

**NEW YORK STATE BANKING DEPARTMENT  
CONSUMER SERVICES DIVISION**

2 Rector Street  
New York, NY 10006

**PUBLIC SUMMARY**

**COMMUNITY REINVESTMENT ACT  
PERFORMANCE EVALUATION**

**Date of Evaluation:** May 21, 2001

**Institution:** Apple Bank for Savings  
122 East 42<sup>nd</sup> Street, 9<sup>th</sup> floor  
New York, N.Y. 10168

**Note:** This evaluation is not an assessment of the financial condition of this institution. The rating assigned does not represent an analysis, conclusion or opinion of the New York State Banking Department concerning the safety and soundness of this financial institution.

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## GENERAL INFORMATION

This document is an “on-site” evaluation of the Community Reinvestment Act (“CRA”) performance of Apple Bank for Savings (Apple Bank) prepared by the New York State Banking Department. The evaluation represents the Banking Department’s current assessment and rating of the institution’s CRA performance based on an evaluation conducted as of May 21, 2001.

Section 28-b of the New York State Banking Law, as amended, requires that when evaluating certain applications, the Superintendent of Banks shall assess a banking institution’s record of helping to meet the credit needs of its entire community, including low and moderate income areas, consistent with safe and sound operations.

Part 76 of the General Regulations of the Banking Board implements Section 28-b and further requires that the Banking Department assess the CRA performance records of regulated financial institutions. Part 76 establishes the framework and criteria by which the Department will evaluate the performance. Section 76.5 further provides that the Banking Department will prepare a written report summarizing the results of such assessment and will assign to each institution a numerical CRA rating based on a 1 to 4 scoring system. The numerical scores represent an assessment of CRA performance as follows:

- (1) outstanding record of meeting community credit needs;
- (2) satisfactory record of meeting community credit needs;
- (3) needs to improve record of meeting community credit needs; and
- (4) substantial noncompliance in meeting community credit needs.

Section 76.5 further requires that the CRA rating and the written summary be made available to the public (“Evaluation”). Evaluations are primarily based on a review of performance tests and standards described in Section 76.7 and detailed in Sections 76.8 – 76.13. The tests and standards incorporate the 12 assessment factors contained in Section 28-b of the New York State Banking Law.

For explanation of technical terms used in this report, please consult the **GLOSSARY** at the back of this document.

## **OVERVIEW OF INSTITUTION'S PERFORMANCE**

### **Overall Rating:**

Apple Bank for Savings is rated "2", indicating a satisfactory record of helping to meet community credit needs.

### **Lending Test – "Low Satisfactory"**

- Apple Bank's lending activities reflect a satisfactory responsiveness to the credit needs of its community. The majority of the bank's loans were originated within its assessment area. In 2000 the bank extended 609 residential real estate loans (including HMDA-reportable originations, purchases and MECAs) totaling \$243 million, of which 552 loans (90.6%) totaling \$162.8 million (67%) were in the assessment area. In the first five months of 2001 the bank extended 177 loans totaling \$48 million, of which 169 loans (95.5%) totaling \$44.9 million (93.5%) were in the assessment area.
- The geographic distribution of the bank's lending reflects a good penetration throughout the assessment area. In 2000, 19.6% by number and 21.8% by dollar volume of loans were made in low- and moderate-income ("LMI") census tracts. In 2001, LMI tract penetration was 26% by number and 21.9% by dollar volume, showing an increase.
- Apple's residential loan distribution by income level reflects a good penetration among borrowers of different income levels. Of the total loans originated by the bank in 2000, 35 loans (6%) totaling \$3 million (2%), went to low-income borrowers, 117 loans (21.6%) totaling \$14 million (9%) to moderate-income borrowers, 59 loans (10.9%) totaling \$8 million (5%) to middle-income borrowers and 305 loans (56%) totaling \$105.3 million (65%) to upper-income borrowers. For interim 2001, the bank extended 63 loans (39.2%) to LMI borrowers, showing improved penetration based on a reduced volume of activity.
- Apple's community development lending reflects a satisfactory responsiveness to the credit needs of its community, when considering the bank's multifamily lending activity. As of the evaluation date, community development loans totaled \$44.9 million, with \$28.7 million outstanding, reflecting a reasonable level of activity for a bank of Apple's size and capacity.

### **Investment Test - "High Satisfactory"**

- Apple Bank's qualified investment activity is considered highly satisfactory. As of the quarter ending March 31, 2001, the bank's qualified community development investments totaled \$16.6 million, showing a significant level of activity for a bank of Apple's size and capacity.
- Grants, which totaled \$287 thousand, represented a minimal portion of the bank's qualified

investment activities.

- Though not particularly innovative, or complex, the bank's activities show a satisfactory level of responsiveness to community credit needs.

### **Services Test - "High Satisfactory"**

- Apple Bank's delivery systems are accessible to geographies and individuals of different income levels throughout the assessment area. The bank has 46 branch offices disbursed throughout the assessment area, 11 (24%) of which are located in LMI census tracts. Supplementing the branch offices is an Automatic Teller Machine (ATM) network consisting of 70 locations, of which 24(34%) are located in LMI tracts.
- The bank provides a variety of banking services including checking accounts, passbook saving accounts, residential mortgages and consumer loan products. Apple also offers "BasicValue" checking accounts, "Youth Savings" passbook savings accounts, SureCredit and "Apple Edge" workplace banking.
- The bank also offers Food Stamp processing and accepts New York State Electronic Benefits Transfer (EBT) cards at no cost to its customers. In addition Apple Bank offers comprehensive telephone banking services through its "Customerline" department with special features for the hearing impaired.
- The bank's services, including business hours, are tailored to the convenience and needs of the community, with a majority of branches offering late and Saturday hours.
- The bank provides a variety of community development services that benefit LMI geographies and individuals. These include participation in mortgage fairs and seminars as well as technical support to community organizations and initiatives through service on advisory boards, task forces, loan committees and boards of directors.

This "on-site" Evaluation was conducted based on a review of the 12 assessment factors set forth in Section 28-b of the New York State Banking Law and Part 76 of the General Regulations of the Banking Board.

## PERFORMANCE CONTEXT

### **Institution's Profile:**

Apple Bank for Savings ("Apple Bank" or "the bank") is a New York State-chartered stock form savings bank, headquartered at 122 East 42<sup>nd</sup> Street in Manhattan. The bank operates 46 full-service banking offices (including the main office) in seven New York counties as follows: Kings (Brooklyn), Bronx, Nassau, New York, Queens, Suffolk and Westchester.

Supplementing the banking offices is an Automated Teller Machine (ATM) network consisting of 70 locations, at least one at each branch office and six off-site locations within the bank's assessment area. All of the off-site ATMs are non-deposit taking and are located inside the assessment area.

Through its 46 branches, Apple Bank provides a variety of retail banking services including deposit taking, real estate lending and consumer lending. As of December 31, 2000, the bank reported total assets of \$6.0 billion. For the calendar quarter ended March 31, 2001, Apple Bank reported total loans of \$1.7 billion and total deposits of \$5.3 billion, resulting in a loan-to-deposit ratio of 31.2%. According to the Uniform Bank Performance Report, for the calendar quarter ended December 31, 2000, the bank reported a loan-to-deposit ratio of 33.28%. This percentage is significantly below its peer group average of 93.98%.

Apple Bank is primarily a real estate lender. As of March 31, 2001, the bank reported 89.6% of its loan portfolio in real estate loans and 2% in consumer loans.

As of March 31, 2001, the bank's deposits were drawn primarily from New York County (32.98%) followed by Suffolk (15.89%), Kings (14.73%) and Nassau (13.73%). Deposits were drawn to a lesser degree from the Bronx (11.96%), Westchester (7.86%) and Queens (2.85%) Counties.

### **Assessment Area:**

Apple Bank for Savings' assessment area includes the entire counties of Kings (Brooklyn), Bronx, New York, Queens, Nassau, Suffolk and Westchester, where the bank has a branch presence. The assessment area consists of 2,917 census tracts, 829 or 28.42%, of which are low- to moderate-income ("LMI") tracts.

Following is the demographic summary of each of the counties in the bank's assessment area.

**New York County** (Manhattan) had a population of 1,487,536 in 1990, which increased to 1,537,195 in 2000. The 1990 median family income for the county was \$36,831. The 2000 HUD estimated median family income for the MSA was \$56,200. Forty-three percent (43%) of all families in the county are LMI, and 17% live below the poverty level. There are 298 census tracts, 43%, of which are LMI. Sixty-eight percent of families who live in LMI census tracts are

low- to moderate-income. Seventy-seven percent of LMI families in the county live in LMI census tracts.

There are 785,127 housing units in Manhattan, less than 3% of which are 1-4 family units. Sixteen percent (16%) of the housing units are owner occupied, and 10% of those units are located in LMI census tracts. Nine percent of all housing units are vacant/boarded up. The median housing value for the county is \$212,357, the highest in New York City. The average age of houses located in LMI census tracts is 51 years.

The unemployment rate was 5.0% in March 2001, slightly higher than the New York State figure of 4.4%. Thirteen percent of the resident population is over the age of 65, and 18% is under the age of 16.

**Kings County (Brooklyn)** had a population of 2,300,664 in 1990, which increased to 2,465,326 in 2000. The 1990 median family income for the county was \$30,033. The 2000 HUD estimated median family income for the MSA was \$56,200. Fifty percent (50%) of all families in Brooklyn are LMI, and 22% live beneath the poverty level. There are 789 census tracts in Brooklyn, 41%, of which are LMI. Sixty-six percent (66%) of families who live in LMI geographies are of low- to moderate-income. Sixty-two percent (62%) of LMI families in the county live in an LMI census tract.

There are 873,671 housing units in Kings County, 46% of which are 1-4 family structures. Only 25% of the housing units are owner occupied, and 26% of those units are located in LMI census tracts. Five percent of all housing units are vacant/boarded up. The median housing value is \$181,380. The average age of houses located in LMI census tracts is 59 years old. This is the oldest average of houses in New York State.

The unemployment rate was 6.2% in March 2001, significantly higher than the New York State figure of 4.4%. Thirteen percent of the resident population is over the age of 65, and 27% is under the age of 16.

**Bronx County** had a population of 1,203,789 in 1990, which increased to 1,332,650 in 2000. The 1990 median family income for the county was \$25,479. The 2000 HUD estimated median family income for the MSA was \$56,200. Fifty-seven percent of families who live in LMI geographies are of low- to moderate-income, and 27% of families live below the poverty level. Bronx County has 355 census tracts, 54% of which are LMI. Seventy-two percent of families who live in LMI geographies are of low- to moderate-income. Seventy-seven percent of LMI families live in an LMI census tract.

There are 440,955 housing units in Bronx County, only 23% of which is 1-4 family structures. Only 17% of the housing units are owner occupied, and almost 20% of those units are located in LMI census tracts. Four percent of all housing units are vacant/boarded up. The median housing value is \$130,794. Houses located in LMI census tracts are an average of 48 years old.

The unemployment rate was 7.2% in March 2001, significantly exceeding the state average of 4.4%. Twelve percent of the resident population is over the age of 65, and 28% is under the age of 16.

A portion of the Bronx shares a federally designated Empowerment Zone (“EZ”) with Harlem (part of New York County). These two communities are separated by the Harlem River, joined by three bridges and have long been considered examples of urban distress. In 1990, only 51% of the residents of the EZ were in the labor force, and more than one in three households received public assistance.

**Nassau County** had a population of 1,287,444 in 1990, which increased to 1,334,544 in 2000. The 1990 median family income for the county was \$60,619. The 2000 HUD estimated median family income for the MSA was \$76,500. Thirty-two percent of all families in Nassau County are LMI, and 4% live below the poverty level. Nassau County has 267 nonzero-income census tracts, 8% of which are LMI. Fifty-five percent of families who live in LMI geographies are of low- to moderate-income. Thirteen percent of LMI families in the county live in an LMI census tract.

There are 446,292 housing units in Nassau County, 88% of which are 1-4 family structures. Seventy-eight percent of the housing units are owner occupied, and 3% of all the housing units is vacant/boarded up. The median housing value is \$237,048, the second highest in New York State. Houses located in LMI census tracts are an average of 48 years old.

The unemployment rate was 2.3% in March 2001, significantly lower than the state average of 4.4%. Fourteen percent of the resident population is over the age of 65, and 23% is under the age of 16.

**Suffolk County** had a 1990 population of 1,321,768, which have risen by 7.4% in 2000 to 1,419,369. In 1990 the county median family income was \$53,247. The 2000 HUD estimated median family income for the MSA was \$76,500. There are 312 census tracts, 20%, of which are LMI. Fifty-eight percent of LMI families live in LMI census tracts. Twenty-nine percent of families in LMI census tracts are of low- to moderate-income. Only 5% of the families live below poverty level.

There are 481,317 housing units, 91% of which are 1-4 family structures. Seventy one percent of all housing units are owner occupied and 19% of those units are located in LMI census tracts. Twelve percent of all housing units are vacant/boarded up. The median housing value is \$178,364 and the average age of houses located in LMI census tracts is 37.

The unemployment rate was 2.9% in March 2001, significantly lower than the state average of 4.4%. Eleven percent of the resident population is over the age of 65, and 25% is under the age of 16.

**Queens's County** ranks second in population in the New York Metropolitan area, with a population of 1,951,598, which increased to 2,229,379 in 2000. The 1990 median family

income for the county was \$40,426. The 2000 HUD estimated median family income for the MSA was \$56,200. Thirty-five percent of families in Queens are LMI. With 11% of the families living below the poverty level, Queens County is well below the average for Bronx, Kings, and New York Counties at an average 22%. The county contains 673 census tracts, 13% of which are LMI. Fifty-eight percent of families who live in LMI geographies are of low- to moderate-income. Twenty-four percent of LMI families in the county live in LMI census tracts.

There are 752,690 housing units, 57% of which are 1-4 family structures. Forty-one of all housing units is owner occupied, and 6% of those are located in LMI census tracts. Four percent of all housing units are vacant/boarded up. The median housing value is \$198,082. The average age of houses located in LMI census tracts is 51 years.

The unemployment rate was 4.4% in March 2001. Fifteen percent of the resident population is over the age of 65, and 22% is under the age of 16.

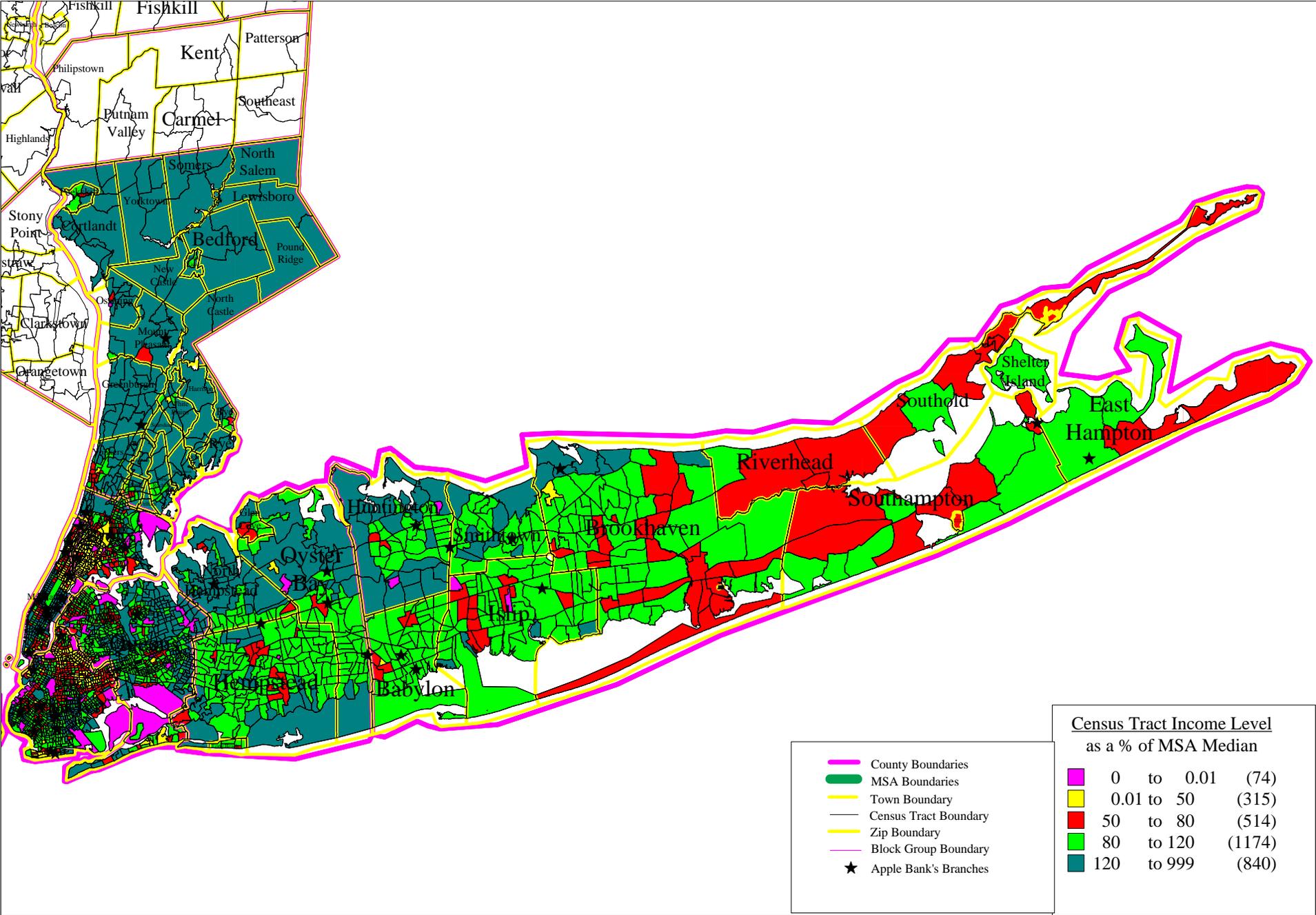
**Westchester County** lies directly north of the Bronx and borders Connecticut to its east. Westchester County's 2000 population was 923,459. Yonkers is the county's largest city. The 1990 median family income for the county was \$58,862. The 2000 HUD estimated median family income for the MSA was \$56,200. There are 218 census tracts, 9%, of which are LMI. Twenty percent (20%) of all families in Westchester are LMI, and 7% live beneath the poverty level. Fifty-nine percent (59%) of families who live in LMI geographies are of low- to moderate-income. Twenty-four percent (24%) of LMI families in the county live in LMI census tracts.

