



**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: November 12, 2001

Institution: JP Morgan Chase Bank
270 Park Avenue
New York, NY 10017-2070

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.

TABLE OF CONTENTS

	Section
General Information	1
Overview of Institution's Performance.....	2
Performance Context.....	3
Institution's Profile	
Assessment Area	
Performance Tests and Assessment Factors	4
Lending Test	
Investment Test	
Service Test	
Discrimination or Other Illegal Practices	
Process Factors	
Other Factors	
Exhibits	5
Glossary	6

GENERAL INFORMATION

This document is an evaluation of the Community Reinvestment Act (“CRA”) performance of JP Morgan Chase Bank (JPMCB or the 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 November 12, 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

JP Morgan Chase Bank ("JPMCB" or the "bank") is rated "1", indicating an outstanding record of helping to meet community credit needs. The rating is based on the following factors:

Lending Test: - "Outstanding"

- The bank's lending levels in HMDA-reportable and small business loans reflect an excellent level of responsiveness to its assessment area credit needs. In 1999 and 2000, the bank captured 12.9% and 12.5% of the aggregate HMDA lending, respectively. The corresponding small business ratios were 17.9% and 11.9%.
- The geographic distribution of HMDA-reportable and small business loans reflected an excellent penetration throughout the bank's New York assessment area. In 1999 and 2000, the bank's lending performance to low- and moderate-income geographies ("LMI") was stronger than the aggregate in both HMDA reportable and small business loans.
- The bank's penetration of borrowers of different income levels and businesses of different sizes is good. In HMDA-reportable loan performance, the bank's LMI ratios trailed the aggregate ratios in both years. In small business loans, the bank's ratios in lending to small businesses were greater than the aggregate ratios in both years.
- The bank's community development lending is outstanding. During the review period, community development commitments totaled \$611.0 million, with 92.4% representing "new money" since the prior evaluation. Credit programs and underwriting practices are innovative, complex and responsive to community credit needs.
- The bank uses innovative and/or flexible lending practices to address the needs of LMI individuals and small business borrowers.

Investment Test: - "Outstanding"

- JPMCB demonstrates leadership through its excellent level of qualified investments, including grants and in-kind contributions. The bank's outstanding performance is reflected in its \$696.2 million in total qualified investments, of which 42.8% (\$298.1 million) was either invested or donated during the evaluation period.
- Likewise, the bank exhibits an excellent level of responsiveness to the credit and community development needs of its community, as reflected in its \$546 million of equity investments in low-income housing tax credits, which are also complex in nature.
- The bank's innovation, complexity and responsiveness stems in part from a strategy that enables it to offer developers both the loans and equity that they need to construct

affordable housing. Ongoing communication with developers and various organizations involved in neighborhood revitalization efforts are central to this approach.

- Further demonstrating the responsiveness and complexity of the bank's investments are the 2,050 non-recoverable grants totaling \$28.9 million, which were provided under its various philanthropic programs and effected through the efforts of its Community Development Group.
- Moreover, in 2000, the bank granted close to \$2 million under its *Our Neighborhood Digital Education Community* program, an innovative and extensive home-school computer network initiative in Brooklyn which utilizes technology to improve student performance.

Services Test: - "Outstanding"

- JPMCB's system of delivering retail services is excellent. The bank's network of retail branches consisted of 352 branches as of December 31, 2000. Eight percent and 13.9% of these branches were in low- and moderate-income geographies, respectively. A further 27.0% was adjacent to LMI areas.
- During the evaluation, the bank sold 29 branches (18 retail and 11 middle-market branches) in the upstate portion of the state of New York. Fifty percent of the sold retail branches were in LMI areas. At the same period, the bank consolidated 11 retail branches (5 branches in LMI areas) into 10 retail branches (3 branches in LMI areas) in New York City. The bank also opened one retail branch in an LMI area of Manhattan.
- The bank uses a vast array of alternative delivery methods to distribute its wide range of products and services. JPMCB had 1,126 on-site Automated Teller Machines ("ATMs"), of which 67 (6.0%) and 166 (14.7%) were in low- and moderate-income geographies, respectively. Fifty-two on-site ATMs were without surcharge, of which 46 ATMs were in LMI areas and 6 were adjacent to LMI areas.
- The bank had 145 off-site ATM locations, of which 54 (37.2%) locations were in LMI areas and 53 (36.6%) locations were adjacent to LMI areas. Five off-site ATMs were without surcharge, of which 4 were in LMI areas and 1 was adjacent to an LMI area.
- The bank had 5 middle market branches and 16 loan production offices (3 were in LMI areas) through an affiliate.
- The level and character of the bank's community development services are excellent. Services provided included early intervention on delinquencies and homebuyer, landlord, and small business seminars. A large number of the bank's staff provided financial services to community development organizations.

This 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

JP Morgan Chase Bank ("JPMCB" or the "bank") is the result of the November 10, 2001 merger of The Chase Manhattan Bank ("CMB") and Morgan Guaranty Trust Company of New York ("MGTNY"). CMB and MGTNY, two New York state-chartered banks, were the two leading wholly-owned bank subsidiaries of their respective holding companies: The Chase Manhattan Corporation ("CMC") and J.P. Morgan & Company Incorporated ("JPM"). Previously, on December 31, 2000, JPM merged with and into CMC, and the new company was named J.P. Morgan Chase & Company ("JPMC"). Consequently, JPMCB became the leading wholly owned bank subsidiary of JPMC.

CMB was created as a result of an initial merger between Chase National Bank and The Manhattan Company in 1955 and of successive mergers with numerous banks over the years. The origins of MGTNY date back to a merchant-banking firm founded in London in 1838. As MGTNY, it was formed in 1959 when J.P. Morgan & Company merged with the Guaranty Trust Company.

According to the March 31, 2001 Consolidated Reports of Condition and Income, CMB and MGTNY combined assets totaled \$615.1 billion, of which 29% was comprised of loans, 10% of securities, and 27% of trading assets. Their funding sources were 22% in domestic deposits, 25% in deposits in foreign offices, 20% from federal funds purchased and securities sold under agreements to repurchase and 19% from trading liabilities.

The bank had 352 domestic branches in its New York assessment area as of December 31, 2000. This network covered 17 counties in five Metropolitan Statistical Areas ("MSAs"), including two MSAs in upstate New York. In addition, there were five middle-market branches in upstate New York.

As of June 30, 2000, the bank had a market share of 22.3% or \$99.1 billion in deposits, which ranked it first, within its market area in the state of New York. In PMSA 5600 (New York), the bank ranked first with a market share of 29.1% or \$88.4 billion in deposits. In MSA 5380 (Nassau-Suffolk), the bank also ranked first with a market share of 13.0% or \$7.5 billion in deposits. These two MSAs accounted for 96.8% of the bank's total deposits as of June 30, 2000. The bank had presence in 21 counties, capturing 10.0% or more market share in 11 of them and ranking first in six of them (See Table below).

Market Share of Deposits as of June 30, 2000					
County	# of Branches	Deposits (\$000's)	Deposit as % of County Total	Ranking	# of Institutions
Bronx	33	2,692,030	28.9	1	20
Chemung	1	139,031	13.3	4	9
Kings	40	4,265,820	17.2	1	37
Monroe	27	1,490,202	14.8	4	15
Nassau	37	4,129,987	11.7	3	31
New York	99	72,807,833	37.3	1	102
Onondaga	12	581,816	10.6	5	16
Queens	46	4,364,109	15.3	1	44
Richmond	8	682,347	11.4	3	12
Suffolk	34	3,411,409	15.1	1	25
Westchester	39	3,167,402	16.8	1	32

In the third quarter of 1999, the bank sold 18 retail branches and 11 middle-market branches in upstate New York, namely in Steuben County and the cities of Binghamton, Buffalo and Jamestown, significantly reducing its presence, and leaving the only branch network in Rochester and Syracuse MSAs.

As of July 3, 2001, Chase Manhattan Mortgage Corporation ("CMMC"), an affiliate of the bank, had 16 Loan Production Offices ("LPOs"), of which six were in upstate New York and 10 in downstate New York, specifically MSA 5600. CMMC's loan originations in the New York assessment area were considered in this evaluation.

Brief Description of Bank Holding Company and Affiliates

With total assets of \$715.3 billion as of December 31, 2000, JPMCC was ranked fifth among the top 100 world banking companies. Headquartered in New York, it is a broadly diversified financial holding company that provides a wide range of services to a global client base that includes corporations, governments, institutions and individuals. Its services are effected through its many banking and non-banking subsidiaries. Other than JPMCB, the principal bank subsidiary, Chase Manhattan Bank USA, National Association, ("CMBUSA") and CMMC are two other major and relevant subsidiaries of JPMC in terms of this CRA evaluation within the New York assessment area.

CMBUSA was established in August 1996 with the conversion of the former State-chartered credit card bank in Delaware to a national charter, and the consolidation of most of CMC's national consumer lending businesses into CMBUSA. CMBUSA assets totaled \$45.6 billion as of March 31, 2001. CMBUSA offers a variety of consumer products such as credit cards, unsecured lines of credit, automobile loans, manufactured housing loans and home equity loans and lines of credit. CMBUSA maintains a network of over 9,500 automobile dealers nationwide, originating approximately \$1 billion in automobile loans monthly. Business

automobile loans are included in CRA eligible small business activity, as well as automobile loans originated by JPMCB through its branch network.

CMBUSA originates and services residential mortgage loans primarily through its operating subsidiary, Chase Manhattan Mortgage Corporation (“CMMC”) located in Edison, New Jersey. CMMC reported total assets of \$10 billion at December 31, 1998 and ranked first in the 1999 “Lender Market Share Report” within Chase Manhattan Bank’s New York assessment area, with \$3.3 billion in originations.

Brief Description of Bank Holding Company’s Business Structure

Business under the newly structured holding company has been organized into five segments: *Investment Bank, Investment Management & Private Banking, Treasury & Securities Services, JP Morgan Partners and Retail & Middle Market Financial Services (RMFS).*

In terms of brand name in the marketplace, the *JP Morgan* brand is used for the wholesale businesses (investment bank, investment management & private banking, treasury & securities services, JP Morgan partners, commercial banking for middle-market clients and LabMorgan) that operate globally. And the *Chase* brand is used for the retail financial services, which includes consumer banking, investments, insurance, small business services, credit cards, home finance, automobile finance and education finance.

The RMFS business segment includes retail businesses such as Card-member Services, Regional Banking Group, Home Finance, Diversified Consumer Services and Middle Markets, and is roughly equivalent to the National Consumer Services business segment at the prior evaluation.

Also within the RMFS business segment is the *Community Development Group (“CDG”)*, which wherever possible works with “mainstream” JPMC business to develop strategies, set goals and monitor outcomes. Where there is no JPMC business, CDG has seven dedicated units to respond to community needs and opportunities. These units are as follows:

- The Community Development Corporation with the mission of lending and investment,
- The Community Relations, Marketing and Communication unit responsible for community outreach,
- The Corporate Social Responsibility unit, which includes The Chase Manhattan Foundation, responsible for the tri-state philanthropy,
- The CRA, Fair Lending and Policy unit responsible for CRA and fair lending management,
- The Supplier Diversity Program unit responsible for providing contracting opportunities, technical assistance and financial services to minority- and women-owned businesses,
- The CDG – Texas unit, and
- The Chief Operating Officer unit responsible for product development for LMI constituencies, management and analysis to support CDG initiatives and financial management and administration for CDG.

Mergers and Acquisitions between Evaluations

In 1999, CMMC acquired three mortgage originators: Mellon Mortgage, First Town Mortgage Corporation, and Home South Mortgage Corporation. Each was independently owned and operated for a portion of the year before being purchased and assimilated by CMMC.

In July 2000, Chase Bank of Texas, National Association (“Chase Texas”), merged into CMB. Prior to this, Chase Texas was a commercial bank with a focus on lending to middle-market companies, and operated 119 branches in Texas. Chase Texas had primary markets in the cities of Houston and Dallas.

On February 28, 2001, CMMC acquired the mortgage business of Advanta Corporation. The acquisition included a \$15.8 billion mortgage loan servicing and sub-servicing portfolio with over 200 thousand customers and other net assets. Advanta Corporation has an annual origination capability in excess of \$1 billion.

In July 2001, Chase Bank of Texas, San Angelo, N.A., a limited purpose national bank that provided disbursement services to affiliates, merged with CMB.

Assessment Area

JPMCB defined its assessment area as three entire MSAs and seven partial MSAs. The entire MSAs are MSA 2335 (Elmira), MSA 5380 (Nassau-Suffolk) and MSA 5600 (New York). The partial MSAs are MSA 0160 (Albany-Schenectady-Troy), MSA 0960 (Binghamton), MSA 1280 (Buffalo-Niagara Falls), MSA 5660 (Newburgh), MSA 6840 (Rochester), MSA 8160 (Syracuse) and MSA 8680 (Utica-Rome).

The assessment area covers 16 counties in their entirety, and 10 partial counties. Excluding 98 zero income tracts, the bank’s assessment area consists of 3,923 census tracts of which 409 (10.4%) are low-income tracts, 687 (17.5%) moderate-, 1,652 (42.1%) middle-, and 1,175 (30.0%) upper-income tracts.

The bank’s assessment area contracted when the bank exited Chautauqua County, in MSA 3610 (Jamestown) and Steuben County, a non-MSA area after the prior evaluation. The exit occurred after the bank sold its 8 branches in Chautauqua and 2 branches in Steuben County in the third quarter of 1999.

According to the 1990 U.S. Census demographic data, the area had a population of 14.8 million or 82.2% of the entire population of New York State. Thirteen point one percent of the population was over the age of 65 and 20.8% was below the age of 16.

In 1990, there were 3.7 million families in the assessment area of which 21.6% (801.6 thousand) were low-income families, 16.2% (615.6 thousand) moderate-, 21.6% (787.6 thousand) middle-, and 40.6% (1.5 million) upper-income families. Of the 1.4 million low- and

moderate-income (LMI) families, 44.3% (628.3 thousand) lived in LMI tracts and they accounted for 65.6% of all the families (957.6 thousand) that lived in LMI tracts. There were 5.5 million households in the assessment area and 13.2% (23.2 thousand) of these had income below the poverty level.

There were 5.9 million housing units in the assessment area, 58.8% (3.4 million) of these were 1-4 family units, 38.9% (2.3 million) were multifamily units and 0.9% (49.7 thousand) were mobile homes. Forty-five point five percent (2.7 million) of the housing units were owner occupied and 11.4% of these units were in LMI tracts. A further 38.9% (2.9 million) were renter occupied units and 40.2% of these were in LMI tracts. Six point four percent of all housing units were vacant/boarded up. The median housing value for the assessment area was \$167.9 thousand and median age of the houses was 38 years.

In 1990, the median family income of the area was \$44.1 thousand. HUD's estimated median family income for the area was \$57.2 thousand in 2000.

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

Details of the Assessment Area

MSA 0160 (Albany-Schenectady-Troy)

The bank has elected to have, in its assessment area, parts of 4 out of the 6 counties in this MSA. The portions of this MSA that are in the assessment area include parts of Albany, Rensselaer, Saratoga and Schenectady counties.

The MSA as a whole has 216 census tracts of which 156 are included in the assessment area. Excluding one zero income tract, the 155 remaining tracts include 8 (5.2%) low-income tracts, 30 (19.4%) moderate-, 79 (51.0%) middle-, and 38 (24.5%) upper-income tracts.

According to the U.S. Census Bureau, in 1990 the part of the MSA in the bank's assessment area had a population of 651.4 thousand in 1990 or 75.5% of the MSA's total population. Fourteen point two percent of the population was over the age of 65 and twenty percent was under the age of 16.

In 1990, this part of the MSA had 165.6 thousand families of which 16.6% (27.5 thousand) were low-income families, 17.8% (29.4 thousand) moderate-, 25.0% (41.5 thousand) middle-, and 40.6% (67.2 thousand) upper-income families. Of the 57.0 thousand LMI families, 31.1% (17.7 thousand) lived in LMI tracts and they accounted for 62.5% of all the families (28.4 thousand) that lived in LMI tracts. There were 254.6 thousand households in the area of which 9.1% (23.2 thousand) had income below the poverty level.

There were 272.3 thousand housing units in the area of which 81.0% (220.5 thousand) were 1-4 family units, 15.2% (41.5 thousand) multifamily units, and 2.6% (7.2 thousand) mobile

homes. Fifty-six point four percent (153.5 thousand) were owner occupied units and 11.6% of these were in LMI tracts. A further 37.0% (100.9 thousand) were renter occupied units and 34.8% of these were in LMI tracts. Six point nine percent of all housing units were vacant/boarded up. The median housing value was \$100.9 thousand and the average age of houses is 47 years.

In 1990, the average median income for the area was \$41.9 thousand and the 2000 HUD's estimated median family income for the area was \$51.3 thousand.

MSA 0160's economy grew by 4.7% in 1998 and 4.0% in 1999. Information technology and using industries are important components of the area's economy as is the state government. The area's manufacturing base continues to erode and the service and retail fields have replaced some of the jobs lost, but replaced generally at lower wages.

The U.S. Department of Commerce's Bureau of Economic Analysis reported that the largest sources of earnings in 1999 in MSA 0160 were services 30.0%, state and local government 22.9% and retail trade 8.9%. In 1989, the major sources of earnings were state and local government 24.9%, services 24.1%, and retail trade 9.1%.

According to a Dun and Bradstreet survey, in 2000, there were 26.9 thousand businesses in the bank's assessment area, of which 23.3 thousand (86.7%) had revenues of \$1.0 million or less. Two point five thousand (9.4%) had revenues of more than \$1.0 million and 1.0 thousand (3.8%) were businesses on which no revenues were reported. Six point nine thousand (24.5%) of the small businesses in the MSA were located in LMI tracts. Ninety point four percent (24.3 thousand) of all businesses in the area had fewer than 50 employees and 77.6% (20.9 thousand) operated from a single location.

Forty-four point three percent (11.9 thousand) of all the firms were service providers, 20.5% (5.5 thousand) were in the retail trade, 9.1% (2.4 thousand) in construction, 7.9% (2.1 thousand) in finance, insurance and real estate and 5.3% (1.4 thousand) in the wholesale trade.

According to the New York State Department of Labor, the MSA's average unemployment rates were 3.6% in 1999 and 3.4% in 2000. The MSA's average unemployment rates were below the state's average rates of 5.2% in 1999 and 4.6% in 2000.

Albany County - According to the U.S. Census Bureau, in 1990, part of Albany County, which is part of the bank's assessment area, had a population of 273.4 thousand or 93.4% of the county's total population. Fourteen point nine percent of the population was over the age of 65 and 18.8% was below the age of 16.

The county has 68 census tracts of which 62 are included in the assessment area. Of these 62 tracts 4 (6.5%) are low-income tracts, 11 (17.7%) moderate-, 27 (43.6%) middle-, and 20 (32.2%) upper-income tracts.

There were 66.7 thousand families in the area of which 16.3% (10.9 thousand) were low-income families, 16.6% (11.1 thousand) moderate-, 24.7% (16.5 thousand) middle-, and 42.4% (28.3 thousand) upper-income families. Of the 22.0 thousand LMI families, 33.2% (7.3 thousand) lived in LMI tracts and they accounted for 65.2% of all the families (11.2 thousand) that lived in LMI tracts. There were 108.9 thousand households in the area of which 9.7% (10.6 thousand) had income below the poverty level.

There were 116.0 thousand housing units in the area, 79.5% (92.2 thousand) of which were 1-4 family units, 18.3% (21.3 thousand) multifamily units and 1.1% (1.3 thousand) mobile units. Fifty-two point three percent (60.6 thousand) of the housing units were owner occupied and 9.9% of these were located in LMI tracts. Forty-one point six percent (48.2 thousand) of the housing units were renter occupied and 33.9% of these were in LMI tracts. Six point six percent of all housing units were vacant/boarded up. The median housing value was \$105.3 thousand and the median age of houses was 38 years.

The U.S. Department of Commerce's Bureau of Economic Analysis reported that the largest sources of earnings in 1999 in the county were services 28.7%, state and local government 28.0%, and finance, insurance and real estate 9.1%. In 1989, the major sources of earnings were state and local government 32.3%, services 22.3%, and finance, insurance and real estate 7.5%.

According to a Dun and Bradstreet survey, in 2000, there were 13.3 thousand businesses, in the part of the county that is in the assessment area, of which 11.4 thousand (85.7%) had revenues of \$1.0 million or less. One point four thousand (10.6%) had revenues of more than \$1.0 million and 500 (3.8%) were businesses on which no revenues were reported. Two point five thousand (21.8%) of the small businesses in the county were located in LMI tracts. Eighty-nine percent (11.9 thousand) of all the businesses in the area had fewer than 50 employees and 73.3% (9.8 thousand) operated from a single location.

Forty-four point six percent (6.0 thousand) of all the firms were service providers, 19.5% (2.6 thousand) were in the retail trade, 8.8% (1.2 thousand) in finance, insurance and real estate, 7.8% (1.0 thousand) in construction, and 5.9% (791) in the wholesale trade.

According to the New York State Department of Labor, the county's average unemployment rates were 2.9% in 1999 and 2.8% in 2000. The county's average unemployment rates were below the state's average rates of 5.2% in 1999 and 4.6% in 2000. The county's rates were also slightly below the average unemployment rates of the MSA of 3.6% in 1999 and 3.4% in 2000.

Portions of Albany County have been designated as Economic Development Zones ("EDZ") by the State of New York, based on community economic distress. Cohoes, Colonie, Green Island, Guilderland and Watervliet have been designated EDZs. Firms located in these areas may be eligible for assistance including various tax credits, such as wage tax credits, investment tax credits, zone capital credits, sales tax refunds, real property tax abatements, technical assistance and utility rate savings.

A part of the City of Albany shares an Enterprise Community with portions of Schenectady, in Schenectady County and Troy, in Rensselaer County that is called the Capital Region Enterprise Community. This area receives financial and technical support from a multiple of federal agencies, including HUD, USDA, HHS, Treasury, Labor and Justice as well as from the state and local governments. The program's purposes is to increase the employment opportunities of the residences through job training and economic development, to create new jobs and retain current jobs as well as programs for affordable housing, education and childcare. Various federal tax benefits and other assistance are available to businesses that open or employ residents in a Federal Enterprise Community ("FEC").

Rensselaer County – According to the U.S. Census Bureau, in 1990, the part of Rensselaer County in the bank's assessment area, had a population of 99.3 thousand or 64% of the county's total population. Fourteen point one percent of the population was over the age of 65 and 19.9% was below the age of 16.

The county has 35 census tracts of which 25 are included in the assessment area. Of these 25 tracts 2 (8.0%) are low-income tracts, 5 (20.0%) moderate-, 15 (60.0%) middle-, and 3 (12.0%) upper-income tracts.

There were 24.3 thousand families in the area of which 21.0% (5.1 thousand) were low-income families, 19.3% (4.7 thousand) moderate-, 25.1% (6.1 thousand) middle-, and 34.4% (8.4 thousand) upper-income families. Of the 9.9 thousand LMI families, 34.4% (3.4 thousand) lived in LMI tracts and accounted for 58.6% of all the families (5.8 thousand) that lived in LMI tracts. The area had 37.9 thousand households of which 11.7% (4.4 thousand) had income below the poverty level.

There were 40.7 thousand housing units in the area of which 80.3% (32.7 thousand) were 1-4 family units, 16.9% (6.9 thousand) multifamily units, and 1.7% (7 hundred) mobile units. Fifty point nine percent ((20.7 thousand) of all housing units were owner occupied and 17.1% of these were located in LMI tracts. Forty-two percent (17.1 thousand) of the housing units were renter occupied and 42.6% of these were located in LMI tracts. Seven point five percent of all housing units were vacant/boarded up. The median housing value was \$88.9 thousand and the average age of houses was 42 years.

The U.S. Department of Commerce's Bureau of Economic Analysis reported that the largest sources of earnings in 1999 in the county were services 34.7%, state and local government 20.5% and retail trade 9.9%. In 1989, the major sources of earnings were services 30.4%, state and local government 17.0% and non-durable goods manufacturing 12.0%.

According to a Dun and Bradstreet survey, in 2000, there were 3.3 thousand businesses, in the part of the county in the assessment area, of which 2.8 thousand (87.4%) had revenues of \$1.0 million or less. Three hundred and six (9.4%) had revenues of more than \$1.0 million and 106 (3.3%) were businesses on which no revenues were reported. One point one thousand (26.6%) of the small businesses in the county were located in LMI tracts. Ninety point three

percent (2.9 thousand) of all the businesses in the area had fewer than 50 employees and 77.9% (2.5 thousand) operated from a single location.

Forty-six point two percent (1.5 thousand) of all the firms were service providers, 20.1% (654) were in the retail trade, 9.5% (309) in construction and 6.9% (225) in finance, insurance and real estate.

According to the New York State Department of Labor, the county's average unemployment rates were 4.0% in 1999 and 3.8% in 2000. The county's average unemployment rates were below the state's average rates of 5.2% in 1999 and 4.6% in 2000. The county's rates were also slightly above the average unemployment rates of the MSA of 3.6% in 1999 and 3.4% in 2000.

A portion of Rensselaer County has been designated as EDZ by the State of New York, based on community economic distress. Part of the City of Troy has been designated EDZs. Firms located in these areas may be eligible for assistance including various tax credits, such as wage tax credits, investment tax credits, zone capital credits, sales tax refunds, real property tax abatements, technical assistance and utility rate savings.

A part of the City of Troy shares an Enterprise Community with portions of Schenectady, in Schenectady County and Albany in Albany County that is called the Capital Region Enterprise Community. This area receives financial and technical support from a multiple of federal agencies, including HUD, USDA, HHS, Treasury, Labor and Justice as well as from the state and local governments. The program's purposes is to increase the employment opportunities of the residences through job training and economic development, to create new jobs and retain current jobs as well as programs for affordable housing, education and childcare. Various federal tax benefits and other assistance are available to businesses that open or employ residents in a FEC.

Saratoga County - According to the U.S. Census Bureau, in 1990 the part of Saratoga County that is included in the bank's assessment, had a population of 136.9 thousand or 75.5% of the county's total population. Ten point four percent of the total population was over the age of 65 and 22.4% was below the age of 16.

The county as a whole has 43 census tracts of which 32 are in the assessment area. Excluding one zero income tract, the remaining 31 tracts include 3 (9.7%) moderate-income tracts, 19 (61.3%) middle-, and 9 (29.0%) upper-income tracts. There are no low-income tracts in the county

There were 36.9 thousand families in the area of which 13.0% (4.8 thousand) were low-income families, 17.1% (6.3 thousand) moderate-, 24.7% (9.1 thousand) middle-, and 45.3% (16.7 thousand) upper-income families. Of the 11.1 thousand LMI families, 14.6% (1.6 thousand) lived in moderate-income tracts and accounted for 56.0% of all the families (2.9 thousand) living in those tracts. There were 51.2 thousand households in the portion of the county within the bank's assessment of which 6.3% (3.2 thousand) had income below the poverty level.

There were 55.7 thousand housing units of which 79.1% (44.1 thousand) were 1-4 family units, 11.2% (6.2 thousand) were multifamily units and 8.8% (4.9 thousand) were mobile units. Sixty-three point eight percent (35.5 thousand) of all housing units were owner occupied and 7.7% of these were located in LMI tracts. Also, 28.1% (15.6 thousand) of the housing units were renter occupied and 10.9% of those were located in LMI tracts. Eight point three percent of all housing units were vacant/boarded up. The median housing value was \$110.4 thousand and the average age of houses was 26 years.

The U.S. Department of Commerce's Bureau of Economic Analysis reported that the largest sources of earnings in 1999 in the county were services 27.6%, state and local government 16.7%, and non-durable goods manufacturing 11.9%. In 1989, the major sources of earnings were services 19.7%, state and local government 19.0%, and retail trade 14.2%.

According to a Dun and Bradstreet survey, in 2000, there were 5.6 thousand businesses, in the part of the county that is in the assessment area, of which 4.9 thousand (87.7%) had revenues of \$1.0 million or less. Four hundred and twenty-four (7.6%) had revenues of more than \$1.0 million and 266 (4.7%) were businesses on which no revenues were reported. Five hundred and ninety-eight (10.2%) of the small businesses in the county were located in LMI tracts. Ninety-two point seven percent (5.2 thousand) of all the businesses in the portion of the county had fewer than 50 employees and 83.7% (4.7 thousand) operated from a single location.

Forty-two point three percent (2.4 thousand) of all the firms were service providers, 21.6% (1.2 thousand) were in the retail trade, 10.0% (563) in construction, 7.6% (425) in finance, insurance and real estate, and 5.0% (282) in the wholesale trade.

According to the New York State Department of Labor, the county's average unemployment rates were 3.3% in 1999, and 3.2% in 2000. The county's average unemployment rates were below the state's average rates of 5.2% in 1999, and 4.6% in 2000. The county's rates were also slightly below the MSA's average unemployment rates of 3.6% in 1999 and 3.4% in 2000.

Schenectady County - According to the U.S. Census Bureau, in 1990 the part of Schenectady County, included in the bank's assessment area, had a population of 141.8 thousand or 95.0% of the county's total population. Sixteen point nine percent of the population was over the age of 65 and 20.2% was below the age of 16.

The county as a whole has 39 census tracts of which 37 are included in the assessment area. Of these 37 tracts, 2 (5.4%) are low-income tracts, 11 (29.7%) moderate-, 18 (48.7%) middle-, and 6 (16.2%) are upper-income tracts.

There were 37.7 thousand families in the area of which 17.8% (6.7 thousand) were low-income families, 19.6% (7.4 thousand) moderate-, 25.7% (9.7 thousand) middle-, and 36.6% (13.8 thousand) upper-income families. Of the 14.1 thousand LMI families, 38.3% (5.4 thousand) lived in LMI tracts and they accounted for 63.5% of all families (8.5 thousand) that lived in LMI

tracts. The area had 56.6 thousand households of which 8.8% (5.0 thousand) had income below the poverty level.

There were 60.0 thousand housing units in the area of which 86.0% (51.6 thousand) were 1-4 family units, 11.8% (7.1 thousand) multifamily units, and 0.5% (321) mobile units. Sixty-one point two percent (36.7 thousand) of all housing units were owner occupied and 14.9% of these units were located in LMI tracts. A further 33.2% (19.9 thousand) of the housing units were renter occupied and 49.3% of these were located in LMI tracts. Five point nine percent of all housing units were vacant/boarded up. The median housing value was \$91.7 thousand and the average age of houses was 43 years.

The U.S. Department of Commerce's Bureau of Economic Analysis reported that the largest sources of earnings in 1999 in the county were services 35.4%, durable goods manufacturing 19.3%, and state and local government 12.5%. In 1989, the major sources of earnings were services 30.1%, durable goods manufacturing 21.7%, and state and local government 10.7%.

According to a Dun and Bradstreet survey, in 2000, there were 4.7 thousand businesses in the part of the county that is in the assessment area of which 4.1 thousand (88.1%) had revenues of \$1.0 million or less. Three hundred and ninety-six (8.5%) had revenues of more than \$1.0 million and 162 (3.5%) were businesses on which no revenues were reported. One point one thousand (26.6%) of the small businesses in the county were located in LMI tracts. Ninety-one point seven percent (4.3 thousand) of all the businesses in the area had fewer than 50 employees and 82.1% (3.8 thousand) operated from a single location.

Forty-four point three percent (2.1 thousand) of all the firms were service providers, 22.7% (1.1 thousand) were in the retail trade, 11.1% (518) in construction, and 6.5% (305) in finance, insurance and real estate.

According to the New York State Department of Labor, the county's average unemployment rates were 3.6% in 1999 and 3.5% in 2000. The county's average unemployment rates were below the state's average rates of 5.2% in 1999 and 4.6% in 2000. The county's rate in 1999 equaled that of the MSA for the same period and was slightly higher than the MSA's average unemployment rate of 3.4% in 2000.

Portions of Schenectady County have been designated as EDZ by the State of New York, based on community economic distress. Part of the City of Schenectady and Glenville have been designated EDZs. Firms located in these areas may be eligible for assistance including various tax credits, such as wage tax credits, investment tax credits, zone capital credits, sales tax refunds, real property tax abatements, technical assistance and utility rate savings.

A part of the City of Schenectady shares an Enterprise Community with portions of Troy in Rensselaer County and Albany in Albany County that is called the Capital Region Enterprise Community. This area receives financial and technical support from a multiple of federal agencies, including HUD, USDA, HHS, Treasury, Labor and Justice as well as from the state and local governments. The program's purpose is to increase employment opportunities of

residences through job training and economic development, to create new jobs and retain current jobs as well as programs for affordable housing, education and childcare. Various federal tax benefits and other assistance are available to businesses that open or employ residents in a FEC.

