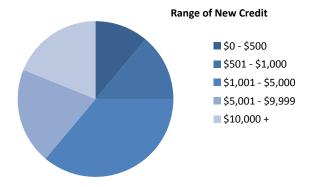


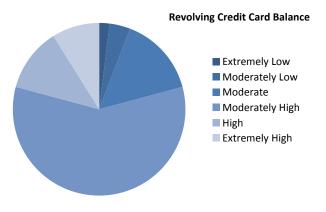


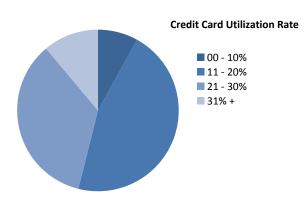
Bay Ridge, Dyker Heights

Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	74%	65%	68%
Percentage of individuals with bank-issued co	redit cards		
All Credit Card Holders (HH)	79%	72%	74%
Percentage of households with at least one of	redit card (bank or non-ba	ank issued)	
f of Credit Lines (HH)			
1	31%	35%	36%
2 - 4	50%	48%	48%
5+	19%	16%	16%
Number of credit lines associated to a house	hold		
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 Credit Card - Revolving Balance	in the last 12 months.		
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%	F 40/
	3370	33/0	54%
High \$7,500 to \$9,999	12%	8%	10%
High \$7,500 to \$9,999 Extremely High \$10,000 +			
	12% 9%	8%	10%
Extremely High \$10,000 +	12% 9%	8%	10%
Extremely High \$10,000 + Total revolving balance on bank-issued credi	12% 9%	8%	10%
Extremely High \$10,000 + Total revolving balance on bank-issued credi Credit Card - Utilization Rate (HH)	12% 9% t cards	8% 6%	10%
Extremely High \$10,000 + Total revolving balance on bank-issued credi Credit Card - Utilization Rate (HH) 00 - 10%	12% 9% t cards	8% 6%	10% 7% 8%
Extremely High \$10,000 + Total revolving balance on bank-issued credit Credit Card - Utilization Rate (HH) 00 - 10% 11 - 20%	12% 9% t cards 8% 46%	8% 6% 6% 25%	10% 7% 8% 26%
Extremely High \$10,000 + Total revolving balance on bank-issued credit Credit Card - Utilization Rate (HH) 00 - 10% 11 - 20% 21 - 30%	12% 9% t cards 8% 46% 35% 11%	8% 6% 6% 25% 28% 41%	10% 7% 8% 26% 29%
Extremely High \$10,000 + Total revolving balance on bank-issued credit Credit Card - Utilization Rate (HH) 00 - 10% 11 - 20% 21 - 30% 31% +	12% 9% t cards 8% 46% 35% 11%	8% 6% 6% 25% 28% 41%	10% 7% 8% 26% 29%





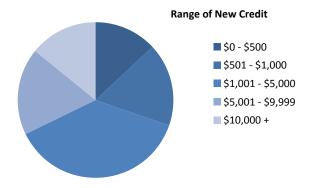


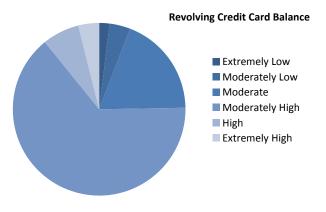


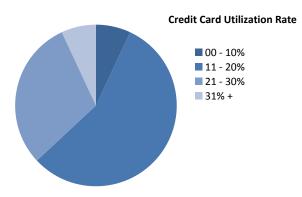
Bensonhurst, Mapleton

inancial Behavior	District	Borough	New York City
ank-Issued Credit Card Holders (POP)	67%	65%	68%
Percentage of individuals with bank-issued cr	redit cards		
ll Credit Card Holders (HH)	73%	72%	74%
Percentage of households with at least one c	redit card (bank or non-b	ank 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 house	hold		
redit 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 i	in the last 12 months.		
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	t cards		
redit Card - Utilization Rate (HH)			
00 - 10%	7%	6%	8%
11 - 20%	56%	25%	26%
21 - 30%	30%	28%	29%
31% +	7%	41%	36%
		ards	
Percentage of available credit being used by	nousenoids with credit ca		
Percentage of available credit being used by Discretionary Income Rank (HH)	nouseholds with credit ca		





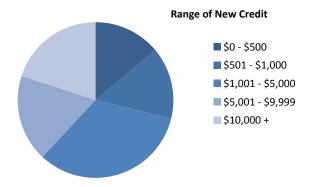


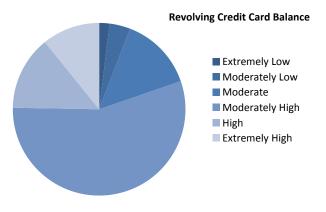


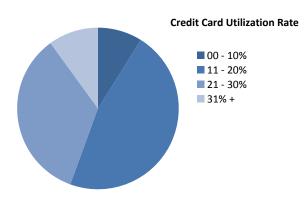
Borough Park, Ocean Parkway

	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	64%	65%	68%
Percentage of individuals with bank-issued c	redit cards		
All Credit Card Holders (HH)	70%	72%	74%
Percentage of households with at least one of	redit card (bank or non-ba	ank issued)	
f of Credit Lines (HH)			
1	31%	35%	36%
2 - 4	53%	48%	48%
5+	17%	16%	16%
Number of credit lines associated to a house	hold		
Credit Card - Range of New Credit			
\$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 Credit Card - Revolving Balance	in the last 12 months.		
Extremely Low \$0 to \$999	2%	3%	3%
Moderately Low \$1,000 to \$1,999	40/	C0/	
	4%	6%	5%
Moderate \$2,000 to \$3,999	14%	22%	5% 21%
·			
Moderate \$2,000 to \$3,999	14%	22%	21%
Moderate \$2,000 to \$3,999 Moderately High \$4,000 to \$7,499	14% 56%	22% 55%	21% 54%
Moderate \$2,000 to \$3,999 Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999	14% 56% 14% 11%	22% 55% 8%	21% 54% 10%
Moderate \$2,000 to \$3,999 Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi	14% 56% 14% 11%	22% 55% 8%	21% 54% 10%
Moderate \$2,000 to \$3,999 Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi	14% 56% 14% 11%	22% 55% 8%	21% 54% 10%
Moderate \$2,000 to \$3,999 Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi	14% 56% 14% 11% t cards	22% 55% 8% 6%	21% 54% 10% 7%
Moderate \$2,000 to \$3,999 Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi Credit Card - Utilization Rate (HH) 00 - 10%	14% 56% 14% 11% t cards	22% 55% 8% 6%	21% 54% 10% 7%
Moderate \$2,000 to \$3,999 Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi Credit Card - Utilization Rate (HH) 00 - 10% 11 - 20%	14% 56% 14% 11% t cards	22% 55% 8% 6% 6%	21% 54% 10% 7% 8% 26%
Moderate \$2,000 to \$3,999 Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi Credit Card - Utilization Rate (HH) 00 - 10% 11 - 20% 21 - 30%	14% 56% 14% 11% t cards 9% 47% 35% 10%	22% 55% 8% 6% 6% 25% 28% 41%	21% 54% 10% 7% 8% 26% 29%
Moderate \$2,000 to \$3,999 Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi Credit Card - Utilization Rate (HH) 00 - 10% 11 - 20% 21 - 30% 31% +	14% 56% 14% 11% t cards 9% 47% 35% 10%	22% 55% 8% 6% 6% 25% 28% 41%	21% 54% 10% 7% 8% 26% 29%