There are 336,727 housing units in Westchester County, 66% of which are 1-4 family units, and 57% of which is owner occupied. The median housing value is \$264,238, and the average age of houses in LMI census tracts is 49 years.

The unemployment rate in March 2001 was 2.9%, significantly lower than the state average of 4.4%. Fourteen percent of the resident population is over the age of 65, and 23% is 16 or younger.

The assessment area appears reasonable based upon the location of branches and the bank's lending patterns. There is no evidence that LMI areas are arbitrarily excluded.

# APPLE BANK FOR SAVINGS ASSESSMENT AREA



## PERFORMANCE TESTS AND ASSESSMENT FACTORS

### I. Lending Test: – “Low Satisfactory”

Apple Bank offers a variety of lending products including:

- 1-4 family mortgages;
- multifamily mortgages;
- commercial mortgages, and
- consumer loan products (e.g. “SureCredit” and student loans).

<b>TOTAL GROSS LOANS OUTSTANDING</b>						
LOAN TYPE	3/31/2001		12/31/2000		12/31/1999	
	\$000	%	\$000	%	\$000	%
Residential Mortgages	1,156,663	67.7	1,191,852	69.7	1,176,259	62.5
Commercial Mortgages	138,751	8.1	151,594	8.9	179,576	9.5
Multifamily Mortgages	235,197	13.8	236,578	13.8	224,543	11.9
Consumer Loans	37,515	2.2	37,009	2.2	36,719	2.0
Other Loans	137,592	8.0	92,296	5.4	264,679	14.1
<b>Total Gross Loans</b>	<b>1,705,718</b>	<b>100.0</b>	<b>1,709,329</b>	<b>100.0</b>	<b>1,881,776</b>	<b>100.0</b>

### Residential Lending:

In 2000, Apple Bank made 552 residential real estate loans totaling \$ 162.9 million (inclusive of HMDA-reportable originations, purchases and MECAs) inside the assessment area. This represents a decline of 42.7% by number and 32.9% by dollar volume from the levels achieved during the prior year (964 loans totaling \$243 million). The aggregate data for 2000 also shows a significant decline, though not quite as sharp<sup>1</sup>.

Lending volumes declined further in the first five months of 2001, with just 169 loans totaling \$44.9 million extended during this period. Based on the average loan origination for the same period in the prior year (230 loans totaling \$67.9 million, as computed by the examiner), lending declined in both the number and dollar volume of loans by rates of 26.5% and 33.9%, respectively. The decline is attributable to a sharp reduction in the number of home purchase loans extended by the bank.

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<sup>1</sup> It is noted that the aggregate data does not include MECAs.

### Assessment Area Lending:

Apple Bank's record of lending in the assessment area is considered highly satisfactory. During 2000, the bank extended 90.6% of the number and 67% of the dollar volume of its residential loans inside the assessment area. In the first five months of 2001, 95.5% of the number and 93.5% of the dollar volume of loans extended were in the assessment area.

### Geographic Distribution of Lending:

The geographic distribution of loans reflects a reasonable penetration throughout the assessment area. During 2000, of the total number extended, 108 loans (19.6%) totaling \$35.5 million (21.8%) went to LMI geographies. These figures exceed the aggregate's level of 15.7% by number and 14.4% by dollar volume extended in LMI areas. In the first five months of 2001 LMI penetration by number of loans improved while declining in dollar volume, with 44 loans (26%) for \$9.8 million (21.9%) extended in LMI tracts. These figures correspond to increased refinance and multifamily activity coupled with a sharp reduction in home purchase lending over the 19-month period. It is noted that 28.4% of the census tracts in the bank's assessment area are LMI tracts.

### County Analysis: Deposits Compared to Residential Lending:

The chart below shows Apple Bank's branch presence and market share of deposits for each county within its assessment area:

Market Share of Deposits as of June 2000					
County	# of Branches	Deposits (100 \$)	% of Deposit	% of County Total	Ranking in County
Bronx	4	620,877	12.5	6.67	6/20
Kings	11	637,699	12.9	2.58	9/35
Nassau	5	666,828	13.5	1.89	12/31
New York	13	1,698,364	34.3	0.87	14/102
Queens	1	143,592	2.8	0.50	25/44
Suffolk	10	780,888	15.8	3.46	11/25
Westchester	2	403,868	8.2	2.15	11/32
Total	46	4,952,116	100		

While the bank has its greatest branch presence in New York, Kings and Suffolk Counties, it has also achieved significant market share in the Bronx and Westchester Counties. The following compares the bank's deposit (as of June 30, 2000) and residential lending activity in each county within the assessment area:

### The Bronx (MSA 5600)

Apple Bank's four branches in the Bronx provided \$620.9 million (or 12.5%) of the bank's total deposits in the assessment area. For the examination period, Apple extended 24 loans (4.4% of total assessment area loans) totaling \$8.9 million (5.4%) in 2000, and 12 loans (7.9%) totaling \$3.3 million (8.6%) during the first five months of 2001, in the Bronx. Of the total loans extended in the county in 2000 and 2001, 10 loans (41.6%) for \$2.3 million (26.5%) and six loans (50%) for \$1.2 million (37.3%), respectively, were extended in LMI census tracts.

These figures show an increased overall presence as well as a greater LMI penetration in the Bronx over the 19-month period.

### Kings (MSA 5600)

The bank's eleven branches in Kings County (Brooklyn) provided \$637.7 million (or 12.8%) of the bank's assessment area deposits. For the examination period, Apple Bank extended 44 loans (8.0% of total assessment area lending) amounting to \$9.1 million (5.6%) in 2000, and eight loans (5.3%) amounting to \$1.4 million (3.7%) during the first five months of 2001, in Kings County. Of the total loans extended in the county in 2000 and 2001, 22 loans (50.0%) for \$4.7 million (51.3%) and three loans (37.5%) for \$0.5 million (35.7%), respectively, were extended in LMI census tracts.

These figures show a declined overall presence as well as a reduced LMI penetration in Kings County over the 19-month period.

### Nassau (MSA 5380)

The five branches in Nassau County provided \$666.8 million (or 13.5%) of the bank's total assessment area deposits. Apple Bank extended 69 loans (12.6% of total assessment area lending) amounting to \$13.9 million (5.4%) in 2000 and 21 loans (13.9%) amounting to \$3.1 million (8.2%) during the first five months of 2001 in Nassau. Of the total loans extended in the county in 2000 and 2001, 10 loans (14.5%) for \$1.6 million (11.7%) and four loans (19%) for \$0.7 million (21.3%), respectively, were extended in LMI census tracts.

These figures show an increased overall presence as well as an increased LMI penetration in Nassau County over the 19-month period.

### New York (MSA 5600)

The bank's 13 branches in New York provide \$1.7 billion, representing the largest share (34%) of the assessment area's total deposits. Apple Bank extended 206 loans (37.6% of total assessment area lending) amounting to \$90.7 million (56.1%) in 2000, and 38 loans (25.2%) amounting to \$18.2 million (48.0%) during the first five months of 2001 in New York County. Of the total loans extended in the county in 2000 and 2001, 14 loans (6.8%) for \$14.4 million (15.8%) and three loans (7.9%) for \$2.0 million (10.9%), respectively, were extended in LMI census tracts.

These figures show a reduced overall presence in New York County over the 19-month period.

#### Queens (MSA 5600)

The bank's single Queens County branch provided \$143 million (3%) of assessment area deposits. Apple Bank extended 37 loans (6.8% of total assessment area lending) amounting to \$10.0 million (6.2%) in 2000, and 20 loans (13.2%) amounting to \$2.6 million (6.8%) during the first five months of 2001, in Queens County. Of the total loans extended in the county in 2000 and 2001, 11 loans (29.7%) for \$7.1 million (70.5%) and five loans (25.0%) for \$0.9 million (33.4%), respectively, were extended in LMI census tracts.

These figures show an increased overall presence accompanied by reduced LMI penetration in Queens County over the 19-month period.

#### Suffolk (MSA 5380)

The ten branches in Suffolk County provided \$780.9 million (15.8%) of the assessment area's total deposits. The bank extended 125 loans (22.8% of total assessment area lending) amounting to \$18.3 million (11.3%) in 2000, and 44 loans (29.1%) amounting to \$6.4 million (16.8%) during the first five months of 2001. Of the total loans extended in the county in 2000 and 2001, 40 loans (32.0%) for \$5.4 million (29.7%) and 19 loans (43.2%) for \$2.9 million (46.3%), respectively, were extended in LMI census tracts.

These figures show an increased overall presence accompanied by an increased LMI penetration in Suffolk County over the 19-month period.

#### Westchester (MSA 5600)

The two branches in Westchester County provided \$403.9 million (8.2%) of the assessment area's total deposits. The bank extended 43 loans (7.8% of total assessment area lending) amounting to \$11.0 million (6.8%) in 2000, and eight loans (5.3%) amounting to \$2.9 million (7.8%) during the first five months of 2001. Of the total loans extended in the county in 2000 and 2001, one loan (2.3%) for \$100 thousand (1.1%) and three loans (37.5%) for \$1.5 million (52.5%), respectively, were extended in LMI census tracts.

These figures show a reduced overall presence accompanied by an increased LMI penetration in Westchester County over the 19-month period.

#### **Distribution of Lending by Borrower Income:**

The bank's lending to borrowers of different income levels reflects a good penetration throughout the assessment area. During 2000, 27.7% by number and 10.6% by dollar volume of loans were made to LMI borrowers in the assessment area. The figures reveal significant improvement when compared with prior years, including 1998, when the bank extended just

5.7% by number and 2.4% by dollar volume and 1999, when the bank extended 18.2% by number and 13.9% by dollar volume of loans to LMI borrowers. The bank's performance significantly exceeds that of the 2000 aggregate, which extended 18.7% of its loans to LMI borrowers.

LMI penetration for the first five months of 2001 is considered excellent, with 37% of the number and 18.7% of the dollar volume of loans extended to LMI borrowers in the assessment area. The 1990 Census data reveal that 41.4% of households in the bank's assessment area are LMI.

### **Small Business Lending:**

The bank does not conduct small business lending other than through its participation with various community development intermediaries (see *Community Development Lending, below*).

### **Community Development Lending**

Apple's community development lending reflects a satisfactory level of responsiveness to the credit needs its community, when considering the bank's multifamily lending activity as part of the total dollars committed. Apple Bank's community development loans totaled \$44.9 million, comprised mostly of multifamily affordable housing loans (\$30.9 million). Approximately \$30.7 million (68%) represent new commitments originated since the prior examination.

New loans extended since the prior evaluation include 10 multifamily loans totaling \$21.1 million for the provision of affordable housing. As of the evaluation date, \$11.4 million was outstanding on these facilities.

The following table shows a breakdown of the bank's multifamily community development loans:

<b>Community Development Loans Origination/Purchases (\$'000)</b>				
	Origination Amount (\$)	Outstanding Balance (\$)	Housing Units (#)	Property Tract Income Level
<b>Multifamily Loans (Affordable Housing)</b>				
Originated in 1999:				
Four-Story Building, Brooklyn	177	150	16	Moderate
Five-Story Building, Manhattan	450	433	46	Low
Five-Story Building, Manhattan	911	789	59	Low
2 Six-Story Buildings, Bronx	4,000	3,945	194	Moderate
Five-Story Building, Manhattan	1,800	1,757	49	Moderate
2 Five-Story Buildings, Manhattan	174	152	19	Low
2 Five-Story Buildings, Manhattan	222	190	20	Moderate
Five-Story Building, Manhattan	214	200	28	Moderate
Five-Story Building, Bronx	1,075	996	54	Low
Five-Story Building, Manhattan	568	550	25	Low
Four-Story Building, Brooklyn	177	150	16	Moderate
Five-Story Building, Bronx	200	179		Low
<b>Subtotal</b>	<b>\$9,968</b>	<b>\$9,491</b>	<b>670</b>	
Originated in 2000:				
Twelve-Story Building, Queens	4,650	4,568	136	Moderate
Six-Story Building, Manhattan	264	264	95	Low
Five-Story Building, Bronx	136	128	38	Moderate
Sixteen Story Building, Manhattan	11,000	1,991	410	Moderate
Seven-Story Building, Bronx	926	917	72	Low
Eight-Story Building, Bronx	1,000	407	271	Middle
<b>Subtotal</b>	<b>\$17,844</b>	<b>\$8,275</b>	<b>1,022</b>	
Originated 2001:				
Five-Story Building, Bronx	280	279	14	Low
Five-Story Building, Mount Vernon	1,083	1,083	35	Moderate
Six-Story Building, Bronx	331	331	30	Low
Six-Story Building, Manhattan	1,450	1,446	44	Moderate
<b>Subtotal</b>	<b>\$3,144</b>	<b>\$3,139</b>	<b>123</b>	
<b>Grand Total</b>	<b>\$30,996</b>	<b>\$20,905</b>		

Additionally, in 1999 the bank extended four commercial mortgage loans on retail buildings in LMI areas, thereby helping to revitalize and stabilize the surrounding community. At the evaluation date, the combined outstanding balance on these facilities was \$4.8 million.

## Other community development lending:

In addition, the bank provided the following loans and commitments:

- **Community Preservation Corporation (CPC)** – Apple Bank has a \$3 million revolving credit line with CPC, of which \$869 thousand is funded and outstanding as of the examination date. CPC is a not-for-profit corporation organization that provides financing for low and moderate-income housing throughout New York State.

Additionally In 1999, the bank approved a \$5 million participation in a \$130 million credit facility to Parkchester South, a condominium association in the Bronx. The lending consortium for the project includes CPC, which serves as the administrator and servicer for the loan, and 12 other financial institutions. Loan proceeds are to be used for the rehabilitation and modernization of 8,286 units of the condominium complex. Details of this project include the installation of new windows, copper plumbing, and adequate wiring in all of the units. While located in a middle-income census tract, this enormous housing complex (which also includes over 500,000 square feet of commercial space) is considered an anchor to the surrounding community, which includes numerous LMI areas.

- **Neighborhood Housing Services of New York City, Inc. (NHS)** – In 1999, Apple Bank extended a \$1 million, five-year line of credit at 6% interest to NHS, of which \$567 thousand was outstanding as of the evaluation date. NHS is a not-for-profit intermediary that creates and preserves affordable housing, and promotes increased investment in declining New York City neighborhoods through a broad range of lending, development/rehabilitation, and homebuyer education and counseling initiatives.
- **New York Business Development Corporation (NYBDC)** - The bank has committed a \$500 thousand line of credit to NYBDC as of the evaluation date, of which \$51 thousand of is funded and outstanding. NYBDC is a privately owned entity created by New York State statute to provide a broad range of financing to small and mid-sized businesses located in New York State.
- **Leviticus 25:13 Alternative Fund (Leviticus)** – In 2000 Apple Bank extended a \$50 thousand interest-free rate loan to Leviticus. Leviticus is a nonprofit corporation formed in 1983 by organizations affiliated with the tri-state Coalition for Responsible Investment (CRI). Leviticus is a US Treasury-certified CDFI whose primary purpose is to make credit available to nonprofit community development organizations that provide services to low-income families and make financing available to low-income entrepreneurs.
- **Washington Heights–Inwood Development Corp. - (WHIDC)** In 1999 the bank funded a \$40 thousand loan to WHIDC. WHIDC is a US Treasury-certified CDFI whose primary purpose is to make credit available to small businesses in low-income neighborhoods.
- **Harlem Business Alliance (HBA)** - Apple Bank has committed a \$25 thousand loan (under a CRI program) for the revitalization of a commercial façade in the 125<sup>th</sup> Street

corridor operated by HBA.

- **Regional Economic Development Assistance Corporation (REDAC)** – In 2000 the bank converted its \$100 thousand small business loan commitment to REDAC to a term loan. REDAC provides affordable small business loans and technical assistance to startup small businesses in New York City.

Apple Bank's below market and no-interest rate loans to community development organizations demonstrate its use of flexible lending practices and a good level of responsiveness to the credit needs of its communities.

### **Participation in governmentally insured, guaranteed or subsidized loan programs:**

Apple Bank is a participant in various government insured, guaranteed or subsidized loan programs including the Federal Home Mortgage Corp. (Freddie Mac) and State of New York Mortgage Association (SONYMA) affordable home programs, and those sponsored by the New York Business Development Corporation.

The SONYMA "Low-Interest Rate" program provides a low government-subsidized interest rate. The bank added the "Low Down Payment" program in 1999, which offers down payments as low as 3% for qualifying borrowers. The bank likewise offers the SONYMA's program, "Achieve the Dream", under which loans are discounted by 0.5% in points.

### **Innovative and Flexible Lending Practices:**

The bank uses innovative and flexible lending practices in connection with its lending to low- and moderate- income individuals:

- In 2000, the bank introduced the Freddie Mac "Affordable 97" and "100% LTV" programs geared towards LMI individuals. The bank's "Affordable 97" program allows for as little as a 3% down payment to qualify borrowers, and the "100% LTV" program provides financing for the entire purchase price of a home.
- In 2001, the bank introduced new two programs, the "A- Program" and the "Affordable Merit" program. These efforts are geared toward borrowers with credit problems. The "A-" program allows the bank to provide financing to borrowers with blemished credit histories using a higher point structure. Down payments may be as small as 5%. The "Affordable Merit" program is aimed at borrowers with credit problems and contains provisions that reduce the interest rate after 24 months of timely consecutive payments.

### **Other Loan Programs:**

Apple Bank has continued to offer its own no-income verification loan program primarily designed for self-employed individuals. The bank also continues to offer its "SureCredit" loan program, a program that provides a low financing alternative to credit cards.