MSA 0960 (Binghamton)

The bank has elected to have part of this MSA in its assessment area. The portions of this MSA that are in the assessment area include all of Broome County and the eastern portion of Tioga County

The MSA as a whole has 68 census tracts and the area of delineation has 63 census tracts. Excluding three zero-income tracts the 60 remaining tracts include 3 (5.0%) low-income tracts, 13 (21.7%) moderate-, 32 (53.3%) middle-, and 12 (20.0%) upper-income tracts.

According to the U.S. Census Bureau, in 1990 this area had a population of 240.1 thousand or 90.8% of the MSA's total population. Fourteen point four percent of the population was over the age of 65 and 21.0% was under the age of 16.

In 1990, this part of the MSA had 62.9 thousand families of which 17.7% (11.1 thousand) were low-income families, 19.1% (12.0 thousand) moderate-, 23.9% (15.0 thousand) middle-, and 39.3% (24.8 thousand) were upper-income families. Of the 23.0 thousand LMI families, 26.8% (6.2 thousand) lived in LMI tracts and they accounted for 59.6% of all the families (10.4 thousand) that lived in LMI tracts. There were 91.6 thousand households in the area of which 10.6% (9.7 thousand) had income below the poverty level.

There were 98.5 thousand housing units in the area of which 80.8% (79.6 thousand) were 1-4 family units, 12.2% (12.0 thousand) multifamily units and 6.0% (5.9 thousand) mobile homes. Sixty-two point four percent (61.5 thousand) of the housing units were owner-occupied and 12.4% of these were located in LMI tracts. Thirty point seven percent (30.3 thousand) were renter-occupied and 37.9% of these were located in LMI tracts. Seven percent of the housing units were vacant/boarded up. The median housing value for the area was \$77.9 thousand and the median age of housing was 37.

In 1990, the average median income for the MSA was \$35.9 thousand and the 2000 HUD estimated median family income for the MSA was \$44.1 thousand.

MSA 0960's economy grew by 2.8% in 1998 and 2.7% in 1999. The area's economy was growing at unimpressive rate with manufacturing, transportation and utility industries being a drag on growth. But the presence of the university in Binghamton and the high technology industry is providing some stability.

The U.S. Department of Commerce's Bureau of Economic Analysis reported that the largest sources of earnings in 1999 in MSA 0960 were services 24.6%, durable goods manufacturing

24.2% and state and local government 17.0%. In 1989, the major sources of earning were durable goods manufacturing 36.0%, services 16.7% and state and local government 14.5%.

According to a Dun and Bradstreet survey, in 2000, there were 7.9 thousand businesses, in the area of the MSA that in the assessment area, of which 6.9 thousand (87.4%) had revenues of \$1.0 million or less. Six hundred and eighty-four (8.7%) had revenues of more than \$1.0 million and 305 (3.9%) were businesses on which no revenues were reported. Two thousand (28.1%) of the small businesses in the MSA were located in LMI census tracts. Ninety-one point six percent (7.2 thousand) of all businesses in the area had fewer than 50 employees and 78.6% (6.2 thousand) operated from a single location.

Forty point eight percent (3.2 thousand) of all the firms were service providers, 22.6% (1.8 thousand) were in the retail trade, 9.0% (707) in construction, 7.2% (564) in finance, insurance and real estate, 5.7% (446) in the wholesale trade and 5.4% (426) in manufacturing.

According to the New York State Department of Labor, the MSA's average unemployment rates were 4.1% in 1999 and 3.3% in 2000. The MSA's average unemployment rates were below the state's average rates of 5.2% in 1999 and 4.6% in 2000.

Broome County – According to the U.S. Census Bureau, in 1990, Broome County had a population of 212.2 thousand but in 2000, it declined by 5.5% to 200.5 thousand. Fifteen percent of the 1990 population was over the age 65 and 24.4% was under the age of 16. Excluding one zero income tract, there are 56 census tracts in the county, of which 3 (5.4%) are low-income tracts, 13 (23.2%) moderate, 31 (55.4%) middle and 9 (16.0%) upper-income tracts.

The county had 55.1 thousand families, of which 18.0% (9.9 thousand) were low-income families, 19.8% (10.9 thousand) moderate, 23.7% (13.1 thousand) middle- and 38.5% (21.2 thousand) upper-income families. Of the 20.8 thousand LMI families, 29.8% (6.2 thousand) lived in LMI tracts and they accounted for 59.6% of all families (10.4 thousand) that lived in LMI areas. There were 81.7 thousand households in the county of which 10.9% (8.9 thousand) had income below the poverty level.

There were 88 thousand housing units in Broome County, 80.4% (70.7 thousand) of which were 1-4 family units, 13.1% (13.1 thousand) multifamily units and 5.6% (4.9 thousand) mobile homes. Sixty point eight percent (53.5 thousand) of the housing units were owner occupied and 14.3% of these were in LMI census tracts. Thirty-two point two percent (28.3 thousand) were rental occupied units and 40.5% of these were in LMI tracts. Seven point one percent of all housing units were vacant/boarded up. The median housing value was \$77.4 thousand and the average of houses was 38 years.

The U.S. Department of Commerce's Bureau of Economic Analysis reported that the largest sources of earnings in 1999 in the county were services 26.7%, durable goods manufacturing 20.2% and state and local government 17.6%. In 1989, the major sources of earning were durable goods manufacturing 32.4%, services 17.6% and state and local government 15.0%.

According to a Dun and Bradstreet survey, in 2000, there were 7.0 thousand businesses in the county of which 6.1 thousand (87.1%) had revenues of \$1.0 million or less. Six hundred and thirty-eight (9.1%) had revenues of more than \$1.0 million and 267 (3.8%) were businesses on which no revenues were reported. One point eight thousand (30.3%) of the small businesses were located in LMI census tracts. Ninety-one point four percent (6.4 thousand) of all the businesses in the county had fewer than 50 employees and 78.0% (5.5 thousand) operated from a single location.

Forty-one point one percent (2.9 thousand) of all the firms were service providers, 22.8% (1.6 thousand) were in the retail trade, 8.9% (628) in construction, 7.5% (524) in finance, insurance and real estate, 5.7% (401) in the wholesale trade and 5.5% (387) in manufacturing.

According to the New York State Department of Labor, the county's average unemployment rates were 4.2% in 1999 and 3.3% in 2000. The county's average unemployment rates were below the state's average rates of 5.2% in 1999 and 4.6% in 2000. In 1999, the county's rate was slightly below the MSA's average unemployment rate of 4.1% in 1999 and equaled it in 2000.

Portions of Broome County have been designated as EDZ by the State of New York, based on community economic distress. Parts of Binghamton, Endicott and Johnson City and the Town of Union and Kirkwood have been designated EDZs. Firms located in these areas may be eligible for assistance including various tax credits, such as wage tax credits, investment tax credits, zone capital credits, sales tax refunds, real property tax abatements, technical assistance and utility rate savings.

Tioga County – According to the U.S. Census Bureau, in 1990 the part of Tioga County in the bank's assessment area had a population of 28.0 thousand or 53.5% of the county's total population. Nine point seven percent of the population was over the age of 65 and 25.4% was under the age of 16.

The county as a whole has 11 census tracts of which 6 are included within the assessment area. Excluding two zero-income tracts, the 4 remaining tracts include 2 (50.0%) each of middle and upper-income tracts.

There were 7.8 thousand families in this area of which 15.4% (1.2 thousand) were low-income families, 14.1% (1.1 thousand) moderate, 24.4% (1.9 thousand) middle and 46.1% (3.6 thousand) were upper-income families. There were 9.9 thousand households in the area of which 8.1% (0.8 thousand) had income below the poverty level.

There were 10.6 thousand housing units, of which 84.8% (8.9 thousand) were 1-4 family units, 4.5% (473) multifamily units and 10.1% (1.1 thousand) mobile homes. Seventy-five point seven percent (8.0 thousand) of all the housing units were owner occupied and 18.3% (1.9 thousand) were renter occupied. Six point two percent of all housing units were vacant/boarded up. The median housing value was \$81.3 thousand and the average age of

houses was 30 years.

The U.S. Department of Commerce's Bureau of Economic Analysis reported that the largest sources of earnings in 1999 in the county were durable goods manufacturing 49.7%, and state and local government 13.3% and services 11.8%. In 1989, the major sources of earning were durable goods manufacturing 58.2%, state and local government 11.2 % and services 11.1%.

According to a Dun and Bradstreet survey, in 2000, there were 840 businesses in the part of the county in the assessment area, of which 756 (90.0%) had revenues of \$1.0 million or less. Forty-six (5.5%) had revenues of more than \$1.0 million and 38 (4.5%) were businesses on which no revenues were reported. Two hundred and one (17.3%) of the small businesses in the county were located in LMI census tracts. Ninety-three point one percent (782) of all the businesses in the area had fewer than 50 employees and 83.5% (701) operated from a single location.

Thirty-eight point three percent (322) of all the firms were service providers, 21.2% (178) were in the retail trade, 10.2% (86) in agriculture, forestry and fishing, 9.4% (79) in construction and 5.4% (45) in the wholesale trade.

According to the New York State Department of Labor, the county's average unemployment rates were 3.8% in 1999 and 3.3% in 2000. The county's average unemployment rates were below the state's average rates of 5.2% in 1999 and 4.6% in 2000. The county's unemployment rate in 1999 was slightly below the MSA's rate of 4.1% for the same period and equaled the MSA's average unemployment rate of 3.3% in 2000.

Portions of Tioga County have been designated as EDZ by the State of New York, based on community economic distress. Parts of the town of Barton and the villages of Waverly and Oswego have been designated EDZs. Firms located in these areas may be eligible for assistance including various tax credits, such as wage tax credits, investment tax credits, zone capital credits, sales tax refunds, real property tax abatements, technical assistance and utility rate savings.

MSA 1280 (Buffalo-Niagara Falls)

The bank has included Erie County, which is part of MSA 1280 (Buffalo Niagara Falls) in its assessment area.

Erie County - Excluding 5 zero-income tracts, Erie County has 231 census tracts, of which 24 (10.4%) are low-income tracts, 44 (19.0%) moderate, 109 (47.2%) middle and 54 (23.4%) are upper-income tracts.

According to the U.S. Census Bureau, the county had a population of 968.5 thousand in 1990, which decreased by 1.9% to 950.3 thousand in 2000. Of the 1990 population, 15.2% were over the age of 65 and 24.4% were under age of 16.

In 1990, the county had 255.7 thousand families, of which 19.5% (50.0 thousand) were low-income families, 18.0% (46.1 thousand) moderate, 23.7% (60.5 thousand) middle and 38.8% (99.1 thousand) were upper-income families. Of the 96.1 thousand LMI families, 40.5% (38.9 thousand) lived in LMI tracts and they accounted for 66.0% of all the families (58.9 thousand) that lived in LMI tracts. There were 376.0 thousand households, of which 13.2% (49.8 thousand) had income below the poverty level.

The county had 402.1 thousand housing units, 86.6% (348.0 thousand) of which are 1-4 family units, 10.8% (43.5 thousand) were multifamily units and 1.3% (5.1 thousand) were mobile homes. Fifty-nine point seven percent (240.2 thousand) of the housing units were owner occupied and 16.7% of these units were located in LMI tracts. A further 34.0% (136.7 thousand) of the housing units were renter occupied and 41.8% of these were in LMI tracts.

Six point eight percent of all housing units were vacant/boarded up. The median housing value was \$71.0 thousand and the average age of houses was 39 years.

In 1990, the average median income for the MSA was \$34.8 thousand and the 2000 HUD estimated median family income for the MSA was \$46.9 thousand.

The U.S. Department of Commerce's Bureau of Economic Analysis reported that the largest sources of earnings in 1999 in the county were services 28.5%, state and local government 14.5% and durable goods manufacturing 12.7%. In 1989, the major sources of earning were services 23.2%, state and local government 16.0% and durable goods manufacturing 14.9%.

According to a Dun and Bradstreet survey, in 2000, there were 35.4 thousand businesses in the county, of which 30.1 thousand (85.0%) had revenues of \$1.0 million or less. Three point six thousand (10.2%) had revenues of more than \$1.0 million and 1.7 thousand (4.7%) were businesses on which no revenues were reported. Five point eight thousand (19.7%) of the small businesses were located in LMI census tracts. Ninety-one percent (32.2 thousand) of all the businesses in the county had fewer than 50 employees and 79.2% (28.1 thousand) operated from a single location.

Forty-two point six percent (15.1 thousand) of all the firms were service providers, 20.7% (7.3 thousand) were in the retail trade, 8.9% (3.2 thousand) in construction, 7.4% (2.6 thousand) in finance, insurance and real estate, 6.6% (2.3 thousand) in the wholesale trade and 5.6% (2.0 thousand) in manufacturing.

According to the New York State Department of Labor, the county's average unemployment rates were 5.2% in 1999 and 4.8% in 2000. In 1999, the county's average unemployment rate equaled the state's average rate of 5.2% and slightly surpassed the state's average of 4.6% in 2000. The county's unemployment rates were slightly below the MSA's average unemployment rates of 5.4% in 1999 and 5.0% in 2000.

Portions of Erie County have been designated as Economic Development Zones (EDZ) by the State of New York, based on community economic distress. Parts of the cities of Buffalo and Lackawanna and the town of Tonawanda have been designated EDZs. Firms located in

these areas may be eligible for assistance including various tax credits, such as wage tax credits, investment tax credits, zone capital credits, sales tax refunds, real property tax abatements, technical assistance and utility rate savings.

Portions of the City of Buffalo have been designated as an Enterprise Community by HUD. This area receives financial and technical support from a multiple of federal agencies, including HUD, USDA, HHS, Treasury, Labor and Justice as well as from the state and local governments. The program's purposes is to increase the employment opportunities of the residences through job training and economic development, to create new jobs and retain current jobs as well as programs for affordable housing, education and childcare. Various federal tax benefits and other assistance are available to businesses that open or employ residents in a FEC.

MSA 2335 (Elmira)

The bank has included MSA 2335 (Elmira) which is composed of Chemung County as part of its assessment area.

Chemung County – According to the U.S. Census Bureau, Chemung County had a population of 95.2 thousand in 1990, which decreased by 4.3% to 91.1 thousand in 2000. Fifteen percent of the 1990 population was over the age 65 and 26.3% were under the age of 16.

The county has 22 census tracts excluding one zero-income tract. Of these tracts, 1 (4.6%) is low-income tract, 4 (18.2%) are moderate-income, 14 (63.6%) middle and 3 (13.6%) upper-income tracts.

The county had 24.9 thousand families, of which 18.9% (4.7 thousand) were low-income families, 18.9% (4.7 thousand) moderate, 23.2% (5.8 thousand) middle and 39.0% (9.7 thousand) upper-income families. Of the 9.4 thousand LMI families, 23.4% (2.2 thousand) lived in LMI tracts and they accounted for 70.2% of all the families (3.1 thousand) that lived in LMI tracts. There were 35.2 thousand households in the county and 11.8% (4.2 thousand) of these households had income below the poverty level.

There were 37.3 thousand housing units, 84.4% (31.5 thousand) of which were 1-4 family units, 9.3% (3.5 thousand) multifamily units and 5.6% (2.1 thousand) mobile homes. Sixty-four point six percent (24.1 thousand) of the housing units were owner occupied and 6.9% of these units were located in LMI tracts. A further 30.0% (11.2 thousand) were renter occupied and 34.8% of these were in LMI tracts. Five point six percent of all housing units were vacant/boarded up. The median housing value was \$52.6 thousand and the average of houses was 39 years.

In 1990, the average median income for the MSA was \$32.0 thousand and the 2000 HUD estimated median family income for the MSA was \$42.3 thousand.

The U.S. Department of Commerce's Bureau of Economic Analysis reported that the largest sources of earnings in 1999 in the county were services 24.5%, durable goods manufacturing 22.2% and state and local government 16.7%. In 1989, the major sources of earning were services 23.1%, durable goods manufacturing 21.2% and state and local government 17.2%.

According to a Dun and Bradstreet survey, in 2000, there were 3.3 thousand businesses in the county, of which 2.9 thousand (87.9%) had revenues of \$1.0 million or less. Two hundred fifty-seven (7.8%) had revenues of more than \$1.0 million and 144 (4.4%) were businesses on which no revenues were reported. Seven hundred seventy-one (27.7%) of the small businesses were located in LMI census tracts. Ninety point two percent (3.0 thousand) of all the businesses in the county had fewer than 50 employees and 75.0% (2.5 thousand) operated from a single location.

Forty point seven percent (1.3 thousand) of all the firms were service providers, 24.6% (811) were in the retail trade, 7.1% (235) in construction, 6.5% (216) in finance, insurance and real estate and 5.0% (166) in the wholesale trade.

According to the New York State Department of Labor, the county's average unemployment rates were 4.9% in 1999 and 4.8% in 2000. In 1999, the county's average unemployment rate was below the state's average rate of 5.2% and slightly surpassed the state's average of 4.6% in 2000.

Part of Chemung County has been designated as an EDZ by the State of New York, based on community economic distress. Part of the City of Elmira has been designated an EDZ. Firms located in this area may be eligible for assistance including various tax credits, such as wage tax credits, investment tax credits, zone capital credits, sales tax refunds, real property tax abatements, technical assistance and utility rate savings.

MSA 5380 (Nassau-Suffolk)

The bank has included all of MSA 5380 (Nassau/Suffolk) as part of its assessment area.

According to the U.S. Census Bureau, MSA 5380 had a population of 2.6 million in 1990 and it increased by 144.7 thousand (5.5%) to 2.7 million in 2000. Twelve point four percent of the 1990 population was over the age of 65 and 24.2% were under the age of 16.

Excluding 10 zero-income tracts, MSA 5380 has 572 census tracts, of which 3 (0.5%) are low-income tracts, 79 (13.8%) moderate, 385 (67.3%) middle and 105 (18.4%) upper-income tracts.

In 1990, there were 690.4 thousand families in the MSA, of which 16.4% (113.0 thousand) were low-income families, 19.3% (133.0 thousand) moderate-income, 26.2% (181.5 thousand) middle and 38.1% (262.9 thousand) upper-income families. Of the 246.0 thousand LMI families, 21.8% (53.5 thousand) lived in LMI tracts and these families accounted for 57.0% of all the families (93.9 thousand) that lived in LMI tracts. There were 855.8 thousand households

in the MSA of which 4.6% (39.0 thousand) had income below the poverty level.

There were 927.6 thousand housing units in the MSA, 89.8% (833.1 thousand) of which were 1-4 family units, 8.5% (78.5 thousand) multifamily units and 0.6% (5.3 thousand) were mobile homes. Seventy-four point one percent (687.5 thousand) of the housing units were owner occupied units and 11.9% of these were in LMI tracts. A further 18.2% (168.7 thousand) were renter occupied and 27.0% were in LMI tracts. Seven point eight percent of all the units were vacant or boarded up. The median housing value was \$206.6 thousand and the median age of the housing was 42 years.

The 1990, the median income for the MSA was \$56.7 thousand and HUD's estimated median family income for the MSA was \$76.5 thousand in 2000.

MSA 5380 economy grew by 4.1% in 1998 and 4.9% in 1999. The economic growth was led by a broad base of small but growing industries that range from biotech and software to financial services. The area was also benefiting from a strong Wall Street that was providing both jobs and higher salaries. Business and housing costs in the MSA are among the highest in the U.S.A.

The U.S. Department of Commerce's Bureau of Economic Analysis reported that the largest sources of earnings in 1999 in MSA 5380 were services 32.9%, state and local government 13.9% and finance, insurance and real estate 11.2%. In 1989, the major sources of earning were services 28.3%, state and local government 14.8% and durable goods manufacturing 11.1%.

According to a Dun and Bradstreet survey, in 2000 there were 129.6 thousand businesses in MSA 5380 (Nassau-Suffolk) of which 111.0 thousand (85.7%) had revenues of \$1.0 million or less. Thirteen point seven thousand (10.5%) had revenues of more than \$1.0 million and 4.9 thousand (3.8%) were businesses on which no revenues were reported. Fifteen point two thousand (14.1%) of the small businesses were located in LMI tracts. Ninety two point seven percent (120.1 thousand) of all businesses in the MSA had fewer than 50 employees and 86.6% (112.2 thousand) operated from a single location.

Forty one point six percent (54.0 thousand) of all firms were service providers, 19.0% (24.7 thousand) were in the retail trade, 10.4% (13.5 thousand) in construction, 8.85% (11.3 thousand) in finance, insurance and real estate, 7.5% (9.7 thousand) in the wholesale trade and 5.7% (7.4 thousand) in manufacturing.

According to the New York State Department of Labor, the MSA's average unemployment rates were 3.3% in 1999 and 3.0% in 2000. The MSA's average unemployment rates were below the state's average rates of 5.2% in 1999 and 4.6% in 2000.

Nassau County - Nassau County has 267 census tracts including excluding 3 zero-income tracts. Of these 267 tracts, 1 (0.4%) is a low-income tract, 20 (7.5%) are moderate, 180 (67.4%) middle and 66 (24.7%) upper-income tracts.

According to the U.S. Census Bureau, Nassau County had a population of 1.29 million in 1990 and it increased by 47.2 thousand (3.6%) to 1.33 million in 2000. Fourteen point two percent of the 1990 population was over the age of 65 and 23.1% were under the age of 16.

In 1990, there were 346.8 thousand families in the county, of which 14.7% (51.2 thousand) were low-income families, 17.5% (60.8 thousand) moderate, 25.1% (86.9 thousand) middle and 42.7% (147.9 thousand) upper-income families. Of the 112.0 thousand LMI families, 13.0% (14.5 thousand) lived in LMI tracts and these families accounted for 55.2% of all the families (26.3 thousand) that lived in LMI tracts. There were 431.1 thousand households in the county, of which 4.2% (18.0 thousand) had income below the poverty level.

There were 446.3 thousand housing units in Nassau County, 88.3% (394.2 thousand) of which were 1 to 4 family units, 10.5% (46.9 thousand) multifamily units and 0.06% were mobile homes. Seventy-seven point eight percent (347.2 thousand) of the housing units were owner occupied and 5.2% of these were in LMI tracts. A further 18.9% (84.4 thousand) were rental occupied units and 22.7% of these were in LMI tracts. Three point four percent of all the units were vacant/boarded up. The median housing value was \$237.0 thousand and the median age of the housing was 38 years.

The U.S. Department of Commerce's Bureau of Economic Analysis reported that the largest sources of earnings in 1999 in the county were services 36.1%, finance, insurance and real estate 13.6% and state and local government 11.9%. In 1989, the major sources of earning were services 32.4%, state and local government 12.0% and retail trade 10.2%.

According to a Dun and Bradstreet survey, in 2000 there were 63.5 thousand businesses in Nassau County of which 54.4 thousand (85.6%) had revenues of \$1.0 million or less. Six point eight thousand (10.8%) had revenues of more than \$1.0 million and 2.3 thousand (3.6%) were businesses on which no revenues were reported. Four point one thousand (7.8%) of the small businesses were located in LMI census tracts. Ninety two point five percent (58.8 thousand) of all businesses in the county had fewer than 50 employees and 86.5% (54.9 thousand) operated from a single location.

Forty four point three percent (28.1 thousand) of all firms were service providers, 18.7% (11.9 thousand) were in the retail trade, 10.2% (6.5 thousand) in finance, insurance and real estate, 8.3% (5.2 thousand) in construction, 7.6% (4.8 thousand) in the wholesale trade and 4.7% (3.0 thousand) in manufacturing.

According to the New York State Department of Labor, the county's average unemployment rates were 3.0% in 1999 and 2.7% in 2000. The county's average unemployment rates were below the state's average rates of 5.2% in 1999 and 4.6% in 2000. The county's rates were also slightly below the average unemployment rates of the MSA of 3.3% in 1999 and 3.0% in 2000.

Suffolk County - Suffolk County has 305 census tracts excluding 7 zero-income tracts. Of the

305 census tracts, 2 (0.7%) are low-income tracts, 59 (19.3%) moderate, 205 (67.2%) middle and 39 (12.8%) upper-income tracts.

According to the U.S. Census Bureau, Suffolk County had a population of 1.3 million in 1990 and it increased by 97.5 thousand (7.4%) to 1.4 million in 2000. Ten point seven percent of the 1990 population was over the age of 65 and 25.3% was under the age of 16.

In 1990, there were 343.6 thousand families in the county, of which 18.0% (61.9 thousand) were low-income families, 21.0% (72.1 thousand) moderate, 27.6% (94.7 thousand) middle and 33.4% (114.9 thousand) upper-income families. Of the 134.0 thousand LMI families, 29.1% (39.0 thousand) lived in LMI tracts and these families accounted for 57.6% of all the families (67.7 thousand) that lived in LMI tracts. There were 424.6 thousand households in the county of which 5.0% (21.0 thousand) had income below the poverty level.

There were 481.3 thousand housing units in Suffolk County, 91.2% (438.7 thousand) of which were 1 to 4 family units, 6.6% (31.7 thousand) were multifamily units and 1.0% (5.0 thousand) were mobile homes. Seventy point seven percent (340.3 thousand) of all the housing units were owner occupied and 18.7% of these were in LMI tracts. Another 17.5% (84.4 thousand) were rental occupied and 31.4% of these were in LMI tracts. Twelve percent of all the units were vacant/boarded up. The median housing value was \$178.4 thousand and the median age of the housing was 27 years

The U.S. Department of Commerce's Bureau of Economic Analysis reported that the largest sources of earnings in 1999 in the county were services 29.0%, state and local government 16.2% and the retail trade 9.4%. In 1989, the major sources of earning were services 22.9%, state and local government 18.6% and durable goods manufacturing 13.0%.

According to a Dun and Bradstreet survey, in 2000, there were 66.1 thousand businesses in Suffolk County of which 56.7 thousand (85.7%) had revenues of \$1.0 million or less. Six point eight thousand (10.3%) had revenues of more than \$1.0 million and 2.6 thousand (4.0%) were businesses on which no revenues were reported. Eleven point two thousand (20.4%) of the small businesses were located in LMI census tracts. Ninety two point eight percent (61.3 thousand) of all businesses in the county had fewer than 50 employees and 86.7% (57.3 thousand) operated from a single location.

Thirty nine point one percent (25.9 thousand) of all firms were service providers, 19.4% (12.8 thousand) were in the retail trade, 12.5% (8.3 thousand) in construction, 7.4% (4.9 thousand) in finance, insurance and real estate, 7.3% (4.8 thousand) in the wholesale trade and 6.6% (4.4 thousand) in manufacturing.

According to the New York State Department of Labor, the county's average unemployment rates were 3.7% in 1999 and 3.2% in 2000. The county's average unemployment rates were below the state's average rates of 5.2% in 1999 and 4.6% in 2000. The county's rates were slightly above the average unemployment rates of the MSA of 3.3% in 1999 and 3.0% in 2000

Portions of Suffolk County have been designated an EDZ by the State of New York, based on community economic distress. Part of the towns of Brookhaven, Riverhead and Islip have been designated EDZs. Firms located in these areas may be eligible for assistance including various tax credits, such as wage tax credits, investment tax credits, zone capital credits, sales tax refunds, real property tax abatements, technical assistance and utility rate savings.

PMSA 5600 (New York)

The bank has included all of PMSA 5600 (New York) which is composed of Kings, Queens, New York, Bronx, Richmond, Westchester, Rockland and Putnam Counties as part of its assessment area.

According to the U.S. Census Bureau, PMSA 5600 had a population of 8.5 million in 1990 and it increased by 767.4 thousand (9.0%) to 9.3 million in 2000. Thirteen percent of the 1990 population was over the age of 65 and 23.8% was under the age 16.

The PMSA has 2,427 census tracts excluding 70 zero-income tracts. Three hundred and sixteen (13.0%) are low-income tracts, 438 (18.1%) moderate, 818 (33.7%) middle and 855 (35.2%) upper-income tracts.

In 1990, there were 2.1 million families in the PMSA, of which 25.0% (518.4 thousand) were low-income families, 15.2% (315.7 thousand) moderate, 18.3% (379.1 thousand) middle and 41.5% (861.7 thousand) upper-income families. Of the 834.1 thousand LMI families, 55.2% (460.0 thousand) lived in LMI tracts and these families accounted for 67.0% of all the families (686.2 thousand) that lived in LMI tracts. There were 3.2 million households in the PMSA, of which 16.3% (528.9 thousand) had income below the poverty level.

There were 3.4 million housing units in the PMSA of which 40.4% (1.4 million) were 1 to 4 family units, 57.9% (2.0 million) were multifamily units and 0.06% were mobile homes. Thirty-one point four percent (1.1 million) of the housing units were owner occupied and 9.8% of these were in LMI areas. A further 62.9% (2.2 million) were rental occupied and 41.4% of these were in LMI areas. Six percent of all the units were vacant/boarded up. The median housing value was \$194.6 thousand and the median age of the housing was 40 years.

The 1990, average median family income for the PMSA was \$37.5 thousand and 2000 HUD's estimated median family income for the PMSA was \$56.2 thousand.

New York's economy grew by 3.4% in 1998 and 4.9% in 1999. Wall Street's securities firms expanded at a 4% pace and this growth led to the growth of business service firms, restaurants and retailers as well as to boost the real estate market. Industries such as tourism, entertainment and computer services grew rapidly. Business and housing costs in the area are among the highest in the U.S.A.

The U.S. Department of Commerce's Bureau of Economic Analysis reported that the largest sources of earnings in 1999 in PMSA 5600 were services 32.7%, finance, insurance and real

estate 29.6% and state and local government 9.7%. In 1989, the major sources of earning were services 32.9%, finance, insurance and real estate 19.0% and state and local government 12.2%.

According to a Dun and Bradstreet survey, in 2000 there were 327.8 thousand businesses, in PMSA 5600 (New York), of which 270.8 thousand (82.6%) had revenues of \$1.0 million or less. Forty one point one thousand (12.5%) had revenues of more than \$1.0 million and 15.9 thousand (4.9%) were businesses on which no revenues were reported. Fifty-nine point three thousand (22.1%) of the small businesses were located in LMI tracts. Ninety point five percent (296.9 thousand) of all businesses in the PMSA had fewer than 50 employees and 83.3% (273.6 thousand) operated from a single location.

Forty three percent (141.1 thousand) of all firms were service providers, 20.3% (66.4 thousand) were in the retail trade, 11.4% (37.2 thousand) in finance, insurance and real estate, 8.3% (27.2 thousand) in the wholesale trade, 5.9% (19.2 thousand) in manufacturing and 5.6% (18.3 thousand) in construction.

According to the New York State Department of Labor, the PMSA's average unemployment rates were 6.2% in 1999 and 5.3% in 2000. These rates were above the state's average rates of 5.2% in 1999 and 4.6% in 2000.

Bronx County - According to the U.S. Census Bureau, the Bronx had a population of 1.2 million in 1990 and it increased by 128.9 thousand (10.7%) to 1.3 million in 2000. Eleven point six percent of the 1990 population was over the age of 65 and 28.0% was under the age of 16.

Excluding 15 zero-income tracts, Bronx County has 340 census tracts, of which 126 (37.1%) are low-income tracts, 65 (19.1%) moderate, 88 (25.9%) middle and 61 (17.9%) upper-income tracts.

In 1990, there were 292.0 thousand families in the county, of which 38.8% (113.2 thousand) were low-income families, 17.9% (52.3 thousand) moderate, 17.9% (52.2 thousand) middle and 25.4% (74.3 thousand) upper-income families. Of the total 165.5 thousand LMI families, 77.2% (127.7 thousand) lived in LMI tracts and they accounted for 72.2% of all the families (177.0 thousand) that lived in LMI tracts. There were 423.2 thousand households in the county, of which 26.9% (114.0 thousand) had income below the poverty level.

There were 441.0 thousand housing units in the Bronx, 23.4% (103.1 thousand) of which were 1 to 4 family units, 74.7% (329.2 thousand) were multifamily units and 0.01% were mobile homes. Seventeen point two percent (75.8 thousand) of all the housing units were owner occupied and 19.9% of these were in LMI areas. A further 79.0% (348.3 thousand) of all the housing units were rental occupied and 66.4% of these were in LMI areas. Four percent of all the housing units were vacant/boarded up. The median housing value was \$130.8 thousand and the median age of the housing was 38 years.

The U.S. Department of Commerce's Bureau of Economic Analysis reported that the largest sources of earnings in 1999 in the county were services 47.8%, state and local government 7.8% and the retail trade 7.5%. In 1989, the major sources of earning were services 40.3%, construction 9.8% and the retail trade 8.9%.

According to a Dun and Bradstreet survey, in 2000 there were 19.7 thousand businesses in the Bronx of which 16.8 thousand (85.4%) had revenues of \$1.0 million or less. One point eight thousand (9.0%) had revenues of more than \$1.0 million and 1.1 thousand (5.5%) were businesses on which no revenues were reported. Eight point seven thousand (51.7%) of the small businesses were located in LMI tracts. Eighty nine point five percent (17.6 thousand) of all businesses in the county had fewer than 50 employees and 86.5% (17.0 thousand) operated from a single location.