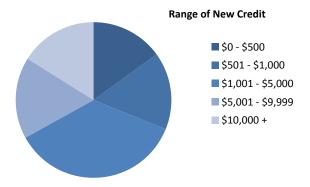


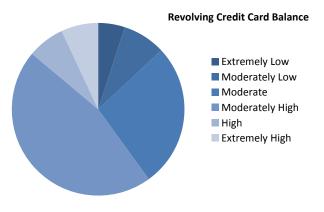


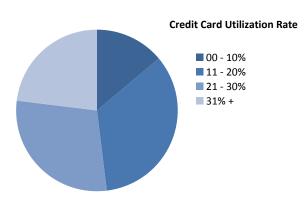
Coney Island, Brighton Beach

Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	62%	65%	68%
Percentage of individuals with bank-issued c	redit cards		
All Credit Card Holders (HH)	68%	72%	74%
Percentage of households with at least one of	redit card (bank or non-ba	ank issued)	
f of Credit Lines (HH)			
1	37%	35%	36%
2 - 4	48%	48%	48%
5+	15%	16%	16%
Number of credit lines associated to a house	hold		
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 Credit Card - Revolving Balance	in the last 12 months.		
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 credi	t cards		
·	t cards		
<u> </u>	t cards	6%	8%
Credit Card - Utilization Rate (HH)		6% 25%	8% 26%
Credit Card - Utilization Rate (HH) 00 - 10%	14%		
Credit Card - Utilization Rate (HH) 00 - 10% 11 - 20%	14% 34%	25%	26%
Credit Card - Utilization Rate (HH) 00 - 10% 11 - 20% 21 - 30%	14% 34% 29% 23%	25% 28% 41%	26% 29%
Credit Card - Utilization Rate (HH) 00 - 10% 11 - 20% 21 - 30% 31% +	14% 34% 29% 23%	25% 28% 41%	26% 29%





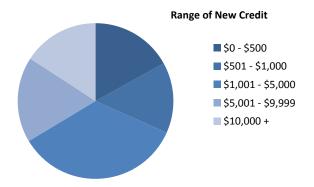


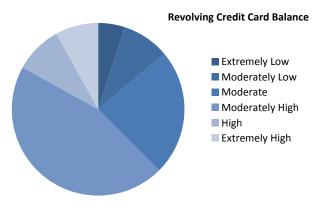


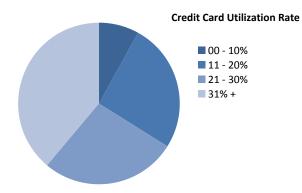
Flatbush, Ocean Parkway, Midwood

Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	67%	65%	68%
All Credit Card Holders (HH)	74%	72%	74%
All create cara Holacis (HH)	7470	7270	7470
# of Credit Lines (HH)			
1	32%	35%	36%
2 - 4	51%	48%	48%
5+	17%	16%	16%
Credit Card - Range of New Credit			
\$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			
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)			
00 - 10%	8%	6%	8%
11 - 20%	26%	25%	26%
21 - 30%	27%	28%	29%
31% +	39%	41%	36%
Discretionary Income Rank (HH)			
Zero	71%	56%	48%





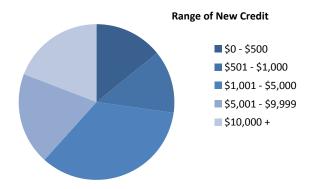


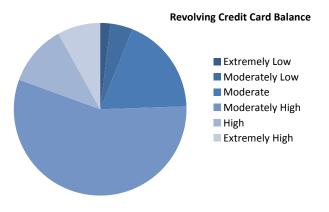


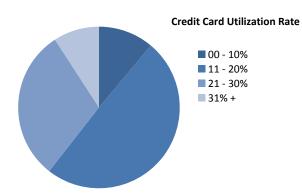
Sheepshead Bay, Manhattan Beach

Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	73%	65%	68%
All Credit Card Holders (HH)	78%	72%	74%
in create cara Horacis (Fift)	7070	7270	7 - 170
# of Credit Lines (HH)			
1	33%	35%	36%
2 - 4	50%	48%	48%
5+	17%	16%	16%
Credit Card - Range of New Credit			
\$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			
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)			
00 - 10%	11%	6%	8%
11 - 20%	49%	25%	26%
21 - 30%	30%	28%	29%
31% +	9%	41%	36%
Discretionary Income Rank (HH)			
Zero	52%	56%	48%





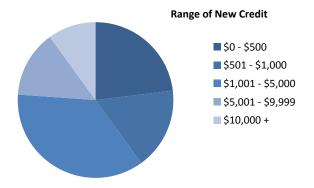


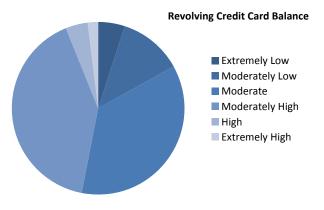


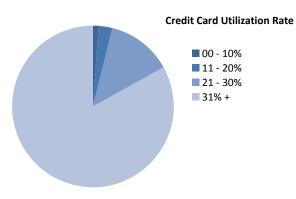
Ocean Hill, Brownsville

nancial Behavior	District	Borough	New York Cit
ank-Issued Credit Card Holders (POP)	57%	65%	68%
Percentage of individuals with bank-issued of	redit cards		
ll Credit Card Holders (HH)	64%	72%	74%
Percentage of households with at least one	credit card (bank or non-b	ank 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 house	hold		
redit 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%
redit 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%
			2170
Moderately High \$4,000 to \$7,499	41%	55%	54%
Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999	41% 4%		
		55%	54%
High \$7,500 to \$9,999	4% 2%	55% 8%	54% 10%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi	4% 2%	55% 8%	54% 10%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi	4% 2%	55% 8%	54% 10%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credited to the control of the control	4% 2% t cards	55% 8% 6%	54% 10% 7%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credited Card - Utilization Rate (HH) 00 - 10%	4% 2% t cards	55% 8% 6%	54% 10% 7%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi redit Card - Utilization Rate (HH) 00 - 10% 11 - 20%	4% 2% t cards 1% 3%	55% 8% 6% 6% 25%	54% 10% 7% 8% 26%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credit redit Card - Utilization Rate (HH) 00 - 10% 11 - 20% 21 - 30%	4% 2% t cards 1% 3% 13% 83%	55% 8% 6% 6% 25% 28% 41%	54% 10% 7% 8% 26% 29%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credited Card - Utilization Rate (HH) 00 - 10% 11 - 20% 21 - 30% 31% +	4% 2% t cards 1% 3% 13% 83%	55% 8% 6% 6% 25% 28% 41%	54% 10% 7% 8% 26% 29%





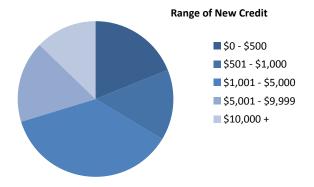


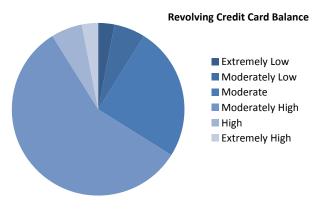


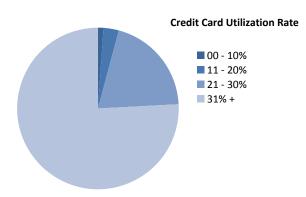
Flatbush, Rugby

nancial Behavior	District	Borough	New York Cit
nk-Issued Credit Card Holders (POP)	66%	65%	68%
Percentage of individuals with bank-issued c	redit cards		
Credit Card Holders (HH)	73%	72%	74%
Percentage of households with at least one of	credit card (bank or non-b	ank 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 house	hold		
edit 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%
edit 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 credi	t cards		
edit Card - Utilization Rate (HH)			
edit Card - Utilization Rate (HH) 00 - 10%	1%	6%	8%
	1% 3%	6% 25%	8% 26%
00 - 10%			
00 - 10% 11 - 20%	3%	25%	26%
00 - 10% 11 - 20% 21 - 30%	3% 20% 75%	25% 28% 41%	26% 29%
00 - 10% 11 - 20% 21 - 30% 31% +	3% 20% 75%	25% 28% 41%	26% 29%





