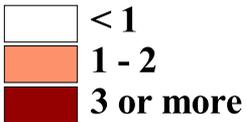


NEW YORK CITY

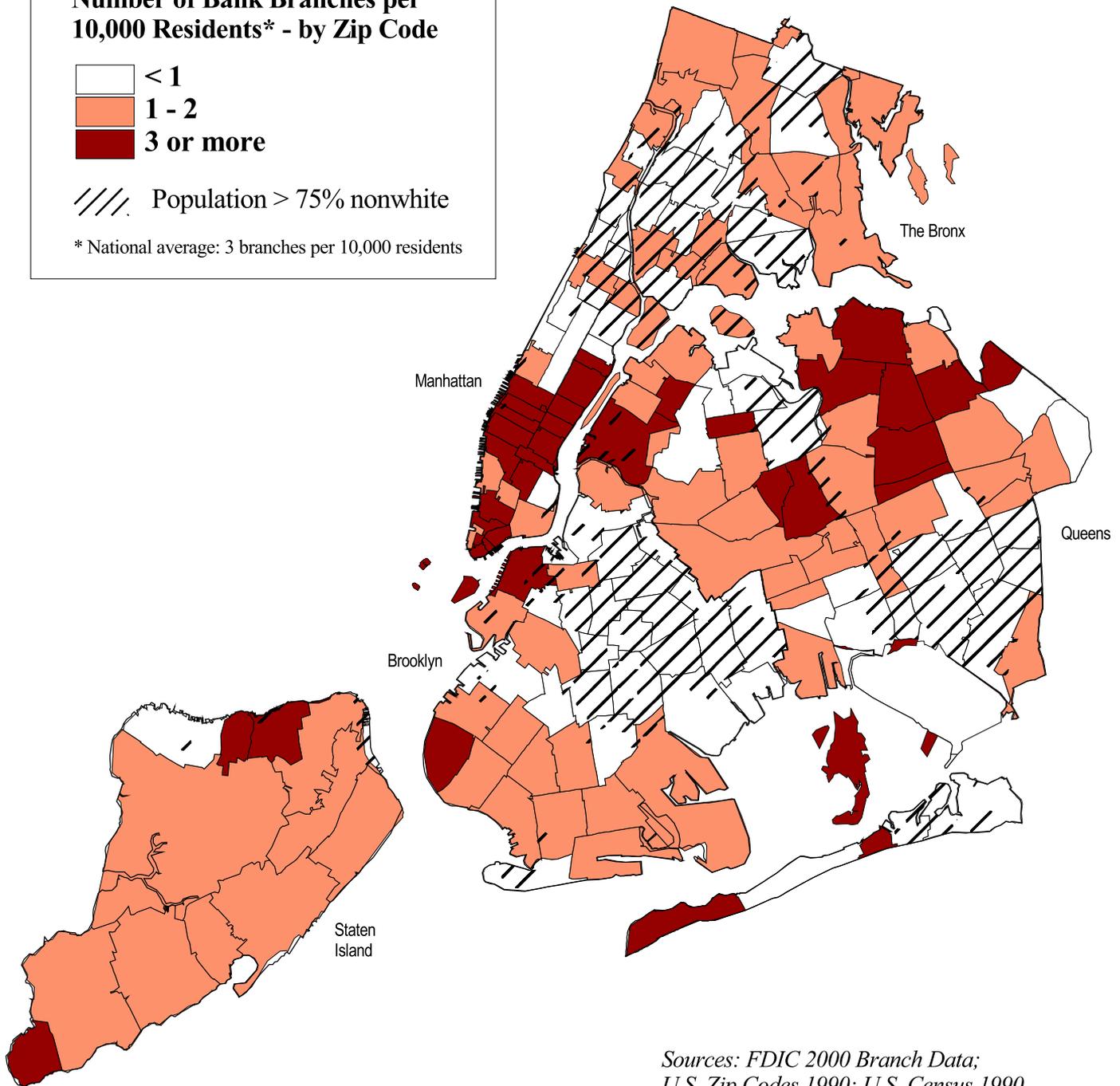
ABSENCE OF BANK BRANCHES IN PREDOMINANTLY NONWHITE NEIGHBORHOODS - 2000

Number of Bank Branches per
10,000 Residents* - by Zip Code



////// Population > 75% nonwhite

* National average: 3 branches per 10,000 residents



Sources: FDIC 2000 Branch Data;
U.S. Zip Codes 1990; U.S. Census 1990