Forty point eight percent (8.1 thousand) of all firms were service providers, 28.3% (5.6 thousand) were in the retail trade, 9.5% (1.9 thousand) in finance, insurance and real estate, 6.4% (1.3 thousand) in construction, 5.9% (1.2 thousand) in the wholesale trade and 4.5% (nine hundred) in transportation and communications.

According to the New York State Department of Labor, the county's average unemployment rates were 8.1% in 1999 and 7.3% in 2000. The county's average unemployment rates were above both the state's average rates 5.2% in 1999 and 4.6% in 2000 and the MSA's average unemployment rates of 6.2% in 1999 and 5.3% in 2000.

Portions of the Bronx have been designated an EDZ by the State of New York, based on community economic distress. The Hunts Point and Port Morris neighborhoods are designated EDZs. Firms located in these areas may be eligible for assistance including various tax credits, such as wage tax credits, investment tax credits, zone capital credits, sales tax refunds, real property tax abatements, technical assistance and utility rate savings.

A portion of the South Bronx shares a designated Federal Empowerment Zone ("FEZ") with Harlem (part of New York County). This area receives financial and technical support from a multiple of federal agencies, including HUD, USDA, HHS, Treasury, Labor and Justice as well as from the state and local governments. The program's purposes is to increase the employment opportunities of the residences through job training and economic development, to create new jobs and retain current jobs as well as programs for affordable housing, education and childcare. Various federal tax benefits and other assistance are available to businesses that open or employ residents in a FEZ.

Kings County (Brooklyn) - According to the U.S. Census Bureau, Kings County had a population of 2.3 million in 1990 and it increased by 164.7 thousand (7.2%) to 2.5 million in 2000. Twelve point five percent of the 1990 population was over the age of 65 and 26.7% was under the age of 16.

Excluding 19 zero-income tracts, Kings County has 770 census tracts including 114 (14.8%) low-income tracts, 207 (26.9%) moderate, 302 (39.2%) middle and 147 (19.1%) upper-income tracts.

In 1990, there were 563.3 thousand families in the county, of which 32.4% (182.5 thousand) were low-income families, 17.6% (99.1 thousand) moderate, 19.0% (106.8 thousand) middle and 31.0% (174.9 thousand) upper-income families. Of the total 281.6 thousand LMI families, 62.3% (175.4 thousand) lived in LMI tracts and they accounted for 65.9% of all the families (266.1 thousand) that lived in LMI tracts. There were 827.7 thousand households in the county of which 21.5% had income below the poverty level.

There were 873.7 thousand housing units in Kings County, 46.3% (404.7 thousand) of which were 1 to 4 family units, 52.2% (455.7 thousand) were multifamily units and 0.01% were mobile homes. Only 24.7% (215.8 thousand) of the housing units were owner occupied and 25.7% of these were in LMI tracts. A further 70.1% (612.4 thousand) were rental occupied and 51.3% of these were in LMI tracts. Five point six percent of all housing units were vacant/boarded up. The median housing value was \$181.4 thousand and the median age of the housing was 44 years.

The U.S. Department of Commerce's Bureau of Economic Analysis reported that the largest sources of earnings in 1999 in the county were services 39.9%, finance, insurance and real estate 11.9% and retail trade 8.4%. In 1989, the major sources of earning were services 35.8%, the retail trade 10.0%, and non-durable goods manufacturing 8.9%.

According to a Dun and Bradstreet survey, in 2000, there were 54.7 thousand businesses in Kings County of which 46.1 thousand (84.3%) had revenues of \$1.0 million or less. Five thousand (9.2%) had revenues of more than \$1.0 million and 3.6 thousand (6.5%) were businesses on which no revenues were reported. Seventeen point six thousand (38.4%) of the small businesses were located in LMI tracts. Ninety-one point five percent (50.1 thousand) of all business in the county had fewer than 50 employees and 88.7% (48.5 thousand) operated from a single location.

Forty point eight percent (22.3 thousand) of all firms were service providers, 25.7% (14.1 thousand) were in the retail trade, 8.1% (4.5 thousand) in the wholesale trade, 7.8% (4.2 thousand) in finance, insurance and real estate, 6.4% (3.5 thousand) in construction and 5.9% (3.2 thousand) in manufacturing.

According to the New York State Department of Labor, the county's average unemployment rates were 7.8% in 1999 and 6.8% in 2000. The county's average unemployment rates were above both the state's average rates of 5.2% in 1999 and 4.6% in 2000 and the MSA's average unemployment rates of 6.2% in 1999 and 5.3% in 2000.

Portions of Kings County have been designated as EDZ by the State of New York, based on community economic distress. The Brooklyn Navy Yard, Sunset Park and Red Hook neighborhoods are designated EDZs. Firms located in these areas may be eligible for

assistance including various tax credits, such as wage tax credits, investment tax credits, zone capital credits, sales tax refunds, real property tax abatements, technical assistance and utility rate savings.

New York County (Manhattan) - According to the U.S. Census Bureau, New York County had a population of 1.49 million in 1990 and it increased by 49.7 thousand (3.3%) to 1.54 million in 2000. Thirteen point three percent of the 1990 population was over the age of 65 and 18.0% was under the age of 16.

Excluding 11 zero-income tracts, New York County has 287 census tracts, of which 63 (22.0%) are low-income tracts, 65 (22.7%) moderate, 33 (11.5%) middle and 126 (43.9%) upper-income tracts.

In 1990, there were 305.4 thousand families in the county, of which 28.8% (88.0 thousand) were low-income families, 13.9% (42.3 thousand) moderate, 14.3% (43.8 thousand) middle and 43.0% (131.3 thousand) upper-income families. Of the total 130.3 thousand LMI families, 76.5% (99.7 thousand) lived in LMI tracts and they accounted for 68.3% of all the families (145.9 thousand) that lived in LMI tracts. There were 716.8 thousand households in the county of which 16.8% (120.1 thousand) had income below the poverty level.

There were 785.1 thousand housing units in New York County, 2.9% (22.5 thousand) of which were 1 to 4 family units and 95.7% (751.4 thousand) were multifamily units. Sixteen point three percent (128.0 thousand) of all housing units were owner occupied and 9.7% of these were in LMI tracts. Seventy-five percent (588.4 thousand) of all the housing units were rental occupied and 39.7% of these were in LMI tracts. Nine point one percent of all the units were vacant or boarded up. The median housing value was \$212.4 thousand and the median age of the housing was 41 years

The U.S. Department of Commerce's Bureau of Economic Analysis reported that the largest sources of earnings in 1999 in the county were finance, insurance and real estate 37.3%, services 31.5% and state and local government 10.0%. In 1989, the major sources of earning were services 33.6%, finance, insurance, and real estate 25.1% and state and local government 13.7%.

According to a Dun and Bradstreet survey, in 2000, there were 131.0 thousand businesses in New York County of which 103.3 thousand (78.8%) had revenues of \$1.0 million or less. Twenty-two point five thousand (17.2%) had revenues of more than \$1.0 million and 5.3 thousand (4.0%) were businesses on which no revenues were reported. Twenty-two point five thousand (21.8%) of the small businesses were located in LMI census tracts. Eighty nine percent (116.6 thousand) of all businesses in the county had fewer than 50 employees and 77.7% (101.8 thousand) operated from a single location.

Forty four point nine percent (58.8 thousand) of all firms were service providers, 16.1% (21.2 thousand) were in the retail trade, 15.2% (19.9 thousand) in finance, insurance and real estate, 10.4% (13.6 thousand) in the wholesale trade, 7.5% (9.8 thousand) in manufacturing and 3.2%

(4.2 thousand) in transportation and communications.

According to the New York State Department of Labor, the county's average unemployment rates were 5.7% in 1999 and 4.9% in 2000. The county's average unemployment rates were above the state's average rates of 5.2% in 1999 and 4.6% in 2000 but were slightly below the MSA's average unemployment rates of 6.2% in 1999 and 5.3% in 2000

Portions of New York County have been designated as EDZ by the State of New York, based on community economic distress. East York and East Harlem neighborhoods are designated EDZs. Firms located in these areas may be eligible for assistance including various tax credits, such as wage tax credits, investment tax credits, zone capital credits, sales tax refunds, real property tax abatements, technical assistance and utility rate savings.

A portion of the New York County (Harlem) shares a designated FEZ with the South Bronx. This area receives financial and technical support from a multiple of federal agencies, including HUD, USDA, HHS, Treasury, Labor and Justice as well as from the state and local governments. The program's purposes is to increase the employment opportunities of the residences through job training and economic development, to create new jobs and retain current jobs as well as programs for affordable housing, education and childcare. Various federal tax benefits and other assistance are available to businesses that open or employ residents in a FEZ.

Putnam County - according to the U.S. Census Bureau, Putnam County had a population of 83.9 thousand in 1990 and it increases by 11.8 thousand (14.1%) to 95.7 thousand in 2000. Nine percent of the 1990 population was over the age of 65 and 25.7% was under the age of 16.

Putnam County has 19 census tracts, all of which are upper income tracts.

In 1990, there were 22.6 thousand families in the county, of which 6.2% (1.4 thousand) were low-income families, 7.1% (1.6 thousand) moderate, 18.1% (4.1 thousand) middle and 68.6% (15.5 thousand) upper-income families. There were 28.0 thousand households in the county, of which 3.9% (1.1 thousand) had income below the poverty level.

There were 31.9 thousand housing units in Putnam County, 91.9% (29.3 thousand) of which were 1 to 4 family units and 6.0% (1.9 thousand) were multifamily units. Seventy-two point one percent (23.0 thousand) of the housing units were owner occupied and 16.0% (5.1 thousand) were rental occupied. Twelve point one percent of all the housing units were vacant/boarded up. The median housing value was \$197.8 thousand and the median age of the housing was 39 years.

The U.S. Department of Commerce's Bureau of Economic Analysis reported that the largest source of earnings in 1999 in the county were services 32.2%, state and local government 16.2% and construction 11.0%. In 1989, the major sources of earnings were services 26.8%, state and local government 19.2% and construction 13.3%.

According to a Dun and Bradstreet survey, in 2000, there were 3.7 thousand businesses in Putnam County of which 3.3 thousand (88.8%) had revenues of \$1.0 million or less. Three hundred (7.0%) had revenues of more than \$1.0 million and two hundred (4.1%) were businesses on which no revenues were reported. None of the small businesses were located in low or moderate-income tracts since there are no tracts of this type in the county. Ninety four point seven percent (3.5 thousand) of all businesses in the county had fewer than 50 employees and 89.3% (3.3 thousand) operated from a single location.

Forty point one percent (1.5 thousand) of all firms were service providers, 18.6% (seven hundred) were in the retail trade, 16.0% (six hundred) in construction, 6.6% (three hundred) in finance, insurance and real estate, 4.9% (two hundred) in the wholesale trade and 4.6% (two hundred) in manufacturing.

According to the New York Department of Labor, the county's average unemployment rates were 2.9% in 1999 and 2.5% in 2000. The county's average unemployment rates were below both the states average rates of 5.2% in 1999 and 4.6% in 2000 and the MSA average rates of 6.2% in 1999 and 5.3% in 2000.

Queens County - According to the U.S. Census Bureau, Queens County had a population of 2.0 million in 1990, and it increased by 277.8 thousand (14.2%) to 2.2 million in 2000. Fourteen point seven percent of the 1990 population was over the age of 65 and 22.0% was under the age of 16.

Excluding 17 zero-income tracts, Queens County has 656 census tracts, of which 7 (1.1%) are low-income tracts, 80 (12.2%) moderate, 331 (50.4%) middle and 238 (36.3%) upper-income tracts.

In 1990, there were 495.6 thousand families in the county of which 18.2% (90.2 thousand) were low-income families, 16.4% (81.5 thousand) moderate, 21.7% (107.5 thousand) middle and 43.7% (216.4 thousand) upper-income families. Of the 171.7 thousand LMI families, 24.4% (42.9 thousand) lived in LMI tracts and they accounted for 58.0% of all the families (72.3 thousand) that lived in LMI tracts. There were 718.4 thousand households in the county of which 10.8% (77.9 thousand) had income below the poverty level.

There were 752.7 thousand housing units in Queens County, 56.6%(426.3 thousand) of which were 1 to 4 family units and 41.4% (311.8 thousand) were multifamily units. Forty point seven percent (306.1 thousand) of all housing units were owner occupied and 5.9% of these were in LMI tracts. A further 55.0% (414.0 thousand) were rental occupied units and 21.0% of these were in LMI tracts. Four point five percent of all the housing units were vacant/boarded up. The median housing value was \$198.1 thousand and the median age of housing was 41 years.

The U.S. Department of Commerce's Bureau of Economic Analysis reported that the largest sources of earnings in 1999 in the county were services 31.2%, transportation and public

utilities 18.0% and construction 10.8%. In 1989, the major sources of earning were services 26.5%, transportation and public utilities 18.4% and construction 11.0%.

According to a Dun and Bradstreet survey, in 2000 there were 51.0 thousand businesses in Queens County of which 43.1 thousand (84.6%) had revenues of \$1.0 million or less. Five point two thousand (10.2%) had revenues of more than \$1.0 million and 2.7 thousand (5.2%) were businesses on which no revenues were reported. Six point seven thousand (15.5%) of the small businesses were located in LMI tracts. Ninety-one percent (46.4 thousand) of all businesses in the county had fewer than 50 employees and 87.3% (44.5 thousand) operated from a single location.

Thirty eight point seven percent (19.7 thousand) of all firms were service providers, 23.7% (12.1 thousand) were in the retail trade, 9.1% (4.6 thousand) in finance, insurance and real estate, 8.4% (4.3 thousand) in construction, 7.6% (3.9 thousand) in the wholesale trade and 6.8% (3.9 thousand) in transportation and communications.

According to the New York State Department of Labor, the county's average unemployment rates were 5.9% in 1999 and 4.8% in 2000. The county's average unemployment rates were above the state's average rates of 5.2% in 1999 and 4.6% in 2000 but were below the MSA's average unemployment rates of 6.2% in 1999 and 5.3% in 2000

Portions of Queens County have been designated as EDZ by the State of New York, based on community economic distress. The Far Rockaway and South Jamaica neighborhoods are designated EDZs. Firms located in these areas may be eligible for assistance including various tax credits, such as wage tax credits, investment tax credits, zone capital credits, sales tax refunds, real property tax abatements, technical assistance and utility rate savings.

Richmond County - According to the U.S. Census Bureau, Richmond County had a population of 379.0 thousand in 1990 and it increased by 64.7 thousand (17.1%) to 443.7 thousand in 2000. Eleven point one percent of the 1990 population was over the age of 65 and 25.3.0% was under the age of 16.

Excluding 4 zero-income tracts, the County has 97 census tracts, of which 4 (4.1%) are low-income tracts, 2 (2.1%) moderate, 25 (25.8%) middle and 66 (68.0%) upper-income tracts.

In 1990, there were 99.5 thousand families in the county of which 13.2% (13.1 thousand) were low-income families, 10.8% (10.7 thousand) moderate, 18.5% (18.4 thousand) middle and 57.5% (57.3 thousand) upper-income families. Of the 23.8 thousand LMI families, 16.0% (3.8 thousand) lived in LMI tracts and accounted for 67.9% of all the families (5.6 thousand) that lived in LMI tracts. There were 130.2 thousand households in the county of which 8.4% (10.9 thousand) had income below the poverty level.

There were 139.7 thousand housing units in the County, 82.6% (115.5 thousand) of which were 1 to 4 family units and 14.9% (20.9 thousand) were multifamily units. Fifty-nine point five percent (83.1 thousand) of all housing units were owner occupied and 2.1% of these were in

LMI areas. A further 33.9% (47.4 thousand) were rental occupied units and 13.1% of these were in LMI areas. Six point nine percent of all the housing units were vacant/boarded up. The median housing value was \$183.4 thousand and the median age of housing was 28 years.

The U.S. Department of Commerce's Bureau of Economic Analysis reported that the largest sources of earnings in 1999 in the county were services 44.3%, transportation and public utilities 12.0% and the retail trade 10.7%. In 1989, the major sources of earning were services 42.3%, the retail trade 12.2% and construction 10.0%.

According to a Dun and Bradstreet survey, in 2000 there were 10.4 thousand businesses in Richmond County, of which 9.1 thousand (87.6%) had revenues of \$1.0 million or less. Seven hundred and sixty-six (7.4%) had revenues of more than \$1.0 million and 527 (5.1%) were businesses on which no revenues were reported. Two hundred ninety-six (3.3%) of the small businesses were located in LMI tracts. Ninety-two percent (9.6 thousand) of all businesses in the county had fewer than 50 employees and 87.9% (9.1 thousand) operated from a single location.

Forty-three point eight percent (4.6 thousand) of all firms were service providers, 22.3% (2.3 thousand) in the retail trade, 11.9% (1.2 thousand) in construction, 7.3% (758) in finance, insurance and real estate, 4.9% (511) in the wholesale trade and 4.7% (487) in transportation and communications.

According to the New York State Department of Labor, the county's average unemployment rates were 5.7% in 1999 and 4.8% in 2000. The county's average unemployment rates were above the state's average rates of 5.2% in 1999 and 4.6% in 2000 but were below the MSA's average unemployment rates of 6.2% in 1999 and 5.3% in 2000

Portions of Richmond County, the North Shore and West Shore neighborhoods have been designated as EDZs by the State of New York, based on community economic distress. Firms located in these areas may be eligible for assistance including various tax credits such as wage tax credits, investment tax credits, zone capital credits, sales tax refunds, real property tax abatements, technical assistance and utility rate savings.

Rockland County - According to the U.S. Census Bureau, Rockland County had a population of 265.5 thousand in 1990 and it increases by 21.3 thousand (8.0%) to 286.7 thousand in 2000. Ten point one percent of the 1990 population was over the age of 65 and 26.4% was under the age of 16.

Excluding 2 zero-income tracts, Rockland County has 40 census tracts, of which 1 (2.5%) is a moderate-income tract, 4 (10.0%) middle and 35 (87.5%) upper-income tracts. There were no low-income census tracts.

In 1990, there were 67.0 thousand families in the county, of which 8.4% (5.6 thousand) were low-income families, 8.8% (5.9 thousand) moderate, 15.7% (10.5 thousand) middle and 67.1% (45.0 thousand) upper income families. Of the 11.5 thousand LMI families, 3.6% (415)

lived in the moderate-income tract and they accounted for 65.9% of all the families (630) that lived in that tract. There were 84.9 households in the county of which 5.7% (4.9 thousand) had income below the poverty level.

There were 88.3 thousand housing units in Rockland County, 80.9% (71.4 thousand) of which were 1 to 4 family units, 16.6% (14.6 thousand) were multifamily units and 1.3% were mobile homes. Sixty nine point four percent (61.2 thousand) of the housing units were owner occupied and 0.4% of these were in the moderate-income tract. A further 26.8% (23.7 thousand) were rental occupied and 1.5% of these were in the moderate-income tract. Three point nine (3.5 thousand) of all the housing units were vacant/boarded up. The median housing value was \$209.3 thousand and the median age of housing was 26 years.

The U.S. Department of Commerce's Bureau of Economic Analysis reported that the largest source of earnings in 1999 in the county were services 30.9%, state and local government 16.2% and finance, insurance and real estate 9.6%. In 1989, the major sources of earnings were services 25.1%, state and local government 19.6% and non-durable goods manufacturing 10.4%.

According to a Dun and Bradstreet survey, in 2000, there were 12.9 thousand businesses in Rockland County of which 10.9 thousand (85.1%) had revenues of \$1.0 million or less. One point one thousand (8.5%) had revenues of more than \$1.0 million and eight hundred (6.5%) were businesses on which no revenues were reported. Eighty (0.7%) of the small businesses were located in LMI tracts. Ninety two point six percent (11.9 thousand) of all businesses in the county have fewer than 50 employees and 87.3% (11.2 thousand) operated from a single location.

Forty five point five percent (5.8 thousand) of all firms were service providers, 18.9% (2.4 thousand) were in the retail trade, 9.0% (1.1 thousand) in construction, 8.2% (1.0 thousand) in finance, insurance and real estate, 7.0% (nine hundred) in the wholesale trade and 4.7% (six hundred) in manufacturing.

According to the New York Department of Labor, the county's average unemployment rates were 3.5% in 1999 and 3.0% in 2000. The county's average unemployment rates were below both the states average rates of 5.2% in 1999 and 4.6% in 2000 and the MSA's average rates of 6.2% in 1999 and 5.3% in 2000.

Westchester County - According to the U.S. Census Bureau, Westchester County had a population of 874.9 thousand in 1990 and it increased by 48.6 thousand (5.5%) to 923.5 thousand in 2000. Fourteen point four percent of the 1990 population was over the age of 65 and 22.8% was under the age of 16.

Excluding 2 zero-income tracts, Westchester County has 218 census tracts including 2 (0.9%) low-income tracts, 18 (8.3%) moderate, 35 (16.1%) middle and 163 (74.7%) upper income tracts.

In 1990, there were 229.5 thousand families in the county, of which 10.7% (24.5 thousand) were low-income families, 9.7% (22.3 thousand) moderate, 15.6% (35.7 thousand) middle and 64.0% (147.0 thousand) upper-income families. Of the 46.8 thousand LMI families, 23.7% (11.1 thousand) lived in LMI tracts and these families accounted for 59.4% of all the families that lived in LMI tracts. There were 319.7 households in the county of which 6.9% (21.9 thousand) had income below the poverty level.

There were 336.7 thousand housing units in Westchester County, 65.5% (220.7 thousand) of which were 1 to 4 family units and 32.9% (110.8 thousand) were multifamily units. Fifty six point seven percent (191.0 thousand) of the housing units were owner occupied and 1.9% of these were in LMI tracts. A further 38.3% (129.1 thousand) were rental occupied and 18.7% of these were in LMI tracts. Five point one percent of the housing units were vacant/boarded up. The median housing value was \$264.2 thousand and the median age of the housing was 39 years.

The U.S. Department of Commerce's Bureau of Economic Analysis reported that the largest source of earnings in 1999 in the county were services 32.8%, finance, insurance and real estate 12.6% and state and local government 12.4%. In 1989, the major sources of earnings were services 29.0%, state and local government 10.9% and durable goods manufacturing 10.6%

According to a Dun and Bradstreet survey, in 2000 there were 44.4 thousand businesses in Westchester County of which 38.2 thousand (86.0%) had revenues of \$1.0 million or less. Four point five thousand (10.0%) had revenues of more than \$1.0 million and 1.8 thousand (4.0%) were businesses on which no revenues were reported. Three point five thousand (9.3%) of the small businesses were located in LMI tracts. Ninety two point eight percent (41.2 thousand) of all businesses in the county had fewer than 50 employees and 85.6% (38.0 thousand) operated from a single location.

Forty five point six percent (20.3 thousand) of all firms were service providers, 18.2% (8.1 thousand) were in the retail trade, 10.1% (4.5 thousand) in finance, insurance and real estate, 9.3% (4.1 thousand) in construction, 5.7% (2.6 thousand) in the wholesale trade, and 4.4% (4.1 thousand) in manufacturing.

According to the New York Department of Labor, the county's average unemployment rates were 3.4% in 1999 and 3.0% in 2000. The county's average unemployment rates were below both the states average rates of 5.2% in 1999 and 4.6% in 2000 and the MSA's average rates of 6.2% in 1999 and 5.3% in 2000

A portion of Westchester County has been designated an EDZ by the State of New York, based on community economic distress. A portion of the City of Yonkers has been designated an EDZ. Firms located in this area may be eligible for assistance including various tax credits, such as wage tax credits, investment tax credits, zone capital credits, sales tax refunds, real property tax abatements, technical assistance and utility rate savings.

MSA 5660 (Newburgh)

The bank has elected to have part of this MSA in its assessment area. The part of this MSA that is included in the assessment area is the southeastern portion of Orange County.

Orange County – According to the U.S. Census Bureau, in 1990 the part of Orange County in the bank's assessment area had a population of 26.7 thousand or 8.7% of the county's total population. Seven point nine percent of the population was over the age of 65 and 33.3% was under the age of 16.

The county as a whole has 67 census tracts of which 5 are included within the assessment area. The 5 tracts include 1 (20%) low income tract, 1 (20%) middle, and 3 (60%) upper income tracts.

In 1990, there were 6.3 thousand families in the area of which 19.2% (1.2 thousand) were low-income families, 13.6% (845) moderate, 22.4% (1.4 thousand) middle and 44.8% (2.8 thousand) upper-income families. Of the 2.1 thousand LMI families, 47.2% (1.0 thousand) lived in the LMI tract and these families accounted for 78.8% of the families that lived in the LMI tract. There were 7.6 thousand households in the area, of which 13.0% (985) had income below the poverty level.

There were 8.5 thousand housing units in the county, 80.3% (6.9 thousand) of which were 1 to 4 family units, 16.2% (1.4 thousand) were multifamily units and 1.9% (162) were mobile homes. Sixty-two point one percent (5.3 thousand) of all the units were owner occupied and 8.6% of these were in LMI areas. A further 27.3% (2.3 thousand) were rental occupied and 35.0% of these were in LMI areas. Ten point eight percent (920) of all the housing units were vacant/boarded up. The median housing value was \$180.4 thousand and the median age of the housing was 22 years.

In 1990, the median family income for the county was \$44.0 thousand and the median family income for the MSA was \$42.9 thousand. HUD's estimated median family income for the MSA was \$54.4 thousand in 2000.

The U.S. Department of Commerce's Bureau of Economic Analysis reported that the largest source of earnings in 1999 in the county were services 24.6%, state and local government 17.5% and the retail trade 11.8%. In 1989, the major sources of earnings were services 20.7%, state and local government 16.7% and the retail trade 12.2%.

According to a Dun and Bradstreet survey, in 2000 there were 1.2 thousand businesses in the area of which 1.0 thousand (87.3%) had revenues of \$1.0 million or less. Eighty three (7.0%) had revenues of more than \$1.0 million and sixty eight (5.7%) were businesses on which no revenues were reported. Twenty point eight percent of all the small businesses in the county were located in LMI census tracts. Ninety two point three percent (1.1 thousand) of all businesses in the area had fewer than 50 employees and 86.1% (1.0 thousand) operated from a single location.

Forty point eight percent (483) of all firms were service providers, 19.8% (233) were in the retail trade, 11.1% (131) in construction, 8.8% (105) in finance, insurance and real estate and 8.2% (95) in the wholesale trade.

According to the New York Department of Labor, the county's average unemployment rates were 3.5% in 1999 and 3.1% in 2000. The county's average unemployment rates were below the state's average rates of 5.2% in 1999 and 4.6% in 2000 and in line with MSA average rates of 3.5% in 1999 and 3.2% in 2000.

Portions of Orange County have been designated as EDZ by the State of New York, based on community economic distress. Newburgh/New Windsor and Stewart Airport have been designated EDZs. Firms located in these areas may be eligible for assistance including various tax credits, such as wage tax credits, investment tax credits, zone capital credits, sales tax refunds, real property tax abatements, technical assistance and utility rate savings.

Portions of Orange (Newburgh) and Ulster (Kingston) Counties have been designated a FEC. This area receives financial and technical support from a multiple of federal agencies, including HUD, USDA, HHS, Treasury, Labor and Justice as well as from the state and local governments. The program's purposes is to increase the employment opportunities of the residences through job training and economic development, to create new jobs and retain current jobs as well as programs for affordable housing, education and childcare. Various federal tax benefits and other assistance are available to businesses that open or employ residents in a FEC.

MSA 6840 (Rochester)

JPMCB has elected one entire county (Monroe) and two partial counties (Ontario and Wayne) out of the 6 counties in this MSA as part of its assessment area.

According to the U.S. Census Bureau, the portion of the MSA had a 1990 population of 816.1 thousand or 76.8% of the MSA's total population. Twelve point three percent of the population was over the age of 65 and 22.4% was under the age of 16.

The MSA as a whole has 264 census tracts of which 206 are included within the assessment area. Excluding 4 zero-income tracts, the remaining 202 census tracts are composed of 32 (15.8%) low-income tracts, 34 (16.8%) moderate, 92 (45.5%) middle and 44 (21.8%) upper-income tracts.

In 1990, there were 212.3 thousand families in this part of the MSA, of which 17.9% (38.0 thousand) were low-income families, 16.7% (35.4 thousand) moderate, 24.2% (51.3 thousand) middle and 41.2% (87.6 thousand) upper-income families. Of the 73.4 thousand LMI families, 33.9% (24.9 thousand) lived in LMI tracts and these families accounted for 66.6% of all the families (37.4 thousand) that lived in LMI tracts. There were 309.1 thousand households in the area of which 9.5% (29.5 thousand) had income below the poverty level.

There were 325.3 thousand housing units in this part of the MSA, of which 81.7% (265.8 thousand) were 1 to 4 family units, 15.3% (49.7 thousand) were multifamily units and 2.0% (6.6 thousand) were mobile homes. Sixty-three point one percent (205.2 thousand) of the housing units were owner occupied and 12.7% of these were in LMI tracts. A further 31.8% (103.6 thousand) were rental occupied and 36.2% of these were in LMI areas. Five point three percent of all the housing units were vacant/boarded up. The median housing value was \$88.9 thousand and the median age of the housing was 33 years.

The 1990, average median family income for the MSA was \$40.5 thousand and 2000 HUD's estimated median family income for the MSA was \$52.4 thousand.

MSA 6480's economy grew by 2.7% in 1998 and 2.6% in 1999. The growth of the economy was weak and this was broad based. Three of the MSA's largest employers, Eastman Kodak, Xerox and Bausch and Lomb were undergoing major downsizing including middle and upper management levels which impacted the MSA's employment growth. High technology and telecommunications companies in the area grew and off set the negative impact of the downsizing.

The U.S. Department of Commerce's Bureau of Economic Analysis reported that the largest sources of earnings in 1999 in MSA 6480 were services 26.6%, durable goods manufacturing 24.0% and state and local government 12.5%. In 1989, the major sources of earning were durable goods manufacturing 32.2%, services 20.1% and state and local government 11.6%.

According to a Dun and Bradstreet survey, in 1999 there were 37.2 thousand businesses, in the part of MSA 6480 included in the bank's assessment area, of which 32.7 thousand (87.9%) had revenues of \$1.0 million or less. Three point two thousand (8.6%) had revenues of more than \$1.0 million and 1.3 thousand (3.5%) were businesses on which no revenues were reported. Seven point nine thousand (20.2%) of the small businesses in the MSA were located in LMI tracts. Ninety-one point six percent (34.1 thousand) of all businesses in this part of the MSA had fewer than 50 employees and 81.0% (30.1 thousand) operated from a single location.

Forty-five point two percent (16.8 thousand) of all firms were service providers, 18.1% (6.7 thousand) in the retail trade, 9.0% (3.4 thousand) in construction, 8.4% (3.1 thousand) in finance, insurance and real estate, 5.9% (2.2 thousand) in the wholesale trade and 5.5% (2.0 thousand) in manufacturing.

According to the New York State Department of Labor, the MSA's average unemployment rates were 4.3% in 1999 and 4.0% in 2000. These rates were below the state's average rates of 5.2% in 1999 and 4.6% in 2000.

Monroe County – According to the U.S. Census Bureau Monroe County had a population of 714.0 thousand in 1990, which increased by 21.3 thousand (3.0%) to 735.3 thousand in 2000. Twelve point four percent of the 1990 population was over the age of 65 and 25.5%

was under the age of 16.

Excluding 4 zero-income tracts, the county has 180 census tracts, of which 32 (17.8%) are low-income tracts, 32 (17.8%) moderate, 75 (41.7%) middle and 41 (22.7%) upper-income tracts.

In 1990, there were 184.6 thousand families in the county, of which 18.1% (33.4 thousand) were low-income families, 16.3% (30.1 thousand) moderate, 23.7% (43.7 thousand) middle and 41.9% (77.4 thousand) upper-income families. Of the 63.5 thousand LMI families, 37.2% (23.6 thousand) lived in LMI tracts and these families accounted for 67.1% of all the families (35.2 thousand) that lived in LMI tracts. There were 272.2 thousand households in the county, of which 10.0% (27.2 thousand) had income below the poverty level.

There were 285.5 thousand housing units in the county, 82.0% (234.0 thousand) of which were 1 to 4 family units, 16.3% (46.5 thousand) were multifamily units and 0.8% (2.2 thousand) were mobile homes. Sixty-two percent (176.9 thousand) of all the units were owner occupied and 13.5% of these were in LMI areas. A further 33.3% (95.0 thousand) were rental occupied and 38.4% of these were in LMI areas. Five percent of all the housing units were vacant/boarded up. The median housing value was \$89.7 thousand and the median age of the housing was 34 years.