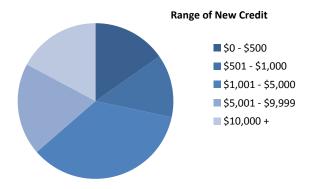


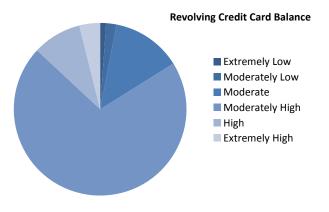


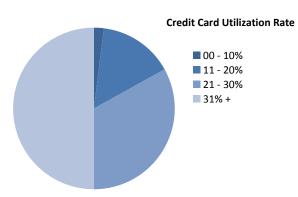
Canarsie, Flatlands

Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	72%	65%	68%
Percentage of individuals with bank-issued cr	edit cards		
All Credit Card Holders (HH)	78%	72%	74%
Percentage of households with at least one c	redit card (bank or non-ba	ank 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 housel	nold		
Credit Card - Range of New Credit			
\$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 i	n the last 12 months.		
Credit Card - Revolving Balance 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)			
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 ca	rds	
Discretionary Income Rank (HH)			
	28%	56%	48%





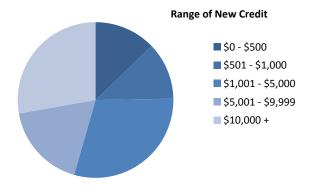


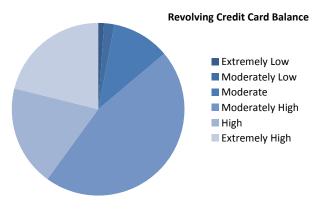


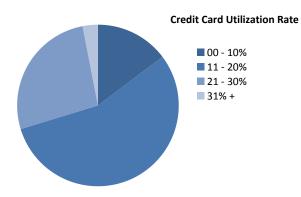
Financial District, Tribeca

	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	75%	71%	68%
Percentage of individuals with bank-issued c	redit cards		
All Credit Card Holders (HH)	82%	77%	74%
Percentage of households with at least one of	redit card (bank or non-ba	ank issued)	
f of Credit Lines (HH)			
1	42%	37%	36%
2 - 4	43%	48%	48%
5+	15%	16%	16%
Number of credit lines associated to a house	hold		
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 Credit Card - Revolving Balance	in the last 12 months.		
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%
Moderate \$2,000 to \$3,999 Moderately High \$4,000 to \$7,499	11% 46%	21% 47%	21% 54%
Moderately High \$4,000 to \$7,499	46%	47%	54%
Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999	46% 19% 21%	47% 12%	54% 10%
Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi	46% 19% 21%	47% 12%	54% 10%
Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 +	46% 19% 21%	47% 12%	54% 10%
Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi	46% 19% 21% t cards	47% 12% 12%	54% 10% 7%
Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi Credit Card - Utilization Rate (HH) 00 - 10%	46% 19% 21% t cards	47% 12% 12% 17%	54% 10% 7%
Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi Credit Card - Utilization Rate (HH) 00 - 10% 11 - 20%	46% 19% 21% t cards	47% 12% 12% 17% 38%	54% 10% 7% 8% 26%
Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi Credit Card - Utilization Rate (HH) 00 - 10% 11 - 20% 21 - 30%	46% 19% 21% t cards 15% 56% 27% 3%	47% 12% 12% 17% 38% 21% 23%	54% 10% 7% 8% 26% 29%
Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi Credit Card - Utilization Rate (HH) 00 - 10% 11 - 20% 21 - 30% 31% +	46% 19% 21% t cards 15% 56% 27% 3%	47% 12% 12% 17% 38% 21% 23%	54% 10% 7% 8% 26% 29%





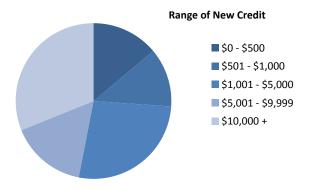


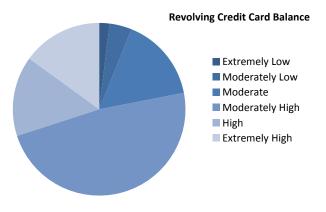


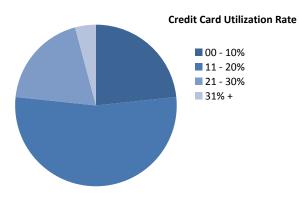
Greenwich Village, Soho, Little Italy

Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	76%	71%	68%
Percentage of individuals with bank-issued co	redit cards		
All Credit Card Holders (HH)	82%	77%	74%
Percentage of households with at least one c	redit card (bank or non-ba	ank issued)	
f of Credit Lines (HH)			
1	33%	37%	36%
2 - 4	51%	48%	48%
5+	16%	16%	16%
Number of credit lines associated to a house	hold		
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%
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%
			21/0
Moderately High \$4,000 to \$7,499	48%	47%	54%
Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999			
· · ·	48%	47%	54%
High \$7,500 to \$9,999	48% 15% 15%	47% 12%	54% 10%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credit	48% 15% 15%	47% 12%	54% 10%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credit	48% 15% 15%	47% 12%	54% 10%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credit Credit Card - Utilization Rate (HH)	48% 15% 15% t cards	47% 12% 12%	54% 10% 7%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credit Credit Card - Utilization Rate (HH) 00 - 10%	48% 15% 15% t cards	47% 12% 12% 17%	54% 10% 7%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credit Credit Card - Utilization Rate (HH) 00 - 10% 11 - 20%	48% 15% 15% t cards	47% 12% 12% 17% 38%	54% 10% 7% 8% 26%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credit Credit Card - Utilization Rate (HH) 00 - 10% 11 - 20% 21 - 30%	48% 15% 15% t cards 23% 53% 19% 4%	47% 12% 12% 17% 38% 21% 23%	54% 10% 7% 8% 26% 29%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credit Credit Card - Utilization Rate (HH) 00 - 10% 11 - 20% 21 - 30% 31% +	48% 15% 15% t cards 23% 53% 19% 4%	47% 12% 12% 17% 38% 21% 23%	54% 10% 7% 8% 26% 29%