## **II. Investment Test - “High Satisfactory”**

Apple Bank’s qualified community development investment activity is considered highly satisfactory. Though not particularly innovative or complex, the bank has a significant level of activity for a bank of its size and capacity, reflecting a satisfactory level of responsiveness to community credit needs. Grants represented a minimal portion of the bank’s investment activity.

At the evaluation date, the bank’s qualified community development investments totaled \$16.6 million. Following is a summary of Apple Bank’s qualified investments:

- At the evaluation date, the bank held CRA-targeted mortgage backed securities consisting of Federal Home Loan Mortgage Corporation (FHLMC) securities valued at \$3.3 million and Federal National Mortgage Association (FNMA) securities valued at \$7.9 million. An additional \$1 million was committed for purchase of FNMA securities in May 2001.
- The bank maintained Community Preservation Corporation (CPC) Collateral Trust Notes valued at \$4 million. CPC is a consortium of banks and businesses established in 1974, as a nonprofit corporation to provide funding for the rehabilitation of multifamily dwellings to address the housing needs of low- and moderate-income families throughout New York State. The Trust Notes are scheduled in May 2004.
- The bank continued to maintain its \$100 thousand certificate of deposit with Community Capital Bank, New York's first community development bank and a U.S. Treasury-designated Community Development Financial Institution. The bank primarily supports affordable housing and economic development initiatives in low- and moderate-income neighborhoods throughout New York City.

The bank continues to sponsor the Apple Neighborhood Achievement Awards, a program of grants to community-based nonprofit organizations, engaged in community development activities in the assessment area. Grants, which totaled \$287 thousand, represented a minimal portion of the bank’s qualified investment activity.

The bank has donated computers and other office equipment to community organizations in an effort to promote economic development and revitalize and stabilize low- and moderate-income geographies in the assessment areas.

## II. Service Test – “High Satisfactory”

### Retail Banking Services:

Apple Bank’s delivery systems are readily accessible to all portion of the assessment area. The bank operates 46 branch offices that are dispersed throughout the assessment area. Through these branches, the bank provides a wide range of retail banking services including deposit taking, checking accounts, residential mortgages, commercial mortgages and consumer loans.

The geographic distribution of the branches reflects a good penetration of low- and moderate-income areas with 14 (30%) of the branches located in LMI geographies and 33 (70%) in middle and upper-income geographies.

Supplementing the banking offices is an Automated Teller Machine (ATM) network consisting of 70 locations, including at least one at each branch office and six off-site locations, within the assessment area. Twenty-four (34%) are located in low- and moderate-income tracts. Each ATM has 24-hour access and is linked nationwide with the NYCE, CIRRUS, PLUS and QUEST networks. The six off-site ATMs are non-deposit taking.

The bank also offers 24-Hour Electronic Banking, “CustomerLine” Telephone Banking (with special features for the hearing impaired), and Bank-by-Mail which provides deposit services to customers by mail.

In addition, the bank also offers the following:

- “SureCredit”, a loan product designed for small businesses;
- “Basic Value” checking account, designed for LMI individuals;
- “Youth Savings” account, a passbook savings account that offers favorable terms to minors; and
- “Apple Edge”, a workplace-banking program designed to attract new accounts directly through the workplace. The program is designed to attract the lower paid employees of the companies participating in the program.

The bank also offers Food Stamp processing, and accepts New York State Electronic Benefits Transfer (EBT) cards at no cost to its customers.

The bank’s services, including its business hours are tailored to the convenience and needs of the community in which it operates. The majority of the branches are open late, 76% of the branches are open on Saturday and 7% are open on Sunday.

Since the prior evaluation, the bank has opened three new branches, including one located in a moderate-income census tract in Brooklyn and one each in middle-income tracts in New York and Nassau Counties. In addition, the bank has received approval from the Banking Department to open a new branch (the “Lee Avenue Branch”), in a low-income area in

Brooklyn.

Apple Bank has not closed any branch within the last two years.

### **Community Development Services:**

- Apple Bank has provides a variety of community development services which are beneficial to low- and moderate-income tracts and individuals. In addition the bank's senior personnel are involve in various community development activities including serving as officers on the Board of Directors of various local community development and non-profit organizations as detail below.
- The bank continues to be an active participant in the Long Island Thrift Mortgage Initiative ("LITMI"). LITMI serves as a forum to lower obstacles to homeownership on Long Island in low- and moderate-income communities. The bank's CRA officer serves on the Board of Directors of LITMI.
- The CRA officer is also a member of Banc3, a bank task force working with a coalition of childcare providers in Nassau County. Additionally, he was awarded the community service award from the Brighton Neighborhood Association.
- The CRA officer is a member of the advisory committee that works to establish financing for small businesses in East Harlem and Central Harlem, in conjunction with other banks and the Upper Manhattan Empowerment Zone.
- The CRA officer serves on the loan committee of the Harlem Business Alliance's Commercial Revitalization Initiative, and also sits on the board of the Community Home Purchase Process Initiative (CHPPI), a Federal Reserve Bank sponsored homeownership initiative.
- The 73<sup>rd</sup> Street Branch Manager is a member of the Board of Director of the Audobon Partnership for Economic Development in Washington Heights. He also serves as Treasurer and is a member of the Loan Committee.
- The bank participates in mortgage fairs sponsored by LITMI/CHPPI and the Greater Harlem Real Estate Board. Moreover, Apple sponsors homebuyer seminars in its branches and also participates in other seminars o rganized by nonprofit organizations. In addition, branch managers and other bank personnel are encouraged to make contacts and become involved in their communities.
- The bank also provides free space to the Central Harlem LDC's Harlem Loan Fund and ACCION New York loan officers.
- The bank is a member of the Senior Task Force, coordinated by the New York City Department of the Aging, whose primary purpose is to support the banking and financial

needs of senior citizens.

**Other Services:**

- The bank sponsors other special community events and services designed to promote the communities in which it operates, such as Harlem Week with Greater Harlem Chambers of Commerce, the Brighton Neighborhood Association's Jubilee, the 73<sup>rd</sup> Street Greenmarket, and the 14<sup>th</sup> Street/Union Square LDC.
- The bank continues to make grants and donations to community-based nonprofit organizations engaged in community development activities in the assessment area. As of the evaluation date the bank has made contributions totaling \$287 thousand. In addition the bank has donated various office equipment including computers to various organizations.

**IV. Discrimination or Other Illegal Practices**

**Any practices intended to discourage applications for types of credit set forth in the banking institution's CRA Public File.**

There were no practices noted that were intended to discourage applications for the types of credit offered by the institution.

The most recent regulatory compliance report conducted concurrently with this evaluation indicates satisfactory performance in terms of adherence to anti-discrimination or other applicable laws and regulations.

**Evidence of prohibited discriminatory or other illegal credit practices.**

There was no evidence of prohibited discriminatory or other illegal credit practices noted. The bank has policies and procedures in place to ensure employees adherence to anti-discrimination and/or other applicable Federal and State laws.

**V. Process Factors**

**Activities conducted by the banking institution to ascertain the credit needs of its community, including the extent of the banking institution's efforts to communicate with members of its community regarding the credit services being provided by the banking institution.**

Apple Bank ascertains the credit needs of the community through the CRA officer's regular contact with community organizations dedicated to serving low- and moderate-income areas. The CRA officer makes on-site visits and hold discussions with head of community

organizations about the credit needs of the community in which the bank operates. Other bank personnel, including the CEO, may participate in these visits as well as other community events.

As noted above, the CRA officer is also a member of the Harlem Business Alliance's Commercial Revitalization Initiative, the board of directors of the Long Island Thrift Mortgage Initiative ("LITMI"), and the board of directors of the Community Home Purchase Process Initiative (CHPPI), a Federal Reserve Bank homeownership initiative. Through these affiliations, the CRA officer is able to obtain first hand information on the credit needs of the community.

**The extent of the banking institution's marketing and special credit-related programs to make members of the community aware of the credit services offered by the banking institution.**

The bank markets its banking services and credit products through a variety of print media including the following:

- New York Times
- Newsday
- Daily News
- El Diario/La Prensa

The bank also markets its products through the following methods:

- Branch Posters and Signage
- Flyers
- Meeting with community and other nonprofit organizations
- Homebuyers Seminars
- Community sponsored events

**The extent of participation by the banking institution's board of directors/trustees in formulating the banking institution's policies and reviewing its performance with respect to the purposes of the Community Reinvestment Act.**

The bank's CRA policy, which is approved by the Board of Directors, details the banks' objectives concerning its compliance with the CRA. The bank's CRA committee chaired by the CEO, meets monthly to review and discuss CRA issues and the bank's CRA performance. Reports are submitted regularly for review by the bank's Board of Directors.

**VI. Other Factors**

**Other factors that in the judgement of the Superintendent and Banking Board, bear upon the extent to which a banking institution is helping to meet the credit needs of its entire community.**

None noted.

HMDA LOAN ORIGINATIONS & PURCHASES <sup>1,2</sup> -- YEAR 1999																	
GEOGRAPHY INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS																	
County/Area	Geography Income Level	Home Purchase				Refinancing				Multifamily				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Nassau	low	0	0.00	1	0.01	0	0.00	0	0.00	0	-	0	0.00	0	0.00	1	0.00
	moderate	9	14.75	1,140	7.07	13	15.48	1,171	6.65	0	-	26	22.03	22	15.17	2,337	6.90
	middle	29	47.54	10,738	66.58	44	52.38	12,314	69.88	0	-	83	70.34	73	50.34	23,135	68.31
	upper	23	37.70	4,245	26.32	27	32.14	4,135	23.46	0	-	9	7.63	50	34.48	8,389	24.77
	zero & NAs	0	0.00	4	0.02	0	0.00	2	0.01	0	-	0	0.00	0	0.00	6	0.02
<b>12.4</b>	<b>total</b>	<b>61</b>	<b>100.00</b>	<b>16,128</b>	<b>100.00</b>	<b>84</b>	<b>100.00</b>	<b>17,622</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>118</b>	<b>100.00</b>	<b>145</b>	<b>100.00</b>	<b>33,868</b>	<b>100.00</b>
Suffolk	low	0	0.00	23	0.10	0	0.00	22	0.09	0	-	0	0.00	0	0.00	45	0.10
	moderate	53	38.13	5,019	21.55	22	21.78	4,326	18.62	0	-	18	31.03	75	31.25	9,363	20.10
	middle	72	51.80	15,304	65.72	64	63.37	15,837	68.17	0	-	36	62.07	136	56.67	31,177	66.94
	upper	14	10.07	2,904	12.47	15	14.85	3,031	13.05	0	-	4	6.90	29	12.08	5,939	12.75
	zero & NAs	0	0.00	35	0.15	0	0.00	15	0.06	0	-	0	0.00	0	0.00	50	0.11
<b>20.6</b>	<b>total</b>	<b>139</b>	<b>100.00</b>	<b>23,285</b>	<b>100.00</b>	<b>101</b>	<b>100.00</b>	<b>23,231</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>58</b>	<b>100.00</b>	<b>240</b>	<b>100.00</b>	<b>46,574</b>	<b>100.00</b>
MSA 5380	low	0	0.00	24	0.06	0	0.00	22	0.05	0	-	0	0.00	0	0.00	46	0.06
	moderate	62	31.00	6,159	15.63	35	18.92	5,497	13.46	0	-	44	25.00	97	25.19	11,700	14.54
	middle	101	50.50	26,042	66.07	108	58.38	28,151	68.91	0	-	119	67.61	209	54.29	54,312	67.52
	upper	37	18.50	7,149	18.14	42	22.70	7,166	17.54	0	-	13	7.39	79	20.52	14,328	17.81
	zero & NAs	0	0.00	39	0.10	0	0.00	17	0.04	0	-	0	0.00	0	0.00	56	0.07
<b>33.0</b>	<b>total</b>	<b>200</b>	<b>100.00</b>	<b>39,413</b>	<b>100.00</b>	<b>185</b>	<b>100.00</b>	<b>40,853</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>176</b>	<b>100.00</b>	<b>385</b>	<b>100.00</b>	<b>80,442</b>	<b>100.00</b>
Bronx	low	4	28.57	509	13.07	1	10.00	412	12.81	1	33.33	147	37.69	6	22.22	1,068	14.24
	moderate	3	21.43	529	13.58	2	20.00	441	13.71	1	33.33	109	27.95	6	22.22	1,079	14.38
	middle	1	7.14	1,264	32.45	1	10.00	1,132	35.19	1	33.33	111	28.46	3	11.11	2,507	33.42
	upper	6	42.86	1,585	40.69	6	60.00	1,224	38.05	0	0.00	23	5.90	12	44.44	2,832	37.75
	zero & NAs	0	0.00	8	0.21	0	0.00	8	0.25	0	0.00	0	0.00	0	0.00	16	0.21
<b>2.3</b>	<b>total</b>	<b>14</b>	<b>100.00</b>	<b>3,895</b>	<b>100.00</b>	<b>10</b>	<b>100.00</b>	<b>3,217</b>	<b>100.00</b>	<b>3</b>	<b>100.00</b>	<b>390</b>	<b>100.00</b>	<b>27</b>	<b>100.00</b>	<b>7,502</b>	<b>100.00</b>
Kings	low	3	11.54	936	7.66	2	5.41	899	8.13	0	0.00	165	14.29	5	7.35	2,000	8.19
	moderate	6	23.08	2,509	20.53	17	45.95	2,830	25.61	3	60.00	432	37.40	26	38.24	5,771	23.63
	middle	10	38.46	5,270	43.13	7	18.92	4,370	39.54	1	20.00	414	35.84	18	26.47	10,054	41.16
	upper	6	23.08	3,433	28.10	10	27.03	2,908	26.31	1	20.00	144	12.47	17	25.00	6,485	26.55
	zero & NAs	1	3.85	71	0.58	1	2.70	45	0.41	0	0.00	0	0.00	2	2.94	116	0.47
<b>5.8</b>	<b>total</b>	<b>26</b>	<b>100.00</b>	<b>12,219</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>11,052</b>	<b>100.00</b>	<b>5</b>	<b>100.00</b>	<b>1,155</b>	<b>100.00</b>	<b>68</b>	<b>100.00</b>	<b>24,426</b>	<b>100.00</b>
New York	low	0	0.00	321	2.57	1	0.83	248	4.05	4	20.00	118	11.43	5	1.54	687	3.50
	moderate	4	2.17	801	6.41	3	2.48	325	5.31	4	20.00	227	22.00	11	3.38	1,353	6.89
	middle	3	1.63	784	6.28	9	7.44	392	6.40	1	5.00	133	12.89	13	4.00	1,309	6.66
	upper	177	96.20	10,559	84.55	108	89.26	5,155	84.15	11	55.00	552	53.49	296	91.08	16,266	82.79
	zero & NAs	0	0.00	24	0.19	0	0.00	6	0.10	0	0.00	2	0.19	0	0.00	32	0.16
<b>27.8</b>	<b>total</b>	<b>184</b>	<b>100.00</b>	<b>12,489</b>	<b>100.00</b>	<b>121</b>	<b>100.00</b>	<b>6,126</b>	<b>100.00</b>	<b>20</b>	<b>100.00</b>	<b>1,032</b>	<b>100.00</b>	<b>325</b>	<b>100.00</b>	<b>19,647</b>	<b>100.00</b>
Queens	low	1	4.00	73	0.44	1	2.33	65	0.51	0	-	0	0.00	2	2.94	138	0.48
	moderate	7	28.00	1,149	6.91	7	16.28	796	6.24	0	-	145	25.80	14	20.59	2,090	6.98
	middle	8	32.00	7,864	47.32	22	51.16	6,020	47.20	0	-	328	58.36	30	44.12	14,212	47.48
	upper	9	36.00	7,506	45.17	13	30.23	5,845	45.83	0	-	88	15.66	22	32.35	13,439	44.90
	zero & NAs	0	0.00	26	0.16	0	0.00	28	0.22	0	-	1	0.18	0	0.00	55	0.18
<b>5.8</b>	<b>total</b>	<b>25</b>	<b>100.00</b>	<b>16,618</b>	<b>100.00</b>	<b>43</b>	<b>100.00</b>	<b>12,754</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>562</b>	<b>100.00</b>	<b>68</b>	<b>100.00</b>	<b>29,934</b>	<b>100.00</b>
Westchester	low	0	0.00	19	0.15	0	0.00	13	0.13	0	-	4	2.42	0	0.00	36	0.16
	moderate	3	6.67	263	2.03	1	2.17	255	2.61	0	-	41	24.85	4	4.40	559	2.44
	middle	2	4.44	1,104	8.50	0	0.00	792	8.11	0	-	55	33.33	2	2.20	1,951	8.52
	upper	40	88.89	11,594	89.32	44	95.65	8,702	89.14	0	-	65	39.39	84	92.31	20,361	88.88
	zero & NAs	0	0.00	1	0.01	1	2.17	0	0.00	0	-	0	0.00	1	1.10	1	0.00
<b>7.8</b>	<b>total</b>	<b>45</b>	<b>100.00</b>	<b>12,981</b>	<b>100.00</b>	<b>46</b>	<b>100.00</b>	<b>9,762</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>165</b>	<b>100.00</b>	<b>91</b>	<b>100.00</b>	<b>22,908</b>	<b>100.00</b>
MSA 5600 (Included Counties)	low	8	2.72	1,858	3.19	5	1.95	1,637	3.81	5	17.86	434	13.14	18	3.11	3,929	3.76
	moderate	23	7.82	5,251	9.02	30	11.67	4,647	10.83	8	28.57	954	28.87	61	10.54	10,852	10.39
	middle	24	8.16	16,286	27.98	39	15.18	12,706	29.61	3	10.71	1,041	31.51	66	11.40	30,033	28.76
	upper	238	80.95	34,677	59.58	181	70.43	23,834	55.54	12	42.86	872	26.39	431	74.44	59,383	56.87
	zero & NAs	1	0.34	130	0.22	2	0.78	87	0.20	0	0.00	3	0.09	3	0.52	220	0.21
<b>49.6</b>	<b>total</b>	<b>294</b>	<b>100.00</b>	<b>58,202</b>	<b>100.00</b>	<b>257</b>	<b>100.00</b>	<b>42,911</b>	<b>100.00</b>	<b>28</b>	<b>100.00</b>	<b>3,304</b>	<b>100.00</b>	<b>579</b>	<b>100.00</b>	<b>104,417</b>	<b>100.00</b>
A/A TOTAL	low	8	1.62	1,882	1.93	5	1.13	1,659	1.98	5	17.86	434	12.47	18	1.87	3,975	2.15
	moderate	85	17.21	11,410	11.69	65	14.71	10,144	12.11	8	28.57	998	28.68	158	16.39	22,552	12.20
	middle	125	25.30	42,328	43.36	147	33.26	40,857	48.78	3	10.71	1,160	33.33	275	28.53	84,345	45.63
	upper	275	55.67	41,826	42.85	223	50.45	31,000	37.01	12	42.86	885	25.43	510	52.90	73,711	39.87
	zero & NAs	1	0.20	169	0.17	2	0.45	104	0.12	0	0.00	169	4.86	3	0.31	442	0.24
<b>82.6</b>	<b>total</b>	<b>494</b>	<b>100.00</b>	<b>97,615</b>	<b>100.00</b>	<b>442</b>	<b>100.00</b>	<b>83,764</b>	<b>100.00</b>	<b>28</b>	<b>100.00</b>	<b>3,480</b>	<b>100.00</b>	<b>964</b>	<b>100.00</b>	<b>184,859</b>	<b>100.00</b>
Other	17.4	115			88									203			
<b>Bank Total</b>	<b>100.0</b>	<b>609</b>			<b>530</b>					<b>28</b>				<b>1,167</b>			

<sup>1</sup> Bank figures also include loan purchases and MECA item <sup>2</sup> Excluding one home improvement loan of \$3 thousand.  
Sources of data: Bank (bank loans and assessment area); FFIEC (aggregate loans); and HUD (borrower income levels).