In 1990, the median family income for the county was \$42.6 thousand and the median family income for the MSA was \$40.5 thousand. HUD's estimated median family income for the MSA was \$52.4 thousand in 2000.

The U.S. Department of Commerce's Bureau of Economic Analysis reported that the largest source of earnings in 1999 in the county were services 28.5%, durable goods manufacturing 27.3% and state and local government 9.6%. In 1989, the major sources of earnings were durable goods manufacturing 36.8%, services 21.2% and state and local government 9.3%.

According to a Dun and Bradstreet survey, in 2000, there were 32.2 thousand businesses in Monroe County, of which 28.3 thousand (87.7%) had revenues of \$1.0 million or less. Two point nine thousand (8.9%) had revenues of more than \$1.0 million and 1.1 thousand (3.4%) were businesses on which no revenues were reported. Five point two thousand (18.7%) of the small businesses were located in LMI tracts. Ninety one point five percent (29.5 thousand) of all the businesses in the county had fewer than 50 employees and 80.8% (26.1 thousand) operated from a single location.

Forty-six point eight percent (15.1 thousand) of all firms were service providers, 17.7% (5.7 thousand) were in retail trade, 8.8% (2.8 thousand) in finance, insurance and real estate, 8.7% (2.8 thousand) in construction, 5.9% (1.9 thousand) in the wholesale trade and 5.5% (1.8 thousand) in manufacturing.

According to the New York Department of Labor, the county's average unemployment rates were 3.9% in 1999 and 3.8% in 2000. The county's average unemployment rates were below the state's average rates of 5.2% in 1999 and 4.6% in 2000 and the MSA average rates of

4.3% in 1999 and 4.0% in 2000.

Portions of Monroe County have been designated as EDZ by the State of New York, based on community economic distress. Parts of the City of Rochester have been designated EDZs. Firms located in these areas may be eligible for assistance including various tax credits, such as wage tax credits, investment tax credits, zone capital credits, sales tax refunds, real property tax abatements, technical assistance and utility rate savings.

Portions of the City of Rochester have also been designated as a FEC by HUD. This area receives financial and technical support from a multiple of federal agencies, including HUD, USDA, HHS, Treasury, Labor and Justice as well as from the state and local governments. The program's purposes is to increase the employment opportunities of the residences through job training and economic development, to create new jobs and retain current jobs as well as programs for affordable housing, education and childcare. Various federal tax benefits and other assistance are available to businesses that open or employ residents in a FEC.

Ontario County – According to the U.S. Census Bureau, in 1990 the part of Ontario County within the bank's assessment area had a population of 51.3 thousand or 53.9% of the county's total population. Twelve point seven percent of the 1990 population in the area was over the age of 65 and 22.9% was under the age of 16.

The county as a whole has 23 census tracts of which 12 are included within the assessment area. Of the 12 tracts in the assessment area 1 (8.3%) is a moderate-income tract, 9 (75.0%) middle and 2 (16.7%) upper-income tracts. There are no zero-income and low-income census tracts within this area.

In 1990, there were 13.7 thousand families in the area of which 16.1% (2.2 thousand) were low-income families, 20.4% (2.8 thousand) moderate, 27.0% (3.7 thousand) middle and 35.8% (4.9 thousand) upper-income families. Of the 5.0 thousand LMI families, 8.8% (438) lived in LMI tracts and these families accounted for 66.7% of all the families (656) that lived in LMI tracts. There were 18.7 thousand households in the portion of the county, of which 6.1% (1.1 thousand) had income below the poverty level.

There were 20.4 thousand housing units in the area, 76.5% (15.6 thousand) of which were 1 to 4 family units, 10.5% (2.1 thousand) were multifamily units and 11.9% (2.4 thousand) were mobile homes. Sixty-seven point two percent (13.7 thousand) of all the units were owner occupied and 3.7% of these were in LMI areas. A further 24.6% (5.0 thousand) were rental occupied and 10.6% of these were in LMI areas. Eight point two percent of the housing units were vacant/boarded up. The median housing value was \$86.5 thousand and the median age of the housing was 26 years.

In 1990, the median family income for the county was \$41.0 thousand and the median family income for the MSA was \$40.5 thousand. HUD's estimated median family income for the MSA was \$52.4 thousand in 2000.

The U.S. Department of Commerce's Bureau of Economic Analysis reported that the largest

source of earnings in 1999 in the county were services 21.8%, state and local government 15.5% and the retail trade 13.2%. In 1989, the major sources of earnings were services 18.9%, state and local government 14.7% and the retail trade 12.4%.

According to a Dun and Bradstreet survey, in 1999, there were 3.0 thousand businesses in the area, of which 2.6 thousand (88.3%) had revenues of \$1.0 million or less. Two hundred twenty (7.4%) had revenues of more than \$1.0 million and 128 (4.3%) were businesses on which no revenues were reported. Six hundred forty-seven (16.2%) of the small businesses in the county were located in LMI tracts. Ninety-one percent (2.7 thousand) of all the businesses in the area had fewer than 50 employees and 79.7% (2.4 thousand) operated from a single location.

Thirty-six point three percent (1.1 thousand) of all firms were service providers, 22.5% (668) were in the retail trade, 10.3% (305) in construction, 6.7% (198) in agriculture, forestry and fishing, 6.5% (194) in finance, insurance and real estate, 6.3% (188) in the wholesale trade and 5.2% (153) in manufacturing.

According to the New York Department of Labor, the county's average unemployment rates were 4.2% in 1999 and 3.7% in 2000. The county's average unemployment rates were below the state's average rates of 5.2% in 1999 and 4.6% in 2000 and the MSA average rates of 4.3% in 1999 and 4.0% in 2000.

A part of Ontario County has been designated as EDZ by the State of New York, based on community economic distress. Part of the City of Geneva has been designated an EDZ. Firms located in this area may be eligible for assistance including various tax credits, such as wage tax credits, investment tax credits, zone capital credits, sales tax refunds, real property tax abatements, technical assistance and utility rate savings.

Wayne County - According to the U.S. Census Bureau, in 1999 the part of the Wayne County within the bank's assessment area had a population of 50.9 thousand or 57.1% of the county's total population. Nine point eight percent of the 1990 population was over the age of 65 and 25.8% was under the age of 16.

The county as a whole has 19 census tracts of which 10 are included in the assessment area. The 10 tracts include 1 (10.0%) moderate-income tract, 8 (80.0%) middle and 1 (10.0%) upper-income tract. There are no zero-income and low-income census tracts.

In 1990, there were 14.0 thousand families in the area of which 17.5% (2.4 thousand) were low-income families, 17.6% (2.5 thousand) moderate, 27.4% (3.8 thousand) middle and 37.5% (5.2 thousand) upper-income families. Of the 4.9 thousand LMI families, 16.3% (801) lived in the LMI tract and these families accounted for 57.0% of all the families (1.6 thousand) that lived in the LMI tract. There were 18.2 thousand households in the portion of the county, of which 6.2% (1.1 thousand) had income below the poverty level.

There were 19.4 thousand housing units in the area, 83.6% (16.2 thousand) of which were 1 to 4 family units, 5.2% (1.0 thousand) were multifamily units and 10.4% (2.0 thousand) were mobile homes. Seventy-four point nine percent (14.6 thousand) of all the units were owner occupied and 10.4% of these were in the LMI tract. A further 18.4% (3.6 thousand) were rental occupied and 14.4% of these were in the LMI tract. Six point nine percent of the housing units were vacant/boarded up. The median housing value was \$78.5 thousand and the median age of the housing was 32 years.

In 1990, the median family income for the county was \$41.8 thousand and the median family income for the MSA was \$40.5 thousand. HUD's estimated median family income for the MSA was \$52.4 thousand in 2000.

The U.S. Department of Commerce's Bureau of Economic Analysis reported that the largest source of earnings in 1999 in the county were state and local government 22.1%, non-durable goods manufacturing 17.7% and services 16.9%. In 1989, the major sources of earnings were non-durable goods manufacturing 25.3%, state and local government 22.0% and services 12.8%.

According to a Dun and Bradstreet survey, in 2000, there were 2.0 thousand businesses in the area of which 1.8 thousand (90.1%) had revenues of \$1.0 million or less. One hundred and twenty-one (6.1%) had revenues of more than \$1.0 million and 75 (3.8%) were businesses on which no revenues were reported. Seven hundred and twenty-eight (27.5%) of the small businesses in the county were located in LMI tracts. Ninety-four point eight percent (1.9 thousand) of all the businesses in the area had fewer than 50 employees and 86.7% (1.7 thousand) operated from a single location.

Thirty-two point three percent (640) of all firms were service providers, 18.1% (358) were in the retail trade, 14.4% (286) in agriculture, forestry and fishing, 12.0% (238) in construction, 7.0% (138) in manufacturing, 5.4% (106) in finance, insurance and real estate, 5.0% (98) in the wholesale trade and 4.4% (87) in transportation and communication.

According to the New York Department of Labor, the county's average unemployment rates were 5.1% in 1999 and 4.4% in 2000. The county's average unemployment rates were below the state's average rates of 5.2% in 1999 and 4.6% in 2000 and the MSA average rates of 4.3% in 1999 and 4.0% in 2000.

MSA 8160 (Syracuse)

The bank has designated one entire county (Onondaga) and two partial counties (Madison and Oswego) out of the 4 counties in this MSA as part of its assessment area.

According to the U.S. Census Bureau, in 1990 the part of the MSA within the bank's assessment area had a population of 590.6 thousand or 79.6% of the MSA's total population. Twelve point seven percent of the population was over the age of 65 and 22.4% was under the age of 16.

The MSA as a whole has 208 census tracts of which 171 are included within the assessment area. Excluding 1 zero-income tract, the remaining 170 tracts include 17 (10.0%) low-income tracts, 28 (16.5%) moderate, 85 (50.0%) middle and 40 (23.5%) upper-income tracts.

In 1990, there were 150.1 thousand families in the area of which 17.8% (26.7 thousand) were low-income families, 17.8% (26.7 thousand) moderate, 24.2% (36.3 thousand) middle and 40.2% (60.3 thousand) upper-income families. Of the 53.4 thousand LMI families, 31.7% (16.9 thousand) lived in LMI tracts and these families accounted for 63.3% of all the families (26.7 thousand) that lived in LMI tracts. There were 221.1 thousand households in the area of which 10.8% (23.9 thousand) had income below the poverty level.

There were 237.3 thousand housing units in the area of which 78.0% (185.0 thousand) were 1 to 4 family units, 17.6% (41.7 thousand) were multifamily units and 3.6% (8.5 thousand) were mobile homes. Sixty point five percent (143.5 thousand) of the housing units were owner occupied and 11.1% of these were in LMI tracts. A further 32.7% (77.6 thousand) were rental occupied and 44.8% of these were in LMI tracts. Seven percent of all the housing units were vacant/boarded up. The median housing value was \$76.0 thousand and the median age of the housing was 35 years.

The 1990, average median family income for the MSA was \$36.7 thousand and 2000 HUD's estimated median family income for the MSA was \$47.0 thousand.

MSA 8160's economy grew by 3.7% in 1998 and 3.4% in 1999. The growth of the economy was weak and this was broad based, but especially in the services and the retail industries. The MSA's small but vibrant high technology industries could develop into economic growth drivers.

The U.S. Department of Commerce's Bureau of Economic Analysis reported that the largest sources of earnings in 1999 in MSA 8160 were services 26.2%, state and local government 14.5% and durable goods manufacturing 14.0%. In 1989, the major sources of earning were services¹ then state and local government 15.1% and durable goods manufacturing 14.9%.

According to a Dun and Bradstreet survey, in 2000 there were 24.1 thousand businesses, in the part of the MSA included in the bank's assessment area, of which 21.0 thousand (87.3%) had revenues of \$1.0 million or less. Two point two thousand (9.1%) had revenues of more than \$1.0 million and 873 (3.6%) were businesses on which no revenues were reported. Five point one thousand (21.2%) of the small businesses in the MSA were located in LMI tracts. Ninety-one point six percent (22.1 thousand) of all businesses in the area had fewer than 50 employees and 78.1% (18.8 thousand) operated from a single location.

Forty point five percent (9.8 thousand) of all firms were service providers, 20.1% (4.8 thousand) were in the retail trade, 10.1% (2.4 thousand) in construction, 7.7% (1.9 thousand

¹ Percentage suppressed by data provider

in finance, insurance and real estate, 6.6% (1.6 thousand) in the wholesale trade and 5.2% (1.3 thousand) in manufacturing.

According to the New York State Department of Labor, the MSA's average unemployment rates were 4.3% in 1999 and 4.1% in 2000. These rates were below the state's average rates of 5.2% in 1999 and 4.6% in 2000.

Madison County - According to the U.S. Census Bureau, in 1999 the part of the Madison County within the bank's assessment area had a population of 47.0 thousand or 68.0% of the county's total population. Eleven point nine percent of the population was over the age of 65 and 23.8% was under the age of 16.

The county as a whole has 16 census tracts of which 11 are included in the assessment area. These 11 tracts include 2 (18.2%) moderate-income tracts, 8 (72.7%) middle and 1 (9.1%) upper-income tract. There are no zero-income and low-income census tracts within the area.

In 1990, there were 12.5 thousand families in the area of which 19.2% (2.4 thousand) were low-income families, 21.3% (2.6 thousand) moderate, 25.4% (3.2 thousand) middle and 34.1% (4.3 thousand) upper-income families. Of the 5.0 thousand LMI families, 20.0% (1.0 thousand) lived in LMI tracts and these families accounted for 50.0% of all the families (2.0 thousand) that lived in LMI tracts. There were 17.0 thousand households in the area, of which 9.0% (1.5 thousand) had income below the poverty level.

There were 18.3 thousand housing units in the area, 82.6% (15.2 thousand) of which were 1 to 4 family units, 7.6% (1.4 thousand) were multifamily units and 8.4% (1.5 thousand) were mobile homes. Sixty-eight point five percent (12.6 thousand) of all the units were owner occupied and 13.9% of these were in LMI tracts. A further 23.8% (4.4 thousand) were rental occupied and 35.0% of these were in LMI tracts. Seven point eight percent of all the housing units were vacant/boarded up. The median housing value was \$73.7 thousand and the median age of housing was 38 years.

In 1990, the median family income for the county was \$35.0 thousand and the median family income for the MSA was \$36.7 thousand. HUD's estimated median family income for the MSA was \$47.0 thousand in 2000.

The U.S. Department of Commerce's Bureau of Economic Analysis reported that the largest source of earnings in 1999 in the county were services 30.3%, state and local government 18.8%, and the retail trade 11.4%. In 1989, the major sources of earnings were services 24.1%, state and local government 23.2%, and the retail trade 12.6%.

According to a Dun and Bradstreet survey, in 2000, there were 1.8 thousand businesses in the area, of which 1.6 thousand (89.4%) had revenues of \$1.0 million or less. One hundred and twenty-one (6.7%) had revenues of more than \$1.0 million and 70 (3.9%) were businesses on which no revenues were reported. Three hundred and eight-six (19.6%) of the small businesses in the county were located in LMI census tracts. Ninety-three point two percent

(1.7 thousand) of all the businesses in the area had fewer than 50 employees and 83.2% (1.5 thousand) operated from a single location.

Thirty-four point four percent (621) of all firms were service providers, 20.0% (360) were in retail trade, 12.1% (219) in construction, 9.3% (167) in agriculture, forestry and fishing, 6.4% (116) in manufacturing, 6.3% (114) in finance, insurance and real estate, 5.0% (91) in the wholesale trade and 4.3% (77) in transportation and communication.

According to the New York Department of Labor, the county's average unemployment rates were 4.7% in 1999 and 4.4% in 2000. The county's average unemployment rates were below the state's average rates of 5.2% in 1999 and 4.6% in 2000 and the MSA average rates of 4.3% in 1999 and 4.1% in 2000.

Onondaga County –According to the U.S. Census Bureau Onondaga County had a population of 469.0 thousand in 1990, which decreased by 10.6 thousand (2.3%) to 458.3 thousand in 2000. Twelve point nine percent of the 1990 population was over the age of 65 and 25.9% was under the age of 16.

Excluding 1 zero-income tract, the county has 142 census tracts of which 17 (12.0%) are low-income tracts, 22 (15.5%) moderate, 65 (45.8%) middle and 38 (26.7%) are upper-income tracts.

In 1990, there were 119.2 thousand families in the county of which 16.9% (20.1 thousand) were low-income families, 17.3% (20.6 thousand) moderate, 24.1% (28.7 thousand) middle and 41.7% (49.8 thousand) upper-income families. Of the 40.7 thousand LMI families, 33.9% (13.8 thousand) lived in LMI tracts and these families accounted for 66.3% of all the families (40.7 thousand) that lived in LMI tracts. There were 178.0 thousand households in the county, of which 10.6% (18.9 thousand) had income below the poverty level.

There were 190.9 thousand housing units in the county, 77.8% (148.5 thousand) of which were 1 to 4 family units, 19.8% (37.7 thousand) were multifamily units and 1.6% (3.1 thousand) were mobile homes. Fifty-nine point two percent (112.9 thousand) of all the units were owner occupied and 9.5% of these were in LMI tracts. A further 34.0% (65.0 thousand) were rental occupied and 47.4% of these were in LMI tracts. Seven percent of all the housing units were vacant/boarded up. The median housing value was \$77.8 thousand and the median age of the housing was 34 years.

In 1990, the median family income for the county was \$38.8 thousand and the median family income for the MSA was \$36.7 thousand. HUD's estimated median family income for the MSA was \$47.0 thousand in 2000.

The U.S. Department of Commerce's Bureau of Economic Analysis reported that the largest source of earnings in 1999 in the county were services 27.4%, durable goods manufacturing 14.6% and state and local government 11.8%. In 1989, the major sources of earnings were services 23.3%, durable goods manufacturing 15.6%, and state and local government 12.8%.

According to a Dun and Bradstreet survey, in 2000 there were 20.0 thousand businesses in Onondaga County, of which 17.4 thousand (86.9%) had revenues of \$1.0 million or less. One point nine thousand (9.6%) had revenues of more than \$1.0 million and 712 (3.5%) were businesses on which no revenues were reported. Three point four thousand (20.3%) of the small businesses were located in LMI tracts. Ninety one point five percent (18.3 thousand) of all the businesses in the county had fewer than 50 employees and 77.3% (15.5 thousand) operated from a single location.

Forty-one point three percent (8.2 thousand) of all firms were service providers, 19.7% (3.9 thousand) in the retail trade, 9.8% (2.0 thousand) in construction, 8.0% (1.6 thousand) in finance, insurance and real estate, 7.1% (1.4 thousand) in the wholesale trade and 5.1% (1.0 thousand) in manufacturing.

According to the New York Department of Labor, the county's average unemployment rates were 3.5% in 1999 and 3.5% in 2000. The county's average unemployment rates were below the state's average rates of 5.2% in 1999 and 4.6% in 2000 and the MSA average rates of 4.3% in 1999 and 4.1% in 2000.

Parts of Onondaga County have been designated as EDZ by the State of New York, based on community economic distress. Parts of the City of Syracuse and the surrounding suburbs have been designated EDZs. Firms located in this area may be eligible for assistance including various tax credits, such as wage tax credits, investment tax credits, zone capital credits, sales tax refunds, real property tax abatements, technical assistance and utility rate savings.

Oswego County - According to the U.S. Census Bureau, in 1990 the portion of the county within the bank's assessment area had a population of 74.7 thousand or 61.3% of the county's total population. Eleven point seven percent of the population was over the age of 65 and 23.7% was under the age of 16.

The county as a whole has 29 census tracts of which 17 are included in the assessment area. The 17 tracts include 4 (23.5%) moderate-income tracts, 12 (70.6%) middle and 1 (5.9%) upper-income tract. There were no zero-income and low-income census tracts.

In 1990, there were 18.4 thousand families in the area, of which 22.6% (4.2 thousand) were low-income families, 19.1% (3.5 thousand) moderate, 24.4% (4.5 thousand) middle and 33.9% (6.2 thousand) upper-income families. Of the 7.7 thousand LMI families, 27.3% (2.1 thousand) lived in LMI tracts and these families accounted for 52.7% of all the families (3.9 thousand) that lived in LMI tracts. There were 26.2 thousand households in the area of which 13.1% (3.4 thousand) had income below the poverty level.

There were 28.1 thousand housing units in the area, 75.9% (21.3 thousand) of which were 1 to 4 family units, 9.1% (2.6 thousand) were multifamily units and 13.8% (3.9 thousand) were mobile homes. Sixty-four percent (18.0 thousand) of all the units were owner occupied and 19.4% of these were in LMI tracts. A further 29.5% (8.3 thousand) were rental occupied and

29.0% of these were in LMI tracts. Six point seven percent (1.9 thousand) of all the housing units were vacant/boarded up. The median housing value was \$64.7 thousand and the median age of the housing was 35 years.

In 1990, the median family income for the county was \$33.8 thousand and the median family income for the MSA was \$36.7 thousand. HUD's estimated median family income for the MSA was \$47.0 thousand in 2000.

The U.S. Department of Commerce's Bureau of Economic Analysis reported that the largest source of earnings in 1999 in the county were state and local government 26.6%, services 16.6% and transportation and public utilities¹. In 1989, the major sources of earnings were state and local government 23.1%, non-durable goods manufacturing 17.0% and services¹.

According to a Dun and Bradstreet survey, in 2000 there were 2.3 thousand businesses in the area, of which 2.1 thousand (89.4%) had revenues of \$1.0 million or less. One hundred and fifty-six (6.7%) had revenues of more than \$1.0 million and 91 (3.9%) were businesses on which no revenues were reported. Seven hundred and forty-three (22.8%) of the small businesses in the county were located in LMI tracts. Ninety-one point seven percent (2.1 thousand) of all the businesses in the area had fewer than 50 employees and 80.3% (1.9 thousand) operated from a single location.

Thirty-eight point eight percent (902) of all the firms were service providers, 23.4% (544) in the retail trade, 10.9% (253) in construction, 6.0% (139) in finance, insurance and real estate, 5.1% (119) in manufacturing, 4.8% (112) in transportation and communication, 4.0% (94) in agriculture, forestry and fishing, 3.7% (85) in the wholesale trade and 3.2% (75) in public administration.

According to the New York Department of Labor, the county's average unemployment rates were 6.4% in 1999 and 6.3% in 2000. The county's average unemployment rates were above the state's average rates of 5.2% in 1999 and 4.6% in 2000 and the MSA average rates of 4.3% in 1999 and 4.1% in 2000.

Parts of Oswego County have been designated as EDZs by the State of New York, based on community economic distress. Parts of the Cities of Fulton and Oswego have been designated EDZs. Firms located in these areas may be eligible for assistance including various tax credits, such as wage tax credits, investment tax credits, zone capital credits, sales tax refunds, real property tax abatements, technical assistance and utility rate savings.

MSA 8680 (Utica-Rome)

The bank has designated Oneida County, which is one of the two counties in this MSA as part of its assessment area.

Oneida County - According to the U.S. Census Bureau Oneida County had a population of 250.8 thousand in 1990, which decreased by 15.4 thousand (6.1%) to 235.5 thousand in 2000. Fifteen point four percent of the 1990 population was over the age of 65 and 25.5% was under the age of 16.

Excluding 3 zero-income tracts, the county has 79 census tracts, of which 4 (5.1%) are low-income tracts, 17 (21.5%) moderate, 37 (46.8%) middle and 21 (26.6%) upper-income tracts.

In 1990, there were 64.0 thousand families in the county, of which 17.3% (11.1 thousand) were low-income families, 18.4% (11.8 thousand) moderate, 23.8% (15.2 thousand) middle and 40.5% (25.9 thousand) upper-income families. Of the 22.8 thousand LMI families, 31.0% (7.1 thousand) lived in LMI tracts and these families accounted for 62.6% of all the families (11.3 thousand) that lived in LMI tracts. There were 92.3 thousand households in the county, of which 12.3% (11.3 thousand) had income below the poverty level.

There were 101.3 thousand housing units in the county, 81.2% (82.2 thousand) of which were 1 to 4 family units, 11.1% (11.2 thousand) were multifamily units and 6.6% (6.7 thousand) were mobile homes. Fifty-nine point seven percent (60.4 thousand) of all the units were owner occupied and 10.3% of these were in LMI tracts. A further 31.8% (32.2 thousand) were rental occupied and 44.5% of these were in LMI tracts. Eight point eight percent of all the housing units were vacant/boarded up. The median housing value was \$65.9 thousand and the median age of the housing was 40 years.

In 1990, the median family income for the county was \$32.6 thousand and the median family income for the MSA was \$31.7 thousand. HUD's estimated median family income for the MSA was \$40.1 thousand in 2000.

The U.S. Department of Commerce's Bureau of Economic Analysis reported that the largest source of earnings in 1999 in the county were services 29.1%, state and local government 20.4% and durable goods manufacturing 11.7%. In 1989, the major sources of earnings were state and local government 19.2%, services 19.0% and durable goods manufacturing 16.2%.

According to a Dun and Bradstreet survey, in 2000, there were 8.4 thousand businesses in Oneida County, of which 7.4 thousand (87.6%) had revenues of \$1.0 million or less. Seven hundred and three (8.3%) had revenues of more than \$1.0 million and 342 (4.1%) were businesses on which no revenues were reported. One point six thousand (23.1%) of the small businesses in the county were located in LMI tracts. Ninety one point seven percent (7.7 thousand) of all the businesses in the county had fewer than 50 employees and 80.7% (6.8 thousand) operated from a single location.

Thirty-eight point eight percent (3.3 thousand) of all firms were service providers, 23.5% (2.0 thousand) were in the retail trade, 7.8% (656) in construction, 7.7% (645) in finance, insurance and real estate, 5.8% (488) in agriculture, forestry and fishing, 5.4% (451) in manufacturing and 5.3% (445) in the wholesale trade.

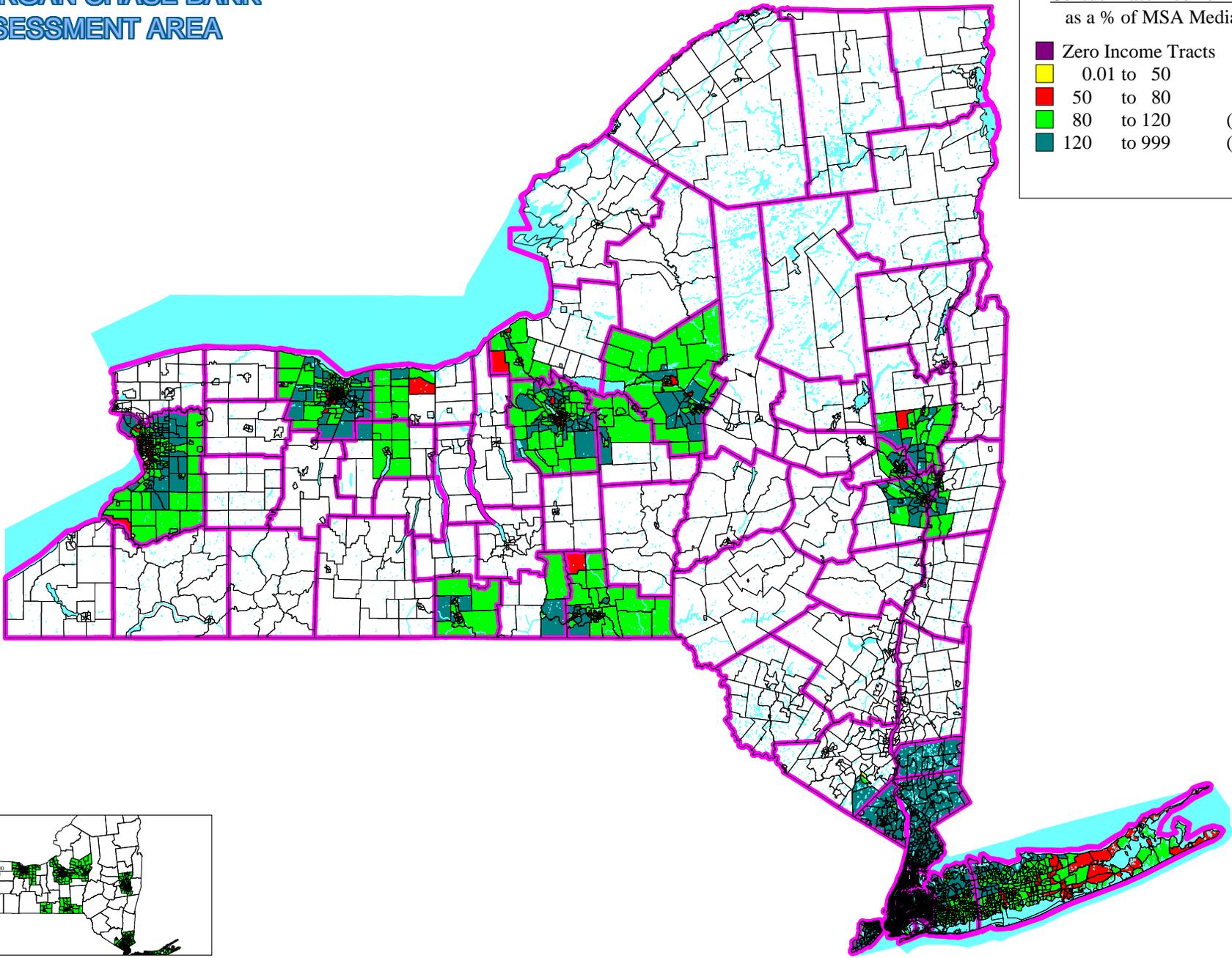
According to the New York Department of Labor, the county's average unemployment rates were 4.1% in 1999 and 3.8% in 2000. The county's average unemployment rates were below the state's average rates of 5.2% in 1999 and 4.6% in 2000 and the MSA average rates of 4.4% in 1999 and 4.1% in 2000.

Parts of Onondaga County have been designated as EDZs by the State of New York, based on community economic distress. Parts of the Cities of Utica and Rome have been designated EDZs. Firms located in these areas may be eligible for assistance including various tax credits, such as wage tax credits, investment tax credits, zone capital credits, sales tax refunds, real property tax abatements, technical assistance and utility rate savings.

JP MORGAN CHASE BANK ASSESSMENT AREA

Census Tract Income Level
as a % of MSA Median

Zero Income Tracts	(98)
0.01 to 50	(409)
50 to 80	(687)
80 to 120	(1652)
120 to 999	(1175)



PERFORMANCE TESTS AND ASSESSMENT FACTORS

I. Lending Test: - “Outstanding”

The bank’s evaluation covers HMDA-reportable loans originated by the bank, CMBUSA, and CMMC in 1999 and 2000. For community development, loans originated by JPM and/or Morgan Trust Company of New York were taken into consideration.

According to Uniform Bank Performance Report (“UBPR”) definitions on page 7A, the following table illustrates the bank’s average loan portfolio as of March 31, 2001, 2000 and 1999:

Loan Portfolio Composition – 2001, 2000, and 1999						
Loan Type	Mar – 2001		Mar – 2000		Mar-1999	
	\$(M)	%	\$(M)	%	\$(M)	%
Residential Mortgage	41,734,069	26.5%	34,697,912	26.2%	31,210,266	23.7%
Commercial Real Estate	1,812,469	1.2%	1,778,019	1.3%	2,221,792	1.7%
Multi-Family	173,367	0.1%	291,912	0.2%	144,614	0.1%
Other Real Estate	724,987	0.5%	212,303	0.2%	315,521	0.2%
Total Real Estate Loans	44,444,892	28.2%	36,980,146	27.9%	33,892,193	25.8%
Individual Loans	18,692,072	11.9%	13,255,531	10.0%	12,765,446	9.7%
Commercial & Industrial	33,333,669	21.2%	25,223,989	19.0%	24,019,020	18.3%
Agricultural Loans	31,521	0.0%	0	0.0%	0	0.0%
Other Loans in Domestic Office	26,698,456	16.9%	22,477,347	16.9%	22,678,058	17.3%
Loans in Foreign Office	34,405,390	21.8%	34,750,987	26.2%	38,112,283	29.0%
Gross Loans	157,606,000	100.0%	132,688,000	100.0%	131,467,000	100.0%

Lending Activity: - “Outstanding”

JPMCB’s lending level reflects an excellent responsiveness to its assessment area credit needs based upon the volumes of HMDA-reportable and small business loans the bank originated within its assessment area.

HMDA Loans

In 1999 and 2000, the bank originated a substantial majority of its HMDA-reportable loans, 36.7 thousand (91.7%) totaling \$6.1 billion and 26.7 thousand (90.0%) totaling \$4.8 billion, respectively, within its assessment area.

The HMDA aggregate data indicates that the bank had 12.9% market share of the HMDA reportable lending in 1999 and 12.5% in 2000.

As shown in Table 4-1, the bank’s HMDA-reportable loans comprise primarily of home purchase and refinancing loans. Consequently, this evaluation concentrates on only home

purchase and refinancing loans.