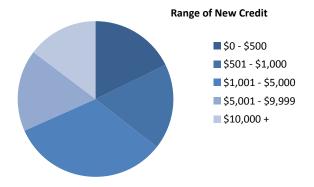


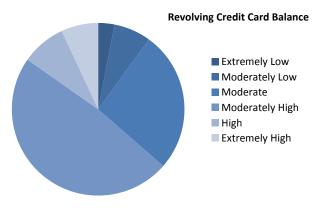


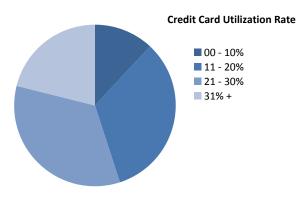
Lower East Side, Chinatown

	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	66%	71%	68%
Percentage of individuals with bank-issued c	redit cards		
All Credit Card Holders (HH)	72%	77%	74%
Percentage of households with at least one of	redit card (bank or non-ba	ank issued)	
f of Credit Lines (HH)			
1	38%	37%	36%
2 - 4	47%	48%	48%
5+	15%	16%	16%
Number of credit lines associated to a house	hold		
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 Credit Card - Revolving Balance	in the last 12 months.		
-			
Extremely Low S0 to S999	3%	3%	3%
Extremely Low \$0 to \$999 Moderately Low \$1,000 to \$1,999	3% 7%	3% 5%	3% 5%
Moderately Low \$1,000 to \$1,999 Moderate \$2,000 to \$3,999			
Moderately Low \$1,000 to \$1,999	7%	5%	5%
Moderately Low \$1,000 to \$1,999 Moderate \$2,000 to \$3,999	7% 26%	5% 21%	5% 21%
Moderately Low \$1,000 to \$1,999 Moderate \$2,000 to \$3,999 Moderately High \$4,000 to \$7,499	7% 26% 48%	5% 21% 47%	5% 21% 54%
Moderately Low \$1,000 to \$1,999 Moderate \$2,000 to \$3,999 Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999	7% 26% 48% 8% 7%	5% 21% 47% 12%	5% 21% 54% 10%
Moderately Low \$1,000 to \$1,999 Moderate \$2,000 to \$3,999 Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi	7% 26% 48% 8% 7%	5% 21% 47% 12%	5% 21% 54% 10%
Moderately Low \$1,000 to \$1,999 Moderate \$2,000 to \$3,999 Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi	7% 26% 48% 8% 7%	5% 21% 47% 12%	5% 21% 54% 10%
Moderately Low \$1,000 to \$1,999 Moderate \$2,000 to \$3,999 Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi	7% 26% 48% 8% 7% t cards	5% 21% 47% 12% 12%	5% 21% 54% 10% 7%
Moderately Low \$1,000 to \$1,999 Moderate \$2,000 to \$3,999 Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi Credit Card - Utilization Rate (HH) 00 - 10%	7% 26% 48% 8% 7% t cards	5% 21% 47% 12% 12%	5% 21% 54% 10% 7%
Moderately Low \$1,000 to \$1,999 Moderate \$2,000 to \$3,999 Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi Credit Card - Utilization Rate (HH) 00 - 10% 11 - 20%	7% 26% 48% 8% 7% t cards	5% 21% 47% 12% 12%	5% 21% 54% 10% 7%
Moderately Low \$1,000 to \$1,999 Moderate \$2,000 to \$3,999 Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi Credit Card - Utilization Rate (HH) 00 - 10% 11 - 20% 21 - 30%	7% 26% 48% 8% 7% t cards 12% 33% 34% 21%	5% 21% 47% 12% 12% 17% 38% 21% 23%	5% 21% 54% 10% 7% 8% 26% 29%
Moderately Low \$1,000 to \$1,999 Moderate \$2,000 to \$3,999 Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi Credit Card - Utilization Rate (HH) 00 - 10% 11 - 20% 21 - 30% 31% +	7% 26% 48% 8% 7% t cards 12% 33% 34% 21%	5% 21% 47% 12% 12% 17% 38% 21% 23%	5% 21% 54% 10% 7% 8% 26% 29%





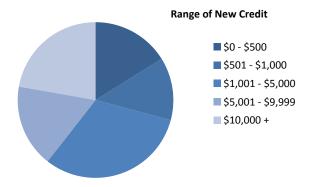


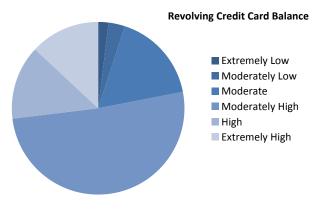


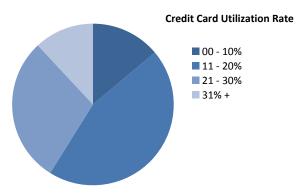
Chelsea, Clinton

inancial Behavior	District	Borough	New York City
ank-Issued Credit Card Holders (POP)	74%	71%	68%
Percentage of individuals with bank-issued co	redit cards		
ll Credit Card Holders (HH)	80%	77%	74%
Percentage of households with at least one c	redit card (bank or non-b	ank 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 house	hold		
redit Card - Range of New Credit			
\$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%
redit Card - Revolving Balance			
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	t cards		
redit Card - Utilization Rate (HH)			
00 - 10%	14%	17%	8%
11 - 20%	45%	38%	26%
21 - 30%	29%	21%	29%
	12%	23%	36%
31% +	12/0		
31% + Percentage of available credit being used by		rds	
		ırds	





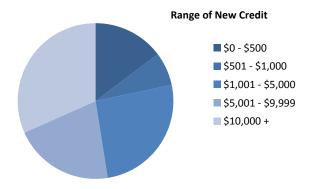


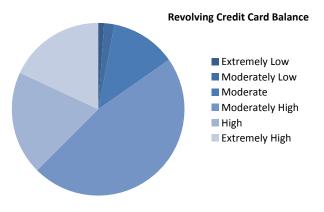


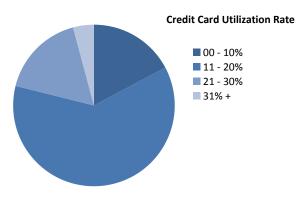
Midtown

inancial Behavior	District	Borough	New York City
ank-Issued Credit Card Holders (POP)	68%	71%	68%
Percentage of individuals with bank-issued cr	edit cards		
ll Credit Card Holders (HH)	77%	77%	74%
Percentage of households with at least one c	redit card (bank or non-b	ank 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 housel	nold		
redit Card - Range of New Credit			
\$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 i redit 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	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		
redit Card - Utilization Rate (HH)			
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 ca	rds	
iscretionary Income Rank (HH)			
	1%	34%	48%





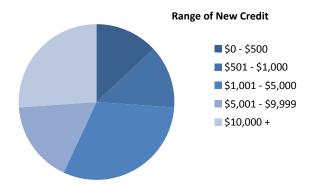


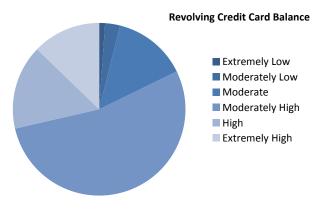


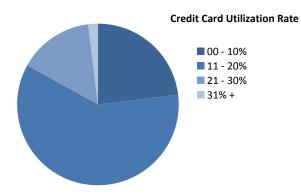
Murray Hill, Stuyvesant Town

inancial Behavior	District	Borough	New York City
ank-Issued Credit Card Holders (POP)	78%	71%	68%
Percentage of individuals with bank-issued cr	edit cards		
ll Credit Card Holders (HH)	84%	77%	74%
Percentage of households with at least one c	redit card (bank or non-b	ank 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 housel	nold		
redit Card - Range of New Credit			
\$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 i redit Card - Revolving Balance	n the last 12 months.		
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		
redit Card - Utilization Rate (HH)			
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	nouseholds with credit ca	rds	
iscretionary Income Rank (HH)			
		34%	48%





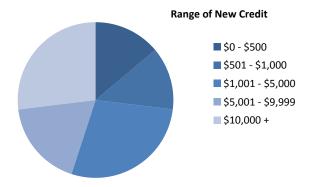


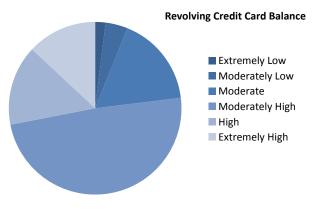


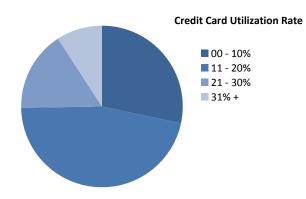
Upper West Side

Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	76%	71%	68%
Percentage of individuals with bank-issued co	redit cards		
All Credit Card Holders (HH)	82%	77%	74%
Percentage of households with at least one of	redit card (bank or non-b	ank 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 house	hold		
Credit Card - Range of New Credit			
\$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%
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	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	t cards		
Credit Card - Utilization Rate (HH)			
00 - 10%	28%	17%	8%
11 - 20%	46%	38%	26%
21 - 30%	16%	21%	29%
	9%	23%	36%
31% +			
31% + Percentage of available credit being used by		ırds	
		irds	