HMDA LOAN ORIGINATIONS & PURCHASES <sup>1,2</sup> -- YEAR 2000																	
GEOGRAPHY INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS																	
County/Area	Geography Income Level	Home Purchase				Refinancing				Multifamily				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Nassau	low	0	0.00	0	0.00	0	0.00	0	0.00	0	-	0	0.00	0	0.00	0	0.00
	moderate	7	14.00	1,131	7.67	3	15.79	720	7.99	0	-	9	15.79	10	14.49	1,860	7.81
	middle	29	58.00	10,055	68.18	13	68.42	6,604	73.27	0	-	32	56.14	42	60.87	16,691	70.08
	upper	14	28.00	3,557	24.12	3	15.79	1,689	18.74	0	-	16	28.07	17	24.64	5,262	22.09
	zero & NAs	0	0.00	4	0.03	0	0.00	0	0.00	0	-	0	0.00	0	0.00	4	0.02
11.3	<b>total</b>	<b>50</b>	<b>100.00</b>	<b>14,747</b>	<b>100.00</b>	<b>19</b>	<b>100.00</b>	<b>9,013</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>57</b>	<b>100.00</b>	<b>69</b>	<b>100.00</b>	<b>23,817</b>	<b>100.00</b>
Suffolk	low	0	0.00	19	0.09	0	0.00	19	0.14	0	-	0	0.00	0	0.00	38	0.11
	moderate	29	34.52	5,118	24.00	11	27.50	2,692	20.06	0	-	14	21.88	40	32.26	7,824	22.48
	middle	49	58.33	13,612	63.84	22	55.00	9,235	68.83	0	-	45	70.31	71	57.26	22,892	65.78
	upper	6	7.14	2,553	11.97	7	17.50	1,461	10.89	0	-	5	7.81	13	10.48	4,019	11.55
	zero & NAs	0	0.00	20	0.09	0	0.00	10	0.07	0	-	0	0.00	0	0.00	30	0.09
20.4	<b>total</b>	<b>84</b>	<b>100.00</b>	<b>21,322</b>	<b>100.00</b>	<b>40</b>	<b>100.00</b>	<b>13,417</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>64</b>	<b>100.00</b>	<b>124</b>	<b>100.00</b>	<b>34,803</b>	<b>100.00</b>
MSA 5380	low	0	0.00	19	0.05	0	0.00	19	0.08	0	-	0	0.00	0	0.00	38	0.06
	moderate	36	26.87	6,249	17.33	14	23.73	3,412	15.21	0	-	23	19.01	50	25.91	9,684	16.52
	middle	78	58.21	23,667	65.62	35	59.32	15,839	70.62	0	-	77	63.64	113	58.55	39,583	67.52
	upper	20	14.93	6,110	16.94	10	16.95	3,150	14.04	0	-	21	17.36	30	15.54	9,281	15.83
	zero & NAs	0	0.00	24	0.07	0	0.00	10	0.04	0	-	0	0.00	0	0.00	34	0.06
31.7	<b>total</b>	<b>134</b>	<b>100.00</b>	<b>36,069</b>	<b>100.00</b>	<b>59</b>	<b>100.00</b>	<b>22,430</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>121</b>	<b>100.00</b>	<b>193</b>	<b>100.00</b>	<b>58,620</b>	<b>100.00</b>
Bronx	low	1	6.25	487	12.77	0	0.00	268	15.28	1	33.33	152	51.01	2	8.33	907	15.46
	moderate	5	31.25	480	12.59	2	40.00	245	13.97	1	33.33	61	20.47	8	33.33	786	13.40
	middle	0	0.00	1,349	35.38	2	40.00	645	36.77	1	33.33	65	21.81	3	12.50	2,059	35.11
	upper	10	62.50	1,493	39.16	1	20.00	593	33.81	0	0.00	20	6.71	11	45.83	2,106	35.91
	zero & NAs	0	0.00	4	0.10	0	0.00	3	0.17	0	0.00	0	0.00	0	0.00	7	0.12
3.9	<b>total</b>	<b>16</b>	<b>100.00</b>	<b>3,813</b>	<b>100.00</b>	<b>5</b>	<b>100.00</b>	<b>1,754</b>	<b>100.00</b>	<b>3</b>	<b>100.00</b>	<b>298</b>	<b>100.00</b>	<b>24</b>	<b>100.00</b>	<b>5,865</b>	<b>100.00</b>
Kings	low	5	13.51	1,077	9.00	2	28.57	561	9.47	0	-	96	13.43	7	15.91	1,734	9.32
	moderate	13	35.14	2,497	20.87	2	28.57	1,704	28.76	0	-	274	38.32	15	34.09	4,475	24.05
	middle	12	32.43	5,115	42.75	1	14.29	2,316	39.09	0	-	274	38.32	13	29.55	7,705	41.41
	upper	7	18.92	3,228	26.98	2	28.57	1,329	22.43	0	-	69	9.65	9	20.45	4,626	24.86
	zero & NAs	0	0.00	49	0.41	0	0.00	15	0.25	0	-	2	0.28	0	0.00	66	0.35
7.2	<b>total</b>	<b>37</b>	<b>100.00</b>	<b>11,966</b>	<b>100.00</b>	<b>7</b>	<b>100.00</b>	<b>5,925</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>715</b>	<b>100.00</b>	<b>44</b>	<b>100.00</b>	<b>18,606</b>	<b>100.00</b>
New York	low	0	0.00	280	2.53	0	0.00	95	4.03	0	0.00	113	16.28	0	0.00	488	3.45
	moderate	13	6.88	784	7.07	0	0.00	211	8.96	1	20.00	180	25.94	14	6.80	1,175	8.31
	middle	7	3.70	823	7.42	0	0.00	191	8.11	0	0.00	58	8.36	7	3.40	1,072	7.58
	upper	168	88.89	9,177	82.77	12	100.00	1,857	78.85	4	80.00	342	49.28	184	89.32	11,376	80.48
	zero & NAs	1	0.53	23	0.21	0	0.00	1	0.04	0	0.00	1	0.14	1	0.49	25	0.18
33.9	<b>total</b>	<b>189</b>	<b>100.00</b>	<b>11,087</b>	<b>100.00</b>	<b>12</b>	<b>100.00</b>	<b>2,355</b>	<b>100.00</b>	<b>5</b>	<b>100.00</b>	<b>694</b>	<b>100.00</b>	<b>206</b>	<b>100.00</b>	<b>14,136</b>	<b>100.00</b>
Queens	low	1	3.70	51	0.31	0	0.00	49	0.73	0	0.00	0	0.00	1	2.63	100	0.42
	moderate	7	25.93	1,217	7.35	2	20.00	447	6.62	1	100.00	121	33.61	10	26.32	1,785	7.54
	middle	8	29.63	8,030	48.52	4	40.00	3,420	50.64	0	0.00	197	54.72	12	31.58	11,647	49.22
	upper	11	40.74	7,235	43.71	4	40.00	2,825	41.83	0	0.00	42	11.67	15	39.47	10,102	42.69
	zero & NAs	0	0.00	18	0.11	0	0.00	12	0.18	0	0.00	0	0.00	0	0.00	30	0.13
6.3	<b>total</b>	<b>27</b>	<b>100.00</b>	<b>16,551</b>	<b>100.00</b>	<b>10</b>	<b>100.00</b>	<b>6,753</b>	<b>100.00</b>	<b>1</b>	<b>100.00</b>	<b>360</b>	<b>100.00</b>	<b>38</b>	<b>100.00</b>	<b>23,664</b>	<b>100.00</b>
Westchester	low	0	0.00	24	0.19	0	0.00	3	0.07	0	0.00	0	0.00	0	0.00	27	0.16
	moderate	1	2.56	244	1.98	0	0.00	169	3.94	0	0.00	34	20.73	1	2.17	447	2.66
	middle	1	2.56	1,202	9.75	1	16.67	464	10.81	0	0.00	52	31.71	2	4.35	1,718	10.23
	upper	37	94.87	10,860	88.07	5	83.33	3,655	85.16	1	100.00	78	47.56	43	93.48	14,593	86.93
	zero & NAs	0	0.00	1	0.01	0	0.00	1	0.02	0	0.00	0	0.00	0	0.00	2	0.01
7.6	<b>total</b>	<b>39</b>	<b>100.00</b>	<b>12,331</b>	<b>100.00</b>	<b>6</b>	<b>100.00</b>	<b>4,292</b>	<b>100.00</b>	<b>1</b>	<b>100.00</b>	<b>164</b>	<b>100.00</b>	<b>46</b>	<b>100.00</b>	<b>16,787</b>	<b>100.00</b>
MSA 5600 (Included Counties)	low	7	2.27	1,919	3.44	2	5.00	976	4.63	1	10.00	361	16.18	10	2.79	3,256	4.12
	moderate	39	12.66	5,222	9.37	6	15.00	2,776	13.17	3	30.00	670	30.03	48	13.41	8,668	10.96
	middle	28	9.09	16,519	29.63	8	20.00	7,036	33.38	1	10.00	646	28.96	37	10.34	24,201	30.61
	upper	233	75.65	31,993	57.39	24	60.00	10,259	48.67	5	50.00	551	24.70	262	73.18	42,803	54.14
	zero & NAs	1	0.32	95	0.17	0	0.00	32	0.15	0	0.00	3	0.13	1	0.28	130	0.16
58.9	<b>total</b>	<b>308</b>	<b>100.00</b>	<b>55,748</b>	<b>100.00</b>	<b>40</b>	<b>100.00</b>	<b>21,079</b>	<b>100.00</b>	<b>10</b>	<b>100.00</b>	<b>2,231</b>	<b>100.00</b>	<b>358</b>	<b>100.00</b>	<b>79,058</b>	<b>100.00</b>
A/A TOTAL	low	7	1.58	1,938	2.11	2	2.02	995	2.29	1	10.00	361	15.35	10	1.81	3,294	2.39
	moderate	75	16.97	11,471	12.49	20	20.20	6,188	14.22	3	30.00	693	29.46	98	17.79	18,352	13.33
	middle	106	23.98	40,186	43.77	43	43.43	22,875	52.58	1	10.00	723	30.74	150	27.22	63,784	46.33
	upper	253	57.24	38,103	41.50	34	34.34	13,409	30.82	5	50.00	572	24.32	292	52.99	52,084	37.83
	zero & NAs	1	0.23	119	0.13	0	0.00	42	0.10	0	0.00	119	5.06	1	0.18	280	0.20
90.6	<b>total</b>	<b>442</b>	<b>100.00</b>	<b>91,817</b>	<b>100.00</b>	<b>99</b>	<b>100.00</b>	<b>43,509</b>	<b>100.00</b>	<b>10</b>	<b>100.00</b>	<b>2,352</b>	<b>100.00</b>	<b>551</b>	<b>100.00</b>	<b>137,678</b>	<b>100.00</b>
Other	9.4	41			3				13				57				
<b>Bank Total</b>	<b>100.0</b>	<b>483</b>			<b>102</b>				<b>23</b>				<b>608</b>				

<sup>1</sup> Bank figures also include loan purchases and MECA item<sup>2</sup> Excluding one home improvement loan of \$80 thousand.  
Sources of data: Bank (bank loans and assessment area); FFIEC (aggregate loans); and HUD (borrower income levels).

HMDA LOAN ORIGINATIONS & PURCHASES <sup>1</sup> -- 2001 INTERIM DATA THROUGH MAY																	
GEOGRAPHY INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS																	
County/Area	Geography	Home Purchase				Refinancing				Multifamily				Total			
		% of Bank Total	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #
Nassau	low	0	0.00	0	-	0	0.00	0	-	0	-	0	-	0	0.00	0	-
	moderate	2	33.33	0	-	2	11.76	0	-	0	-	0	-	4	17.39	0	-
	middle	3	50.00	0	-	14	82.35	0	-	0	-	0	-	17	73.91	0	-
	upper	1	16.67	0	-	1	5.88	0	-	0	-	0	-	2	8.70	0	-
	zero & NAs	0	0.00	0	-	0	0.00	0	-	0	-	0	-	0	0.00	0	-
<b>13.0</b>	<b>total</b>	<b>6</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>17</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>23</b>	<b>100.00</b>	<b>0</b>	<b>-</b>
Suffolk	low	0	0.00	0	-	0	0.00	0	-	0	-	0	-	0	0.00	0	-
	moderate	9	52.94	0	-	11	33.33	0	-	0	-	0	-	20	40.00	0	-
	middle	8	47.06	0	-	20	60.61	0	-	0	-	0	-	28	56.00	0	-
	upper	0	0.00	0	-	2	6.06	0	-	0	-	0	-	2	4.00	0	-
	zero & NAs	0	0.00	0	-	0	0.00	0	-	0	-	0	-	0	0.00	0	-
<b>28.2</b>	<b>total</b>	<b>17</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>33</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>50</b>	<b>100.00</b>	<b>0</b>	<b>-</b>
MSA 5380	low	0	0.00	0	-	0	0.00	0	-	0	-	0	-	0	0.00	0	-
	moderate	11	47.83	0	-	13	26.00	0	-	0	-	0	-	24	32.88	0	-
	middle	11	47.83	0	-	34	68.00	0	-	0	-	0	-	45	61.64	0	-
	upper	1	4.35	0	-	3	6.00	0	-	0	-	0	-	4	5.48	0	-
	zero & NAs	0	0.00	0	-	0	0.00	0	-	0	-	0	-	0	0.00	0	-
<b>41.2</b>	<b>total</b>	<b>23</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>50</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>73</b>	<b>100.00</b>	<b>0</b>	<b>-</b>
Bronx	low	2	40.00	0	-	0	0.00	0	-	2	66.67	0	-	4	33.33	0	-
	moderate	1	20.00	0	-	1	25.00	0	-	0	0.00	0	-	2	16.67	0	-
	middle	0	0.00	0	-	1	25.00	0	-	1	33.33	0	-	2	16.67	0	-
	upper	2	40.00	0	-	2	50.00	0	-	0	0.00	0	-	4	33.33	0	-
	zero & NAs	0	0.00	0	-	0	0.00	0	-	0	0.00	0	-	0	0.00	0	-
<b>6.8</b>	<b>total</b>	<b>5</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>4</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>3</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>12</b>	<b>100.00</b>	<b>0</b>	<b>-</b>
Kings	low	0	0.00	0	-	0	0.00	0	-	0	-	0	-	0	0.00	0	-
	moderate	2	40.00	0	-	1	33.33	0	-	0	-	0	-	3	37.50	0	-
	middle	1	20.00	0	-	2	66.67	0	-	0	-	0	-	3	37.50	0	-
	upper	2	40.00	0	-	0	0.00	0	-	0	-	0	-	2	25.00	0	-
	zero & NAs	0	0.00	0	-	0	0.00	0	-	0	-	0	-	0	0.00	0	-
<b>4.5</b>	<b>total</b>	<b>5</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>3</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>8</b>	<b>100.00</b>	<b>0</b>	<b>-</b>
New York	low	1	5.26	0	-	1	5.26	0	-	0	0.00	0	-	2	4.76	0	-
	moderate	0	0.00	0	-	0	0.00	0	-	1	25.00	0	-	1	2.38	0	-
	middle	0	0.00	0	-	2	10.53	0	-	0	0.00	0	-	2	4.76	0	-
	upper	18	94.74	0	-	16	84.21	0	-	3	75.00	0	-	37	88.10	0	-
	zero & NAs	0	0.00	0	-	0	0.00	0	-	0	0.00	0	-	0	0.00	0	-
<b>23.7</b>	<b>total</b>	<b>19</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>19</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>4</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>42</b>	<b>100.00</b>	<b>0</b>	<b>-</b>
Queens	low	0	0.00	0	-	0	0.00	0	-	0	-	0	-	0	0.00	0	-
	moderate	2	25.00	0	-	3	25.00	0	-	0	-	0	-	5	25.00	0	-
	middle	2	25.00	0	-	4	33.33	0	-	0	-	0	-	6	30.00	0	-
	upper	4	50.00	0	-	5	41.67	0	-	0	-	0	-	9	45.00	0	-
	zero & NAs	0	0.00	0	-	0	0.00	0	-	0	-	0	-	0	0.00	0	-
<b>11.3</b>	<b>total</b>	<b>8</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>12</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>20</b>	<b>100.00</b>	<b>0</b>	<b>-</b>
Westchester	low	0	0.00	0	-	0	0.00	0	-	0	0.00	0	-	0	0.00	0	-
	moderate	2	50.00	0	-	0	0.00	0	-	1	100.00	0	-	3	21.43	0	-
	middle	0	0.00	0	-	1	11.11	0	-	0	0.00	0	-	1	7.14	0	-
	upper	2	50.00	0	-	8	88.89	0	-	0	0.00	0	-	10	71.43	0	-
	zero & NAs	0	0.00	0	-	0	0.00	0	-	0	0.00	0	-	0	0.00	0	-
<b>7.9</b>	<b>total</b>	<b>4</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>9</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>1</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>14</b>	<b>100.00</b>	<b>0</b>	<b>-</b>
MSA 5600 (Included Counties)	low	3	7.32	0	-	1	2.13	0	-	2	25.00	0	-	6	6.25	0	-
	moderate	7	17.07	0	-	5	10.64	0	-	2	25.00	0	-	14	14.58	0	-
	middle	3	7.32	0	-	10	21.28	0	-	1	12.50	0	-	14	14.58	0	-
	upper	28	68.29	0	-	31	65.96	0	-	3	37.50	0	-	62	64.58	0	-
	zero & NAs	0	0.00	0	-	0	0.00	0	-	0	0.00	0	-	0	0.00	0	-
<b>54.2</b>	<b>total</b>	<b>41</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>47</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>8</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>96</b>	<b>100.00</b>	<b>0</b>	<b>-</b>
A/A TOTAL	low	3	4.69	0	-	1	1.03	0	-	2	25.00	0	-	6	3.55	0	-
	moderate	18	28.13	0	-	18	18.56	0	-	2	25.00	0	-	38	22.49	0	-
	middle	14	21.88	0	-	44	45.36	0	-	1	12.50	0	-	59	34.91	0	-
	upper	29	45.31	0	-	34	35.05	0	-	3	37.50	0	-	66	39.05	0	-
	zero & NAs	0	0.00	0	-	0	0.00	0	-	0	0.00	0	-	0	0.00	0	-
<b>95.5</b>	<b>total</b>	<b>64</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>97</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>8</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>169</b>	<b>100.00</b>	<b>0</b>	<b>-</b>
Other	4.5	4			4				0				8				
<b>Bank Total</b>	<b>100.0</b>	<b>68</b>			<b>101</b>				<b>8</b>				<b>177</b>				