Table 4-1

DISTRIBUTION OF HMDA REPORTABLE LOANS BY PURPOSE								
PRODUCTS	1999				2000			
	#	%	\$(000's)	%	#	%	\$(000's)	%
HOME PURCHASE	26,522	72.3%	4,555,989	74.4%	22,953	85.8%	4,183,250	86.6%
REFINANCING	10,144	27.7%	1,563,742	25.5%	3,790	14.2%	644,171	13.3%
MULTIFAMILY	2	0.0%	5,368	0.1%	1	0.0%	5,700	0.1%
HOME IMPROVEMENT	8	0.0%	112	0.0%	1	0.0%	25	0.0%
TOTAL	36,676	100.0%	6,125,211	100.0%	26,745	100.0%	4,833,146	100.0%

While the bank's lending level reflects an excellent level of responsiveness to its assessment area credit needs, the number of HMDA-reportable loans reported in 2000 declined by 27.1% to 26.7 thousand from 36.7 thousand in 1999. In 2000, by dollar volume, HMDA-reportable loans declined by 21.1% to \$4.8 billion from \$6.1 billion in 1999. By products and by number volume, the steepest decrease occurred in refinancing loans 62.6%, compared with 13.5% for home purchase loans. The corresponding dollar volume ratios were 58.8% and 8.2%.

Management attributes the decrease in refinancing loans to an increase in interest rates and a general softness in the economy, at the time. In addition, the bank faces intense competition as the number of banking offices of other financial institutions continue to expand within its primary market area.

During 1999, the bank originated 18.1 thousand (49.3%) of HMDA-reportable loans totaling \$3.1 billion while in 2000, it originated 13.6 thousand (50.8%) totaling \$2.6 billion.

During 1999, the bank purchased 18.6 thousand (50.7%) HMDA-reportable loans totaling \$3.0 billion while in 2000, it purchased 13.2 thousand (49.2%) totaling \$2.2 billion.

The bank remains a large seller of residential mortgages. In 1999 and 2000, originated loans sold totaled 13.9 thousand (77.0%) and 10.4 thousand (76.6%), respectively. In 1999 and 2000 purchased loans sold totaled 16.6 thousand (89.4%) and 11.4 thousand (86.6%) respectively.

Table 4-2 shows the bank's distribution of HMDA-reportable loans by MSA in 1999 and 2000, respectively.

Table 4-2

DISTRIBUTION OF HMDA REPORTABLE LOANS BY MSA								
MSA	1999				2000			
	#	%	\$000	%	#	%	\$000	%
0160	254	0.7%	21,521	0.4%	223	0.8%	18,896	0.4%
0960	253	0.7%	17,533	0.3%	96	0.4%	6,454	0.1%
1280	575	1.6%	46,243	0.8%	510	1.9%	37,399	0.8%
2335	37	0.1%	2,277	0.0%	39	0.1%	2,308	0.0%
5380	9,874	26.9%	1,652,198	27.0%	6,647	24.9%	1,244,685	25.8%
5600	23,465	64.0%	4,185,109	68.4%	17,654	66.0%	3,374,570	69.9%
5660	80	0.2%	12,318	0.2%	55	0.2%	8,876	0.2%
6840	1,462	4.0%	134,940	2.2%	908	3.4%	89,437	1.9%
8160	584	1.6%	43,258	0.7%	511	1.9%	38,734	0.8%
8680	82	0.2%	4,334	0.1%	100	0.4%	6,062	0.1%
TOTAL	36,666	100.0%	6,119,731	100.0%	26,743	100.0%	4,827,421	100.0%

Small Business loans

JPMCB small business lending performance remains excellent. Based upon the number and volume of small business loans made in the New York assessment area, the bank ranked second in 1999 with 17.9% of the market share by number and 21.1% by dollar volume. In 2000, the corresponding ratios were 11.9% and 18.5%.

In 1999, the bank originated 37.6 thousand small business loans totaling \$2.2 billion. In 2000, the number of small business loans the bank originated declined by 7.8% to 34.7 thousand. By dollar volume, small business loans decreased by 14.8% to \$1.9 billion in 2000.

Table 4-3 shows the bank's distribution of small business loans by MSA in 1999 and 2000, respectively.

Table 4-3

DISTRIBUTION OF SMALL BUSINESS LOANS BY MSA								
MSA	1999				2000			
	#	%	\$000	%	#	%	\$000	%
0160	267	0.7%	32,793	1.5%	204	0.6%	20,525	1.1%
0960	146	0.4%	6,911	0.3%	39	0.1%	1,060	0.1%
1280	293	0.8%	24,880	1.1%	206	0.6%	23,954	1.2%
2335	10	0.0%	696	0.0%	8	0.0%	1,079	0.0%
5380	7,688	20.4%	511,505	22.8%	7,127	20.5%	411,383	21.5%
5600	26,741	71.0%	1,513,567	67.4%	24,698	71.2%	1,310,657	68.5%
5660	43	0.1%	1,857	0.1%	40	0.1%	1,942	0.1%
6840	1,422	3.8%	88,537	3.9%	1,433	4.1%	86,811	4.5%
8160	1,008	2.7%	62,705	2.8%	932	2.7%	54,565	2.9%
8680	29	0.1%	2,617	0.1%	23	0.1%	494	0.1%
TOTAL	37,647	100.0%	2,246,068	100.0%	34,710	100.0%	1,912,470	100.0%

Geographic distribution of loans: - “Outstanding”

Overall, the bank’s geographic distribution of HMDA-reportable and small business loans reflects an excellent penetration throughout its New York assessment area. This also applies to all loan types.

HMDA-Reportable Loans

In 1999 the bank originated, within its assessment area, 36.7 thousand HMDA-reportable loans totaling \$6.1 billion of which, 5.1 thousand (13.8%) totaling \$718.2 million (11.7%) were extended in LMI geographies. The ratios compared favorably with the corresponding aggregate ratios of 11.9% and 9.8%. The bank’s performance in home purchase and refinancing loans was consistent with the aggregate’s performance.

In 2000, the bank originated 26.7 thousand HMDA-reportable loans totaling \$4.8 billion, of which 4.3 thousand loans (16.0%) totaling \$623 million (12.9%) were originated in LMI geographies. The bank’s ratios were slightly higher than the corresponding aggregate ratios of 13.1% and 10.6%. The bank’s performance in home purchase and refinancing loans was comparable to the aggregate’s performance.

The following table shows the distribution of home purchase, and refinancing, HMDA reportable loans originated in LMI geographies.

Table 4-4

GEOGRAPHY INCOME LEVEL DISTRIBUTION OF HMDA LOANS												
Geography Income Level	By Number Volume						By Dollar Volume					
	Home Purchase		Refinancing		Total		Home Purchase		Refinancing		Total	
	Bank	Aggr.	Bank	Aggr.	Bank	Aggr.	Bank	Aggr.	Bank	Aggr.	Bank	Aggr.
1999	%	%	%	%	%	%	%	%	%	%	%	%
Low	30.4%	1.7%	1.7%	2.2%	2.7%	1.9%	3.0%	1.6%	1.4%	1.6%	2.6%	1.6%
Moderate	11.4%	9.7%	10.4%	10.3%	11.1%	10.0%	9.3%	7.9%	8.7%	8.6%	9.2%	8.2%
LMI Total	14.4%	11.4%	12.1%	12.5%	13.8%	11.9%	12.3%	9.5%	10.1%	10.2%	11.8%	9.8%
2000												
Low	3.3%	1.8%	3.1%	2.6%	3.3%	2.1%	2.7%	1.6%	2.0%	2.0%	2.7%	1.7%
Moderate	12.6%	10.3%	13.5%	12.7%	12.7%	11.0%	8.1%	8.3%	10.9%	11.0%	10.2%	8.9%
LMI Total	15.9%	12.1%	16.6%	15.3%	16.0%	13.1%	10.8%	9.9%	12.9%	13.0%	12.9%	10.6%

MSA 5600 (New York)

The bank exhibited an excellent geographic distribution of HMDA-reportable loans in MSA 5600. In both 1999 and 2000, the bank held 19.0% market share of the aggregate HMDA lending in MSA 5600.

In 1999, the bank originated 23.5 thousand (64.0%) HMDA-reportable loans for \$4.2 billion (68.4%) in this MSA, of which 3.1 thousand (13.0%) totaling \$479.8 million (11.5%) were originated in LMI geographies. The bank’s LMI ratios exceeded the aggregate ratios of

11.2% by number and 9.6% by dollar volume. In home purchase loans, the bank outperformed the aggregate but in refinancing loans, the bank trailed the aggregate.

In 2000, JPMCB originated 17.7 thousand (66.0%) HMDA-reportable loans for \$3.4 billion (69.9%) in this MSA, of which 2.6 thousand (14.7%) for \$421.6 million (12.5%) were extended in LMI geographies. The bank's LMI ratios slightly exceeded the corresponding aggregate ratios of 12.1% and 10.1%. The bank performed as well as, or better than, the aggregate across product lines.

In 1999, the bank's performance was slightly better than the aggregate's performance in the Bronx County but slightly weaker than the aggregate in Kings County. In New York, Putnam, Queens, Richmond, Rockland and Westchester Counties, the bank was in line with the aggregate. In 2000, the bank's performance slightly surpassed the aggregate's performance in New York County and in line in other counties.

MSA 5380 (Nassau-Suffolk)

JPMCB demonstrated an excellent geographic distribution of HMDA-reportable loans in MSA 5380. The MSA was the second largest market for the bank in its New York assessment area.

In 1999, of the 516 lenders that originated HMDA-reportable loans in MSA 5380, the bank had the largest market share with 7.6%. In 2000, the bank's market share declined to 6.9% market and the bank ranked second out of 494 lenders.

In 1999, the bank originated 9.9 thousand (26.9%) HMDA-reportable loans for \$1.7 billion (27.0%) in this MSA, of which 1.6 thousand (16.6%) loans for \$219.5 million (13.8%) were originated in LMI geographies. The bank's LMI ratios were slightly higher than the corresponding aggregate ratios of 14.6% and 11.9%. The bank performed better than the aggregate in home purchase and refinancing loans.

In 2000, JPMCB originated 6.6 thousand (24.9%) HMDA-reportable loans for \$1.2 billion (25.8%) in this MSA, of which 1.3 thousand (20.1%) for \$184.8 million (14.9%) were extended in LMI geographies. The bank's LMI ratios slightly exceeded the corresponding aggregate ratios of 16.6% and 13.4%. The bank performed as well as, or better than, the aggregate across product lines.

In 1999 and 2000, the bank performed better than the aggregate in Nassau and Suffolk counties except by dollar volume in Nassau in 2000.

MSA 6840 (Rochester)

The bank's geographic distribution of lending in this MSA is excellent.

In 1999, the bank originated 1.5 thousand (4.0%) HMDA-reportable loans for \$134.9 million (2.2%) in this MSA, of which 167 (11.4%) loans for \$8.5 million (6.3%) were originated in LMI geographies. The bank's LMI ratios were in line with the corresponding aggregate ratios of

10.4% and 6.5%. Across product lines, the bank's performance was consistent with the aggregate.

In 2000, JPMCB originated 908 (3.4%) HMDA-reportable loans for \$89.4 million (1.9%) in this MSA, of which 98 (10.8%) for \$4.7 million (5.2%) were extended in LMI geographies. The bank's LMI ratio, by number, was in line with the aggregate ratio of 10.7% while the LMI ratio, by dollar volume, trailed the aggregate ratio of 6.2%. The bank's performance in home purchase and refinancing loans was consistent with the aggregate.

MSA 8160 (Syracuse)

In 1999, the bank originated 584 (1.6%) HMDA-reportable loans totaling \$43.3 million (0.7%) in this MSA, of which 53 (9.1%) loans totaling \$2.5 million (5.7%) were originated in LMI geographies. The bank's LMI ratios were in line with the corresponding aggregate ratios of 9.6% and 6.2%. Across product lines, the bank's performance was in line with the aggregate's performance.

In 2000, the bank originated 511 (1.9%) HMDA-reportable loans for \$38.7 million (0.8%) in this MSA, of which 70 (13.7%) for \$3.2 million (8.2%) were extended in LMI geographies. The bank's LMI ratios exceeded the corresponding aggregate ratios of 10.2% and 7.1%. In home purchase loans, the bank performed better than the aggregate but under-performed in refinancing loans.

Other MSAs

In MSA 0160, the bank was stronger than the aggregate in both years. In MSA 0960, the bank's performance was in line with the aggregate in 1999 but slightly below the aggregate in 2000. In MSA 1280, the bank slightly under-performed the aggregate in 1999 but outperformed the aggregate in 2000. In MSAs 2335 and 8680, the bank's performance was below the aggregate's performance in both years.

Small Business Loans

In 1999, the bank originated 37.6 thousand small business loans totaling \$2.2 billion, of which 7.3 thousand (19.3%) loans totaling \$450.7 million (20.1%) were extended in LMI geographies. The ratios compared favorably with the corresponding aggregate ratios of 17.3% and 19.1%.

In 2000, the bank originated 34.7 thousand small business loans totaling \$1.9 billion, of which 6.5 thousand (18.7%) loans totaling \$374 million (19.6%) were extended in LMI geographies. The ratios were slightly higher than the corresponding aggregate ratios of 17.3% and 18.8%.

Table 4-5

DISTRIBUTION OF SMALL BUSINESS LOANS BY GEOGRAPHY INCOME LEVEL								
Geography Income Level	1999				2000			
	By Number		By Dollar		By Number		By Dollar	
	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate
	%	%	%	%	%	%	%	%
Low	4.7%	4.0%	5.0%	4.5%	4.8%	3.9%	5.0%	4.7%
Moderate	14.6%	13.3%	15.1%	14.6%	13.9%	13.1%	14.6%	14.1%
LMI Total	19.3%	17.3%	20.1%	19.1%	18.7%	17.0%	19.6%	18.8%

MSA 5600 (New York)

The bank's small business lending in LMI geographies in this MSA is excellent. In 1999, JPMCB had a market share of 22.4%, ranking the bank second out of 255 lenders in this MSA. In 2000, the JPMCB's market share fell to 15.0%, ranking the bank second out of 261 lenders.

In 1999, JPMCB originated 26.7 thousand (71.0%) small business loans for \$1.5 billion (67.4%) in this MSA, of which 5.7 thousand (21.4%) loans for \$324.1 million (21.4%) were extended in LMI geographies. The bank's LMI ratios were higher than the corresponding aggregate ratios of 18.6% and 19.8%.

In 2000, the bank originated 24.7 thousand (71.2%) small business loans for \$1.3 billion (68.5%) in this MSA, of which 5.2 thousand (21.0%) loans for \$279.4 million (21.3%) were extended in LMI geographies. The bank's LMI ratios were higher than the corresponding aggregate ratios of 18.4% and 19.4%.

The bank's performance in each of the counties in this MSA was consistent with the aggregate's performance.

MSA 5380 (Nassau-Suffolk)

The bank's geographic distribution of small business loans in this MSA is excellent. JPMCB captured 16.3% market share in this MSA in 1999, which ranked the bank second. In 2000, the bank's market share declined to 10.2% and the bank dropped to third.

In 1999, JPMCB originated 7.7 thousand (20.4%) small business loans for \$511.5 million (22.8%) in this MSA, of which 826 (10.7%) small business loans for \$72.9 million (14.3%) were extended in LMI geographies. The corresponding aggregate LMI ratios were 12.6% and 13.9%.

In 2000, the bank originated 7.1 thousand (20.5%) small business loans for \$411.4 million (21.5%) in this MSA, of which 710 (10.0%) small business loans for \$48.7 million (11.9%) were extended in LMI geographies. The bank's LMI ratios were slightly lower than the corresponding aggregate ratios of 12.6% and 13.8%.

The bank's performance in Nassau County was consistent with the aggregate's performance in both years. In Suffolk County, the bank slightly under-performed the aggregate in both years.

MSA 6840 (Rochester)

In 1999, the bank originated 1.4 thousand (3.8%) small business loans for \$88.5 million (3.9%) in this MSA, of which 305 (21.4%) loans for \$19.2 million (21.7%) were extended in LMI geographies. The bank's LMI ratios exceeded the corresponding aggregate ratios of 16.3% and 19.0%.

In 2000, the bank originated 1.4 thousand (4.1%) small business loans for \$86.8 million (4.5%) in the MSA, of which 281 (19.6%) loans for \$20.8 million (23.9%) were extended in LMI geographies. The bank's LMI ratios were higher than the corresponding aggregate ratios of 15.4% and 17.5%.

MSA 8160 (Syracuse)

In 1999, the bank originated 1.0 thousand (2.7%) small business loans for \$62.7 million (2.8%) in this MSA, of which 208 (20.6%) small business loans for \$15.5 million (24.8%) were extended in LMI geographies. The bank's LMI ratio, by number, was in line with the aggregate ratio of 20.0% while by dollar volume, the bank's LMI ratio was slightly higher than the aggregate ratio of 23.6%.

In 2000, the bank originated 932 (2.7%) small business loans totaling \$54.6 million (2.9%) in the MSA, of which 229 (24.6%) small business loans totaling \$14.0 million (25.7%) were extended in LMI geographies. The bank's LMI ratios were higher than the corresponding aggregate ratios of 18.9% and 22.0%.

Other MSAs

In 1999, the bank outperformed the aggregate in MSAs 0160, 0960 and 1280 but under-performed in MSAs 2335 and 8680. In 2000, the bank performed as well as, or better than, the aggregate in MSAs 0160, 0960, 1280, and 8680. The bank was weaker than the aggregate in MSA 2335.

Borrower Characteristics: - "High Satisfactory"

The bank's penetration of borrowers of different income levels and businesses of different sizes is good.

HMDA-Reportable Loans

The bank's penetration of LMI borrowers is good.

In 1999 and 2000, the bank purchased 18.6 thousand and 13.2 thousand HMDA-reportable loans, respectively, a substantial number of which had no income information. Consequently, purchased loans were excluded from the borrower characteristic analysis.

In 1999, the bank originated 18.1 thousand HMDA-reportable loans, of which 2.7 thousand (15.2%) were extended to LMI borrowers compared to the aggregate ratio of 20.0%. The bank's performance in home purchase loans was generally in line with the aggregate's performance but in refinancing loans, the bank's performance was below the aggregate.

In 2000, the bank originated 13.6 thousand HMDA-reportable loans, of which 2.3 thousand (17.2%) were extended to LMI borrowers compared with the aggregate ratio of 21.8%. The bank's performance was below the aggregate in both home purchase and refinancing loans.

Table 4-6

DISTRIBUTION OF HMDA LOANS BY BORROWER INCOME LEVEL						
Borrower Income Level	Home Purchase		Refinancing		Total	
	Bank	Aggr.	Bank	Aggr	Bank	Aggr
1999	%	%	%	%	%	%
Low	2.4	3.9	2.6	5.3	2.5	4.6
Moderate	13.3	16.0	11.2	14.8	12.7	15.5
LMI Total	15.7	19.9	13.8	20.1	15.2	20.1
2000						
Low	3.2	4.4	5.5	7.0	3.5	5.2
Moderate	13.4	16.1	14.9	17.7	13.6	16.6
LMI Total	16.6	20.5	20.4	24.7	17.1	21.8

MSA 5600 (New York)

In 1999, the bank originated 12.1 thousand HMDA-reportable loans in this MSA, of which 1.4 thousand (11.6%) loans were extended to LMI borrowers, in line with the aggregate ratio of 12.0%. The bank's performance in home purchase loans was favorable to the aggregate's performance but slightly weaker than the aggregate in refinancing loans.

In 2000, JPMCB originated 9.3 thousand HMDA-reportable loans in this MSA, of which 1.3 thousand (13.8%) loans were extended to LMI borrowers. The bank's LMI ratio compared favorably with the aggregate ratio of 12.2%. In home purchase loans, the bank outperformed the aggregate while in refinancing loans, the bank's performance was consistent with the aggregate performance.

In 1999, the bank performed as well as, or better than, the aggregate in the Bronx, Kings, New York, Queens, Rockland and Westchester Counties. The bank trailed the aggregate in Putnam and Richmond Counties. In 2000, the bank was either better than, or consistent with, the aggregate in all counties.

MSA 5380 (Nassau-Suffolk)

JPMCB originated 4.4 thousand HMDA-reportable loans in this MSA in 1999, of which 916 (20.9%) loans were extended to LMI individuals. The bank's LMI ratio of 20.9% compared unfavorably with the aggregate ratio of 25.3%. In home purchase and refinancing loans, the bank trailed the aggregate.

The bank extended 3.0 thousand HMDA-reportable loans in this MSA in 2000, of which 658 (21.6%) loans were extended to LMI individuals, below the aggregate ratio of 26.9%. The bank's performance in home purchase and refinanced loans was weaker than the aggregate performance.

The bank trailed the aggregate in Nassau and Suffolk counties in both years.

MSA 6840 (Rochester)

In 1999, the bank originated 737 HMDA-reportable loans in this MSA, of which 184 (25.0%) were extended to LMI individuals, compared to the aggregate ratio of 30.0%. The bank trailed the aggregate in home purchase and refinancing loans.

In 2000, the bank extended 519 HMDA-reportable loans in this MSA, of which 147 (28.3%) were extended to LM individuals, slightly weaker than the aggregate ratio of 33.2%. The bank's performance in home purchase loans was unfavorable to the aggregate, but slightly better than the aggregate in refinanced loans.

MSA 8160 (Syracuse)

JPMCB originated 263 HMDA-reportable loans in this MSA in 1999, of which 86 (32.7%) loans were extended to LMI individuals. The bank's LMI ratio compared favorably with the aggregate ratio of 25.2%. In home purchase and refinancing loans, the bank outperformed the aggregate.

The bank extended 206 thousand HMDA-reportable loans in this MSA in 2000, of which 70 (34.0%) loans were extended to LMI individuals, above the aggregate ratio of 29.0%. The bank was stronger than the aggregate in home purchase loans but weaker than the aggregate in refinancing loans.

Other MSAs

In 1999, the bank performed as well as, or better than, the aggregate in MSAs 0160 and 0960. The bank trailed in MSAs 1280, 2335 and 8680. In 2000, the bank performed as well as, or better than, the aggregate in MSAs 0160, 1280, 2335 and 8680. The bank trailed the aggregate in MSA 0960.

Small Business Loans

The bank's distribution of small business loans within its New York State assessment area was excellent.

In 1999, the bank originated 22.0 thousand (58.5%) small business loans totaling \$763.4 million (34.0%) to small businesses. These ratios are in line with corresponding aggregate ratios of 57.1% and 35.2%.

In 2000, the bank's origination of small business loans to small businesses declined by 8.7% to 20.1 thousand (58.0%). In dollar volume, the bank's origination declined by 11.2% to \$677.9 million (35.4%). By number, the bank's ratio was well above the aggregate ratio of 42.7% while the bank's dollar volume ratio was in line with the aggregate ratio of 36.7%.

Table 4-7

Proportion of Small Business Loans Made to Small Businesses				
Year	By Number Volume		By Dollar Volume	
	Bank	Aggregate	Bank	Aggregate
	%	%	%	%
1999	58.5	57.1	34.0	35.2
2000	58.0	42.7	35.4	36.7

In 1999, ninety-two percent of the bank's small business loans were for amounts of \$100 thousand or less, which compared favorably with the aggregate ratio of 90.5%. In 2000, the bank's ratio improved slightly to 92.9% but was slightly below the aggregate ratio of 93.8%.

Table 4-8

Distribution of Small Business Loans By Loan Size				
Loan Size (\$000's)	1999		2000	
	Bank	Aggregate	Bank	Aggregate
	%	%	%	%
<=\$100	92.0%	90.5%	92.9%	93.8%
> \$100 <=\$250	4.4%	4.9%	4.1%	3.3%
> \$250 <=\$1,000	3.7%	4.7%	3.0%	2.9%

MSA 5600 (New York)

The bank had an excellent distribution of small business loans in this MSA.

In 1999, the bank originated 16.0 thousand (59.9%) small business loans to small businesses

totaling \$552.9 million (36.5%) in this MSA. By number, the bank's ratio surpassed the aggregate ratio of 57.0% while by dollar volume, the bank's ratio was in line with the aggregate ratio of 36.8%.

In 2000, the bank originated 14.6 thousand (59.1%) small business loans totaling \$490.9 million (37.5%) to small businesses in this MSA. By number, the bank's ratio far surpassed the aggregate ratio of 44.4% while by dollar volume, the bank's ratio was slightly higher than the aggregate ratio of 33.0%.

In 1999 in this MSA, 93.0% of the bank's small business loans were for amounts of \$100 thousand or less, which compared favorably with the aggregate ratio of 92.0%. In 2000, the bank's ratio increased to 93.7%, in line with aggregate ratio of 94.6%.

MSA 5380 (Nassau-Suffolk)

The bank's distribution of small business loans in MSA 5380 was excellent.

In 1999, the bank originated 4.4 thousand (57.6%) small business loans totaling \$159.4 million (31.2%) to small businesses in this MSA. The bank's ratios were slightly lower than the corresponding aggregate ratios of 60.4% and 37.7%.

In 2000, the bank originated 4.1 thousand (57.9%) small business loans totaling \$147.4 million (35.8%) to small businesses. By number, the bank's ratio far surpassed the aggregate ratio of 42.3% while by dollar volume, the bank's ratio was in line with the aggregate ratio of 35.4%.

In 1999, 90.0% of the bank's small business loans were for amounts of \$100 thousand or less compared with 91.2% for the aggregate. In 2000, the bank's ratio increased to 91.8%, but slightly below the aggregate ratio of 94.8%.

MSA 6840 (Rochester)

In this MSA, the bank's record of lending to businesses of different sizes was excellent.

In 1999, the bank originated 829 (58.3%) small business loans totaling \$22.7 million (25.7%) to small businesses. By number, the bank's ratio was higher than the aggregate ratio of 53.9%, while by dollar volume, the bank's ratio was lower than the aggregate ratio of 28.7%.

In 2000, the bank originated 859 (59.9%) small business loans totaling \$22.8 million (26.2%) to small businesses. By number, the bank's ratio was more favorable than the aggregate ratio of 39.3% while by dollar volume, the bank's ratio was in line with the aggregate ratio of 26.6%.

In 1999 in this MSA, 90.2% of the bank's small business loans were for amounts of \$100 thousand or less, which compared favorably with 84.4% for the aggregate. In 2000, the bank's

ratio of 90.8% was in line with the aggregate ratio of 90.1%.

MSA 8160 (Syracuse)

The bank's record of lending to businesses of different sizes was good in MSA 8160.

In 1999, the bank originated 481 (47.7%) small business loans totaling \$14.4 million (23.0%) to small businesses in this MSA. The bank's ratios were slightly lower than the corresponding aggregate ratios of 54.2% and 29.8%.

In 2000, the bank originated 475 (51.0%) small business loans totaling \$13.7 million (25.0%) to small businesses. By number, the bank's ratio far surpassed the aggregate ratio of 39.9% while by dollar volume, the bank's ratio was lower than the aggregate ratio of 30.9%.

In 1999 in this MSA, 89.9% of the bank's small business loans were for amounts of \$100 thousand or less, compared to 87.2% of the aggregate. In 2000, the bank's ratio increased to 90.8% and in line with the aggregate ratio of 91.3%.

Community Development Lending: - "Outstanding"

The bank has demonstrated strong leadership in community development lending and has made an excellent level of loans during the period under review.

JPMCB maintains contact with various community-based and statewide organizations to maintain awareness of community development opportunities. These organizations include local housing authorities, real estate developers, city and state economic development offices and nonprofit groups. During the review period, community development commitments totaled \$611.0 million, including \$46.5 million outstanding from the prior examination. Of this total, 92.4% (\$564.6 million) represented "new money."

Approximately 62.2% (\$380.1 million) supported affordable housing (mostly in MSA 5600) while 24.2% (\$147.2 million) targeted revitalization or stabilization of LMI geographies. During the evaluation period, these commitments supported the creation or rehabilitation of 5,858 affordable housing units within the bank's New York assessment area. Another 13.1% (\$80.0 million) supported community services, while 0.6% (\$3.7 million) supported economic development initiatives.

The bank extended 78.3% (\$477.8 million) of its community development commitments in MSA 5600 (New York City), the bank's largest market. Approximately 58.7% of the community development commitments in MSA 5600 supported affordable housing. Eleven percent (\$67.4 million) of the total commitments went to support multi-MSA projects throughout the state of New York, all of which promoted affordable housing. A further 5.2% (\$32.0 million) of the bank's community development loans went to MSA 5380 (Nassau-Suffolk), the bank's second largest market. Community service activities accounted for 81.1% of the community development lending in this MSA. Other MSAs received nominal portions of the bank's community development lending.

Table 4-9

Community Development Lending Summary (\$000's)										
MSA	Affordable Housing		Community Services		Economic Development		Revitalization/ Stabilization		Total	
	Commit't	New \$	Commit't	New \$	Commit't	New \$	Commit't	New \$	Commit't	New \$
0160	17,346	15,445							17,346	15,445
1280	2,766	2,766	-		-		155	155	2,921	2,921
5380	-	-	25,968	25,968	92	-	5,960	5,960	32,020	31,928
5600	280,346	264,835	53,034	52,028	3,343	3,343	141,034	136,770	477,757	456,976
6840	11,529	11,529	485	460	302	250	25	25	12,341	12,264
8160	681	100	544	544	-	-	-	-	1,225	644
Multi-MSA	67,429	44,398							67,429	44,398
Total	380,097	339,073	80,031	79,000	3,737	3,593	147,174	142,910	611,039	564,576

The bank is involved in Middle-Income Initiative (“MII”), an initiative implemented by the New York City Housing Development Corporation (“HDC”) to expand affordable housing opportunities for middle-income persons. Several MII projects are located in or near LMI geographies, and therefore have a stabilizing effect on these communities. Approximately \$20.4 million financed four MII projects, representing 3.3% of the bank’s overall community development activity.

During the evaluation period, the bank also extended three community development loans totaling \$3.0 million outside of its assessment area but within the state of New York.

JPMCB uses innovative and/or complex community development lending practices to meet its community’s needs. This is often achieved by coordinating or partnering with government agencies, for-profit or not-for-profit private sector organizations.

The following are some of the notable innovative and/or complex community development lending that the bank provided during the review period.

- **Averne Briawood LLC:** In June 1999, the bank financed a \$7.8 million loan for the construction of 40 two-family homes in the Averne Urban Renewal section of Far Rockaway, Queens. The project was outside the scope of that which the city typically approves for a for-profit developer. The bank worked with the developer and the city to create an innovative borrowing structure that involved the creation of a Housing Development Fund Corporation (“HDFC”), a nonprofit entity under Article 11 of the Private Housing Finance Law. The formation of a HDFC reduced the project costs and sales taxes, the savings of which were passed on to the homebuyers.
- **Central Harlem Plaza, LLC:** The bank provided a \$28.9 million standby letter of credit on behalf of the developer that will function as credit support for a taxable bond issuance by HDC. In addition, the bank extended \$10.2 million in construction loans to the developer. The bank’s attorneys worked with the city and HUD to negotiate the use of HUD Section 108 guarantees, over SONYMA limits, to backstop SONYMA mortgage

insurance. The Central Harlem site, developed into 241 apartment units and a 61,207 square feet retail space, was the second and largest project under the Alliance for Neighborhood Commerce Home Ownership Revitalization (“ANCHOR”) Partnership Plaza program. ANCHOR is a joint effort of New York City and the New York City Partnership.

The deal is considered complex in part because the bank had to keep public financing sources separate to allow the project to be structured as a “cond-op”, with retail and condominiums created. In addition, the bank had to synthesize the diverse financing sources (each component of the “cond-op” had at least five different financing sources), including the city, state and the New York City Housing Partnership, required for this project.