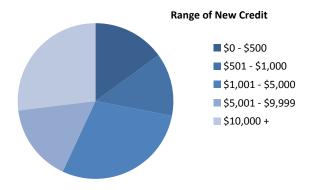


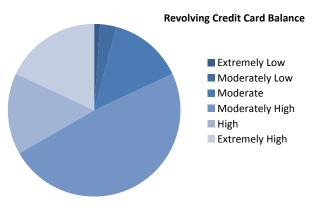


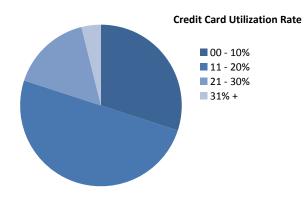
Upper East Side

inancial Behavior	District	Borough	New York City
ank-Issued Credit Card Holders (POP)	77%	71%	68%
Percentage of individuals with bank-issued cr	edit cards		
ll Credit Card Holders (HH)	83%	77%	74%
Percentage of households with at least one c	redit card (bank or non-b	ank 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 housel	nold		
redit Card - Range of New Credit			
\$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 i redit Card - Revolving Balance			
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		
redit Card - Utilization Rate (HH)			
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	nouseholds with credit ca	rds	
iscretionary Income Rank (HH)			
	1%	34%	48%





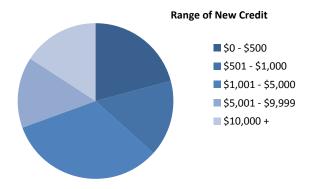


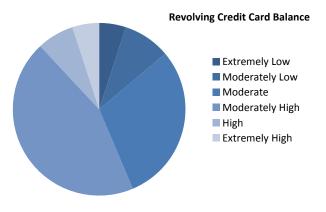


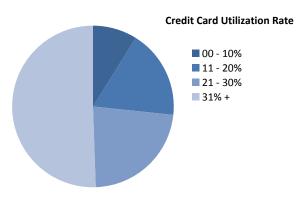
West Harlem, Morningside Hts

inancial Behavior	District	Borough	New York City
ank-Issued Credit Card Holders (POP)	64%	71%	68%
Percentage of individuals with bank-issued co	redit cards		
ll Credit Card Holders (HH)	69%	77%	74%
Percentage of households with at least one c	redit card (bank or non-b	ank 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 house	hold		
redit 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%
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	t 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%
	households with credit ca	ards	
Percentage of available credit being used by			
Percentage of available credit being used by Discretionary Income Rank (HH)			





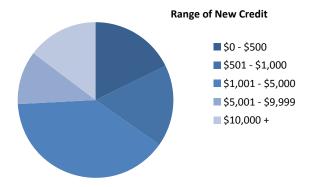


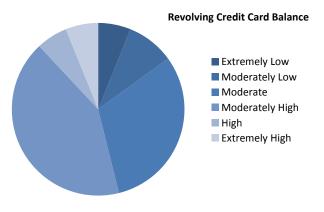


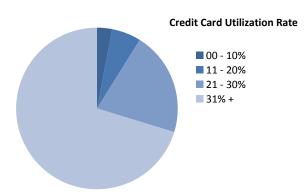
Central Harlem

Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	60%	71%	68%
Percentage of individuals with bank-issued co	redit cards		
All Credit Card Holders (HH)	66%	77%	74%
Percentage of households with at least one of	redit card (bank or non-b	ank 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 house	hold		
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%
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	t 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 ca	rds	
Discretionary Income Rank (HH)			





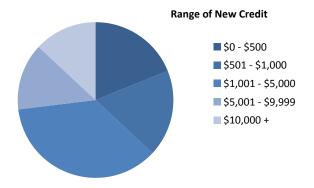


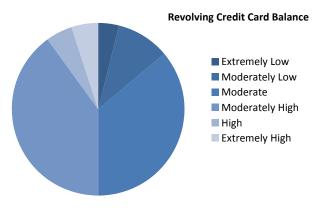


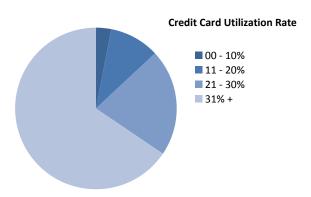
East Harlem

inancial Behavior	District	Borough	New York City
ank-Issued Credit Card Holders (POP)	59%	71%	68%
Percentage of individuals with bank-issued cr	redit cards		
ll Credit Card Holders (HH)	65%	77%	74%
Percentage of households with at least one c	redit card (bank or non-b	ank 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 house	hold		
redit 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%
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	t 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 ca	ards	
refreshtage of available credit being used by			
Discretionary Income Rank (HH)			





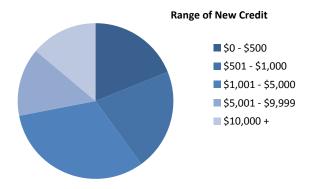


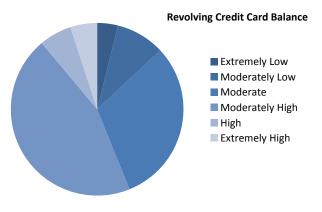


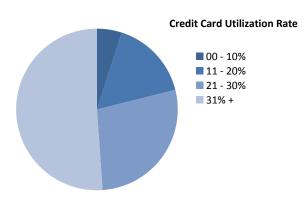
Washington Heights, Inwood

nancial Behavior	District	Borough	New York Cit
ank-Issued Credit Card Holders (POP)	67%	71%	68%
Percentage of individuals with bank-issued cr	edit cards		
l Credit Card Holders (HH)	71%	77%	74%
Percentage of households with at least one c	redit card (bank or non-b	ank 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 housel	nold		
redit 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 i			
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		
redit 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	nouseholds with credit ca	nrds	
iscretionary Income Rank (HH)			