<sup>1</sup> Bank figures also include loan purchases and MECA items.  
Sources of data: Bank (bank loans and assessment area); FFIEC (aggregate loans); and HUD (borrower income levels).

HMDA LOAN ORIGINATIONS & PURCHASES <sup>1,2</sup> -- YEAR 1999																	
GEOGRAPHY INCOME LEVEL DISTRIBUTION -- VOLUME OF LOANS IN THOUSANDS OF DOLLARS																	
County/Area	Geography Income Level	Home Purchase				Refinancing				Multifamily				Total			
		Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %
Nassau	low	0	0.00	534	0.02	0	0.00	0	0.00	0	-	0	0.00	0	0.00	534	0.01
	moderate	1,119	8.95	166,170	5.07	1,683	13.54	137,836	5.20	0	-	12,886	21.69	2,802	11.24	316,892	5.29
	middle	4,389	35.10	1,797,508	54.82	5,221	42.00	1,544,721	58.25	0	-	40,748	68.60	9,610	38.54	3,382,977	56.47
	upper	6,997	55.95	1,314,343	40.08	5,527	44.46	968,799	36.53	0	-	5,767	9.71	12,524	50.22	2,288,909	38.21
	zero & NAs	0	0.00	630	0.02	0	0.00	478	0.02	0	-	0	0.00	0	0.00	1,108	0.02
<b>8.0</b>	<b>total</b>	<b>12,505</b>	<b>100.00</b>	<b>3,279,185</b>	<b>100.00</b>	<b>12,431</b>	<b>100.00</b>	<b>2,651,834</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>59,401</b>	<b>100.00</b>	<b>24,936</b>	<b>100.00</b>	<b>5,990,420</b>	<b>100.00</b>
Suffolk	low	0	0.00	2,740	0.07	0	0.00	1,983	0.07	0	-	0	0.00	0	0.00	4,723	0.07
	moderate	6,340	25.91	696,293	17.74	2,608	20.48	521,124	17.30	0	-	7,268	13.36	8,948	24.05	1,224,685	17.51
	middle	14,236	58.18	2,539,479	64.69	7,171	56.30	1,952,120	64.79	0	-	42,768	78.59	21,407	57.54	4,534,367	64.84
	upper	3,892	15.91	682,634	17.39	2,957	23.22	536,272	17.80	0	-	4,385	8.06	6,849	18.41	1,223,291	17.49
	zero & NAs	0	0.00	4,207	0.11	0	0.00	1,387	0.05	0	-	0	0.00	0	0.00	5,594	0.08
<b>12.0</b>	<b>total</b>	<b>24,468</b>	<b>100.00</b>	<b>3,925,353</b>	<b>100.00</b>	<b>12,736</b>	<b>100.00</b>	<b>3,012,886</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>54,421</b>	<b>100.00</b>	<b>37,204</b>	<b>100.00</b>	<b>6,992,660</b>	<b>100.00</b>
MSA 5380	low	0	0.00	3,274	0.05	0	0.00	1,983	0.04	0	-	0	0.00	0	0.00	5,257	0.04
	moderate	7,459	20.17	862,463	11.97	4,291	17.05	658,960	11.63	0	-	20,154	17.71	11,750	18.91	1,541,577	11.87
	middle	18,625	50.37	4,336,987	60.20	12,392	49.24	3,496,841	61.73	0	-	83,516	73.37	31,017	49.91	7,917,344	60.98
	upper	10,889	29.45	1,996,977	27.72	8,484	33.71	1,505,071	26.57	0	-	10,152	8.92	19,373	31.18	3,512,200	27.05
	zero & NAs	0	0.00	4,837	0.07	0	0.00	1,865	0.03	0	-	0	0.00	0	0.00	6,702	0.05
<b>20.0</b>	<b>total</b>	<b>36,973</b>	<b>100.00</b>	<b>7,204,538</b>	<b>100.00</b>	<b>25,167</b>	<b>100.00</b>	<b>5,664,720</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>113,822</b>	<b>100.00</b>	<b>62,140</b>	<b>100.00</b>	<b>12,983,080</b>	<b>100.00</b>
Bronx	low	628	32.97	80,533	12.98	140	10.29	50,741	11.78	200	3.79	94,901	28.54	968	11.34	226,175	16.35
	moderate	524	27.51	83,744	13.50	353	25.96	59,908	13.91	4,000	75.84	103,060	30.99	4,877	57.11	246,712	17.83
	middle	167	8.77	199,958	32.23	110	8.09	155,366	36.07	1,074	20.36	92,421	27.79	1,351	15.82	447,745	32.36
	upper	586	30.76	254,591	41.03	757	55.66	163,828	38.04	0	0.00	42,170	12.68	1,343	15.73	460,589	33.29
	zero & NAs	0	0.00	1,654	0.27	0	0.00	868	0.20	0	0.00	0	0.00	0	0.00	2,522	0.18
<b>2.8</b>	<b>total</b>	<b>1,905</b>	<b>100.00</b>	<b>620,480</b>	<b>100.00</b>	<b>1,360</b>	<b>100.00</b>	<b>430,711</b>	<b>100.00</b>	<b>5,274</b>	<b>100.00</b>	<b>332,552</b>	<b>100.00</b>	<b>8,539</b>	<b>100.00</b>	<b>1,383,743</b>	<b>100.00</b>
Kings	low	708	14.70	164,611	7.13	293	4.93	117,983	7.18	0	0.00	42,938	7.75	1,001	6.98	325,532	7.22
	moderate	1,402	29.11	456,024	19.74	3,033	51.03	383,322	23.32	505	14.11	202,578	36.57	4,940	34.45	1,041,924	23.11
	middle	1,606	33.35	951,898	41.20	781	13.14	656,884	39.96	1,400	39.11	206,053	37.20	3,787	26.41	1,814,835	40.26
	upper	1,012	21.01	726,850	31.46	1,714	28.84	479,297	29.16	1,675	46.79	102,321	18.47	4,401	30.69	1,308,468	29.03
	zero & NAs	88	1.83	10,794	0.47	122	2.05	6,266	0.38	0	0.00	0	0.00	210	1.46	17,060	0.38
<b>4.6</b>	<b>total</b>	<b>4,816</b>	<b>100.00</b>	<b>2,310,177</b>	<b>100.00</b>	<b>5,943</b>	<b>100.00</b>	<b>1,643,752</b>	<b>100.00</b>	<b>3,580</b>	<b>100.00</b>	<b>553,890</b>	<b>100.00</b>	<b>14,339</b>	<b>100.00</b>	<b>4,507,819</b>	<b>100.00</b>
New York	low	0	0.00	76,329	2.21	600	2.00	39,943	2.52	2,102	6.09	100,963	5.70	2,702	2.14	217,235	3.19
	moderate	912	1.48	157,563	4.57	360	1.20	58,463	3.69	2,462	7.13	344,981	19.47	3,734	2.96	561,007	8.24
	middle	646	1.05	171,422	4.97	1,579	5.27	86,450	5.46	1,750	5.07	191,572	10.81	3,975	3.15	449,444	6.60
	upper	59,998	97.47	3,042,268	88.16	27,427	91.53	1,398,128	88.28	28,228	81.72	1,122,127	63.32	115,653	91.74	5,562,523	81.72
	zero & NAs	0	0.00	3,140	0.09	0	0.00	710	0.04	0	0.00	12,550	0.71	0	0.00	16,400	0.24
<b>40.6</b>	<b>total</b>	<b>61,556</b>	<b>100.00</b>	<b>3,450,722</b>	<b>100.00</b>	<b>29,966</b>	<b>100.00</b>	<b>1,583,694</b>	<b>100.00</b>	<b>34,542</b>	<b>100.00</b>	<b>1,772,193</b>	<b>100.00</b>	<b>126,064</b>	<b>100.00</b>	<b>6,806,609</b>	<b>100.00</b>
Queens	low	148	3.46	10,895	0.40	133	2.28	6,792	0.40	0	-	0	0.00	281	2.78	17,687	0.37
	moderate	1,594	37.30	206,555	7.50	1,243	21.29	108,913	6.43	0	-	77,769	22.85	2,837	28.06	393,237	8.21
	middle	716	16.75	1,299,214	47.16	2,698	46.21	775,558	45.75	0	-	159,683	46.91	3,414	33.76	2,234,455	46.64
	upper	1,816	42.49	1,234,912	44.82	1,764	30.22	800,672	47.23	0	-	102,792	30.20	3,580	35.40	2,138,376	44.64
	zero & NAs	0	0.00	3,545	0.13	0	0.00	3,195	0.19	0	-	126	0.04	0	0.00	6,866	0.14
<b>3.3</b>	<b>total</b>	<b>4,274</b>	<b>100.00</b>	<b>2,755,121</b>	<b>100.00</b>	<b>5,838</b>	<b>100.00</b>	<b>1,695,130</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>340,370</b>	<b>100.00</b>	<b>10,112</b>	<b>100.00</b>	<b>4,790,621</b>	<b>100.00</b>
Westchester	low	0	0.00	2,621	0.09	0	0.00	1,343	0.07	0	-	812	0.73	0	0.00	4,776	0.09
	moderate	449	4.28	36,905	1.22	152	1.39	33,811	1.77	0	-	16,333	14.64	601	2.80	87,049	1.72
	middle	89	0.85	158,676	5.24	0	0.00	104,696	5.48	0	-	29,132	26.11	89	0.42	292,504	5.79
	upper	9,949	94.87	2,830,770	93.45	10,458	95.48	1,772,252	92.69	0	-	65,307	58.53	20,407	95.18	4,668,329	92.39
	zero & NAs	0	0.00	209	0.01	343	3.13	0	0.00	0	-	0	0.00	343	1.60	209	0.00
<b>6.9</b>	<b>total</b>	<b>10,487</b>	<b>100.00</b>	<b>3,029,181</b>	<b>100.00</b>	<b>10,953</b>	<b>100.00</b>	<b>1,912,102</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>111,584</b>	<b>100.00</b>	<b>21,440</b>	<b>100.00</b>	<b>5,052,867</b>	<b>100.00</b>
MSA 5600 (Included Counties)	low	1,484	1.79	334,989	2.75	1,166	2.16	216,802	2.98	2,302	5.30	239,614	7.70	4,952	2.74	791,405	3.51
	moderate	4,881	5.88	940,791	7.73	5,141	9.51	644,417	8.87	6,967	16.05	744,721	23.94	16,989	9.41	2,329,929	10.34
	middle	3,224	3.88	2,781,168	22.86	5,168	9.56	1,778,954	24.49	4,224	9.73	678,861	21.82	12,616	6.99	5,238,983	23.24
	upper	73,361	88.35	8,089,391	66.49	42,120	77.91	4,614,177	63.51	29,903	68.91	1,434,717	46.12	145,384	80.55	14,138,285	62.72
	zero & NAs	88	0.11	19,342	0.16	465	0.86	11,039	0.15	0	0.00	12,676	0.41	553	0.31	43,057	0.19
<b>58.2</b>	<b>total</b>	<b>83,038</b>	<b>100.00</b>	<b>12,165,681</b>	<b>100.00</b>	<b>54,060</b>	<b>100.00</b>	<b>7,265,389</b>	<b>100.00</b>	<b>43,396</b>	<b>100.00</b>	<b>3,110,589</b>	<b>100.00</b>	<b>180,494</b>	<b>100.00</b>	<b>22,541,659</b>	<b>100.00</b>
A/A TOTAL	low	1,484	1.24	338,263	1.75	1,166	1.47	218,785	1.69	2,302	5.30	239,614	7.43	4,952	2.04	796,662	2.24
	moderate	12,340	10.28	1,803,254	9.31	9,432	11.91	1,303,377	10.08	6,967	16.05	764,875	23.72	28,739	11.84	3,871,506	10.90
	middle	21,849	18.21	7,118,155	36.75	17,560	22.16	5,275,795	40.80	4,224	9.73	762,377	23.64	43,633	17.98	13,156,327	37.03
	upper	84,250	70.20	10,086,368	52.07	50,604	63.87	6,119,248	47.33	29,903	68.91	1,444,869	44.81	164,757	67.90	17,650,485	49.69
	zero & NAs	88	0.07	24,179	0.12	465	0.59	12,904	0.10	0	0.00	12,676	0.39	553	0.23	49,759	0.14
<b>78.2</b>	<b>total</b>	<b>120,011</b>															