- **South-view Towers, LP.:** In May 2000, the bank issued a 12-month, \$6.9 million Direct Pay Letter of Credit to provide construction period credit enhancement for \$6.7 million of tax-exempt bonds issued by the Monroe County Industrial Development Agency. The proceeds of the bonds will finance the acquisition and renovation of a 17-story, 193-unit apartment building in Rochester that will benefit disabled persons and seniors. The bank creatively used the HUD Section 236 interest subsidy to buy down rate on the mortgage previously held by the Urban Development Corporation. In addition, the bank demonstrated leadership by assuming increased underwriting risk as the building was renovated while occupied.
- **Park Street Flats Corporation, Park Street Flats:** At the end of 1999, the bank closed a \$1.1 million construction loan for the rehabilitation of a long-vacant row house into 10 units of affordable for-sale housing in the City of Peekskill. The project is targeted to first-time LMI homebuyers. Homebuyers will benefit from down payment assistance grants from New York State Affordable Housing Corporation and Westchester County, which will reduce the effective purchase price of the units from \$170 thousand to \$85 thousand, about one-quarter of the average home price in Westchester County. The bank showed leadership in providing credit for this project, which had been previously rejected by the Community Preservation Corporation, due in part to the condition of the property. In addition, the bank managed multi-layered financing that was not always in place on a timely basis and added to the underwriting risk.
- **Ryan Clinton/Village Housing:** In January 2000, the bank pioneered the complex financing for Ryan Clinton/Housing, a unique project that combines housing for seniors with an independent on-site health clinic. This is the first combined housing and healthcare facility in New York. Twenty percent of the housing units are reserved for seniors who are Medicaid-eligible and ninety percent of the health clinic patients are also Medicaid-eligible. This deal is considered complex because the bank pioneered the structuring of two different letters of credit with two different funding mechanisms to two borrowers. The bank, HDC and the state’s Dormitory Authority came together to finance this project, with the bank taking the lead in structuring the tri-party agreement. This innovative financing structure and tri-party agreement will be used as models for future projects.
- **Loan Guarantee Program:** By designing a loan program that offers guarantees of

repayment in case of defaults by Community Development Financial Institutions (“CDFIs”), the bank bridged the gap between insecure lenders and credit-seeking CDFIs. In addition, by acting as the intermediary, the bank helped to expand CDFI’s access to broader investor groups and below-cost financing.

- **Greyston Foundation, Ravine Ave:** In May 2000, the bank closed an 18-month, \$779 thousand construction loan to Ravine Ave. Property, Inc., a nonprofit corporation wholly owned by the Greyston Foundation. Loan proceeds were used to rehabilitate adjacent apartment buildings with 39 units in Yonkers. Since the borrower experienced difficulty locating permanent financing, the bank introduced the borrower to the Low Income Housing Fund, a nonprofit lending intermediary that will originate a 15-year permanent loan upon completion of construction.

Innovative and Flexible Lending Practices: “High Satisfactory”

The bank uses innovative and/or flexible lending practices to address the credit needs of its assessment areas. In addition, the bank participates in various federal and local housing programs designed to meet the needs of LMI borrowers. The programs are income-restricted and offer flexible credit guidelines and expanded qualifying ratios. Some of the programs target particular neighborhoods and offer subsidized interest and principal buy-downs, up to 100 percent financing, fee waivers and homeownership counseling through participating community-based organizations.

The table below summarizes the bank’s affordable mortgage loans to LMI individuals or geographies during the evaluation period:

Affordable Mortgage Loan Origination				
Product Name	1999		2000	
	#	(\$000's)	#	(\$000's)
30 YR FNMA Dreamaker 95% 5% Option	391	55,342	317	42,794
15 YR FNMA Dreamaker 95% 5% Option	17	1,043	17	992
30 YR Generic Dreamaker 95% with 3/2 Option			1	70
30 YR FNMA Dreamaker 95% with 3/2 Option			1	35
30 YR Agency 1 NYPD Home Program	3	453	18	2,296
30 YR Chase Risk Share 5% Option	75	15,100	47	10,442
30 YR Chase Risk Share 2/3% Option	4	659	4	873
30 YR Fixed FHLMC Dreamaker 97%	17	2,458	18	2,848
30 YR Fixed (CCDG) Nonsaleable	153	20,965	140	18,406
15 YR Fixed (CCDG) Nonsaleable	11	1,126	6	328
30 YR FHLMC Dreamaker 95% 5%	410	92,250	272	67,096
15 YR FHLMC Dreamaker 95% 5%	9	1,583	8	1,770
30 YR FHLMC Dreamaker 95% with 3/2 Option			1	46
30 YR F/F Dreamaker 95% 5%	109	18,606	52	9,630
15 YR F/F Dreamaker 95% 5%	8	565		
CCDG	19	2,009		
CCDG Special Purpose Pool			21	1,788
15 YR Non-agency ACORN	1	74	2	291
30 YR Non-agency ACORN				
CCDG's ACORN Portfolio Program				
30 YR Chase 97 (FNMA)			14	1,974
15 YR Chase 97 (FNMA)				
30 YR FNMA Dreamaker Homestyle Rehab.	2	175	6	1,470
15 YR FNMA Dreamaker Homestyle Rehab.			1	88
30 YR FNMA Fixed Flexible 100				
30 YR Fixed Rate Dreamaker Plus 1-2	14	1,102	14	1,179
30 YR FNMA Dreamaker PLUS (FNMA 97%)	85	10,815	54	6,716
SONYMA Construction Incentive	5	518	40	4,164
SONYMA Conventional Rate	112	10,390	80	7,767
SONYMA Low Interest Rate	39	3,827	13	1,561
FHA	383	39,646	284	32,752
VA	37	3,494	18	1,923
FMHA	19	1,194	24	1,644
Total	1,923	283,394	1,473	220,943

JPMCB's CDG finances the development and rehabilitation of housing and commercial enterprises in LMI communities. The group helped form the *Housing First! Campaign*, a coalition of organizations that is recommending a ten-year, \$10 billion dollar capital investment by New York City in order to meet the overwhelming need for affordable housing. All of the various CDG units, including Commercial Lending, Real Estate Lending, and Residential Lending, specialize in creating innovative programs.

The following are some examples of innovative mortgage lending programs the bank offers:

- ◆ **Breakthrough for Learning:** Breakthrough for learning is a New York City Partnership program dedicated to improving two of the City's lowest performing school districts

located in LMI communities. To help this program attract and retain teachers in District 19 in East New York and District 23 in Ocean Hill-Brownsville, in April 2000 the bank developed a creative housing incentive. Teachers in those two districts can apply for a mortgage in any New York City LMI neighborhood and, if approved, obtain a mortgage at an affordable rate with a closing cost subsidy. Qualified borrowers receive a 0.50 basis point interest rate discount and \$1.5 thousand in closing cost assistance from the bank. Borrowers can opt for 100 percent financing, requiring no down payment.

- ◆ **CDCLI Section 8 Program – Suffolk County:** Created in July 2000, this program helps low-income families and female heads of households achieve self-sufficiency and homeownership. Applicants must graduate from a family self-sufficiency program conducted by the Community Development Corporation of Long Island (“CDC”). Borrowers are qualified for a first mortgage not to exceed 30 percent of their gross income, and the Section 8 subsidies are used to repay the second mortgage. The bank played a leadership role by being the first bank to assist the CDC develop and implement this program, and developing the contract language used by other banks that are now participating. The bank has closed three loans under this program.
- ◆ **NYPD Home Program:** Designed in June 1999, the NYPD Home Program seeks to strengthen communities by having police officers live in the neighborhoods where they work. Police officers are eligible for 100 percent financing and closing cost assistance up to \$3.5 thousand if they purchase homes within the five boroughs of New York City. JPMCB and HSBC are the two banks involved in this program. JPMCB played a critical role in the development of the underwriting guidelines and was the first bank to come up with the \$3.5 thousand closing cost component. In 2000, JPMCB extended 24 loans totaling \$1.9 million under this program.
- ◆ **Parodneck Remediation Loan Program:** In June 2000, Parodneck, in collaboration with the bank, South Brooklyn Legal Services and FNMA developed this program to assist seniors who have been victimized by abusive lending practices. This program provides refinance and rehabilitation loans to seniors to prevent default and foreclosures. The bank helped establish the underwriting guidelines and has closed four loans under this program. Other banks in New York State and throughout the country are using this program as a model.
- ◆ **National Training and Information Center (“NTIC”) Homeownership Initiative:** Fannie Mae created the NTIC Homeownership Initiative to help LMI borrowers purchase homes in Syracuse and four other areas. The bank partnered with NTIC in a \$50 million program that allows Syracuse home buyers to purchase homes with a down payment as little as one percent. To qualify for this program, borrowers must earn at or below 100 percent of the Syracuse area median income. Loans require a three percent down payment, of which two percent may come from a relative, nonprofit organization or a secured/unsecured loan. The bank provides the mortgage and any pre-purchase counseling required by the buyer. The bank has originated 11 loans under this program.

- ◆ **Chase Affordable Housing Fund (“CAHF”):** The bank established the CAHF with the Enterprise Social Investment Corporation (“ESIC”) as a solution to the housing issues facing LMI neighborhoods. The CAHF spurs development of housing in LMI areas by giving developers a single way to access both equity and loans that they need to build affordable housing. The bank collaborated with ESIC to finance the development of West Town Village, a new construction providing 59 units of elderly housing in Henrietta, New York. West Town Village is aimed at residents whose income is 40-50% of the median income of the area.

The bank’s flexible and innovative business loan products focus on assisting the small business owner and helping minority, women-owned or start-up enterprises to develop or expand their businesses. The CDG’s Commercial Lending Unit (“CLU”) specializes in providing direct loans to small businesses (mostly in LMI communities) and nonprofit organizations that have experienced difficulty qualifying for credit under conventional criteria. The unit works with community-based groups and business assistance centers to develop specialized/lending programs with flexible underwriting standards and credit enhancements that expand access to credit for small businesses. Credit enhancement gives a lender greater flexibility when extending credit to a company whose past record of accomplishment does not fully show the ability to repay, such as with new or growing companies.

The following are lending programs offered by the CLU:

- ◆ **SBA Community Express Program:** In May 1999 the bank worked with the SBA and members of the National Community Reinvestment Coalition’s Bankers Council to design the Community Express program. This program provides loans and technical assistance to stimulate small business formation and job creation in economically distressed rural and inner city areas. In addition, it combines access to credit for underserved markets with post-closing technical assistance. When small businesses come to JPMCB for loans, the bank introduces them to Community Express program.
- ◆ **Small Business Resource Centers:** The bank’s Small Businesses Financial Services team established these centers to serve businesses that are two years old or less, about to start-up, or in the developmental stage. The Business Resource Center is a free service offering one-on-one business counseling services and general business advice, including how to apply for a loan at the bank and information on SBA programs. The centers served 6,800 clients in 1999 and 9,600 clients in 2000. The number of loans made at these centers increased from 518 in 1999, to 900 in 2000.
- ◆ **Supermarket Loan Program:** The bank is leader in developing and pioneering a lending program specifically designed for supermarkets serving LMI communities. In 2000, the bank provided a \$1.3 million loan for a supermarket as part of its effort to revitalize declining urban areas on Long Island. The Associated Supermarket in Wyandanch was the first supermarket to open in 30 years with the help of JPMCB, the Empire State Department Corporation, the Town of Babylon, and the U.S. Department of Housing and Urban Development. The bank has also opened a full service branch inside the store.

- ◆ **Small Retailers Loan Program:** This program targets small businesses located in LMI geographies that require financing up to \$250 thousand for capital improvements, equipment purchase, working capital and real estate loans.
- ◆ **CAN-DO Character Loan Program (Chase Access Network for Development Opportunities):** This program targets existing businesses with a minimum of three years continuous operation and minimum owners' equity of 10 percent in the business. The borrower must be recommended by a community-based organization. The program is limited to small businesses located in LMI geographies and with borrowing needs between \$15 thousand and \$100 thousand.
- ◆ **Supply Line - Contract Financing Program:** This program is designed to finance contracts with minority- and women-owned suppliers of goods and services. Borrowing needs must be between \$15 thousand and \$250 thousand. Payments to the contractors must be made in the form of two-party checks mailed directly to CCDC. Owners' equity can be as low as 10%.

Following is a list of loan programs for nonprofit organizations:

- ◆ **Houses of Worship Lending Program:** CLU also extends loans to nonprofit organizations serving the needs of LMI communities. This program is focused on houses of worship in LMI communities that have a community development agenda impacting their neighborhood. Loans traditionally range from \$150 thousand to \$2 million. The loans allow churches, mosques and synagogues to make improvements.
- ◆ **Lending to healthcare or daycare facilities.**
- ◆ **Bridge loans:** The bank provides bridge loan financing against government agencies' contract receivables or grants.
- ◆ **Rapid Response Program:** This program provides fast turn-around financing (including a revolving credit feature to accelerate site control for approved projects) for special needs housing projects by New York State Office of Mental Retardation and Developmental Disabilities and Office of Mental Health providers.

The following is a list of programs for financial intermediaries:

- ◆ **Loans-to-Lenders:** The bank extends loans to intermediaries that in turn extend small business loans or lend to other non-profit entities.
- ◆ **Micro-Loan Program:** The bank extends loans to SBA certified entities that originate micro-loans.
- ◆ **Loan Purchases:** The bank purchases seasoned loans from intermediaries at prime rate,

thereby creating a secondary market for loans to businesses located in LMI geographies. The program allows the intermediaries to re-capitalize, earn extra spread between actual loan rates and prime, and earn extra fees from servicing the loans. This purchase program is considered innovative and addresses specific needs of these loan funds.

- ◆ **Community Business Partners:** This initiative allows intermediaries to participate in small business loans originated by JPMCB. The entities can earn interest immediately and incur no underwriting cost.
- ◆ **Loan Referral:** This initiative includes “best efforts” agreements to lend to small businesses in targeted areas utilizing the intermediaries’ staff to perform marketing and underwriting functions.

II. Investment Test: - “Outstanding”

JPMCB’s level of qualified investments is considered excellent. For the evaluation period, qualified investments, including grants and in-kind donations totaled \$696.2 million, of which 42.8% is considered new money.

Qualified investments consisted of bonds, collateral trust notes, equity investments in low-income housing tax credits (“LIHTC”) and specialized small business investments corporations (“SSBIC”), deposits in community development financial institutions and grants. Direct investments represented only a nominal portion of the total activity.

As shown in the chart below, the bulk of the qualified investments went to support affordable housing and the majority of these investments supported projects in multiple MSAs. Equity investments in LIHTC totaled \$546.0 million, representing 78.4% of total activity. Other qualified investments were mostly concentrated in MSA 5600 and largely went to support affordable housing, and to a lesser extent economic development initiatives.

Table 4-10

*Qualified Investments Summary (in thousands)										
MSA	Affordable Housing		Economic Development		Community Services		Revitalization/ Stabilization		Total	
	Commit.	New\$	Commit.	New\$	Commit.	New\$	Commit.	New\$	Commit.	New\$
0160			20						20	
0960			100						100	
5380			200						200	
5600	63,970	11,840	6,279	821					70,249	12,661
6840	6,312		1,500	800	15				7,827	800
Multi-MSA	530,776	202,536	29,996	25,100			25,000	25,000	585,772	252,636
Total	601,058	214,376	38,095	26,721	15		25,000	25,000	664,168	266,097

* Figures do not include grants (see chart below).

Grants, illustrated below, totaled \$28.9 million representing 2,050 non-recoverable grants. Three quarters of the total dollar amount, as well as the majority of the grants, were provided

to organizations serving MSA 5600. The major focus was on community service organizations, which received 76.7% of the bank's support. Groups focused on affordable housing, economic development and revitalization and stabilization received 13.4%, 6.5% and 3.5% of the total grant amount, respectively.

Table 11

**Distribution of Grants: Year 1999 – March 2001 (in thousands)										
MSA	Affordable Housing		Community Services		Economic Development		Revitalization/Stabilization		Total	
	#	'000	#	'000	#	'000	#	'000	#	'000
0160	17	68	27	112	3	30	1	3	48	213
0960	7	37	10	27	1	10			18	74
1280	7	32	26	144	2	5	3	6	38	187
2335			4	10					4	10
5380	22	139	84	366	4	33	4	42	114	580
5600	195	3,375	1,356	15,637	90	1,677	74	931	1,715	21,620
6840	17	177	36	206	9	104	4	14	66	501
8160	8	41	22	188	1	4	3	5	34	238
8680			2	15					2	15
MultiMSA	1	1	10	5,419					11	5,420
Total	274	3,870	1,577	22,124	110	1,863	89	1,001	2,050	28,858

** Does not include in-kind donations.

In-kind Donations to Community Organizations: In addition to direct philanthropic contributions, the bank provided in-kind donations in the form of computer equipment and furniture valued at \$3.2 million to various community-based nonprofit organizations. Except for some computer equipment given to two nonprofit organizations in the Albany area, the bulk of these in-kind donations were provided in MSA 5600.

In 1999, 1,087 pieces of computer equipment valued at \$218 thousand and 2,626 pieces of furniture valued at \$176 thousand were given to 98 nonprofit organizations. In addition, two buildings were donated to two nonprofit organizations. One building, valued at \$760 thousand and located in the Bronx, is to be used by a nonprofit small business incubator for start-up and emerging businesses in the South Bronx. The other building, in upper Manhattan, went to a nonprofit organization that will administer a micro-loan fund, provide technical assistance to small businesses, house a technology center for the community, and develop services for day care providers, among other services.

In 2000, the bank donated 2,252 pieces of furniture valued at \$155 thousand to 45 nonprofit organizations. In addition, as part of a multi-year, multi-million dollar commitment, the bank donated 1,800 state-of-the-art pieces of computer equipment together with technology support and training valued at \$1.9 million to students and teachers at an intermediate public school located in an LMI neighborhood in Brooklyn.

In addition, 65 other pieces of computer equipment and 83 other pieces of furniture at an unspecified dollar value were donated to nonprofit organizations located in MSA 5600 in 1999 and 2000.

Innovative, Complexity and Responsiveness: - “Outstanding”

The bank makes extensive use of innovative and/or complex investments to support community development. In its efforts to identify solutions to affordable housing issues, the bank has been a major investor in the LIHTC, a federal program that encourages development of affordable housing in LMI geographies. At this evaluation period, the bank established the CAHF with the ESIC. ESIC, acting as the managing general partner, is a Columbia, Maryland-based affiliate of The Enterprise Foundation, which specializes in the syndication of LIHTCs.

During this period, the bank provided \$85.0 million to CAHF for investments in LIHTC projects.

JPMCB has also been a partner with the National Equity Fund (“NEF”), a Chicago, Illinois-based syndicator affiliated with the Local Initiatives Support Corporation, that focuses on affordable housing. During 1999 and 2000, the bank invested another \$64.5 million in NEFs.

The innovation, complexity and responsiveness of these efforts stems in part from a strategy that provides developers with a single way to access both the loans and equity that they need to construct affordable housing. Ongoing communication with developers and various organizations involved in neighborhood revitalization efforts is central to this approach.

The bank’s CDG, through its Corporate Social Responsibility unit, provides contributions/grants and other philanthropic and technical support to nonprofit community-based organizations as well as major institutions. Contributions are provided through the bank’s *Competitive Grants Program* for either general or project support in one of the following program areas: Housing and Neighborhood Development, Human and Supportive Services, Arts and Culture, Racial Harmony and Diversity, Pre-Collegiate Education, and Faith-Based Initiative in Community Development. Given the high level of commitment needed to undertake, monitor and sustain such an extensive program, these qualified investments are considered innovative, complex and responsive to the community developments needs of LMI neighborhoods and individuals. A brief description of these programs follows:

Under the *Housing and Neighborhood Development* (“HAND”) program, the bank supports community-based nonprofit entities that utilize “place-based” strategies to develop the physical, economic and social infrastructure of LMI neighborhoods. Specifically, this includes development and/or management of permanent housing that is affordable to LMI individuals/families, economic development including commercial and industrial revitalization, job creation and retention, development of small businesses and development of child care.

For example, reflecting its commitment to workforce development and its commitment to serving LMI women in its communities, the bank launched its *Chase Child-Care Initiative* in

November 2000. By strengthening local childcare services, this initiative is expected to help LMI individuals make the transition from welfare to the workforce. The bank committed \$1.1 million in support of childcare providers across New York State, New Jersey and Connecticut, including approximately \$500 thousand in grants to nonprofit intermediaries. These include the Nonprofit Finance Fund, the Child Care and Early Education Fund of the United Way of New York City, Child Care, Inc., Enterprise Foundation, the Local Initiatives Support Corporation and Citizens Committee for Children of New York City.

The *Human and Supportive Services* (“HASS”) program primarily supports nonprofit organizations that address homeless and special needs housing, mitigation of hunger, youth programs that address crime and delinquency prevention, after-school education, and advocacy for childcare and services to victims of domestic violence or to prevent domestic violence.

The bank’s *Arts and Culture* program supports programs that encourage emerging or developing artists and arts-in-education programs in public schools serving LMI students. The *Racial and Harmony and Diversity* program awards grants to organizations and projects that have demonstrated success in reducing hate-related violence and teaching tolerance among those of different ethnicity, race, religion and sexual orientation.

The *Pre-Collegiate Education* program supports adult literacy, pre-collegiate education for LMI students, training and employment experience for youth, and skills training for disadvantaged adults. For example, in October 2000 the bank in partnership with the New York City Board of Education launched an innovative and extensive home-school computer network initiative at Ditmas Intermediate Public School in Brooklyn (refer above to *in-kind donations*). The program, called *Our Neighborhood Digital Education Community* (“ON-DEC”), aims to use technology as a way to improve student performance, while enhancing both the teaching and learning experiences. Desktops have been given to students for home use and laptops have been provided to teachers and school staff.

The Chase *Faith-Based Initiative in Community Development* program is designed to give one-time grants to faith-based institutions that are undertaking their first community development projects. Projects may include rehabilitation or construction of affordable and special needs housing, commercial space or strip malls to revitalize LMI neighborhoods and construction of community development facilities such as childcare centers or assisted living facilities.

III. Service Test: - “Outstanding”

Retail Banking Services: - “Outstanding”

The bank’s system of delivering retail services is extensive and readily accessible in its assessment area.

Distribution of Branches

The bank's network of retail branches consisted of 352 branches as of December 31, 2000; 349 branches had 1,126 Automated Tellers Machines ("ATMs"). The branch network covered 17 counties in 5 MSAs. Seventy point two percent (247) of the branches were in MSA 5600 (New York), 17.3% (61) were in MSA 5380 (Nassau-Suffolk) and 0.3% (1) was in MSA 5660 (Orange), all in the downstate part of New York. Eight point two percent (29) branches were in MSA 6840 (Rochester) and 4.0% (14) were in MSA 8160 (Syracuse), both in the upstate part of New York.

Eight percent and 13.9% of the branches were located in low-income and moderate-income tracts, respectively, while 27.0% were located in tracts adjacent to LMI tracts.

Record of Opening and Closing Branches

Between January 1, 1999 and December 31, 2000, the bank opened one branch in the county of New York and this branch is located in a low-income area. The bank consolidated 11 retail branches (5 were in LMI tracts) in New York City into 10 retail branches (3 branches are in LMI areas) during this period.

During the same period, the bank sold 18 retail and 11 middle-market branches, all in upstate part of New York. The sold branches were located in these areas: Steuben County and the cities of Binghamton, Buffalo, and Jamestown. Three (16.7%) and 6 (33.3%) of the sold retail branches were in low- and moderate-income areas, respectively. The bank completely exited Steuben County and Jamestown but established middle-market presence in Binghamton and Buffalo. In doing so, there is less competition in these communities.

Table 4-12

Distribution of Branches and on-site ATM's as of December 31, 2000												
MSA	Cnty #	Coty name	# of Branches	Low	Mod	LMI %	Adjacent to LMI	Adj. %	# of ATMs	Low	Mod	ATM LMI %
	001	Albany	0	0	0	0.00	0	0.00	0	0	0	0.00
	083	Rensselaer	0	0	0	0.00	0	0.00	0	0	0	0.00
	091	Saratoga	0	0	0	0.00	0	0.00	0	0	0	0.00
	093	Schenectady	0	0	0	0.00	0	0.00	0	0	0	0.00
0160	Albany		0	0	0	0.00	0	0.00	0	0	0	0.00
	007	Broome	0	0	0	0.00	0	0.00	0	0	0	0.00
	107	Tioga	0	0	0	0.00	0	0.00	0	0	0	0.00
0960	Binghamton		0	0	0	0.00	0	0.00	0	0	0	0.00
	029	Erie	0	0	0	0.00	0	0.00	0	0	0	0.00
1280	Buffalo/Niagara		0	0	0	0.00	0	0.00	0	0	0	0.00
	015	Chemung	0	0	0	0.00	0	0.00	0	0	0	0.00
2335	Elmira		0	0	0	0.00	0	0.00	0	0	0	0.00
	059	Nassau	32	0	3	9.4	5	15.6	71	0	9	12.7
	103	Suffolk	29	0	7	24.1	8	27.6	55	0	11	20.0
5380	Nassau/Suffolk		61	0	10	16.4	13	21.3	126	0	20	15.9
	005	Bronx	29	9	5	48.3	9	31.0	94	34	12	48.9
	047	Kings	40	5	11	40.0	15	37.5	124	13	40	42.7
	061	New York	81	8	13	25.9	24	29.6	485	11	63	15.3
	079	Putnam	2	0	0	0.00	0	0	2	0	0	0.00
	081	Queens	43	1	6	16.3	10	23.3	120	0	24	20.0
	085	Richmond	8	1	0	12.5	0	0	13	2	0	15.4
	087	Rockland	6	0	0	0.00	1	16.7	11	0	0	0.00
	119	Westchester	38	0	0	0.00	7	18.4	77	0	0	0.00
5600	New York		247	24	35	23.9	66	26.7	926	60	139	21.5
	071	Orange	1	0	0	0.00	0	0.00	2	0	0	0.00
5660	Orange		1	0	0	0.00	0	0.00	2	0	0	0.00
	055	Monroe	26	3	2	19.2	7	26.9	42	3	5	19.0
	069	Ontario	1	0	0	0.00	1	100	2	0	0	0.00
	117	Wayne	2	0	0	0.00	1	50.0	2	0	0	0.00
6840	Rochester		29	3	2	17.2	9	31.0	46	3	5	17.4
	053	Madison	1	0	1	100.0	0	0.00	1	0	1	100.0
	067	Onondaga	12	1	1	16.7	6	50.0	24	4	1	20.8
	075	Oswego	1	0	0	0.00	1	100	1	0	0	0.00
8160	Syracuse		14	1	2	21.4	7	50.0	26	4	2	23.1
	065	Oneida	0	0	0	0.00	0	0.00	0	0	0	0.00
8680	Utica/Rome		0	0	0	0.00	0	0.00	0	0	0	0.00
	Total		352	28	49	21.9	95	27.0	1,126	67	166	20.7

Availability and Effectiveness of Alternative Systems for Delivering Retail Banking Services

The bank had 1,126 ATMs attached to retail branches, of which 67(6.0%) and 166 (14.7%) were located in low- and moderate-income areas, respectively. Twenty point seven percent of the bank's on-site ATM's were in LMI areas.

In addition, the bank had 145 remote ATM locations, of which 54 (37.2%) locations where in LMI areas while 53 (36.6%) locations were adjacent to LMI areas.

Fifty-two branches with ATMs were without surcharge as of December 31, 2000. Forty-six of these were located in LMI areas while 6 were adjacent to LMI areas. Five remote ATMs were also without surcharge. Four of these were located in LMI areas while one was adjacent to an LMI area. Many of the ATMs in the bank's extensive ATM network offer two or more languages including Spanish, Korean, Chinese, French, Italian, Russian and Portuguese.

The bank's affiliate, CMMC, had 16 loan production offices, of which 3 were in LMI areas. Ten of these offices were in the downstate part of the state of New York while six were in upstate part of the state.

The bank maintained 5 middle-market branches in upstate New York. These branches target middle market companies (defined as those with gross annual revenues of three million or more) and government agencies.

JPMCB also has five Small Business Resource Centers ("BRCs") in the downstate area (Bronx, Brooklyn, Huntington, Manhattan and Queens). The BRCs originate small business loans and provide technical assistance to those businesses in need. In addition to English, the BRCs' staff speak Spanish, Mandarin and Russian.

The bank offers Lifeline Checking and Savings accounts; designed for customers who maintain lower account balances and make a limited number of transactions. Lifeline Checking account has a \$4 per month maintenance fee and allows for ten or fewer transactions per month. Lifeline Savings accounts with monthly average balance greater than \$500 get the \$3.50 per month maintenance fee waived. Three transactions per month are allowed and customers who exceed the limit are charged \$1 per transaction.

- ◆ *Private Access ATMs:* The bank maintained 81 Private Access ATMs.
- ◆ *SmartCents Web site.* Launched in January 2001, this personal finance web site, located at www.chase.com/smart.cents, helps young people and adults understand the basics of banking and credit, and how to save and spend wisely to better manage their finances.
- ◆ *BancoChase.com:* This bilingual web site targeted at the Hispanic market was launched in January 2001. The web site provides information on the bank's products and services such as mortgages, credit cards, deposit products and community development. The web site is supported by a dedicated in-language staff available, Monday to Friday, 7:00 a.m. to 2:00 a.m. (Central Standard Time) at 1-877-32-Chase.

- ◆ Online Banking is available to all customers free of charge. This internet access allows customers to check account balances, track account activity, transfer money between accounts, pay bills electronically and send e-mail to customer representatives. There are 150 customer representatives supporting the service. Currently, there are over 776,000 online banking customers.
- ◆ Voice Response Unit: an automated 24-hour touch-tone telephone service which provides account information, rates, processes checkbook orders, funds transfers, purchase and redemption of Vista Funds, merchants verification and ordering of deposit envelopes. The service is available in English and Spanish.
- ◆ ServiceLine: a 24-hour a day service that provides product and service information to bank and non-bank customers. Customers can make address/name change, ATM card linkage, report lost/stolen ATM cards, obtain branch and ATM locations and effect stop payments. The service is available in English, Spanish, Korean, Mandarin and Cantonese.
- ◆ Chase Call Center: retail bank telephone channel that provides banking services to bank and non-bank customers through the use of Voice Response Unit and ServiceLine features. More than 700 service representatives staff the call center.
- ◆ Small Business ServiceLine: In May 1999, the business version was launched in response to preference expressed by small business customers who wished to be served by dedicated customer representatives. The Small Business ServiceLine can be accessed via a toll-free telephone number, with the choice of an automated service in English or Spanish or speaking directly with a service representative. The service is available 24-hours a day, 365 days a year and is staffed by 85 service representatives and 7 managers/supervisors versed in small business products and services.
- ◆ The BPurchase.com: launched in February 2001, this internet-based marketplace is designed expressly for small to mid-sized businesses. The web site would allow savings of 5% to 40% on a wide range of products and services, consolidated ordering from many suppliers and a complete, up-to-date record of all purchases.
- ◆ Chase Small Business Leasing: In February 2000, the bank launched the web site, www.smallbizleasing.com, to allow small business customers nationwide to originate equipment leases online. Credit decisions are available 24-hours a day, seven days a week and within five minutes.
- ◆ Chase Small Business Direct: This program meets the needs of small business customers through the use of telephone, fax, computer and mail. A relationship manager, who is a sole point of contact, works one-on-one with each customer to reach the customer's short- and long-term business objectives. In addition, these customers can access their accounts through the telephone, Chase Online Banking and ATMs 24-hours a day, seven days a week. Presently, the bank has dedicated five relationship managers and about 200 business relationships in this program.

- ◆ Chase Online Banking for Small Businesses: In November 2000, the bank launched the business version of its service specifically targeted at small businesses. The service allows customers to view business and personal accounts together, pay employees electronically, and tax payment services for a small monthly fee. The service has dedicated service representatives to respond to customers' questions.
- ◆ Loans over the Internet: Although the web site, www.cashfinder.com, is no longer available, there is a link to the bank's web site where customers and prospects can obtain information on JPMCB products and services and apply for a loan online.
- ◆ *Bank by Mail*: the bank has a dedicated processing area where customers and /or third parties can mail checks for deposit into accounts using pre-addressed envelopes provided by the bank.

In addition, the bank has the Workplace Financial Solutions which has a range of programs under it. The following is a listing of the programs:

- ◆ *Corporate Employee Financial Services Program*: employees of sponsoring companies enrolled in Chase Better Banking relationship and direct deposit of payroll are offered discounts. The discounts involve no minimum balance requirement for the first year. Moreover, the bank provides seminars and sign-up days for mortgages and home equity loans.
- ◆ *Ready Pay*: a payroll vehicle designed to boost participation in direct deposit with non-banked employees of participating companies. Enrolled employees can access their accounts through ATMs, point of sale terminals ("POS") and ServiceLine. Each participating employer determines the number of free monthly ATM withdrawals and employees who exceed the limit are charged \$1 per transaction. POS transactions are free of charge.
- ◆ *Ready Pay Online*: designed primarily for small businesses unable to benefit from Automated Clearinghouse System. The bank establishes "sub-accounts" for each employee and their pays are funded through Chase Online Banking. Employees can access their pay through ATMs, POS and point of Banking location.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

During the examination period, 42.1% of the branches had extended office hours outside of the normal banking hours of 8:00 a.m. to 5:00 p.m. from Monday to Friday or were opened on Saturdays. Five branches were open on Sundays.

The bank's branch closing policy is comprehensive and adequate.

Community Development Services: - “Outstanding”

The bank’s level of community development services for the evaluation period was excellent. JPMCB has demonstrated leadership through numerous innovative programs that address the needs of diverse constituents within its assessment area.