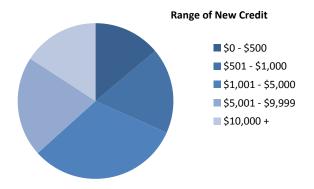


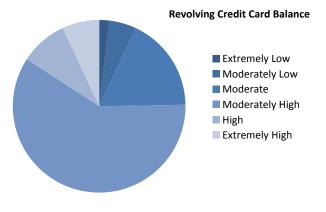


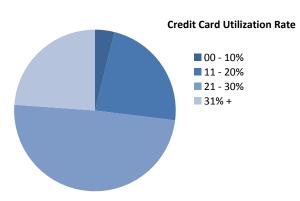
Astoria, Long Island City

inancial Behavior	District	Borough	New York City
ank-Issued Credit Card Holders (POP)	70%	70%	68%
Percentage of individuals with bank-issued co	redit cards		
ll Credit Card Holders (HH)	76%	75%	74%
Percentage of households with at least one c	redit card (bank or non-ba	ank 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 house	hold		
redit 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%
redit 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			5,0
	18%	16%	21%
Moderately High \$4,000 to \$7,499	18% 60%	16% 62%	
Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999			21%
· -	60%	62%	21% 54%
High \$7,500 to \$9,999	60% 9% 7%	62% 11%	21% 54% 10%
High \$7,500 to \$9,999 Extremely High \$10,000 +	60% 9% 7%	62% 11%	21% 54% 10%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credit	60% 9% 7%	62% 11%	21% 54% 10%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credit redit Card - Utilization Rate (HH)	60% 9% 7% t cards	62% 11% 7%	21% 54% 10% 7%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credit redit Card - Utilization Rate (HH) 00 - 10%	60% 9% 7% t cards	62% 11% 7%	21% 54% 10% 7%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credit redit Card - Utilization Rate (HH) 00 - 10% 11 - 20%	60% 9% 7% t cards	62% 11% 7% 7% 26%	21% 54% 10% 7% 8% 26%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credit redit Card - Utilization Rate (HH) 00 - 10% 11 - 20% 21 - 30%	60% 9% 7% t cards 4% 23% 49% 24%	62% 11% 7% 7% 26% 37% 31%	21% 54% 10% 7% 8% 26% 29%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credit redit Card - Utilization Rate (HH) 00 - 10% 11 - 20% 21 - 30% 31% +	60% 9% 7% t cards 4% 23% 49% 24%	62% 11% 7% 7% 26% 37% 31%	21% 54% 10% 7% 8% 26% 29%





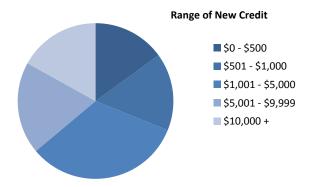


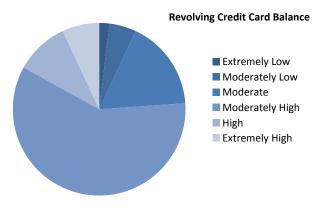


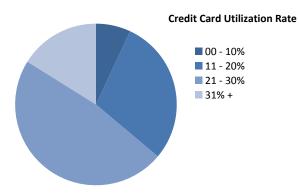
Sunnyside and Woodside

nancial Behavior	District	Borough	New York City
ank-Issued Credit Card Holders (POP)	69%	70%	68%
Percentage of individuals with bank-issued co	redit cards		
ll Credit Card Holders (HH)	76%	75%	74%
Percentage of households with at least one of	redit card (bank or non-b	ank 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 house	hold		
redit Card - Range of New Credit			
\$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 redit Card - Revolving Balance	in the last 12 months.		
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 credi	t cards		
redit Card - Utilization Rate (HH)			
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 ca	ards	
iscretionary Income Rank (HH)			
is a construction of the control of			





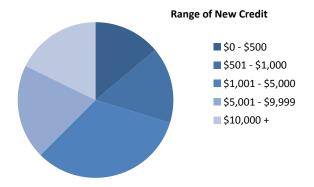


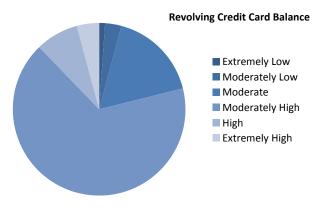


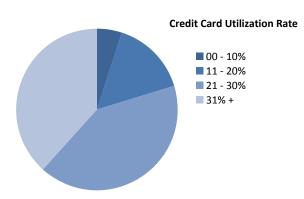
Jackson Heights, East Elmhurst

inancial Behavior	District	Borough	New York City
ank-Issued Credit Card Holders (POP)	66%	70%	68%
Percentage of individuals with bank-issued cr	edit cards		
ll Credit Card Holders (HH)	70%	75%	74%
Percentage of households with at least one c	redit card (bank or non-b	ank 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 house	nold		
redit Card - Range of New Credit			
\$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 i	if the last 12 months.		
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		
redit Card - Utilization Rate (HH)			
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 ca	ırds	
Discretionary Income Rank (HH)			





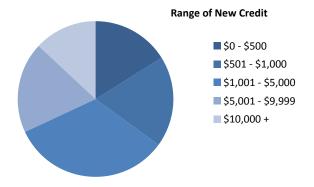


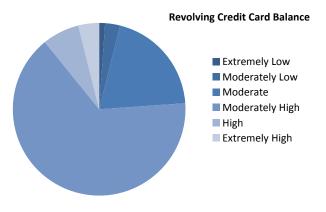


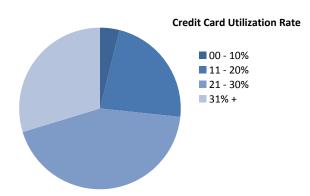
Elmhurst, Corona

inancial Behavior	District	Borough	New York City
ank-Issued Credit Card Holders (POP)	64%	70%	68%
Percentage of individuals with bank-issued co	redit cards		
All Credit Card Holders (HH)	68%	75%	74%
Percentage of households with at least one c	redit card (bank or non-b	ank issued)	
f of Credit Lines (HH)			
1	38%	36%	36%
2 - 4	48%	49%	48%
5+	14%	15%	16%
Number of credit lines associated to a house	hold		
redit Card - Range of New Credit			
\$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			
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	t cards		
Credit Card - Utilization Rate (HH)			
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 ca	irds	
Discretionary Income Rank (HH)			
Zero	76%	50%	48%





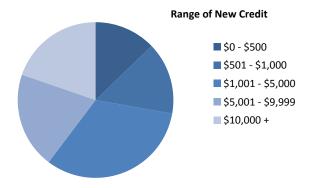


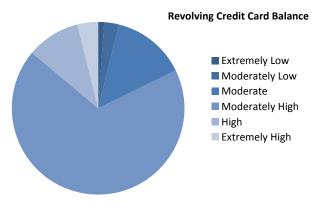


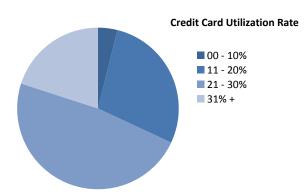
Maspeth, Middle Village, Ridgewood

inancial Behavior	District	Borough	New York City
ank-Issued Credit Card Holders (POP)	70%	70%	68%
Percentage of individuals with bank-issued cr	edit cards		
ll Credit Card Holders (HH)	76%	75%	74%
Percentage of households with at least one c	redit card (bank or non-b	ank 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 housel	nold		
redit Card - Range of New Credit			
\$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 i redit Card - Revolving Balance	n the last 12 months.		
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		
redit Card - Utilization Rate (HH)			
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 ca	rds	
iscretionary Income Rank (HH)			
	47%	50%	48%





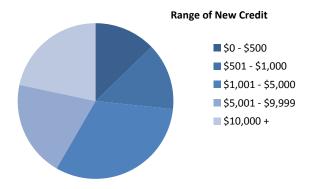


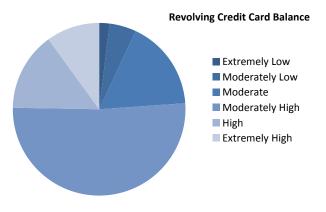


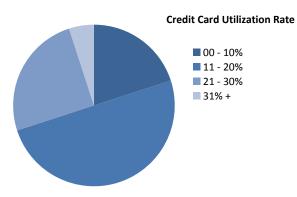
Rego Park, Forest Hills

nancial Behavior	District	Borough	New York City
ank-Issued Credit Card Holders (POP)	77%	70%	68%
Percentage of individuals with bank-issued co	redit cards		
ll Credit Card Holders (HH)	82%	75%	74%
Percentage of households with at least one c	redit card (bank or non-b	ank 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 house	hold		
redit Card - Range of New Credit			
\$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%
redit 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	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	t cards		
redit Card - Utilization Rate (HH)			
00 - 10%	20%	7%	8%
11 - 20%	50%	26%	26%
11 - 20%	30%		
21 - 30%	25%	37%	29%
		37% 31%	29% 36%
21 - 30%	25% 5%	31%	
21 - 30% 31% +	25% 5%	31%	