HMDA LOAN ORIGINATIONS & PURCHASES <sup>1,2</sup> -- YEAR 2000																	
GEOGRAPHY INCOME LEVEL DISTRIBUTION -- VOLUME OF LOANS IN THOUSANDS OF DOLLARS																	
County/Area	Geography Income Level	Home Purchase				Refinancing				Multifamily				Total			
		Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %
Nassau	low	0	0.00	0	0.00	0	0.00	0	0.00	0	-	0	0.00	0	0.00	0	0.00
	moderate	1,310	11.52	180,537	5.64	313	12.25	84,810	6.76	0	-	11,664	15.57	1,623	11.65	277,011	6.12
	middle	4,499	39.57	1,828,197	57.15	1,736	67.92	794,580	63.32	0	-	31,568	42.14	6,235	44.77	2,654,345	58.61
	upper	5,561	48.91	1,188,890	37.17	507	19.84	375,517	29.92	0	-	31,686	42.29	6,068	43.57	1,596,093	35.25
	zero & NAs	0	0.00	1,061	0.03	0	0.00	0	0.00	0	-	0	0.00	0	0.00	1,061	0.02
5.7	<b>total</b>	<b>11,370</b>	<b>100.00</b>	<b>3,198,685</b>	<b>100.00</b>	<b>2,556</b>	<b>100.00</b>	<b>1,254,907</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>74,918</b>	<b>100.00</b>	<b>13,926</b>	<b>100.00</b>	<b>4,528,510</b>	<b>100.00</b>
Suffolk	low	0	0.00	2,317	0.06	0	0.00	2,199	0.13	0	-	0	0.00	0	0.00	4,516	0.08
	moderate	4,043	28.80	782,226	19.49	1,374	33.22	315,360	18.40	0	-	14,513	17.69	5,417	29.81	1,112,099	19.14
	middle	8,300	59.13	2,558,518	63.73	1,846	44.63	1,171,275	68.33	0	-	59,627	72.69	10,146	55.83	3,789,420	65.22
	upper	1,695	12.07	668,471	16.65	916	22.15	224,172	13.08	0	-	7,888	9.62	2,611	14.37	900,531	15.50
	zero & NAs	0	0.00	2,965	0.07	0	0.00	1,109	0.06	0	-	0	0.00	0	0.00	4,074	0.07
7.5	<b>total</b>	<b>14,038</b>	<b>100.00</b>	<b>4,014,497</b>	<b>100.00</b>	<b>4,136</b>	<b>100.00</b>	<b>1,714,115</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>82,028</b>	<b>100.00</b>	<b>18,174</b>	<b>100.00</b>	<b>5,810,640</b>	<b>100.00</b>
MSA 5380	low	0	0.00	2,317	0.03	0	0.00	2,199	0.07	0	-	0	0.00	0	0.00	4,516	0.04
	moderate	5,353	21.07	962,763	13.35	1,687	25.21	400,170	13.48	0	-	26,177	16.68	7,040	21.93	1,389,110	13.44
	middle	12,799	50.37	4,386,715	60.82	3,582	53.53	1,965,855	66.21	0	-	91,195	58.11	16,381	51.03	6,443,765	62.32
	upper	7,256	28.56	1,857,361	25.75	1,423	21.26	599,689	20.20	0	-	39,574	25.22	8,679	27.04	2,496,624	24.15
	zero & NAs	0	0.00	4,026	0.06	0	0.00	1,109	0.04	0	-	0	0.00	0	0.00	5,135	0.05
13.2	<b>total</b>	<b>25,408</b>	<b>100.00</b>	<b>7,213,182</b>	<b>100.00</b>	<b>6,692</b>	<b>100.00</b>	<b>2,969,022</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>156,946</b>	<b>100.00</b>	<b>32,100</b>	<b>100.00</b>	<b>10,339,150</b>	<b>100.00</b>
Bronx	low	123	5.95	85,944	13.97	0	0.00	32,342	14.85	926	15.28	171,904	53.17	1,049	12.09	290,190	25.10
	moderate	773	37.38	80,144	13.03	338	61.90	32,293	14.83	136	2.24	58,396	18.06	1,247	14.37	170,833	14.77
	middle	0	0.00	194,593	31.63	159	29.12	77,740	35.70	5,000	82.48	77,300	23.91	5,159	59.46	349,633	30.24
	upper	1,172	56.67	254,084	41.30	49	8.97	74,951	34.42	0	0.00	15,686	4.85	1,221	14.07	344,721	29.81
	zero & NAs	0	0.00	425	0.07	0	0.00	439	0.20	0	0.00	0	0.00	0	0.00	864	0.07
3.6	<b>total</b>	<b>2,068</b>	<b>100.00</b>	<b>615,190</b>	<b>100.00</b>	<b>546</b>	<b>100.00</b>	<b>217,765</b>	<b>100.00</b>	<b>6,062</b>	<b>100.00</b>	<b>323,286</b>	<b>100.00</b>	<b>8,676</b>	<b>100.00</b>	<b>1,156,241</b>	<b>100.00</b>
Kings	low	959	12.30	197,931	8.13	330	25.40	75,386	8.48	0	-	33,094	8.32	1,289	14.18	306,411	8.23
	moderate	2,922	37.49	503,831	20.69	449	34.57	238,805	26.85	0	-	144,204	36.23	3,371	37.07	886,840	23.82
	middle	2,181	27.98	1,019,730	41.87	75	5.77	351,970	39.57	0	-	163,442	41.07	2,256	24.81	1,535,142	41.24
	upper	1,732	22.22	702,933	28.87	445	34.26	221,057	24.85	0	-	55,521	13.95	2,177	23.94	979,511	26.31
	zero & NAs	0	0.00	10,782	0.44	0	0.00	2,207	0.25	0	-	1,729	0.43	0	0.00	14,718	0.40
3.7	<b>total</b>	<b>7,794</b>	<b>100.00</b>	<b>2,435,207</b>	<b>100.00</b>	<b>1,299</b>	<b>100.00</b>	<b>889,425</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>397,990</b>	<b>100.00</b>	<b>9,093</b>	<b>100.00</b>	<b>3,722,622</b>	<b>100.00</b>
New York	low	0	0.00	59,166	1.56	0	0.00	19,587	2.55	0	0.00	170,953	12.17	0	0.00	249,706	4.19
	moderate	3,369	4.74	151,835	4.00	0	0.00	38,287	4.99	11,000	71.08	233,075	16.59	14,369	15.84	423,197	7.09
	middle	2,392	3.36	236,988	6.25	0	0.00	52,800	6.88	0	0.00	111,150	7.91	2,392	2.64	400,938	6.72
	upper	65,063	91.50	3,339,744	88.05	4,110	100.00	656,064	85.53	4,475	28.92	888,740	63.26	73,648	81.21	4,884,548	81.89
	zero & NAs	280	0.39	5,184	0.14	0	0.00	300	0.04	0	0.00	1,077	0.08	280	0.31	6,561	0.11
37.3	<b>total</b>	<b>71,104</b>	<b>100.00</b>	<b>3,792,917</b>	<b>100.00</b>	<b>4,110</b>	<b>100.00</b>	<b>767,038</b>	<b>100.00</b>	<b>15,475</b>	<b>100.00</b>	<b>1,404,995</b>	<b>100.00</b>	<b>90,689</b>	<b>100.00</b>	<b>5,964,950</b>	<b>100.00</b>
Queens	low	209	4.74	7,792	0.27	0	0.00	4,915	0.58	0	0.00	0	0.00	209	2.03	12,707	0.31
	moderate	1,815	41.13	235,501	8.17	393	31.87	60,520	7.16	4,650	100.00	86,580	21.22	6,858	66.61	382,601	9.25
	middle	847	19.19	1,385,439	48.08	516	41.85	414,924	49.10	0	0.00	146,583	35.92	1,363	13.24	1,946,946	47.08
	upper	1,542	34.94	1,248,974	43.34	324	26.28	363,280	42.99	0	0.00	174,939	42.87	1,866	18.12	1,787,193	43.22
	zero & NAs	0	0.00	4,049	0.14	0	0.00	1,472	0.17	0	0.00	0	0.00	0	0.00	5,521	0.13
4.2	<b>total</b>	<b>4,413</b>	<b>100.00</b>	<b>2,881,755</b>	<b>100.00</b>	<b>1,233</b>	<b>100.00</b>	<b>845,111</b>	<b>100.00</b>	<b>4,650</b>	<b>100.00</b>	<b>408,102</b>	<b>100.00</b>	<b>10,296</b>	<b>100.00</b>	<b>4,134,968</b>	<b>100.00</b>
Westchester	low	0	0.00	3,678	0.12	0	0.00	413	0.05	0	0.00	0	0.00	0	0.00	4,091	0.10
	moderate	126	1.22	38,692	1.23	0	0.00	22,160	2.76	0	0.00	45,663	26.14	126	1.06	106,515	2.58
	middle	128	1.24	185,175	5.88	300	19.61	64,414	8.04	0	0.00	41,518	23.77	428	3.59	291,107	7.06
	upper	10,068	97.54	2,920,463	92.76	1,230	80.39	714,409	89.13	78	100.00	87,498	50.09	11,376	95.36	3,722,370	90.25
	zero & NAs	0	0.00	306	0.01	0	0.00	165	0.02	0	0.00	0	0.00	0	0.00	471	0.01
4.9	<b>total</b>	<b>10,322</b>	<b>100.00</b>	<b>3,148,314</b>	<b>100.00</b>	<b>1,530</b>	<b>100.00</b>	<b>801,561</b>	<b>100.00</b>	<b>78</b>	<b>100.00</b>	<b>174,679</b>	<b>100.00</b>	<b>11,930</b>	<b>100.00</b>	<b>4,124,554</b>	<b>100.00</b>
MSA 5600 (Included Counties)	low	1,291	1.35	354,511	2.75	330	3.79	132,643	3.77	926	3.53	375,951	13.88	2,547	1.95	863,105	4.52
	moderate	9,005	9.41	1,010,003	7.85	1,180	13.54	392,065	11.14	15,786	60.10	567,918	20.96	25,971	19.87	1,969,986	10.31
	middle	5,548	5.80	3,021,925	23.47	1,050	12.04	961,848	27.32	5,000	19.04	539,993	19.93	11,598	8.87	4,523,766	23.68
	upper	79,577	83.15	8,466,198	65.77	6,158	70.64	2,029,761	57.65	4,553	17.33	1,222,384	45.12	90,288	69.09	11,718,343	61.34
	zero & NAs	280	0.29	20,746	0.16	0	0.00	4,583	0.13	0	0.00	2,806	0.10	280	0.21	28,135	0.15
53.8	<b>total</b>	<b>95,701</b>	<b>100.00</b>	<b>12,873,383</b>	<b>100.00</b>	<b>8,718</b>	<b>100.00</b>	<b>3,520,900</b>	<b>100.00</b>	<b>26,265</b>	<b>100.00</b>	<b>2,709,052</b>	<b>100.00</b>	<b>130,684</b>	<b>100.00</b>	<b>19,103,335</b>	<b>100.00</b>
A/A TOTAL	low	1,291	1.07	356,828	1.78	330	2.14	134,842	2.08	926	3.53	375,951	13.12	2,547	1.56	867,621	2.95
	moderate	14,358	11.86	1,972,766	9.82	2,867	18.60	792,235	12.21	15,786	60.10	594,095	20.73	33,011	20.28	3,359,096	11.41
	middle	18,347	15.15	7,408,640	36.88	4,632	30.06	2,927,703	45.11	5,000	19.04	631,188	22.02	27,979	17.19	10,967,531	37.25
	upper	86,833	71.70	10,323,559	51.40	7,581	49.20	2,629,450	40.52	4,553	17.33	1,261,958	44.03	98,967	60.80	14,214,967	48.28
	zero & NAs	280	0.23	24,772	0.12	0	0.00	5,692	0.09	0	0.00	2,806	0.10	280	0.17	33,270	0.11
67.0	<b>total</b>	<b>121,109</b>	<b>100.00</b>	<b>20,086,565</b>	<b>100.00</b>	<b>15,410</b>	<b>100.00</b>	<b>6,489,922</b>	<b>100.00</b>	<							

HMDA LOAN ORIGINATIONS & PURCHASES <sup>1</sup> -- 2001 INTERIM DATA THROUGH MAY																	
GEOGRAPHY INCOME LEVEL DISTRIBUTION -- VOLUME OF LOANS IN THOUSANDS OF DOLLARS																	
County/Area	Geography Income Level	Home Purchase				Refinancing				Multifamily				Total			
		Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %
Nassau	low	0	0.00	0	-	0	0.00	0	-	0	-	0	-	0	0.00	0	-
	moderate	351	34.21	0	-	310	11.96	0	-	0	-	0	-	661	18.27	0	-
	middle	431	42.01	0	-	1,877	72.44	0	-	0	-	0	-	2,308	63.81	0	-
	upper	244	23.78	0	-	404	15.59	0	-	0	-	0	-	648	17.92	0	-
	zero & NAs	0	0.00	0	-	0	0.00	0	-	0	-	0	-	0	0.00	0	-
7.5	<b>total</b>	<b>1,026</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>2,591</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>3,617</b>	<b>100.00</b>	<b>0</b>	<b>-</b>
Suffolk	low	0	0.00	0	-	0	0.00	0	-	0	-	0	-	0	0.00	0	-
	moderate	1,608	57.74	0	-	1,488	32.85	0	-	0	-	0	-	3,096	42.33	0	-
	middle	1,177	42.26	0	-	2,781	61.40	0	-	0	-	0	-	3,958	54.12	0	-
	upper	0	0.00	0	-	260	5.74	0	-	0	-	0	-	260	3.55	0	-
	zero & NAs	0	0.00	0	-	0	0.00	0	-	0	-	0	-	0	0.00	0	-
15.2	<b>total</b>	<b>2,785</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>4,529</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>7,314</b>	<b>100.00</b>	<b>0</b>	<b>-</b>
MSA 5380	low	0	0.00	0	-	0	0.00	0	-	0	-	0	-	0	0.00	0	-
	moderate	1,959	51.40	0	-	1,798	25.25	0	-	0	-	0	-	3,757	34.37	0	-
	middle	1,608	42.19	0	-	4,658	65.42	0	-	0	-	0	-	6,266	57.32	0	-
	upper	244	6.40	0	-	664	9.33	0	-	0	-	0	-	908	8.31	0	-
	zero & NAs	0	0.00	0	-	0	0.00	0	-	0	-	0	-	0	0.00	0	-
22.7	<b>total</b>	<b>3,811</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>7,120</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>10,931</b>	<b>100.00</b>	<b>0</b>	<b>-</b>
Bronx	low	266	54.51	0	-	0	0.00	0	-	611	26.44	0	-	877	26.93	0	-
	moderate	113	23.16	0	-	225	49.23	0	-	0	0.00	0	-	338	10.38	0	-
	middle	0	0.00	0	-	124	27.13	0	-	1,700	73.56	0	-	1,824	56.02	0	-
	upper	109	22.34	0	-	108	23.63	0	-	0	0.00	0	-	217	6.66	0	-
	zero & NAs	0	0.00	0	-	0	0.00	0	-	0	0.00	0	-	0	0.00	0	-
6.8	<b>total</b>	<b>488</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>457</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>2,311</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>3,256</b>	<b>100.00</b>	<b>0</b>	<b>-</b>
Kings	low	0	0.00	0	-	0	0.00	0	-	0	-	0	-	0	0.00	0	-
	moderate	354	37.42	0	-	151	32.20	0	-	0	-	0	-	505	35.69	0	-
	middle	142	15.01	0	-	318	67.80	0	-	0	-	0	-	460	32.51	0	-
	upper	450	47.57	0	-	0	0.00	0	-	0	-	0	-	450	31.80	0	-
	zero & NAs	0	0.00	0	-	0	0.00	0	-	0	-	0	-	0	0.00	0	-
2.9	<b>total</b>	<b>946</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>469</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>1,415</b>	<b>100.00</b>	<b>0</b>	<b>-</b>
New York	low	265	3.36	0	-	255	2.97	0	-	0	0.00	0	-	520	2.52	0	-
	moderate	0	0.00	0	-	0	0.00	0	-	1,450	34.78	0	-	1,450	7.02	0	-
	middle	0	0.00	0	-	496	5.77	0	-	0	0.00	0	-	496	2.40	0	-
	upper	7,623	96.64	0	-	7,847	91.27	0	-	2,719	65.22	0	-	18,189	88.06	0	-
	zero & NAs	0	0.00	0	-	0	0.00	0	-	0	0.00	0	-	0	0.00	0	-
43.0	<b>total</b>	<b>7,888</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>8,598</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>4,169</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>20,655</b>	<b>100.00</b>	<b>0</b>	<b>-</b>
Queens	low	0	0.00	0	-	0	0.00	0	-	0	-	0	-	0	0.00	0	-
	moderate	250	31.25	0	-	609	34.37	0	-	0	-	0	-	859	33.40	0	-
	middle	194	24.25	0	-	560	31.60	0	-	0	-	0	-	754	29.32	0	-
	upper	356	44.50	0	-	603	34.03	0	-	0	-	0	-	959	37.29	0	-
	zero & NAs	0	0.00	0	-	0	0.00	0	-	0	-	0	-	0	0.00	0	-
5.4	<b>total</b>	<b>800</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>1,772</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>0</b>	<b>-</b>	<b>2,572</b>	<b>100.00</b>	<b>0</b>	<b>-</b>
Westchester	low	0	0.00	0	-	0	0.00	0	-	0	0.00	0	-	0	0.00	0	-
	moderate	464	31.67	0	-	0	0.00	0	-	1,086	100.00	0	-	1,550	25.51	0	-
	middle	0	0.00	0	-	134	3.80	0	-	0	0.00	0	-	134	2.21	0	-
	upper	1,001	68.33	0	-	3,392	96.20	0	-	0	0.00	0	-	4,393	72.29	0	-
	zero & NAs	0	0.00	0	-	0	0.00	0	-	0	0.00	0	-	0	0.00	0	-
12.6	<b>total</b>	<b>1,465</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>3,526</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>1,086</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>6,077</b>	<b>100.00</b>	<b>0</b>	<b>-</b>
MSA 5600 (Included Counties)	low	531	4.58	0	-	255	1.72	0	-	611	8.08	0	-	1,397	4.11	0	-
	moderate	1,181	10.19	0	-	985	6.65	0	-	2,536	33.52	0	-	4,702	13.84	0	-
	middle	336	2.90	0	-	1,632	11.01	0	-	1,700	22.47	0	-	3,668	10.80	0	-
	upper	9,539	82.33	0	-	11,950	80.62	0	-	2,719	35.94	0	-	24,208	71.25	0	-
	zero & NAs	0	0.00	0	-	0	0.00	0	-	0	0.00	0	-	0	0.00	0	-
70.7	<b>total</b>	<b>11,587</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>14,822</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>7,566</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>33,975</b>	<b>100.00</b>	<b>0</b>	<b>-</b>
A/A TOTAL	low	531	3.45	0	-	255	1.16	0	-	611	8.08	0	-	1,397	3.11	0	-
	moderate	3,140	20.39	0	-	2,783	12.68	0	-	2,536	33.52	0	-	8,459	18.84	0	-
	middle	1,944	12.63	0	-	6,290	28.67	0	-	1,700	22.47	0	-	9,934	22.12	0	-
	upper	9,783	63.53	0	-	12,614	57.49	0	-	2,719	35.94	0	-	25,116	55.93	0	-
	zero & NAs	0	0.00	0	-	0	0.00	0	-	0	0.00	0	-	0	0.00	0	-
93.5	<b>total</b>	<b>15,398</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>21,942</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>7,566</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>44,906</b>	<b>100.00</b>	<b>0</b>	<b>-</b>
Other	6.5	1,916			1,228				0				3,144				
<b>Bank Total</b>	<b>100.0</b>	<b>17,314</b>			<b>23,170</b>				<b>7,566</b>				<b>48,050</b>				

<sup>1</sup> Bank figures also include loan purchases and MECA items.  
Sources of data: Bank (bank loans and assessment area); FFIEC (aggregate loans); and HUD (borrower income levels).