Following is a summary of JPMCB’s community development service activities for the evaluation period:

Underwriting and sale of participations: The bank underwrites credit facilities and sells participations to programs and entities that might not have the resources to do so on their own. Such entities include GRAND, NYCERS, HDC and HPD.

Get Connected: The bank’s CLU offers a program that targets new businesses. The “Get Connected” program offer three years of technical assistance provided by the Rochester Minority Business Development Corporation and The Business Outreach Center Network, Inc. to growing entities and existing businesses in difficulty. JPMCB absorbs the first year’s annual fee and the bank and the borrower equally share the second year’s fee. The borrower is responsible for the third year’s fee, while the bank agrees to reduce the loan rate by 1.5% based upon the technical assistance provider certifying that the borrower has completed the program.

Foreclosure Prevention: To make its affordable mortgage program more effective, the bank has an early intervention program for delinquent loans. The bank begins early intervention on delinquent clients on the seventh day of the month and subsequent follow-ups include appointments at the borrower’s convenience, home visits (usually on weekends or evenings) and referrals to local counseling agencies.

Landlord Seminars: During the evaluation period, the bank conducted 32 landlord seminars, in English and Spanish, for customers who have been approved for 2-6 family home mortgages. The seminars focus on landlords’ responsibilities and how to plan for and manage the related financial responsibilities. The seminars drew 445 attendees.

Branch-Based Homebuyer Seminars: The bank, through its Affordable Mortgage staff, regularly holds first-time homebuyer seminars in its branches. The seminars are used to educate first time homebuyers on looking for a home, saving for a down payment and self-qualifying for a mortgage. The bank’s affordable mortgage products are also reviewed during these seminars. During the evaluation period, 101 seminars were held throughout New York City as well as the counties of Nassau, Suffolk and Westchester, with 1,190 in attendance.

Affordable Housing Seminars and Workshops: The bank’s mortgage lending officers have developed, implemented and collaborated in home-buyer education seminars and workshops in conjunction with local community organizations and churches, financial education and counseling providers, business associations, government agencies and labor unions. These seminars and workshops, conducted in English, Spanish or in bilingual or multilingual

environments, were held throughout New York City, Buffalo, Rochester, Syracuse and the counties of Nassau, Suffolk and Westchester.

Credit Institute for Economic Development (“CIED”) JPMCB provides a free five-day credit training, portfolio management and problem loan management program designed to enhance the credit skills of professionals that work for nonprofit organizations or government agencies engaged in community and economic development. These professionals are drawn from low-income credit unions, municipal loan pools, loan funds, community banks and technical assistance providers. The program uses a combination of lectures, case studies, classroom discussions and role-playing to enhance knowledge of credit analysis. To date, more than 250 professionals from CDFIs have attended and benefited from this program.

Personal Financial Management Seminars and Workshops: The bank hosts and participates in seminars and workshops that provide financial education to individuals. During the examination period, the bank either hosted or participated in 50 seminars and workshops reaching more than 2,200 people.

Small Business Seminars and Workshops: The bank regularly hosts and participates in seminars and workshops that provide education to small business owners, particularly women and minority business owners. These seminars and workshops cover a range of topics including business planning, managing cash flow, business financing, marketing and analyzing a company's performance. These are often held in collaboration with local community organizations and business and professional organizations. During 1999 and 2000, the bank participated in 207 seminars and workshops that reached approximately 10, 000 individuals in New York, New Jersey, Connecticut and Texas.

Business Resource Centers (“BRC”): Through these five centers, JPMCB furnishes free technical assistance to small business owners and prospective entrepreneurs. BRCs furnish information about small business financing and management for small business owners and those exploring the idea of becoming entrepreneurs. Staff field questions on topics that include: planning a new venture, analyzing potential business problems, identifying appropriate solutions, providing referrals to appropriate resources and accessing capital. Centers also provide access to a database detailing professional groups, trade associations, government and private-sponsored loan funds that may match a client's particular situation. The centers focus on start-up businesses, those in business for less than two years and first-time borrowers. BRC staff has extensive experience helping minority and women entrepreneurs to qualify for conventional and SBA-guaranteed loan programs. Besides English, BRCs' staff speak Spanish, Mandarin and Russian.

CFI Accounting Services Program: The bank partnered with an accounting service provider to make available affordable accounting services to CDFIs that participate in SBA 7(a) Guaranty Loan Program. The program reduces the CDFI's administrative responsibilities associated with payment collection and reporting, monitoring of repayment activity, and responding timely to past-due situations. The program also develops databases to track borrowers' payment history, enabling the CDFIs to make informed credit decisions.

Cut to the Chase: This is a radio program that the bank and community development organizations use to educate the public on the importance of good credit and the mortgage process.

Management Information for Small Business Entrepreneurs: The bank has prepared a series of booklets designed to assist in the management of small businesses. Titles include: The Business Plan; Cash Flow; Marketing Personnel; Cost Management; Financing; Succession Planning; Business Insurance; Essentials for Success, and Profiting from Technology. These booklets are distributed throughout the branch network.

Small Business Technical Assistance/Education Package: The bank's commercial lending department provides outreach and technical assistance to small and start-up businesses. In connection with these activities, the CLU distributes a small business technical assistance/education package to interested customers, participants at seminars, and nonprofit organizations such as local development corporations.

Not-for-Profit Resource Center: The NFP Resource Center is dedicated to helping nonprofit organizations with annual operating budgets of \$5 million or less to improve their management effectiveness and efficiency. Services include workshops, consulting services, real estate lending, grants, volunteer center, seminar series, board training, a speaker's bureau, as well as in-kind contributions. The services are provided year-round in those parts of the tri-state area where the bank has a presence.

BusinessLINC: In 1999, the bank participated in the BusinessLINC Roundtable meeting hosted by President Clinton. BusinessLINC is a business mentoring effort aimed at stimulating economic growth in economically distressed urban and rural areas.

Minority and Women Owned Business Development Program: - This program is a supplier diversity initiative designed to ensure that Minority- and Women-Owned Business Enterprises ("MWBES") have access to the bank's procurement processes and information that could be useful to their businesses. The program leverages the relationship between purchasers and suppliers and allows the bank to reach a weaker level of borrower by recruiting the active support of purchasers. Referrals to the program come generally from corporations and agencies that purchase goods and services from MWBEs. If the supplier enterprises are recommended by the purchaser and certified under the bank's purchasing program, the suppliers are able to be pre-qualified for contract financing which often results in referral to specialized lending groups. In 1999, JPMCB purchased over \$205 million in goods and services from approximately 500 certified businesses.

Contractors Loan and Management Program ("CLAMP"): JPMCB in partnership with Consortium for Central Harlem Development ("CACHED"), a technical assistance provider for small construction contractors, and Washington Heights/Inwood Development ("WHICH"), a loan fund, formed CLAMP to provide loans to small construction contractors. JPMCB designed the credit criteria for the loan pool and wrote the proposal to the Upper Manhattan

Empowerment Zone for low-cost, subordinated funding. In addition, the bank has staff on CLAMP's board of directors and credit committee.

Loan Referrals: The bank refers businesses that it has turned down for traditional loans to CDFIs for loans after prescreening them using the CDFIs' underwriting criteria and obtaining their permission to make referrals to the CDFIs. Bank staff meets monthly with CDFI staff to review volume and community impact.

Childcare Exchange ("CHEX"): In 1999, JPMCB, Nonprofit Finance Fund ("NFF"), the Enterprise Foundation, Local Initiatives Support Corporation ("LISC"), Childcare, Inc. and Citibank formed a task force to address capital financing problems faced by childcare providers. A significant amount of time was spent meeting with public sector officials to discuss the problem and possible remedies. The result was a \$15 million capital grant program funded by the New York State Office of Children and Family Services ("OCFS") and administered by the Dormitory Authority of the State of New York ("DASNY"). NFF applied for and was approved for a CDFI grant to launch CHEX in the same year.

New York Community Investment Corporation ("NYCIC"): During 1999 and 2000, the bank provided analytical and mapping support to NYCIC, a community development venture capital fund, to help it apply for federal certification as a CDFI. NYCIC's application was approved in 2000. In addition, an executive vice president and a senior vice president of the bank serve as the corporation's chairman of the board of managers and chairwoman of the investment committee, respectively.

Welfare to Work/Employment Initiatives: The bank has taken a leadership role in developing, sponsoring, convening, funding and participating in a number of initiatives designed to enable unemployed individuals to become self-sufficient by obtaining the training and other assistance needed to enter the workforce. In 1999, the bank's staff consulted with Goodwill Industries, an employer link training program, to develop its training curriculum. More than 100 individual have been trained and placed by Goodwill Industries, 31 of whom were placed at JPMCB. The bank has also provided a managing director to run the New York office of the Welfare to Work Partnership, a national, nonpartisan effort of the American business community to help move those on welfare into jobs in the private sector.

Employee Participation: the bank actively encourages its employees to participate in various activities related to the provision of financial services. Involvement includes serving as members of board of directors, advisory boards and loan review committees of various organizations. Organizations include both for-profit and nonprofit groups, most of which are dedicated to housing, economic development, community service and small business causes. During the evaluation period, 61 officers of the bank with the title of assistant vice president or higher were committee members of 135 entities and participated in loan review or advisory committees, or as members of boards of directors. JPMCB also encourages its employees and retirees to make contributions, which the bank matches on a dollar-to-dollar basis. The bank's contribution is reflected in the *Grants* section of the *Investment Test*.

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 types of credit offered by the institution.

Evidence of prohibited discriminatory or other illegal credit practices.

The most recent regulatory compliance report concurrent with this assessment indicates satisfactory performance in terms of adherence to anti-discrimination or other applicable laws and regulations. No evidence of prohibited discrimination or other illegal credit practices was noted.

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.

JPMCB actively ascertains the credit needs of many of the communities within its assessment areas and is successful in creating public awareness of its credit products and services. In achieving this, the bank uses various outreach methods, including maintaining ongoing contacts with community and professional organizations, interacting with governmental agencies and officials, and by conducting consumer surveys.

At JPMCB, the CDG is charged with CRA responsibility. Members of the CDG are responsible for contacts with community groups, outreach to small business owners, and promoting minority- and women-owned business development. Ascertainment of the community credit needs is done via CDG's key unit, community relations unit ("CRU"). The unit, with a stated goal of improving the quality of life in the targeted areas, coordinates the bank's human, financial, and technical resources and programs. CRU has established an effective two-way channel of communication by using specialized groups, such as the Streetbankers, the Minority- and Women-Owned Business Development Group ("MWBDG"), and the Community Advisory Board.

The following describes the scope and coordination of the bank's community outreach initiatives:

The Streetbankers is one of the primary vehicles used by CRU to achieve its goals. The Streetbankers is a group of seasoned bankers charged with establishing contacts with community leaders and government agencies, in order to ascertain credit and community

development funding needs. The Streetbankers is organized geographically and builds a knowledge base of its communities by conducting forums and presentations and by supporting the community reinvestment and business goals of CDG. An important role of the Streetbankers is to advise the bank of events that may have an important social or economic impact on the communities. The Streetbankers outreach to community organizations also provides technical assistance to community-based organizations. In addition to promoting the various products and services offered by the bank, the Streetbankers supports the not-for-profit resource centers that organize seminars and arranges for the bank's staff to speak on a variety of subjects, such as community development, investment/retirement planning, cash management, and human resources management. It also arranges for JPMCB's employees to participate in a variety of volunteer activities, such as board membership in nonprofit organizations, that help the bank understand the special credit needs of these groups. The Streetbankers is also the contact point for certain non-profit groups applying for grants that fall under the corporate social responsibility unit of CDG.

Small Business Financial Services ("SBFS") is responsible for developing strategies and programs for traditional commercial clients with annual sales below \$3 million and "emerging markets" clients, defined as ethnic and minority and women-owned business enterprises. In order to meet its mission, SBFS develops alliances with community organizations and associations and leverages specialized units within the bank to develop useful financial products for the target markets. In addition, SBFS supports three business resource centers that provide small businesses with research capabilities and personal advice from experience business advisors.

The emerging markets sales and service teams are equipped to serve Korean, Chinese, African/Caribbean, Hispanic and East Indian ethnic groups, as well as minority and women-owned businesses. The teams network with community and business trade organizations using their understanding of culture and language skills.

Community forums are held to provide local community groups with the opportunity to meet with JPMCB's representatives and at the same time, to solicit feedback from the audience. During the evaluation period, the bank held 25 community forums through its assessment area in the state of New York. The forums were held in New York City, Long Island, Westchester/mid Hudson, Eastern and Western Upstate New York.

The Product Development, Research and Administrative Group ("PDRAG") of the bank conducts surveys regularly to assess market needs and the bank's market share in certain product and service categories. PDRAG assists various groups and the bank's management to determine and achieve their strategic goals by collecting, tabulating, and analyzing market data.

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 products and services throughout its assessment areas through the use of a variety of advertising techniques that include radio, television, billboards, foreign language publications, regional and local newspapers, magazines, statement stuffers and a web-site. Both national and ethnic media are used. The bank distributes direct mailings, handbills, and brochures.

JPMCB also organizes and participates in homebuyer, small business, landlord and other seminars to promote its products and services. Periodic surveys are conducted in order to improve marketing of its credit products and services and to determine the suitability and efficiency of its products and services in meeting the needs of the communities. The CDG group is responsible for the marketing of products that are targeted to LMI geographies and borrowers.

The bank's corporate marketing approach is decentralized across business lines but the bank cross leverages its efforts through the use of a communications committee. The committee is made up of representatives from numerous groups of the bank, including CDG, SBFS, branch banking, middle-market, and deposit & investment and corporate communications.

Market research, performed by the PDRAG, identifies sales opportunities for such products as home improvement, home equity and mortgage loans. Specific uses of the collected data include establishing targeted mailing lists, identifying neighborhoods where the bank might contact real estate/mortgage brokers and analyzing potential sites for home mortgage seminars.

In addition to the traditional marketing efforts mentioned, JPMCB's CRA compliance, marketing and communications department, responsible for bank-wide CRA compliance and strategic planning, has developed a targeted communication and marketing program to maintain contact between the leadership of local communities and the bank. The unit publishes "In the Community", a quarterly newsletter designed to apprise community groups of such CDG programs and activities as the promotion of the business resource centers and the availability of the SBA's FA\$TRAK program. The newsletter is distributed to tri-state legislators and community leaders. This publication frequently generates two-way communication, which helps in ascertaining the credit needs of the community in addition to its marketing objectives.

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

An executive vice president and head of CDG has the primary responsibility of monitoring the bank's CRA program. Senior management of JPMC actively monitors the bank's CRA performance through monthly lending reports and periodic self-assessments. The head of

CDG and the chairman of CMMC make periodic presentations to the public policy committee of the board of directors. The chairman of this committee reports pertinent information to the full board of JPMC. During the evaluation period, three presentations were made to the public policy committee. The committee was advised on matters, including:

- reviews of JPMC's performance under its 5-year, \$18.1 billion public commitment;
- reviews of CDG and its key activities; and,
- reviews of the HMDA reports from all its HMDA-reportable entities.

The implementation, establishment, and the monitoring of strategic goals and performances are the results of the collective efforts and coordination of various committees, composed of both bank employees and external community groups. The following are brief descriptions of the committees, which have significant contribution in monitoring the various stages of the CRA program:

Community Advisory Board ("CAB") is composed of community leaders and experts in the fields of housing, economic development, education and social services from markets served by Chase throughout the tri-state area. The group has a total of 47 members and is diverse, both geographically and ethnically. CAB, meeting both quarterly and on ad-hoc basis, advises the bank on the development, implementation, and monitoring of CDG's plans. Specifically, it addresses priority areas of concern and develops a need assessment in those communities represented by its members. Members of CAB also communicate the programs offered by the bank to their constituents.

Community Development Group Management Committee, chaired by the head of CDG, is comprised of the senior CDG department heads, as well as other JPMC staff with responsibility for national affordable mortgage business, consumer compliance, fair lending, marketing, communications, and legal issues. This committee meets once a month and is responsible for the implementation of the bank's programs.

Small Business Performance Committee, is chaired by the group executives for Small Business Financial Services, Channel Management, and CDG, and includes senior officers from each of these areas. The committee reviews the progress against plan and discusses new initiatives to increase small business lending in LMI markets.

Mortgage Performance Committee – this committee is chaired by the vice-chairman of the national consumer service division. Members include the chairman and the president of CMMC, all senior production channel managers, the head of CDG, the CRA Officer, and senior compliance, legal, and analytical support staff. It reviews progress against planned goals and discusses new initiatives to increase mortgage penetration for LMI households and in LMI communities. It meets 6 times a year.

Chase Community Development Corporation's board of directors, composed of senior officers of JPMC meets semi-annually. This board is responsible for reviewing the progress of the corporation in meeting the community development needs of the community, the election

of CCDC's officers, the establishment of lending authority, and the approval of loans exceeding certain amounts, and approval of equity investments made by CCDC.

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.

In 1999, the bank won the Social Compact Award with Abyssinian Development Corporation for the Pathmark store in East Harlem.

The New York District of the SBA gave the bank the PaceSetter Award for Excellence for the years 1996-1999.

JPMCB was a recent recipient of the SBA National New Markets Preferred Lenders Award for outstanding achievement in urban markets.

The bank was a recent recipient of the inaugural SBA New Markets Lender of the Year Award for exceptional lending achievement.

In 1999, the bank was named "New York MBDA Corporation of the year".

In 1999, the bank was named "One of Top 15 Corporations for Women Business Enterprises" by Women's Business Enterprise National Council, Washington, D.C.

The bank was given the "Coordinator of the Year Award" by New York/New Jersey Minority Purchasing Council.

NYS HMDA LOAN ORIGINATIONS^{1,2} -- YEAR 1999
GEOGRAPHY INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

MSA/County/Area % of NYS A/A Bank Total	Geography Income Level	Home Purchase				Refinancing				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Albany*	low	4	11.43	39	1.22	1	2.86	51	1.65	5	7.14	90	1.44
	moderate	7	20.00	186	5.84	3	8.57	241	7.82	10	14.29	427	6.81
	middle	14	40.00	1,585	49.75	16	45.71	1,488	48.28	30	42.86	3,073	49.03
	upper	10	28.57	1,376	43.19	15	42.86	1,302	42.25	25	35.71	2,678	42.72
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.2	total	35	100.00	3,186	100.00	35	100.00	3,082	100.00	70	100.00	6,268	100.00
Rensselaer*	low	0	0.00	20	2.13	0	0.00	22	2.56	0	0.00	42	2.34
	moderate	2	14.29	104	11.08	4	19.05	119	13.87	6	17.14	223	12.41
	middle	9	64.29	622	66.24	11	52.38	581	67.72	20	57.14	1,203	66.94
	upper	3	21.43	193	20.55	6	28.57	136	15.85	9	25.71	329	18.31
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.1	total	14	100.00	939	100.00	21	100.00	858	100.00	35	100.00	1,797	100.00
Saratoga*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	9	11.69	166	6.26	0	0.00	125	6.38	9	8.57	291	6.31
	middle	49	63.64	1,468	55.35	20	71.43	1,159	59.13	69	65.71	2,627	56.96
	upper	19	24.68	1,017	38.35	8	28.57	676	34.49	27	25.71	1,693	36.71
	zero & NAs	0	0.00	1	0.04	0	0.00	0	0.00	0	0.00	1	0.02
0.3	total	77	100.00	2,652	100.00	28	100.00	1,960	100.00	105	100.00	4,612	100.00
Schenectady*	low	0	0.00	19	1.21	0	0.00	19	1.33	0	0.00	38	1.27
	moderate	1	5.00	194	12.39	5	20.83	176	12.33	6	13.64	370	12.36
	middle	16	80.00	834	53.26	7	29.17	805	56.41	23	52.27	1,639	54.76
	upper	3	15.00	519	33.14	12	50.00	427	29.92	15	34.09	946	31.61
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.1	total	20	100.00	1,566	100.00	24	100.00	1,427	100.00	44	100.00	2,993	100.00
MSA 0160*	low	4	2.74	78	0.93	1	0.93	92	1.26	5	1.97	170	1.08
	moderate	19	13.01	650	7.79	12	11.11	661	9.02	31	12.20	1,311	8.37
	middle	88	60.27	4,509	54.05	54	50.00	4,033	55.04	142	55.91	8,542	54.51
	upper	35	23.97	3,105	37.22	41	37.96	2,541	34.68	76	29.92	5,646	36.03
	zero & NAs	0	0.00	1	0.01	0	0.00	0	0.00	0	0.00	1	0.01
0.7	total	146	100.00	8,343	100.00	108	100.00	7,327	100.00	254	100.00	15,670	100.00
Broome	low	0	0.00	15	0.81	0	0.00	13	0.75	0	0.00	28	0.78
	moderate	9	8.91	230	12.42	16	12.70	171	9.92	25	11.01	401	11.22
	middle	67	66.34	1,110	59.94	72	57.14	1,071	62.16	139	61.23	2,181	61.01
	upper	25	24.75	497	26.84	38	30.16	468	27.16	63	27.75	965	26.99
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.6	total	101	100.00	1,852	100.00	126	100.00	1,723	100.00	227	100.00	3,575	100.00
Tioga*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	middle	9	56.25	119	37.90	2	20.00	101	35.19	11	42.31	220	36.61
	upper	7	43.75	195	62.10	8	80.00	186	64.81	15	57.69	381	63.39
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.1	total	16	100.00	314	100.00	10	100.00	287	100.00	26	100.00	601	100.00
MSA 0960*	low	0	0.00	15	0.69	0	0.00	13	0.65	0	0.00	28	0.67
	moderate	9	7.69	230	10.62	16	11.76	171	8.51	25	9.88	401	9.60
	middle	76	64.96	1,229	56.74	74	54.41	1,172	58.31	150	59.29	2,401	57.50
	upper	32	27.35	692	31.95	46	33.82	654	32.54	78	30.83	1,346	32.23
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.7	total	117	100.00	2,166	100.00	136	100.00	2,010	100.00	253	100.00	4,176	100.00
Erie MSA 1280*	low	8	1.87	171	1.61	1	0.68	405	4.50	9	1.57	576	2.93
	moderate	32	7.49	888	8.34	16	10.81	1,027	11.41	48	8.35	1,915	9.75
	middle	236	55.27	4,935	46.36	75	50.68	4,242	47.13	311	54.09	9,177	46.71
	upper	151	35.36	4,642	43.61	56	37.84	3,326	36.95	207	36.00	7,968	40.56
	zero & NAs	0	0.00	8	0.08	0	0.00	1	0.01	0	0.00	9	0.05
1.6	total	427	100.00	10,644	100.00	148	100.00	9,001	100.00	575	100.00	19,645	100.00
Chemung MSA 2335	low	0	0.00	4	0.39	0	0.00	4	0.46	0	0.00	8	0.42
	moderate	1	3.57	60	5.88	1	11.11	68	7.81	2	5.41	128	6.77
	middle	17	60.71	617	60.49	6	66.67	552	63.38	23	62.16	1,169	61.82
	upper	10	35.71	339	33.24	2	22.22	246	28.24	12	32.43	585	30.94
	zero & NAs	0	0.00	0	0.00	0	0.00	1	0.11	0	0.00	1	0.05
0.1	total	28	100.00	1,020	100.00	9	100.00	871	100.00	37	100.00	1,891	100.00
Nassau	low	0	0.00	1	0.01	0	0.00	0	0.00	0	0.00	1	0.00
	moderate	257	9.06	1,140	7.07	114	7.38	1,171	6.65	371	8.47	2,311	6.85
	middle	1,829	64.49	10,738	66.58	1,015	65.70	12,314	69.88	2,844	64.92	23,052	68.30
	upper	750	26.45	4,245	26.32	416	26.93	4,135	23.46	1,166	26.61	8,380	24.83
	zero & NAs	0	0.00	4	0.02	0	0.00	2	0.01	0	0.00	6	0.02
11.9	total	2,836	100.00	16,128	100.00	1,545	100.00	17,622	100.00	4,381	100.00	33,750	100.00
Suffolk	low	3	0.08	23	0.10	0	0.00	22	0.09	3	0.05	45	0.10
	moderate	926	24.25	5,019	21.55	340	20.31	4,326	18.62	1,266	23.05	9,345	20.09
	middle	2,487	65.12	15,304	65.72	1,132	67.62	15,837	68.17	3,619	65.88	31,141	66.95
	upper	384	10.05	2,904	12.47	202	12.07	3,031	13.05	586	10.67	5,935	12.76
	zero & NAs	19	0.50	35	0.15	0	0.00	15	0.06	19	0.35	50	0.11
15.0	total	3,819	100.00	23,285	100.00	1,674	100.00	23,231	100.00	5,493	100.00	46,516	100.00
MSA 5380	low	3	0.05	24	0.06	0	0.00	22	0.05	3	0.03	46	0.06
	moderate	1,183	17.78	6,159	15.63	454	14.10	5,497	13.46	1,637	16.58	11,656	14.52
	middle	4,316	64.85	26,042	66.07	2,147	66.70	28,151	68.91	6,463	65.45	54,193	67.52
	upper	1,134	17.04	7,149	18.14	618	19.20	7,166	17.54	1,752	17.74	14,315	17.83
	zero & NAs	19	0.29	39	0.10	0	0.00	17	0.04	19	0.19	56	0.07
26.9	total	6,655	100.00	39,413	100.00	3,219	100.00	40,853	100.00	9,874	100.00	80,266	100.00

MSA/County/Area % of NYS A/A Bank Total	Geography Income Level	Home Purchase				Refinancing				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Bronx	low	326	21.02	509	13.07	33	9.14	412	12.81	359	18.78	921	12.95
	moderate	208	13.41	529	13.58	54	14.96	441	13.71	262	13.70	970	13.64
	middle	405	26.11	1,264	32.45	108	29.92	1,132	35.19	513	26.83	2,396	33.69
	upper	611	39.39	1,585	40.69	166	45.98	1,224	38.05	777	40.64	2,809	39.50
	zero & NAs	1	0.06	8	0.21	0	0.00	8	0.25	1	0.05	16	0.22
5.2	total	1,551	100.00	3,895	100.00	361	100.00	3,217	100.00	1,912	100.00	7,112	100.00
Kings	low	339	9.15	936	7.66	76	6.47	899	8.13	415	8.50	1,835	7.89
	moderate	718	19.37	2,509	20.53	260	22.15	2,830	25.61	978	20.04	5,339	22.94
	middle	1,564	42.20	5,270	43.13	442	37.65	4,370	39.54	2,006	41.11	9,640	41.42
	upper	1,067	28.79	3,433	28.10	393	33.48	2,908	26.31	1,460	29.92	6,341	27.25
	zero & NAs	18	0.49	71	0.58	3	0.26	45	0.41	21	0.43	116	0.50
13.3	total	3,706	100.00	12,219	100.00	1,174	100.00	11,052	100.00	4,880	100.00	23,271	100.00
New York	low	59	1.37	321	2.57	21	1.21	248	4.05	80	1.32	569	3.06
	moderate	364	8.45	801	6.41	74	4.26	325	5.31	438	7.25	1,126	6.05
	middle	278	6.45	784	6.28	99	5.70	392	6.40	377	6.24	1,176	6.32
	upper	3,601	83.61	10,559	84.55	1,542	88.82	5,155	84.15	5,143	85.11	15,714	84.42
	zero & NAs	5	0.12	24	0.19	0	0.00	6	0.10	5	0.08	30	0.16
16.5	total	4,307	100.00	12,489	100.00	1,736	100.00	6,126	100.00	6,043	100.00	18,615	100.00
Putnam	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	middle	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	upper	220	100.00	1,890	100.00	99	100.00	1,521	100.00	319	100.00	3,411	100.00
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.9	total	220	100.00	1,890	100.00	99	100.00	1,521	100.00	319	100.00	3,411	100.00
Queens	low	10	0.27	73	0.44	2	0.20	65	0.51	12	0.25	138	0.47
	moderate	264	7.05	1,149	6.91	80	7.86	796	6.24	344	7.22	1,945	6.62
	middle	1,670	44.60	7,864	47.32	446	43.81	6,020	47.20	2,116	44.44	13,884	47.27
	upper	1,795	47.94	7,506	45.17	490	48.13	5,845	45.83	2,285	47.98	13,351	45.45
	zero & NAs	5	0.13	26	0.16	0	0.00	28	0.22	5	0.10	54	0.18
13.0	total	3,744	100.00	16,618	100.00	1,018	100.00	12,754	100.00	4,762	100.00	29,372	100.00
Richmond	low	26	2.54	162	2.47	13	3.72	95	1.85	39	2.84	257	2.20
	moderate	36	3.52	91	1.39	5	1.43	48	0.94	41	2.99	139	1.19
	middle	177	17.30	1,051	16.00	57	16.33	776	15.15	234	17.06	1,827	15.63
	upper	784	76.64	5,260	80.07	274	78.51	4,201	82.00	1,058	77.11	9,461	80.92
	zero & NAs	0	0.00	5	0.08	0	0.00	3	0.06	0	0.00	8	0.07
3.7	total	1,023	100.00	6,569	100.00	349	100.00	5,123	100.00	1,372	100.00	11,692	100.00
Rockland	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	2	0.31	15	0.39	3	1.14	16	0.44	5	0.55	31	0.42
	middle	66	10.20	273	7.10	9	3.42	193	5.35	75	8.24	466	6.25
	upper	579	89.49	3,555	92.41	251	95.44	3,396	94.20	830	91.21	6,951	93.28
	zero & NAs	0	0.00	4	0.10	0	0.00	0	0.00	0	0.00	4	0.05
2.5	total	647	100.00	3,847	100.00	263	100.00	3,605	100.00	910	100.00	7,452	100.00
Westchester	low	5	0.20	19	0.15	1	0.13	13	0.13	6	0.18	32	0.14
	moderate	58	2.33	263	2.03	22	2.82	255	2.61	80	2.45	518	2.28
	middle	223	8.97	1,104	8.50	71	9.09	792	8.11	294	9.00	1,896	8.34
	upper	2,200	88.50	11,594	89.32	687	87.96	8,702	89.14	2,887	88.37	20,296	89.24
	zero & NAs	0	0.00	1	0.01	0	0.00	0	0.00	0	0.00	1	0.00
8.9	total	2,486	100.00	12,981	100.00	781	100.00	9,762	100.00	3,267	100.00	22,743	100.00
MSA 5600	low	765	4.33	2,020	2.86	146	2.53	1,732	3.26	911	3.88	3,752	3.03
	moderate	1,650	9.33	5,357	7.60	498	8.61	4,711	8.86	2,148	9.15	10,068	8.14
	middle	4,383	24.79	17,610	24.98	1,232	21.31	13,675	25.72	5,615	23.93	31,285	25.30
	upper	10,857	61.39	45,382	64.36	3,902	67.50	32,952	61.99	14,759	62.90	78,334	63.34
	zero & NAs	29	0.16	139	0.20	3	0.05	90	0.17	32	0.14	229	0.19
64.0	total	17,684	100.00	70,508	100.00	5,781	100.00	53,160	100.00	23,465	100.00	123,668	100.00
Orange* MSA 5660*	low	8	13.79	60	11.09	6	27.27	50	13.33	14	17.50	110	12.01
	moderate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	middle	17	29.31	191	35.30	6	27.27	109	29.07	23	28.75	300	32.75
	upper	33	56.90	290	53.60	10	45.45	216	57.60	43	53.75	506	55.24
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.2	total	58	100.00	541	100.00	22	100.00	375	100.00	80	100.00	916	100.00
Monroe	low	16	2.17	225	2.16	14	3.29	380	4.54	30	2.58	605	3.22
	moderate	89	12.06	838	8.04	30	7.04	651	7.78	119	10.22	1,489	7.93
	middle	318	43.09	4,956	47.56	212	49.77	3,862	46.17	530	45.53	8,818	46.94
	upper	314	42.55	4,398	42.21	170	39.91	3,470	41.49	484	41.58	7,868	41.89
	zero & NAs	1	0.14	3	0.03	0	0.00	1	0.01	1	0.09	4	0.02
3.2	total	738	100.00	10,420	100.00	426	100.00	8,364	100.00	1,164	100.00	18,784	100.00
Ontario*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	2	2.56	23	2.72	3	6.82	25	3.54	5	4.10	48	3.09
	middle	58	74.36	543	64.11	35	79.55	545	77.20	93	76.23	1,088	70.06
	upper	18	23.08	281	33.18	6	13.64	136	19.26	24	19.67	417	26.85
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.3	total	78	100.00	847	100.00	44	100.00	706	100.00	122	100.00	1,553	100.00
Wayne*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	12	8.96	64	7.31	1	2.38	83	9.70	13	7.39	147	8.49
	middle	113	84.33	772	88.23	39	92.86	713	83.29	152	86.36	1,485	85.79
	upper	9	6.72	39	4.46	2	4.76	60	7.01	11	6.25	99	5.72
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.5	total	134	100.00	875	100.00	42	100.00	856	100.00	176	100.00	1,731	100.00
MSA 6840*	low	16	1.68	225	1.85	14	2.73	380	3.83	30	2.05	605	2.74
	moderate	103	10.84	925	7.62	34	6.64	759	7.65	137	9.37	1,684	7.63
	middle	489	51.47	6,271	51.65	286	55.86	5,120	51.58	775	53.01	11,391	51.62
	upper	341	35.89	4,718	38.86	178	34.77	3,666	36.93	519	35.50	8,384	37.99
	zero & NAs	1	0.11	3	0.02	0	0.00	1	0.01	1	0.07	4	0.02
4.0	total	950	100.00	12,142	100.00	512	1						

MSA/County/Area % of NYS A/A Bank Total	Geography Income Level	Home Purchase				Refinancing				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Madison*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	2	4.88	70	12.22	2	9.09	72	13.95	4	6.35	142	13.04
	middle	36	87.80	436	76.09	17	77.27	380	73.64	53	84.13	816	74.93
	upper	3	7.32	67	11.69	3	13.64	64	12.40	6	9.52	131	12.03
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.2	total	41	100.00	573	100.00	22	100.00	516	100.00	63	100.00	1,089	100.00
Onondaga	low	3	0.93	72	1.31	1	0.68	110	2.60	4	0.85	182	1.87
	moderate	29	8.95	320	5.82	10	6.85	261	6.18	39	8.30	581	5.98
	middle	169	52.16	2,515	45.78	77	52.74	2,009	47.57	246	52.34	4,524	46.56
	upper	123	37.96	2,587	47.09	58	39.73	1,842	43.62	181	38.51	4,429	45.58
	zero & NAs	0	0.00	0	0.00	0	0.00	1	0.02	0	0.00	1	0.01
1.3	total	324	100.00	5,494	100.00	146	100.00	4,223	100.00	470	100.00	9,717	100.00
Oswego*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	1	3.13	121	17.85	5	26.32	144	20.28	6	11.76	265	19.09
	middle	31	96.88	545	80.38	12	63.16	546	76.90	43	84.31	1,091	78.60
	upper	0	0.00	12	1.77	2	10.53	20	2.82	2	3.92	32	2.31
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.1	total	32	100.00	678	100.00	19	100.00	710	100.00	51	100.00	1,388	100.00
MSA 8160*	low	3	0.76	72	1.07	1	0.53	110	2.02	4	0.68	182	1.49
	moderate	32	8.06	511	7.58	17	9.09	477	8.75	49	8.39	988	8.10
	middle	236	59.45	3,496	51.83	106	56.68	2,935	53.86	342	58.56	6,431	52.74
	upper	126	31.74	2,666	39.53	63	33.69	1,926	35.35	189	32.36	4,592	37.66
	zero & NAs	0	0.00	0	0.00	0	0.00	1	0.02	0	0.00	1	0.01
1.6	total	397	100.00	6,745	100.00	187	100.00	5,449	100.00	584	100.00	12,194	100.00
Oneida MSA 8680*	low	0	0.00	4	0.22	0	0.00	7	0.33	0	0.00	11	0.28
	moderate	1	1.67	126	7.08	4	18.18	170	7.94	5	6.10	296	7.55
	middle	38	63.33	981	55.14	10	45.45	1,144	53.41	48	58.54	2,125	54.20
	upper	21	35.00	664	37.32	8	36.36	819	38.24	29	35.37	1,483	37.82
	zero & NAs	0	0.00	4	0.22	0	0.00	2	0.09	0	0.00	6	0.15
0.2	total	60	100.00	1,779	100.00	22	100.00	2,142	100.00	82	100.00	3,921	100.00
NYS A/A TOTAL	low	807	3.04	2,673	1.74	169	1.67	2,815	2.15	976	2.66	5,488	1.93
	moderate	3,030	11.42	14,906	9.72	1,052	10.37	13,541	10.33	4,082	11.13	28,447	10.00
	middle	9,896	37.31	65,881	42.97	3,996	39.39	61,133	46.63	13,892	37.89	127,014	44.66
	upper	12,740	48.04	69,647	45.43	4,924	48.54	53,512	40.81	17,664	48.18	123,159	43.30
	zero & NAs	49	0.18	194	0.13	3	0.03	113	0.09	52	0.14	307	0.11
100.0	total	26,522	100.00	153,301	100.00	10,144	100.00	131,114	100.00	36,666	100.00	284,415	100.00

¹ Figures exclude home improvement and multifamily loans. The bank originated 8 home improvement loans totaling \$112 thousand and 2 multifamily loans totaling \$5 million.