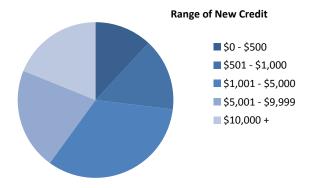


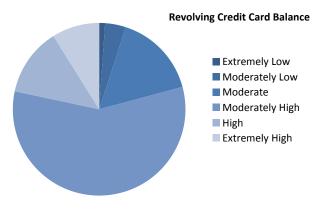


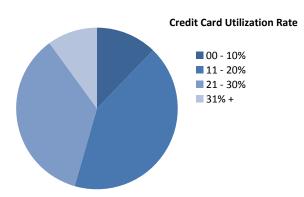
Flushing, Whitestone

inancial Behavior	District	Borough	New York City
ank-Issued Credit Card Holders (POP)	73%	70%	68%
Percentage of individuals with bank-issued cr	edit cards		
ll Credit Card Holders (HH)	78%	75%	74%
Percentage of households with at least one c	redit card (bank or non-b	ank 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 housel	nold		
redit 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 i	n the last 12 months.		
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		
redit 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	nouseholds with credit ca	rds	
iscretionary Income Rank (HH)			





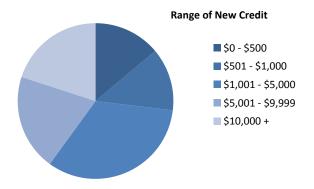


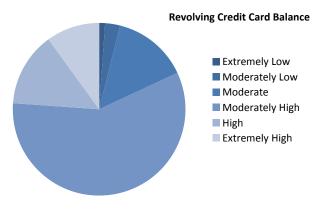


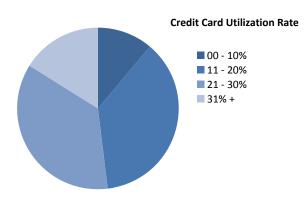
Fresh Meadows, Kew Gardens

inancial Behavior	District	Borough	New York City
ank-Issued Credit Card Holders (POP)	74%	70%	68%
Percentage of individuals with bank-issued co	redit cards		
ll Credit Card Holders (HH)	79%	75%	74%
Percentage of households with at least one c	redit card (bank or non-ba	ank 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 house	hold		
redit Card - Range of New Credit			
\$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%
redit Card - Revolving Balance			
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%	4.50/	
	11/0	16%	21%
Moderately High \$4,000 to \$7,499	58%	62%	21% 54%
Moderately High \$4,000 to \$7,499 High \$7,500 to \$9,999			
· -	58%	62%	54%
High \$7,500 to \$9,999	58% 14% 10%	62% 11%	54% 10%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi	58% 14% 10%	62% 11%	54% 10%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi	58% 14% 10%	62% 11%	54% 10%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credived the control of	58% 14% 10% t cards	62% 11% 7%	54% 10% 7%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi redit Card - Utilization Rate (HH) 00 - 10%	58% 14% 10% t cards	62% 11% 7%	54% 10% 7%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi redit Card - Utilization Rate (HH) 00 - 10% 11 - 20%	58% 14% 10% t cards 11% 37%	62% 11% 7% 7% 26%	54% 10% 7% 8% 26%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credi redit Card - Utilization Rate (HH) 00 - 10% 11 - 20% 21 - 30%	58% 14% 10% t cards 11% 37% 36% 16%	62% 11% 7% 7% 26% 37% 31%	54% 10% 7% 8% 26% 29%
High \$7,500 to \$9,999 Extremely High \$10,000 + Total revolving balance on bank-issued credivated: redit Card - Utilization Rate (HH) 00 - 10% 11 - 20% 21 - 30% 31% +	58% 14% 10% t cards 11% 37% 36% 16%	62% 11% 7% 7% 26% 37% 31%	54% 10% 7% 8% 26% 29%





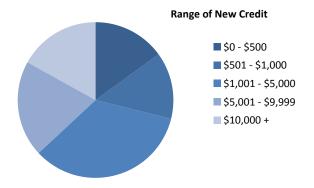


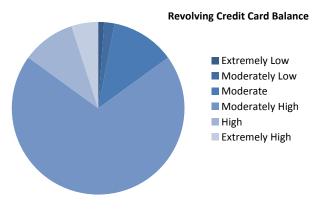


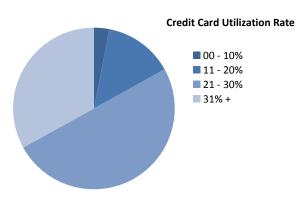
Woodhaven, Richmond Hill

nancial Behavior	District	Borough	New York City
ank-Issued Credit Card Holders (POP)	64%	70%	68%
Percentage of individuals with bank-issued co	redit cards		
ll Credit Card Holders (HH)	70%	75%	74%
Percentage of households with at least one of	redit card (bank or non-b	ank 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 house	hold		
redit Card - Range of New Credit			
\$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%
redit 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	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 credi	t cards		
redit Card - Utilization Rate (HH)			
redit Card - Utilization Rate (HH) 00 - 10%	3%	7%	8%
	3% 14%	7% 26%	8% 26%
00 - 10%			
00 - 10% 11 - 20%	14%	26%	26%
00 - 10% 11 - 20% 21 - 30%	14% 50% 33%	26% 37% 31%	26% 29%
00 - 10% 11 - 20% 21 - 30% 31% +	14% 50% 33%	26% 37% 31%	26% 29%





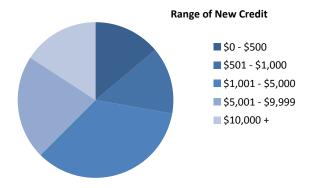


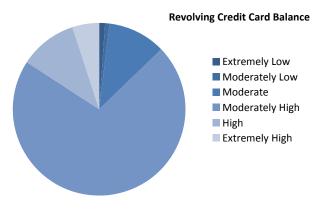


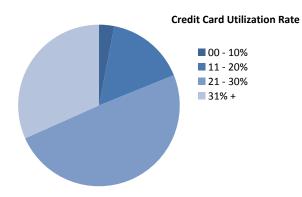
Howard Beach, Ozone Park

inancial Behavior	District	Borough	New York City
ank-Issued Credit Card Holders (POP)	69%	70%	68%
Percentage of individuals with bank-issued cr	redit cards		
ll Credit Card Holders (HH)	75%	75%	74%
Percentage of households with at least one c	redit card (bank or non-b	ank 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 house	hold		
redit Card - Range of New Credit			
\$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 i	in the last 12 months.		
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	t cards		
redit Card - Utilization Rate (HH)			
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 ca	nrds	
reicentage of available credit being used by			
viscretionary Income Rank (HH)			





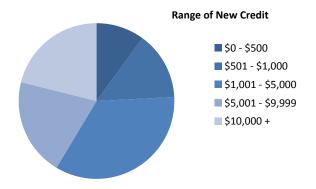


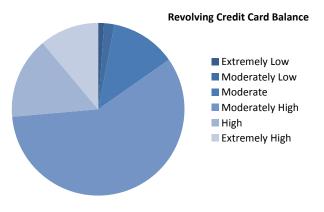


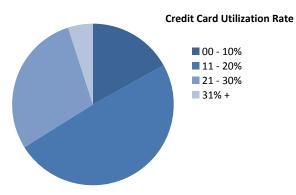
Bayside, Douglaston

Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	80%	70%	68%
Percentage of individuals with bank-issued c	redit cards		
All Credit Card Holders (HH)	84%	75%	74%
Percentage of households with at least one of	redit card (bank or non-b	ank 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 house	hold		
Credit Card - Range of New Credit			
\$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 Credit Card - Revolving Balance	in the last 12 months.		
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 credi	t cards		
Credit Card - Utilization Rate (HH)			
	470/	7%	8%
00 - 10%	17%		
00 - 10% 11 - 20%	49%	26%	26%
		26% 37%	
11 - 20%	49%		26%
11 - 20% 21 - 30%	49% 29% 5%	37% 31%	26% 29%
11 - 20% 21 - 30% 31% +	49% 29% 5%	37% 31%	26% 29%