**1-4 FAMILY HMDA LOAN ORIGINATIONS & PURCHASES<sup>1,2</sup> -- YEAR 1999**  
**BORROWER INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS**

County/Area	Borrower Income Level	Home Purchase				Refinancing				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Nassau	low	10	16.39	445	2.76	8	9.52	896	5.08	18	12.41	1,341	3.97
	moderate	18	29.51	2,548	15.80	29	34.52	2,968	16.84	47	32.41	5,516	16.34
	middle	8	13.11	5,006	31.04	16	19.05	4,921	27.93	24	16.55	9,927	29.41
	upper	24	39.34	6,655	41.26	29	34.52	6,433	36.51	53	36.55	13,088	38.78
	zero & NAs	1	1.64	1,474	9.14	2	2.38	2,404	13.64	3	2.07	3,878	11.49
<b>9.0</b>	<b>total</b>	<b>61</b>	<b>100.00</b>	<b>16,128</b>	<b>100.00</b>	<b>84</b>	<b>100.00</b>	<b>17,622</b>	<b>100.00</b>	<b>145</b>	<b>100.00</b>	<b>33,750</b>	<b>100.00</b>
Suffolk	low	17	12.23	1,316	5.65	13	12.87	1,652	7.11	30	12.50	2,968	6.38
	moderate	58	41.73	5,615	24.11	30	29.70	4,849	20.87	88	36.67	10,464	22.50
	middle	21	15.11	6,889	29.59	21	20.79	6,426	27.66	42	17.50	13,315	28.62
	upper	39	28.06	7,669	32.94	26	25.74	7,009	30.17	65	27.08	14,678	31.55
	zero & NAs	4	2.88	1,796	7.71	11	10.89	3,295	14.18	15	6.25	5,091	10.94
<b>14.9</b>	<b>total</b>	<b>139</b>	<b>100.00</b>	<b>23,285</b>	<b>100.00</b>	<b>101</b>	<b>100.00</b>	<b>23,231</b>	<b>100.00</b>	<b>240</b>	<b>100.00</b>	<b>46,516</b>	<b>100.00</b>
MSA 5380	low	27	13.50	1,761	4.47	21	11.35	2,548	6.24	48	12.47	4,309	5.37
	moderate	76	38.00	8,163	20.71	59	31.89	7,817	19.13	135	35.06	15,980	19.91
	middle	29	14.50	11,895	30.18	37	20.00	11,347	27.78	66	17.14	23,242	28.96
	upper	63	31.50	14,324	36.34	55	29.73	13,442	32.90	118	30.65	27,766	34.59
	zero & NAs	5	2.50	3,270	8.30	13	7.03	5,699	13.95	18	4.68	8,969	11.17
<b>24.0</b>	<b>total</b>	<b>200</b>	<b>100.00</b>	<b>39,413</b>	<b>100.00</b>	<b>185</b>	<b>100.00</b>	<b>40,853</b>	<b>100.00</b>	<b>385</b>	<b>100.00</b>	<b>80,266</b>	<b>100.00</b>
Bronx	low	2	14.29	119	3.06	1	10.00	165	5.13	3	12.50	284	3.99
	moderate	2	14.29	565	14.51	1	10.00	433	13.46	3	12.50	998	14.03
	middle	5	35.71	1,336	34.30	1	10.00	913	28.38	6	25.00	2,249	31.62
	upper	5	35.71	1,694	43.49	5	50.00	1,199	37.27	10	41.67	2,893	40.68
	zero & NAs	0	0.00	181	4.65	2	20.00	507	15.76	2	8.33	688	9.67
<b>1.5</b>	<b>total</b>	<b>14</b>	<b>100.00</b>	<b>3,895</b>	<b>100.00</b>	<b>10</b>	<b>100.00</b>	<b>3,217</b>	<b>100.00</b>	<b>24</b>	<b>100.00</b>	<b>7,112</b>	<b>100.00</b>
Kings	low	0	0.00	215	1.76	2	5.41	713	6.45	2	3.17	928	3.99
	moderate	4	15.38	1,259	10.30	3	8.11	1,492	13.50	7	11.11	2,751	11.82
	middle	7	26.92	3,336	27.30	8	21.62	2,735	24.75	15	23.81	6,071	26.09
	upper	15	57.69	6,305	51.60	16	43.24	4,580	41.44	31	49.21	10,885	46.77
	zero & NAs	0	0.00	1,104	9.04	8	21.62	1,532	13.86	8	12.70	2,636	11.33
<b>3.9</b>	<b>total</b>	<b>26</b>	<b>100.00</b>	<b>12,219</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>11,052</b>	<b>100.00</b>	<b>63</b>	<b>100.00</b>	<b>23,271</b>	<b>100.00</b>
New York	low	0	0.00	61	0.49	0	0.00	45	0.73	0	0.00	106	0.57
	moderate	3	1.63	597	4.78	1	0.83	189	3.09	4	1.31	786	4.22
	middle	3	1.63	1,394	11.16	9	7.44	611	9.97	12	3.93	2,005	10.77
	upper	177	96.20	9,601	76.88	111	91.74	4,773	77.91	288	94.43	14,374	77.22
	zero & NAs	1	0.54	836	6.69	0	0.00	508	8.29	1	0.33	1,344	7.22
<b>19.0</b>	<b>total</b>	<b>184</b>	<b>100.00</b>	<b>12,489</b>	<b>100.00</b>	<b>121</b>	<b>100.00</b>	<b>6,126</b>	<b>100.00</b>	<b>305</b>	<b>100.00</b>	<b>18,615</b>	<b>100.00</b>
Queens	low	0	0.00	349	2.10	4	9.30	657	5.15	4	5.88	1,006	3.43
	moderate	6	24.00	2,126	12.79	8	18.60	1,807	14.17	14	20.59	3,933	13.39
	middle	6	24.00	5,382	32.39	14	32.56	3,477	27.26	20	29.41	8,859	30.16
	upper	13	52.00	7,539	45.37	13	30.23	4,994	39.16	26	38.24	12,533	42.67
	zero & NAs	0	0.00	1,222	7.35	4	9.30	1,819	14.26	4	5.88	3,041	10.35
<b>4.2</b>	<b>total</b>	<b>25</b>	<b>100.00</b>	<b>16,618</b>	<b>100.00</b>	<b>43</b>	<b>100.00</b>	<b>12,754</b>	<b>100.00</b>	<b>68</b>	<b>100.00</b>	<b>29,372</b>	<b>100.00</b>
Westchester	low	0	0.00	139	1.07	1	2.17	134	1.37	1	1.10	273	1.20
	moderate	3	6.67	860	6.63	3	6.52	516	5.29	6	6.59	1,376	6.05
	middle	6	13.33	2,033	15.66	3	6.52	1,447	14.82	9	9.89	3,480	15.30
	upper	35	77.78	9,249	71.25	39	84.78	6,657	68.19	74	81.32	15,906	69.94
	zero & NAs	1	2.22	700	5.39	0	0.00	1,008	10.33	1	1.10	1,708	7.51
<b>5.7</b>	<b>total</b>	<b>45</b>	<b>100.00</b>	<b>12,981</b>	<b>100.00</b>	<b>46</b>	<b>100.00</b>	<b>9,762</b>	<b>100.00</b>	<b>91</b>	<b>100.00</b>	<b>22,743</b>	<b>100.00</b>
MSA 5600 [Included Counties]	low	2	0.68	883	1.52	8	3.11	1,714	3.99	10	1.81	2,597	2.57
	moderate	18	6.12	5,407	9.29	16	6.23	4,437	10.34	34	6.17	9,844	9.74
	middle	27	9.18	13,481	23.16	35	13.62	9,183	21.40	62	11.25	22,664	22.41
	upper	245	83.33	34,388	59.08	184	71.60	22,203	51.74	429	77.86	56,591	55.97
	zero & NAs	2	0.68	4,043	6.95	14	5.45	5,374	12.52	16	2.90	9,417	9.31
<b>34.3</b>	<b>total</b>	<b>294</b>	<b>100.00</b>	<b>58,202</b>	<b>100.00</b>	<b>257</b>	<b>100.00</b>	<b>42,911</b>	<b>100.00</b>	<b>551</b>	<b>100.00</b>	<b>101,113</b>	<b>100.00</b>
A/A TOTAL	low	29	5.87	2,644	2.71	29	6.56	4,262	5.09	58	6.20	6,906	3.81
	moderate	94	19.03	13,570	13.90	75	16.97	12,254	14.63	169	18.06	25,824	14.24
	middle	56	11.34	25,376	26.00	72	16.29	20,530	24.51	128	13.68	45,906	25.31
	upper	308	62.35	48,712	49.90	239	54.07	35,645	42.55	547	58.44	84,357	46.51
	zero & NAs	7	1.42	7,313	7.49	27	6.11	11,073	13.22	34	3.63	18,386	10.14
<b>58.2</b>	<b>total</b>	<b>494</b>	<b>100.00</b>	<b>97,615</b>	<b>100.00</b>	<b>442</b>	<b>100.00</b>	<b>83,764</b>	<b>100.00</b>	<b>936</b>	<b>100.00</b>	<b>181,379</b>	<b>100.00</b>
Other	<b>41.8</b>	25			646				671				
<b>Bank Total</b>	<b>100.0</b>	<b>519</b>			<b>1,088</b>				<b>1,607</b>				

<sup>1</sup> Bank figures also include loan purchases and MECA items. <sup>2</sup> Excluding one home improvement loan of \$3 thousand.  
Sources of data: Bank (bank loans and assessment area); FFIEC (aggregate loans); and HUD (borrower income levels).

**1-4 FAMILY HMDA LOAN ORIGINATIONS & PURCHASES<sup>1,2</sup> -- YEAR 2000**  
**BORROWER INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS**

County/Area % of Bank Total #	Borrower Income Level	Home Purchase				Refinancing				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Nassau	low	3	6.00	494	3.35	4	21.05	539	5.98	7	10.14	1,033	4.35
	moderate	20	40.00	2,374	16.10	15	78.95	1,847	20.49	35	50.72	4,221	17.77
	middle	8	16.00	4,361	29.57	0	0.00	2,571	28.53	8	11.59	6,932	29.18
	upper	17	34.00	6,269	42.51	0	0.00	2,986	33.13	17	24.64	9,255	38.95
	zero & NAs	2	4.00	1,249	8.47	0	0.00	1,070	11.87	2	2.90	2,319	9.76
<b>11.8</b>	<b>total</b>	<b>50</b>	<b>100.00</b>	<b>14,747</b>	<b>100.00</b>	<b>19</b>	<b>100.00</b>	<b>9,013</b>	<b>100.00</b>	<b>69</b>	<b>100.00</b>	<b>23,760</b>	<b>100.00</b>
Suffolk	low	11	13.10	1,242	5.82	5	12.50	1,125	8.38	16	12.90	2,367	6.81
	moderate	32	38.10	4,972	23.32	21	52.50	3,147	23.46	53	42.74	8,119	23.37
	middle	14	16.67	6,264	29.38	5	12.50	3,911	29.15	19	15.32	10,175	29.29
	upper	24	28.57	7,189	33.72	7	17.50	3,930	29.29	31	25.00	11,119	32.01
	zero & NAs	3	3.57	1,655	7.76	2	5.00	1,304	9.72	5	4.03	2,959	8.52
<b>21.2</b>	<b>total</b>	<b>84</b>	<b>100.00</b>	<b>21,322</b>	<b>100.00</b>	<b>40</b>	<b>100.00</b>	<b>13,417</b>	<b>100.00</b>	<b>124</b>	<b>100.00</b>	<b>34,739</b>	<b>100.00</b>
MSA 5380	low	14	10.45	1,736	4.81	9	15.25	1,664	7.42	23	11.92	3,400	5.81
	moderate	52	38.81	7,346	20.37	36	61.02	4,994	22.26	88	45.60	12,340	21.09
	middle	22	16.42	10,625	29.46	5	8.47	6,482	28.90	27	13.99	17,107	29.24
	upper	41	30.60	13,458	37.31	7	11.86	6,916	30.83	48	24.87	20,374	34.83
	zero & NAs	5	3.73	2,904	8.05	2	3.39	2,374	10.58	7	3.63	5,278	9.02
<b>33.0</b>	<b>total</b>	<b>134</b>	<b>100.00</b>	<b>36,069</b>	<b>100.00</b>	<b>59</b>	<b>100.00</b>	<b>22,430</b>	<b>100.00</b>	<b>193</b>	<b>100.00</b>	<b>58,499</b>	<b>100.00</b>
Bronx	low	2	12.50	147	3.86	0	0.00	105	5.99	2	9.52	252	4.53
	moderate	3	18.75	588	15.42	1	20.00	275	15.68	4	19.05	863	15.50
	middle	3	18.75	1,123	29.45	0	0.00	548	31.24	3	14.29	1,671	30.02
	upper	7	43.75	1,727	45.29	4	80.00	653	37.23	11	52.38	2,380	42.75
	zero & NAs	1	6.25	228	5.98	0	0.00	173	9.86	1	4.76	401	7.20
<b>3.6</b>	<b>total</b>	<b>16</b>	<b>100.00</b>	<b>3,813</b>	<b>100.00</b>	<b>5</b>	<b>100.00</b>	<b>1,754</b>	<b>100.00</b>	<b>21</b>	<b>100.00</b>	<b>5,567</b>	<b>100.00</b>
Kings	low	1	2.70	274	2.29	0	0.00	375	6.33	1	2.27	649	3.63
	moderate	6	16.22	1,086	9.08	0	0.00	863	14.57	6	13.64	1,949	10.89
	middle	10	27.03	3,011	25.16	4	57.14	1,557	26.28	14	31.82	4,568	25.53
	upper	18	48.65	6,343	53.01	3	42.86	2,352	39.70	21	47.73	8,695	48.60
	zero & NAs	2	5.41	1,252	10.46	0	0.00	778	13.13	2	4.55	2,030	11.35
<b>7.5</b>	<b>total</b>	<b>37</b>	<b>100.00</b>	<b>11,966</b>	<b>100.00</b>	<b>7</b>	<b>100.00</b>	<b>5,925</b>	<b>100.00</b>	<b>44</b>	<b>100.00</b>	<b>17,891</b>	<b>100.00</b>
New York	low	2	1.06	56	0.51	0	0.00	23	0.98	2	1.00	79	0.59
	moderate	1	0.53	450	4.06	0	0.00	77	3.27	1	0.50	527	3.92
	middle	3	1.59	1,218	10.99	0	0.00	237	10.06	3	1.49	1,455	10.82
	upper	172	91.01	8,808	79.44	11	91.67	1,760	74.73	183	91.04	10,568	78.62
	zero & NAs	11	5.82	555	5.01	1	8.33	258	10.96	12	5.97	813	6.05
<b>34.4</b>	<b>total</b>	<b>189</b>	<b>100.00</b>	<b>11,087</b>	<b>100.00</b>	<b>12</b>	<b>100.00</b>	<b>2,355</b>	<b>100.00</b>	<b>201</b>	<b>100.00</b>	<b>13,442</b>	<b>100.00</b>
Queens	low	0	0.00	371	2.24	4	40.00	389	5.76	4	10.81	760	3.26
	moderate	7	25.93	2,109	12.74	2	20.00	981	14.53	9	24.32	3,090	13.26
	middle	6	22.22	4,987	30.13	2	20.00	1,973	29.22	8	21.62	6,960	29.87
	upper	14	51.85	7,814	47.21	2	20.00	2,587	38.31	16	43.24	10,401	44.63
	zero & NAs	0	0.00	1,270	7.67	0	0.00	823	12.19	0	0.00	2,093	8.98
<b>6.3</b>	<b>total</b>	<b>27</b>	<b>100.00</b>	<b>16,551</b>	<b>100.00</b>	<b>10</b>	<b>100.00</b>	<b>6,753</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>23,304</b>	<b>100.00</b>
Westchester	low	2	5.13	197	1.60	1	16.67	68	1.58	3	6.67	265	1.59
	moderate	8	20.51	877	7.11	1	16.67	241	5.62	9	20.00	1,118	6.73
	middle	4	10.26	1,952	15.83	0	0.00	691	16.10	4	8.89	2,643	15.90
	upper	23	58.97	8,577	69.56	3	50.00	2,839	66.15	26	57.78	11,416	68.68
	zero & NAs	2	5.13	728	5.90	1	16.67	453	10.55	3	6.67	1,181	7.10
<b>7.7</b>	<b>total</b>	<b>39</b>	<b>100.00</b>	<b>12,331</b>	<b>100.00</b>	<b>6</b>	<b>100.00</b>	<b>4,292</b>	<b>100.00</b>	<b>45</b>	<b>100.00</b>	<b>16,623</b>	<b>100.00</b>
MSA 5600 [Included Counties]	low	7	2.27	1,045	1.87	5	12.50	960	4.55	12	3.45	2,005	2.61
	moderate	25	8.12	5,110	9.17	4	10.00	2,437	11.56	29	8.33	7,547	9.82
	middle	26	8.44	12,291	22.05	6	15.00	5,006	23.75	32	9.20	17,297	22.51
	upper	234	75.97	33,269	59.68	23	57.50	10,191	48.35	257	73.85	43,460	56.57
	zero & NAs	16	5.19	4,033	7.23	2	5.00	2,485	11.79	18	5.17	6,518	8.48
<b>59.5</b>	<b>total</b>	<b>308</b>	<b>100.00</b>	<b>55,748</b>	<b>100.00</b>	<b>40</b>	<b>100.00</b>	<b>21,079</b>	<b>100.00</b>	<b>348</b>	<b>100.00</b>	<b>76,827</b>	<b>100.00</b>
A/A TOTAL	low	21	4.75	2,781	3.03	14	14.14	2,624	6.03	35	6.47	5,405	3.99
	moderate	77	17.42	12,456	13.57	40	40.40	7,431	17.08	117	21.63	19,887	14.70
	middle	48	10.86	22,916	24.96	11	11.11	11,488	26.40	59	10.91	34,404	25.42
	upper	275	62.22	46,727	50.89	30	30.30	17,107	39.32	305	56.38	63,834	47.17
	zero & NAs	21	4.75	6,937	7.56	4	4.04	4,859	11.17	25	4.62	11,796	8.72
<b>92.5</b>	<b>total</b>	<b>442</b>	<b>100.00</b>	<b>91,817</b>	<b>100.00</b>	<b>99</b>	<b>100.00</b>	<b>43,509</b>	<b>100.00</b>	<b>541</b>	<b>100.00</b>	<b>135,326</b>	<b>100.00</b>
Other	7.5	41				3				44			
<b>Bank Total</b>	<b>100.0</b>	<b>483</b>				<b>102</b>				<b>585</b>			

<sup>1</sup> Bank figures also include loan purchases and MECA items. <sup>2</sup> Excluding one home improvement loan of \$80 thousand.  
Sources of data: Bank (bank loans and assessment area); and HUD (borrower income levels).

**1-4 FAMILY HMDA LOAN ORIGINATIONS & PURCHASES<sup>1</sup>--INTERIM 2001 THROUGH MAY  
BORROWER INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS**

County/Area % of Bank Total #	Borrower Income Level	Home Purchase				Refinancing				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Nassau	low	0	0.00	0	-	3	17.65	0	-	3	13.04	0	-
	moderate	4	66.67	0	-	8	47.06	0	-	12	52.17	0	-
	middle	0	0.00	0	-	4	23.53	0	-	4	17.39	0	-
	upper	1	16.67	0	-	2	11.76	0	-	3	13.04	0	-
	zero & NAs	1	16.67	0	-	0	0.00	0	-	1	4.35	0	-
<b>13.6</b>	<b>total</b>	<b>6</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>17</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>23</b>	<b>100.00</b>	<b>0</b>	<b>-</b>
Suffolk	low	2	11.76	0	-	2	6.06	0	-	4	8.00	0	-
	moderate	7	41.18	0	-	18	54.55	0	-	25	50.00	0	-
	middle	2	11.76	0	-	9	27.27	0	-	11	22.00	0	-
	upper	3	17.65	0	-	4	12.12	0	-	7	14.00	0	-
	zero & NAs	3	17.65	0	-	0	0.00	0	-	3	6.00	0	-
<b>29.6</b>	<b>total</b>	<b>17</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>33</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>50</b>	<b>100.00</b>	<b>0</b>	<b>-</b>
MSA 5380	low	2	8.70	0	-	5	10.00	0	-	7	9.59	0	-
	moderate	11	47.83	0	-	26	52.00	0	-	37	50.68	0	-
	middle	2	8.70	0	-	13	26.00	0	-	15	20.55	0	-
	upper	4	17.39	0	-	6	12.00	0	-	10	13.70	0	-
	zero & NAs	4	17.39	0	-	0	0.00	0	-	4	5.48	0	-
<b>43.2</b>	<b>total</b>	<b>23</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>50</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>73</b>	<b>100.00</b>	<b>0</b>	<b>-</b>
Bronx	low	0	0.00	0	-	1	25.00	0	-	1	11.11	0	-
	moderate	0	0.00	0	-	1	25.00	0	-	1	11.11	0	-
	middle	2	40.00	0	-	1	25.00	0	-	3	33.33	0	-
	upper	3	60.00	0	-	1	25.00	0	-	4	44.44	0	-
	zero & NAs	0	0.00	0	-	0	0.00	0	-	0	0.00	0	-
<b>5.3</b>	<b>total</b>	<b>5</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>4</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>9</b>	<b>100.00</b>	<b>0</b>	<b>-</b>
Kings	low	0	0.00	0	-	0	0.00	0	-	0	0.00	0	-
	moderate	2	40.00	0	-	2	66.67	0	-	4	50.00	0	-
	middle	0	0.00	0	-	0	0.00	0	-	0	0.00	0	-
	upper	2	40.00	0	-	0	0.00	0	-	2	25.00	0	-
	zero & NAs	1	20.00	0	-	1	33.33	0	-	2	25.00	0	-
<b>4.7</b>	<b>total</b>	<b>5</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>3</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>8</b>	<b>100.00</b>	<b>0</b>	<b>-</b>
New York	low	0	0.00	0	-	0	0.00	0	-	0	0.00	0	-
	moderate	0	0.00	0	-	0	0.00	0	-	0	0.00	0	-
	middle	0	0.00	0	-	1	5.26	0	-	1	2.63	0	-
	upper	17	89.47	0	-	18	94.74	0	-	35	92.11	0	-
	zero & NAs	2	10.53	0	-	0	0.00	0	-	2	5.26	0	-
<b>22.5</b>	<b>total</b>	<b>19</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>19</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>38</b>	<b>100.00</b>	<b>0</b>	<b>-</b>
Queens	low	1	12.50	0	-	0	0.00	0	-	1	5.00	0	-
	moderate	3	37.50	0	-	6	50.00	0	-	9	45.00	0	-
	middle	2	25.00	0	-	3	25.00	0	-	5	25.00	0	-
	upper	2	25.00	0	-	3	25.00	0	-	5	25.00	0	-
	zero & NAs	0	0.00	0	-	0	0.00	0	-	0	0.00	0	-
<b>11.8</b>	<b>total</b>	<b>8</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>12</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>20</b>	<b>100.00</b>	<b>0</b>	<b>-</b>
Westchester	low	1	25.00	0	-	0	0.00	0	-	1	7.69	0	-
	moderate	0	0.00	0	-	2	22.22	0	-	2	15.38	0	-
	middle	1	25.00	0	-	0	0.00	0	-	1	7.69	0	-
	upper	2	50.00	0	-	5	55.56	0	-	7	53.85	0	-
	zero & NAs	0	0.00	0	-	2	22.22	0	-	2	15.38	0	-
<b>7.7</b>	<b>total</b>	<b>4</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>9</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>13</b>	<b>100.00</b>	<b>0</b>	<b>-</b>
MSA 5600 [Included Counties]	low	2	4.88	0	-	1	2.13	0	-	3	3.41	0	-
	moderate	5	12.20	0	-	11	23.40	0	-	16	18.18	0	-
	middle	5	12.20	0	-	5	10.64	0	-	10	11.36	0	-
	upper	26	63.41	0	-	27	57.45	0	-	53	60.23	0	-
	zero & NAs	3	7.32	0	-	3	6.38	0	-	6	6.82	0	-
<b>52.1</b>	<b>total</b>	<b>41</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>47</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>88</b>	<b>100.00</b>	<b>0</b>	<b>-</b>
A/A TOTAL	low	4	6.25	0	-	6	6.19	0	-	10	6.21	0	-
	moderate	16	25.00	0	-	37	38.14	0	-	53	32.92	0	-
	middle	7	10.94	0	-	18	18.56	0	-	25	15.53	0	-
	upper	30	46.88	0	-	33	34.02	0	-	63	39.13	0	-
	zero & NAs	7	10.94	0	-	3	3.09	0	-	10	6.21	0	-
<b>95.3</b>	<b>total</b>	<b>64</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>97</b>	<b>100.00</b>	<b>0</b>	<b>-</b>	<b>161</b>	<b>100.00</b>	<b>0</b>	<b>-</b>
Other	<b>4.7</b>	4				4				8			
<b>Bank Total</b>	<b>100.0</b>	<b>68</b>				<b>101</b>				<b>169</b>			

<sup>1</sup> Bank figures also include loan purchases and MECA items.

Sources of data: Bank (bank loans and assessment area); and HUD (borrower income levels).

LENDING-DEPOSIT ANALYSIS										
County/Area % of Total A/A Lending \$	Geography Income Level	Bank's Lending <sup>1</sup> Market Share (%) Year 1999 based on \$ volume HMDA	Bank's Deposits at 6/30/00 (\$mil)	% of Bank's Total Dep. In A/A	Market's Deposits at 6/30/00 (\$mil)	Bank's Market Share of Dep. (%)	Bank's # of Branches at 6/30/00	% of Bank's Branches in A/A	# of Dep. Branches in Market at 6/30/00	Bank's Market Share of Br. (%)
Nassau	low	0.00								
	moderate	0.88								
	middle	0.28								
	upper	0.55								
	zero & NAs	0.00								
<b>10.3</b>	<b>total</b>	<b>0.42</b>	<b>667</b>	<b>13.5</b>	<b>35,297</b>	<b>1.9</b>	<b>5</b>	<b>11.4</b>	<b>428</b>	<b>1.2</b>
Suffolk	low	0.00								
	moderate	0.73								
	middle	0.47								
	upper	0.56								
	zero & NAs	0.00								
<b>15.3</b>	<b>total</b>	<b>0.53</b>	<b>781</b>	<b>15.8</b>	<b>22,596</b>	<b>3.5</b>	<b>9</b>	<b>20.5</b>	<b>384</b>	<b>2.3</b>
MSA 5380	low	0.00								
	moderate	0.76								
	middle	0.39								
	upper	0.55								
	zero & NAs	0.00								
<b>25.6</b>	<b>total</b>	<b>0.48</b>	<b>1,448</b>	<b>29.2</b>	<b>57,894</b>	<b>2.5</b>	<b>14</b>	<b>31.8</b>	<b>812</b>	<b>1.7</b>
Bronx	low	0.43								
	moderate	1.98								
	middle	0.30								
	upper	0.29								
	zero & NAs	0.00								
<b>3.5</b>	<b>total</b>	<b>0.62</b>	<b>621</b>	<b>12.5</b>	<b>9,302</b>	<b>6.7</b>	<b>4</b>	<b>9.1</b>	<b>112</b>	<b>3.6</b>
Kings	low	0.31								
	moderate	0.47								
	middle	0.21								
	upper	0.34								
	zero & NAs	1.23								
<b>5.9</b>	<b>total</b>	<b>0.32</b>	<b>638</b>	<b>12.9</b>	<b>24,744</b>	<b>2.6</b>	<b>10</b>	<b>22.7</b>	<b>241</b>	<b>4.1</b>
New York	low	1.24								
	moderate	0.67								
	middle	0.88								
	upper	2.08								
	zero & NAs	0.00								
<b>52.0</b>	<b>total</b>	<b>1.85</b>	<b>1,698</b>	<b>34.3</b>	<b>195,122</b>	<b>0.9</b>	<b>13</b>	<b>29.5</b>	<b>463</b>	<b>2.8</b>
Queens	low	1.59								
	moderate	0.72								
	middle	0.15								
	upper	0.17								
	zero & NAs	0.00								
<b>4.2</b>	<b>total</b>	<b>0.21</b>	<b>144</b>	<b>2.9</b>	<b>28,557</b>	<b>0.5</b>	<b>1</b>	<b>2.3</b>	<b>326</b>	<b>0.3</b>
Westchester	low	0.00								
	moderate	0.69								
	middle	0.03								
	upper	0.44								
	zero & NAs	164.11								
<b>8.8</b>	<b>total</b>	<b>0.42</b>	<b>404</b>	<b>8.2</b>	<b>18,828</b>	<b>2.1</b>	<b>2</b>	<b>4.5</b>	<b>307</b>	<b>0.7</b>
MSA 5600 Included Counties	low	0.63								
	moderate	0.73								
	middle	0.24								
	upper	1.03								
	zero & NAs	1.28								
<b>74.4</b>	<b>total</b>	<b>0.80</b>	<b>3,504</b>	<b>70.8</b>	<b>276,553</b>	<b>1.3</b>	<b>30</b>	<b>68.2</b>	<b>1,449</b>	<b>2.1</b>
<b>A/A TOTAL</b>	low	0.62								
	moderate	0.74								
	middle	0.33								
	upper	0.93								
	zero & NAs	1.11								
<b>100.0</b>	<b>total</b>	<b>0.68</b>	<b>4,952</b>	<b>100.0</b>	<b>334,447</b>	<b>1.5</b>	<b>44</b>	<b>100.0</b>	<b>2,261</b>	<b>1.9</b>

<sup>1</sup> Bank figures include loan purchases and MECA loans. .

Note: The bank's lending market shares are based on the aggregate lenders which include banks, thrifts, credit unions and mortgage bankers.

Market's deposits and depository branches include those of FDIC-insured banks, thrifts and branches of foreign banks for the entire county. Branches with no reported deposits a 6/30/00 are excluded.

Sources of data: Bank (bank lending and assessment area); FFIEC (aggregate lending); 1990 Census (geography income levels); and FDIC (deposits and branches).

## GLOSSARY

### Aggregate

The cumulative lending by all HMDA-reporting lenders in the same geographic area under evaluation.

### Community Development

The term “community development” is defined to mean:

1. Affordable housing (including multifamily housing) for low- or moderate-income (“LMI”) individuals;
2. Community services targeted to LMI individuals;
3. Activities that promote economic development by financing business or farms that meet the size eligibility standards of the United States Small Business Administration (“SBA”) Development Company or Small Business Investment Company programs, or have gross annual incomes of \$1 million or less;
4. Activities that revitalize or stabilize LMI geographies; and
5. Activities that seek to prevent defaults and/or foreclosures in loans included in (1) and (3), above.

A “community development loan” is defined as a loan that has as its *primary purpose* community development. This includes but is not limited to loans to:

- Borrowers for affordable housing rehabilitation and construction, including construction and permanent financing for multifamily rental property serving low or moderate income (“LMI”) persons;
- Nonprofit organizations serving primarily LMI or other community development needs;
- Borrowers to construct or rehabilitate community facilities that are located in LMI areas or that primarily serve LMI individuals;
- Financial intermediaries including community development financial institutions, community development corporations, minority- and women-owned financial institutions, community loan funds or pools, micro-finance institutions, and low-income or community development credit unions that primarily lend or facilitate lending to promote community development;
- Local, state and tribal governments for community development activities; and
- Borrowers to finance environmental clean up or redevelopment of an industrial site as part of an effort to revitalize the LMI community in which the property is located.

A “qualified investment” is defined as a lawful investment, deposit, membership share or grant that has as its *primary purpose* community development. This includes but is not limited to

investments, deposits, membership shares or grants in or to:

- Financial intermediaries (including community development financial institutions, community development corporations, minority- and women-owned financial institutions, community loan funds, micro-finance institutions and low-income or community development credit unions) that primarily lend or facilitate lending in LMI areas or to LMI individuals in order to promote community development;
- Organizations engaged in affordable housing rehabilitation and construction;
- Organizations, including, for example, small business investment corporations that promote economic development by financing small businesses;
- Facilities that promote community development in LMI areas or LMI individuals, such as youth programs, homeless centers, soup kitchens, health care facilities, battered women's centers, and alcohol and drug recovery centers;
- Projects eligible for low-income housing tax credits;
- State and municipal obligations, such as revenue bonds that specifically support affordable housing or other community development needs;
- Organizations serving LMI housing or other community development needs, such as counseling for credit, home ownership, home maintenance, and other financial services education; and
- Organizations supporting activities essential to the capacity of LMI individuals or geographies to utilize credit to sustain economic development, such as day care operations and job training programs that facilitate access to permanent jobs.

A "community development service" is defined as a service that has as its *primary purpose* community development, is related to the provision of financial services, and has not been considered in the evaluation of the banking institution's retail banking services. This includes but is not limited to:

- Providing technical assistance on financial matters to nonprofit, tribal or government organizations serving LMI housing or economic revitalization and development needs;
- Providing technical assistance on financial matters to small businesses or community development organizations;
- Lending employees to provide financial services for organizations facilitating affordable housing construction and rehabilitation or development of affordable housing;
- Providing credit counseling, home buyers and home maintenance counseling, financial planning or other financial services education to promote community development and affordable housing;
- Establishing school savings programs for LMI individuals;
- Providing seminars for LMI persons on banking and bank account record-keeping;
- Making ATM "Training Machines" available for extended periods at LMI community sites or at community facilities that serve LMI individuals; and
- Technical assistance activities to community development organizations such as:
  - ❖ Serving on a loan review committee;
  - ❖ Developing loan application and underwriting standards;
  - ❖ Developing loan processing systems;

- ❖ Developing secondary market vehicles or programs;
- ❖ Assisting in marketing financial services, including the development of advertising and promotions, publications, workshops and conferences;
- ❖ Furnishing financial services training for staff and management;
- ❖ Contributing accounting/bookkeeping services; and
- ❖ Assisting in fund raising, including soliciting or arranging investments.

### **Demand-Adjusted Penetration Rate**

The number of owner-occupied loans made by the institution (or aggregate as appropriate) in a geographic area per thousand owner-occupied housing units in that area. Mathematically, it is arrived at by dividing the number of owner-occupied housing units into the number of loans made and then multiplying by 1,000.

### **Demand-Adjusted Penetration Ratio**

A ratio that depicts geographic penetration of loans by comparing demand-adjusted lending in LMI areas with non-LMI areas. Mathematically, it is arrived at by dividing the demand-adjusted penetration rate in non-LMI areas into the demand-adjusted penetration rate in LMI areas and then expressed as a percentage.

A ratio of 100% means that the institution (or aggregate as appropriate) made an equal number of loans proportionally in LMI and non-LMI areas. Less than 100 percent would indicate less lending in LMI areas on the same basis compared to non-LMI areas, whereas over 100 percent would indicate a greater level of lending in LMI areas versus non-LMI areas.

### **Home Mortgage Disclosure Act (“HMDA”)**

The Home Mortgage Disclosure Act, enacted by Congress in 1975, and subsequently amended, requires institutions to annually report data about applications for residential (including multifamily) financing.

### **Loans to Small Businesses**

Small business loans to businesses with gross annual revenues of \$1 million or less.

### **Low or Moderate Income (“LMI”) Geographies**

Those census tracts or block numbering areas (“BNAs”), where according to the 1990 US Census, the median family income is less than 80% of the area median family income. In the case of tracted areas that are part of a Metropolitan Statistical Area (“MSA”) or Primary Metropolitan Statistical Area (“PMSA”), this would relate to the median family income for the MSA or PMSA in which the tracts are located. In the case of BNAs and tracted areas that are not part of a MSA or PMSA, the area median family income would be the statewide nonmetropolitan median family income.

### **LMI Borrowers**

Borrowers whose income, as reported on the loan application which the lender relied upon in making the credit decision, is less than 80% of the area median family income. In the case where the residential property is located in a MSA or PMSA, this would relate to the median family income for that MSA or PMSA. Otherwise, the area median family income would be the statewide nonmetropolitan median family income. In all instances, the area median family incomes used to measure borrower income levels are updated annually by the U.S. Department of Housing and Urban Development (“HUD”).

### **LMI Individuals/Persons**

Those individuals, whose income is less than 80% of the area median family income. In the case where the individual resides in a MSA or PMSA, this would relate to the median family income for that MSA or PMSA. Otherwise, the area median family income would be the statewide non-metropolitan median family income. In all instances, the area median family incomes used to measure individual income levels are updated annually by HUD.

### **Small Business Loans**

Loans to businesses with original amounts of \$1 million or less.