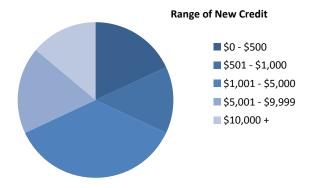


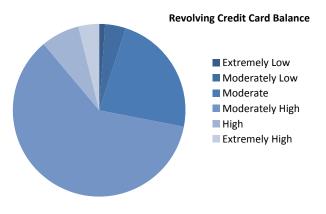


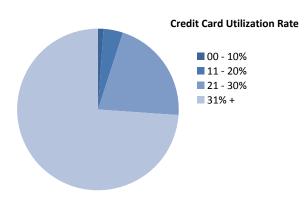
Jamaica, Hollis

nancial Behavior	District	Borough	New York Cit
ank-Issued Credit Card Holders (POP)	65%	70%	68%
Percentage of individuals with bank-issued co	redit cards		
l Credit Card Holders (HH)	70%	75%	74%
Percentage of households with at least one of	redit card (bank or non-b	ank 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 house	hold		
redit 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 redit Card - Revolving Balance	in the last 12 months.		
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 credi	t cards		
redit 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 ca	ards	
iscretionary Income Rank (HH)			





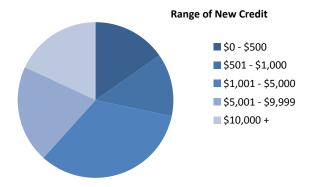


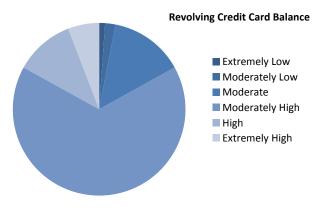


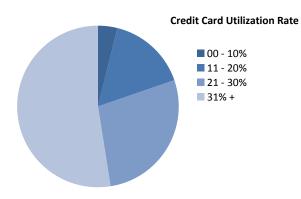
Laurelton, Cambria Heights

inancial Behavior	District	Borough	New York City
ank-Issued Credit Card Holders (POP)	74%	70%	68%
Percentage of individuals with bank-issued cr	edit cards		
ll Credit Card Holders (HH)	78%	75%	74%
Percentage of households with at least one c	redit card (bank or non-b	ank 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 housel	nold		
redit Card - Range of New Credit			
\$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 i			
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		
redit Card - Utilization Rate (HH)			
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 ca	irds	
Discretionary Income Rank (HH)			





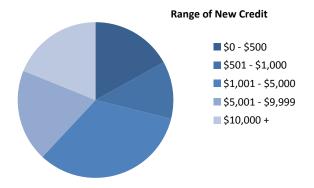


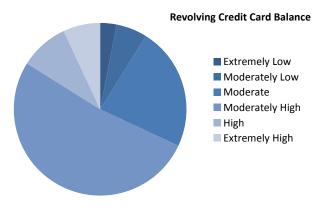


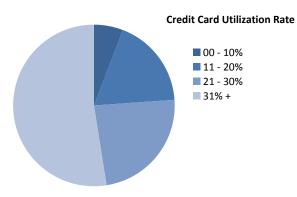
The Rockaways

nancial Behavior	District	Borough	New York Cit
nk-Issued Credit Card Holders (POP)	61%	70%	68%
Percentage of individuals with bank-issued c	redit cards		
Credit Card Holders (HH)	68%	75%	74%
Percentage of households with at least one of	redit card (bank or non-b	ank 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 house	hold		
edit 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%
edit 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 credi	t cards		
edit Card - Utilization Rate (HH)			
00 - 10%	6%	7%	8%
	18%	26%	26%
11 - 20%			
11 - 20% 21 - 30%	24%	37%	29%
		37% 31%	29% 36%
21 - 30%	24% 53%	31%	
21 - 30% 31% +	24% 53%	31%	





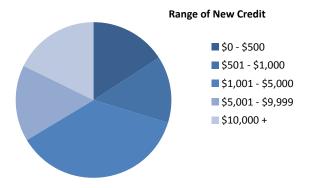


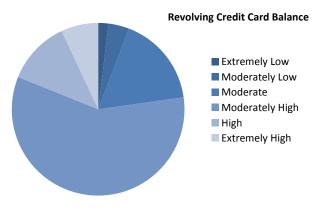


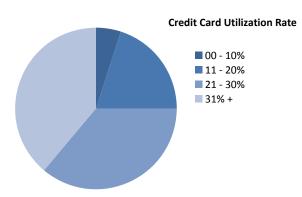
North Island

inancial Behavior	District	Borough	New York City
ank-Issued Credit Card Holders (POP)	69%	78%	68%
Percentage of individuals with bank-issued co	redit cards		
ll Credit Card Holders (HH)	74%	81%	74%
Percentage of households with at least one of	redit card (bank or non-b	ank 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 house	hold		
redit Card - Range of New Credit			
\$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%
Credit Card - Revolving Balance			
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 credi	t cards		
Credit Card - Utilization Rate (HH)			
00 - 10%	5%	6%	8%
11 - 20%	20%	32%	26%
21 - 30%	36%	42%	29%
31% +	39%	21%	36%
	households with credit ca	nrds	
Percentage of available credit being used by			
Percentage of available credit being used by Discretionary Income Rank (HH)			





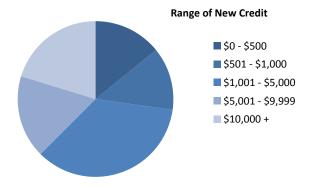


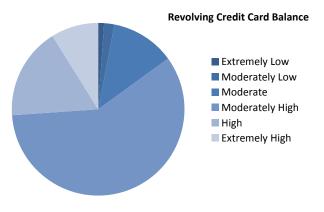


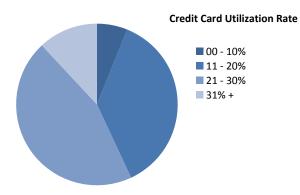
Mid Island

Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	79%	78%	68%
Percentage of individuals with bank-issued co	redit cards		
All Credit Card Holders (HH)	83%	81%	74%
Percentage of households with at least one of	redit card (bank or non-b	ank 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 house	hold		
Credit Card - Range of New Credit			
\$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%
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	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 credi	t cards		
Credit Card - Utilization Rate (HH)			
00 - 10%	6%	6%	8%
11 - 20%	37%	32%	26%
	45%	42%	29%
21 - 30%			
21 - 30% 31% +	12%	21%	36%
	12%		36%
31% +	12%		36%









South Island

Financial Behavior	District	Borough	New York City
Bank-Issued Credit Card Holders (POP)	85%	78%	68%
Percentage of individuals with bank-issued co	redit cards		
All Credit Card Holders (HH)	88%	81%	74%
Percentage of households with at least one of	redit card (bank or non-b	ank 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 house	hold		
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%
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 credi	t 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%
31/0 1			
Percentage of available credit being used by	households with credit ca	ards	
	households with credit ca	nrds	