² Bank figures include originations and purchases of the bank and affiliates.

* The bank included only parts of the county or MSA in its assessment area.

Sources of data: FRBNY (bank and affiliates' loans); FFIEC (aggregate loans); bank (assessment area); and 1990 Census (geography income levels).

NYS HMDA LOAN ORIGINATIONS^{1,2} -- YEAR 2000
GEOGRAPHY INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

MSA/County/Area % of NYS A/A Bank Total	Geography Income Level	Home Purchase				Refinancing				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Albany*	low	2	3.57	51	1.54	0	0.00	12	1.12	2	2.56	63	1.43
	moderate	9	16.07	284	8.55	5	22.73	123	11.43	14	17.95	407	9.25
	middle	18	32.14	1,524	45.88	11	50.00	554	51.49	29	37.18	2,078	47.25
	upper	27	48.21	1,463	44.04	6	27.27	387	35.97	33	42.31	1,850	42.06
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	0.3 total	56	100.00	3,322	100.00	22	100.00	1,076	100.00	78	100.00	4,398	100.00
Rensselaer*	low	4	33.33	16	1.58	2	15.38	18	4.10	6	24.00	34	2.34
	moderate	1	8.33	117	11.56	4	30.77	83	18.91	5	20.00	200	13.78
	middle	6	50.00	705	69.66	7	53.85	287	65.38	13	52.00	992	68.37
	upper	1	8.33	174	17.19	0	0.00	51	11.62	1	4.00	225	15.51
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	0.1 total	12	100.00	1,012	100.00	13	100.00	439	100.00	25	100.00	1,451	100.00
Saratoga*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	7	13.73	171	6.36	3	11.11	42	5.39	10	12.82	213	6.14
	middle	30	58.82	1,535	57.11	21	77.78	496	63.67	51	65.38	2,031	58.58
	upper	14	27.45	982	36.53	3	11.11	241	30.94	17	21.79	1,223	35.28
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	0.3 total	51	100.00	2,688	100.00	27	100.00	779	100.00	78	100.00	3,467	100.00
Schenectady*	low	2	7.41	20	1.12	0	0.00	19	2.78	2	4.76	39	1.58
	moderate	8	29.63	263	14.78	0	0.00	110	16.08	8	19.05	373	15.14
	middle	5	18.52	937	52.67	13	86.67	395	57.75	18	42.86	1,332	54.08
	upper	12	44.44	559	31.42	2	13.33	160	23.39	14	33.33	719	29.19
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	0.2 total	27	100.00	1,779	100.00	15	100.00	684	100.00	42	100.00	2,463	100.00
MSA 0160*	low	8	5.48	87	0.99	2	2.60	49	1.65	10	4.48	136	1.15
	moderate	25	17.12	835	9.49	12	15.58	358	12.02	37	16.59	1,193	10.13
	middle	59	40.41	4,701	53.41	52	67.53	1,732	58.16	111	49.78	6,433	54.61
	upper	54	36.99	3,178	36.11	11	14.29	839	28.17	65	29.15	4,017	34.10
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	0.8 total	146	100.00	8,801	100.00	77	100.00	2,978	100.00	223	100.00	11,779	100.00
Broome	low	0	0.00	9	0.48	0	0.00	3	0.41	0	0.00	12	0.46
	moderate	7	11.48	216	11.51	4	19.05	85	11.60	11	13.41	301	11.54
	middle	52	85.25	1,104	58.85	13	61.90	477	65.08	65	79.27	1,581	60.60
	upper	2	3.28	547	29.16	4	19.05	168	22.92	6	7.32	715	27.41
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	0.3 total	61	100.00	1,876	100.00	21	100.00	733	100.00	82	100.00	2,609	100.00
Tioga*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	middle	6	60.00	91	34.08	2	50.00	57	50.00	8	57.14	148	38.85
	upper	4	40.00	176	65.92	2	50.00	57	50.00	6	42.86	233	61.15
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	0.1 total	10	100.00	267	100.00	4	100.00	114	100.00	14	100.00	381	100.00
MSA 0960*	low	0	0.00	9	0.42	0	0.00	3	0.35	0	0.00	12	0.40
	moderate	7	9.86	216	10.08	4	16.00	85	10.04	11	11.46	301	10.07
	middle	58	81.69	1,195	55.76	15	60.00	534	63.05	73	76.04	1,729	57.83
	upper	6	8.45	723	33.74	6	24.00	225	26.56	12	12.50	948	31.71
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	0.4 total	71	100.00	2,143	100.00	25	100.00	847	100.00	96	100.00	2,990	100.00
Erie MSA 1280*	low	3	0.72	169	1.56	14	15.22	311	6.69	17	3.33	480	3.10
	moderate	54	12.92	907	8.36	24	26.09	804	17.29	78	15.29	1,711	11.04
	middle	213	50.96	5,095	46.95	33	35.87	2,165	46.56	246	48.24	7,260	46.84
	upper	148	35.41	4,679	43.12	21	22.83	1,370	29.46	169	33.14	6,049	39.02
	zero & NAs	0	0.00	1	0.01	0	0.00	0	0.00	0	0.00	1	0.01
	1.9 total	418	100.00	10,851	100.00	92	100.00	4,650	100.00	510	100.00	15,501	100.00
Chemung MSA 2335	low	0	0.00	3	0.30	0	0.00	2	0.45	0	0.00	5	0.35
	moderate	0	0.00	72	7.27	0	0.00	35	7.81	0	0.00	107	7.44
	middle	31	83.78	621	62.73	2	100.00	313	69.87	33	84.62	934	64.95
	upper	6	16.22	294	29.70	0	0.00	98	21.88	6	15.38	392	27.26
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	0.1 total	37	100.00	990	100.00	2	100.00	448	100.00	39	100.00	1,438	100.00
Nassau	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	209	9.19	1,131	7.67	30	6.42	720	7.99	239	8.72	1,851	7.79
	middle	1,502	66.08	10,055	68.18	310	66.38	6,604	73.27	1,812	66.13	16,659	70.11
	upper	562	24.73	3,557	24.12	127	27.19	1,689	18.74	689	25.15	5,246	22.08
	zero & NAs	0	0.00	4	0.03	0	0.00	0	0.00	0	0.00	4	0.02
	10.2 total	2,273	100.00	14,747	100.00	467	100.00	9,013	100.00	2,740	100.00	23,760	100.00
Suffolk	low	4	0.12	19	0.09	0	0.00	19	0.14	4	0.10	38	0.11
	moderate	951	28.78	5,118	24.00	143	23.71	2,692	20.06	1,094	28.00	7,810	22.48
	middle	2,045	61.89	13,612	63.84	386	64.01	9,235	68.83	2,431	62.22	22,847	65.77
	upper	298	9.02	2,553	11.97	74	12.27	1,461	10.89	372	9.52	4,014	11.55
	zero & NAs	6	0.18	20	0.09	0	0.00	10	0.07	6	0.15	30	0.09
	14.6 total	3,304	100.00	21,322	100.00	603	100.00	13,417	100.00	3,907	100.00	34,739	100.00

MSA/County/Area % of NYS A/A Bank Total	Geography Income Level	Home Purchase				Refinancing				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
MSA 5380	low	4	0.07	19	0.05	0	0.00	19	0.08	4	0.06	38	0.06
	moderate	1,160	20.80	6,249	17.33	173	16.17	3,412	15.21	1,333	20.05	9,661	16.51
	middle	3,547	63.60	23,667	65.62	696	65.05	15,839	70.62	4,243	63.83	39,506	67.53
	upper	860	15.42	6,110	16.94	201	18.79	3,150	14.04	1,061	15.96	9,260	15.83
	zero & NAs	6	0.11	24	0.07	0	0.00	10	0.04	6	0.09	34	0.06
24.9	total	5,577	100.00	36,069	100.00	1,070	100.00	22,430	100.00	6,647	100.00	58,499	100.00
Bronx	low	168	15.48	487	12.77	23	15.23	268	15.28	191	15.45	755	13.56
	moderate	117	10.78	480	12.59	20	13.25	245	13.97	137	11.08	725	13.02
	middle	282	25.99	1,349	35.38	50	33.11	645	36.77	332	26.86	1,994	35.82
	upper	516	47.56	1,493	39.16	58	38.41	593	33.81	574	46.44	2,086	37.47
	zero & NAs	2	0.18	4	0.10	0	0.00	3	0.17	2	0.16	7	0.13
4.6	total	1,085	100.00	3,813	100.00	151	100.00	1,754	100.00	1,236	100.00	5,567	100.00
Kings	low	380	11.53	1,077	9.00	53	10.11	561	9.47	433	11.34	1,638	9.16
	moderate	638	19.36	2,497	20.87	145	27.67	1,704	28.76	783	20.50	4,201	23.48
	middle	1,435	43.54	5,115	42.75	208	39.69	2,316	39.09	1,643	43.01	7,431	41.53
	upper	835	25.33	3,228	26.98	118	22.52	1,329	22.43	953	24.95	4,557	25.47
	zero & NAs	8	0.24	49	0.41	0	0.00	15	0.25	8	0.21	64	0.36
14.3	total	3,296	100.00	11,966	100.00	524	100.00	5,925	100.00	3,820	100.00	17,891	100.00
New York	low	111	3.17	280	2.53	6	1.15	95	4.03	117	2.91	375	2.79
	moderate	402	11.48	784	7.07	53	10.17	211	8.96	455	11.31	995	7.40
	middle	292	8.34	823	7.42	52	9.98	191	8.11	344	8.55	1,014	7.54
	upper	2,693	76.90	9,177	82.77	410	78.69	1,857	78.85	3,103	77.13	11,034	82.09
	zero & NAs	4	0.11	23	0.21	0	0.00	1	0.04	4	0.10	24	0.18
15.0	total	3,502	100.00	11,087	100.00	521	100.00	2,355	100.00	4,023	100.00	13,442	100.00
Putnam	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	middle	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	upper	176	100.00	1,765	100.00	47	100.00	690	100.00	223	100.00	2,455	100.00
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.8	total	176	100.00	1,765	100.00	47	100.00	690	100.00	223	100.00	2,455	100.00
Queens	low	18	0.45	51	0.31	3	0.67	49	0.73	21	0.48	100	0.43
	moderate	303	7.64	1,217	7.35	38	8.46	447	6.62	341	7.73	1,664	7.14
	middle	1,841	46.43	8,030	48.52	206	45.88	3,420	50.64	2,047	46.38	11,450	49.13
	upper	1,802	45.45	7,235	43.71	202	44.99	2,825	41.83	2,004	45.40	10,060	43.17
	zero & NAs	1	0.03	18	0.11	0	0.00	12	0.18	1	0.02	30	0.13
16.5	total	3,965	100.00	16,551	100.00	449	100.00	6,753	100.00	4,414	100.00	23,304	100.00
Richmond	low	26	2.79	123	2.09	0	0.00	61	2.47	26	2.43	184	2.20
	moderate	15	1.61	52	0.88	2	1.47	22	0.89	17	1.59	74	0.89
	middle	214	22.96	1,131	19.24	25	18.38	429	17.39	239	22.38	1,560	18.69
	upper	677	72.64	4,573	77.79	109	80.15	1,955	79.25	786	73.60	6,528	78.22
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
4.0	total	932	100.00	5,879	100.00	136	100.00	2,467	100.00	1,068	100.00	8,346	100.00
Rockland	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	3	0.69	16	0.45	3	3.33	19	1.22	6	1.15	35	0.69
	middle	36	8.29	251	7.10	7	7.78	108	6.92	43	8.21	359	7.04
	upper	395	91.01	3,264	92.33	80	88.89	1,433	91.80	475	90.65	4,697	92.17
	zero & NAs	0	0.00	4	0.11	0	0.00	1	0.06	0	0.00	5	0.10
2.0	total	434	100.00	3,535	100.00	90	100.00	1,561	100.00	524	100.00	5,096	100.00
Westchester	low	3	0.15	24	0.19	0	0.00	3	0.07	3	0.13	27	0.16
	moderate	43	2.17	244	1.98	20	5.46	169	3.94	63	2.69	413	2.48
	middle	184	9.29	1,202	9.75	43	11.75	464	10.81	227	9.68	1,666	10.42
	upper	1,750	88.38	10,860	88.07	303	82.79	3,655	85.16	2,053	87.51	14,515	87.32
	zero & NAs	0	0.00	1	0.01	0	0.00	1	0.02	0	0.00	2	0.01
8.8	total	1,980	100.00	12,331	100.00	366	100.00	4,292	100.00	2,346	100.00	16,623	100.00
MSA 5600	low	706	4.59	2,042	3.05	85	3.72	1,037	4.02	791	4.48	3,079	3.32
	moderate	1,521	9.90	5,290	7.90	281	12.30	2,817	10.92	1,802	10.21	8,107	8.74
	middle	4,284	27.87	17,901	26.75	591	25.88	7,573	29.36	4,875	27.61	25,474	27.47
	upper	8,844	57.54	41,595	62.15	1,327	58.10	14,337	55.58	10,171	57.61	55,932	60.32
	zero & NAs	15	0.10	99	0.15	0	0.00	33	0.13	15	0.08	132	0.14
66.0	total	15,370	100.00	66,927	100.00	2,284	100.00	25,797	100.00	17,654	100.00	92,724	100.00

MSA/County/Area % of NYS A/A Bank Total	Geography Income Level	Home Purchase				Refinancing				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Orange* MSA 5660*	low	13	27.08	59	10.44	1	14.29	7	5.65	14	25.45	66	9.58
	moderate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	middle	15	31.25	212	37.52	1	14.29	42	33.87	16	29.09	254	36.87
	upper	20	41.67	294	52.04	5	71.43	75	60.48	25	45.45	369	53.56
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.2 total	48	100.00	565	100.00	7	100.00	124	100.00	55	100.00	689	100.00	
Monroe	low	10	1.70	211	2.05	10	7.25	223	5.99	20	2.75	434	3.09
	moderate	50	8.50	869	8.42	14	10.14	311	8.35	64	8.82	1,180	8.41
	middle	235	39.97	4,870	47.21	68	49.28	1,801	48.37	303	41.74	6,671	47.52
	upper	293	49.83	4,363	42.29	46	33.33	1,388	37.28	339	46.69	5,751	40.96
	zero & NAs	0	0.00	3	0.03	0	0.00	0	0.00	0	0.00	3	0.02
2.7 total	588	100.00	10,316	100.00	138	100.00	3,723	100.00	726	100.00	14,039	100.00	
Ontario*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	7	8.14	35	3.83	0	0.00	11	3.20	7	7.61	46	3.65
	middle	58	67.44	592	64.70	4	66.67	271	78.78	62	67.39	863	68.55
	upper	21	24.42	288	31.48	2	33.33	62	18.02	23	25.00	350	27.80
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.3 total	86	100.00	915	100.00	6	100.00	344	100.00	92	100.00	1,259	100.00	
Wayne*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	7	8.54	51	6.45	0	0.00	46	11.50	7	7.78	97	8.14
	middle	66	80.49	703	88.87	6	75.00	327	81.75	72	80.00	1,030	86.48
	upper	9	10.98	37	4.68	2	25.00	27	6.75	11	12.22	64	5.37
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.3 total	82	100.00	791	100.00	8	100.00	400	100.00	90	100.00	1,191	100.00	
MSA 6840*	low	10	1.32	211	1.76	10	6.58	223	4.99	20	2.20	434	2.63
	moderate	64	8.47	955	7.94	14	9.21	368	8.24	78	8.59	1,323	8.02
	middle	359	47.49	6,165	51.28	78	51.32	2,399	53.70	437	48.13	8,564	51.94
	upper	323	42.72	4,688	39.00	50	32.89	1,477	33.06	373	41.08	6,165	37.39
	zero & NAs	0	0.00	3	0.02	0	0.00	0	0.00	0	0.00	3	0.02
3.4 total	756	100.00	12,022	100.00	152	100.00	4,467	100.00	908	100.00	16,489	100.00	
Madison*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	8	19.51	95	14.89	1	8.33	35	13.57	9	16.98	130	14.51
	middle	33	80.49	476	74.61	8	66.67	203	78.68	41	77.36	679	75.78
	upper	0	0.00	67	10.50	3	25.00	20	7.75	3	5.66	87	9.71
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.2 total	41	100.00	638	100.00	12	100.00	258	100.00	53	100.00	896	100.00	
Onondaga	low	10	2.72	67	1.11	4	7.41	72	3.70	14	3.32	139	1.74
	moderate	39	10.60	318	5.28	2	3.70	177	9.09	41	9.72	495	6.21
	middle	174	47.28	2,809	46.64	35	64.81	966	49.59	209	49.53	3,775	47.36
	upper	145	39.40	2,828	46.95	13	24.07	733	37.63	158	37.44	3,561	44.67
	zero & NAs	0	0.00	1	0.02	0	0.00	0	0.00	0	0.00	1	0.01
1.6 total	368	100.00	6,023	100.00	54	100.00	1,948	100.00	422	100.00	7,971	100.00	
Oswego*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	5	15.15	152	23.10	1	33.33	91	26.53	6	16.67	243	24.28
	middle	27	81.82	487	74.01	2	66.67	249	72.59	29	80.56	736	73.53
	upper	1	3.03	19	2.89	0	0.00	3	0.87	1	2.78	22	2.20
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.1 total	33	100.00	658	100.00	3	100.00	343	100.00	36	100.00	1,001	100.00	
MSA 8160*	low	10	2.26	67	0.92	4	5.80	72	2.82	14	2.74	139	1.41
	moderate	52	11.76	565	7.72	4	5.80	303	11.89	56	10.96	868	8.80
	middle	234	52.94	3,772	51.54	45	65.22	1,418	55.63	279	54.60	5,190	52.59
	upper	146	33.03	2,914	39.81	16	23.19	756	29.66	162	31.70	3,670	37.19
	zero & NAs	0	0.00	1	0.01	0	0.00	0	0.00	0	0.00	1	0.01
1.9 total	442	100.00	7,319	100.00	69	100.00	2,549	100.00	511	100.00	9,868	100.00	
Oneida MSA 8680*	low	0	0.00	2	0.10	0	0.00	6	0.51	0	0.00	8	0.25
	moderate	4	4.55	155	7.72	0	0.00	109	9.31	4	4.00	264	8.31
	middle	61	69.32	1,062	52.91	5	41.67	650	55.51	66	66.00	1,712	53.87
	upper	23	26.14	786	39.16	7	58.33	404	34.50	30	30.00	1,190	37.44
	zero & NAs	0	0.00	2	0.10	0	0.00	2	0.17	0	0.00	4	0.13
0.4 total	88	100.00	2,007	100.00	12	100.00	1,171	100.00	100	100.00	3,178	100.00	
NYS A/A TOTAL	low	754	3.28	2,668	1.81	116	3.06	1,729	2.64	870	3.25	4,397	2.06
	moderate	2,887	12.58	15,244	10.32	512	13.51	8,291	12.67	3,399	12.71	23,535	11.04
	middle	8,861	38.60	64,391	43.60	1,518	40.05	32,665	49.90	10,379	38.81	97,056	45.53
	upper	10,430	45.44	65,261	44.19	1,644	43.38	22,731	34.72	12,074	45.15	87,992	41.28
	zero & NAs	21	0.09	130	0.09	0	0.00	45	0.07	21	0.08	175	0.08
100.0 total	22,953	100.00	147,694	100.00	3,790	100.00	65,461	100.00	26,743	100.00	213,155	100.00	

¹ Figures exclude home improvement and multifamily loans. The bank originated 1 home improvement loan totaling \$25 thousand and 1 multifamily loans totaling \$5.7 million.

² Bank figures include originations and purchases of the bank and two affiliates.

* The bank included only parts of the county or MSA in its assessment area.

Sources of data: FRBNY (bank and affiliates' loans); FFIEC (aggregate loans); bank (assessment area); and 1990 Census (geography income levels).

NYS HMDA LOAN ORIGINATIONS^{1,2} -- YEAR 1999

GEOGRAPHY INCOME LEVEL DISTRIBUTION -- VOLUME OF LOANS IN THOUSANDS OF DOLLARS

MSA/County/Area % of NYS A/A Bank Total	Geography Income Level	Home Purchase				Refinancing				Total			
		Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %
Albany*	low	182	6.39	2,113	0.61	56	2.01	3,188	1.16	238	4.23	5,301	0.85
	moderate	327	11.48	11,612	3.34	176	6.32	14,435	5.25	503	8.93	26,047	4.19
	middle	1,252	43.96	159,059	45.78	1,360	48.83	124,566	45.32	2,612	46.37	283,625	45.58
	upper	1,087	38.17	174,623	50.26	1,193	42.84	132,692	48.27	2,280	40.48	307,315	49.38
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.1 total		2,848	100.00	347,407	100.00	2,785	100.00	274,881	100.00	5,633	100.00	622,288	100.00
Rensselaer*	low	0	0.00	944	1.16	0	0.00	956	1.47	0	0.00	1,900	1.30
	moderate	122	8.96	6,283	7.70	258	18.53	6,571	10.09	380	13.80	12,854	8.76
	middle	998	73.33	52,974	64.91	643	46.19	44,364	68.13	1,641	59.61	97,338	66.34
	upper	241	17.71	21,405	26.23	491	35.27	13,221	20.31	732	26.59	34,626	23.60
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.0 total		1,361	100.00	81,606	100.00	1,392	100.00	65,112	100.00	2,753	100.00	146,718	100.00
Saratoga*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	676	10.64	13,814	4.53	0	0.00	10,331	5.76	676	7.27	24,145	4.99
	middle	3,349	52.71	164,203	53.84	2,158	73.18	100,991	56.30	5,507	59.20	265,194	54.75
	upper	2,329	36.65	126,860	41.60	791	26.82	68,067	37.94	3,120	33.54	194,927	40.24
	zero & NAs	0	0.00	85	0.03	0	0.00	0	0.00	0	0.00	85	0.02
0.2 total		6,354	100.00	304,962	100.00	2,949	100.00	179,389	100.00	9,303	100.00	484,351	100.00
Schenectady*	low	0	0.00	795	0.61	0	0.00	732	0.72	0	0.00	1,527	0.66
	moderate	44	2.88	9,315	7.15	184	7.98	8,082	7.93	228	5.95	17,397	7.49
	middle	987	64.64	61,903	47.54	502	21.78	55,587	54.53	1,489	38.86	117,490	50.61
	upper	496	32.48	58,192	44.69	1,619	70.24	37,540	36.83	2,115	55.19	95,732	41.24
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.1 total		1,527	100.00	130,205	100.00	2,305	100.00	101,941	100.00	3,832	100.00	232,146	100.00
MSA 0160*	low	182	1.51	3,852	0.45	56	0.59	4,876	0.78	238	1.11	8,728	0.59
	moderate	1,169	9.67	41,024	4.75	618	6.55	39,419	6.34	1,787	8.30	80,443	5.42
	middle	6,586	54.47	438,139	50.70	4,663	49.44	325,508	52.39	11,249	52.27	763,647	51.41
	upper	4,153	34.35	381,080	44.10	4,094	43.41	251,520	40.48	8,247	38.32	632,600	42.58
	zero & NAs	0	0.00	85	0.01	0	0.00	0	0.00	0	0.00	85	0.01
0.4 total		12,090	100.00	864,180	100.00	9,431	100.00	621,323	100.00	21,521	100.00	1,485,503	100.00
Broome	low	0	0.00	593	0.46	0	0.00	808	0.70	0	0.00	1,401	0.57
	moderate	277	3.80	10,730	8.30	956	10.85	8,537	7.38	1,233	7.66	19,267	7.87
	middle	4,158	57.06	71,758	55.52	4,813	54.60	66,361	57.37	8,971	55.71	138,119	56.40
	upper	2,852	39.14	46,155	35.71	3,046	34.55	39,961	34.55	5,898	36.63	86,116	35.16
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.3 total		7,287	100.00	129,236	100.00	8,815	100.00	115,667	100.00	16,102	100.00	244,903	100.00
Tioga*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	middle	444	57.96	6,587	29.29	92	13.83	4,964	26.31	536	37.46	11,551	27.93
	upper	322	42.04	15,902	70.71	573	86.17	13,905	73.69	895	62.54	29,807	72.07
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.0 total		766	100.00	22,489	100.00	665	100.00	18,869	100.00	1,431	100.00	41,358	100.00
MSA 0960*	low	0	0.00	593	0.39	0	0.00	808	0.60	0	0.00	1,401	0.49
	moderate	277	3.44	10,730	7.07	956	10.08	8,537	6.35	1,233	7.03	19,267	6.73
	middle	4,602	57.15	78,345	51.64	4,905	51.74	71,325	53.02	9,507	54.22	149,670	52.28
	upper	3,174	39.41	62,057	40.90	3,619	38.18	53,866	40.04	6,793	38.74	115,923	40.50
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.3 total		8,053	100.00	151,725	100.00	9,480	100.00	134,536	100.00	17,533	100.00	286,261	100.00
Erie MSA 1280*	low	377	1.08	8,342	0.90	75	0.67	13,316	2.09	452	0.98	21,658	1.39
	moderate	1,531	4.37	38,439	4.16	611	5.45	42,543	6.67	2,142	4.63	80,982	5.18
	middle	17,597	50.23	356,360	38.54	4,931	43.98	271,352	42.53	22,528	48.72	627,712	40.17
	upper	15,526	44.32	520,940	56.34	5,595	49.90	310,845	48.72	21,121	45.67	831,785	53.23
	zero & NAs	0	0.00	489	0.05	0	0.00	19	0.00	0	0.00	508	0.03
0.8 total		35,031	100.00	924,570	100.00	11,212	100.00	638,075	100.00	46,243	100.00	1,562,645	100.00
Chemung MSA 2335	low	0	0.00	183	0.26	0	0.00	157	0.30	0	0.00	340	0.28
	moderate	45	2.63	2,313	3.23	44	7.76	2,686	5.21	89	3.91	4,999	4.06
	middle	1,024	59.88	37,229	51.95	422	74.43	31,006	60.11	1,446	63.50	68,235	55.37
	upper	641	37.49	31,935	44.56	101	17.81	17,689	34.29	742	32.59	49,624	40.27
	zero & NAs	0	0.00	0	0.00	0	0.00	43	0.08	0	0.00	43	0.03
0.0 total		1,710	100.00	71,660	100.00	567	100.00	51,581	100.00	2,277	100.00	123,241	100.00

MSA/County/Area % of NYS A/A Bank Total	Geography Income Level	Home Purchase				Refinancing				Total			
		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	0.00	534	0.01
	moderate	35,653	6.58	166,170	5.07	13,293	5.48	137,836	5.20	48,946	6.24	304,006	5.13
	middle	290,371	53.61	1,797,508	54.82	137,696	56.80	1,544,721	58.25	428,067	54.59	3,342,229	56.35
	upper	215,641	39.81	1,314,343	40.08	91,449	37.72	968,799	36.53	307,090	39.16	2,283,142	38.49
	zero & NAs	0	0.00	630	0.02	0	0.00	478	0.02	0	0.00	1,108	0.02
12.8	total	541,665	100.00	3,279,185	100.00	242,438	100.00	2,651,834	100.00	784,103	100.00	5,931,019	100.00
Suffolk	low	362	0.06	2,740	0.07	0	0.00	1,983	0.07	362	0.04	4,723	0.07
	moderate	122,576	19.54	696,293	17.74	47,573	19.76	521,124	17.30	170,149	19.60	1,217,417	17.55
	middle	412,111	65.69	2,539,479	64.69	153,998	63.96	1,952,120	64.79	566,109	65.21	4,491,599	64.74
	upper	90,063	14.36	682,634	17.39	39,202	16.28	536,272	17.80	129,265	14.89	1,218,906	17.57
	zero & NAs	2,210	0.35	4,207	0.11	0	0.00	1,387	0.05	2,210	0.25	5,594	0.08
14.2	total	627,322	100.00	3,925,353	100.00	240,773	100.00	3,012,886	100.00	868,095	100.00	6,938,239	100.00
MSA 5380	low	362	0.03	3,274	0.05	0	0.00	1,983	0.04	362	0.02	5,257	0.04
	moderate	158,229	13.54	862,463	11.97	60,866	12.60	658,960	11.63	219,095	13.26	1,521,423	11.82
	middle	702,482	60.09	4,336,987	60.20	291,694	60.37	3,496,841	61.73	994,176	60.17	7,833,828	60.87
	upper	305,704	26.15	1,996,977	27.72	130,651	27.04	1,505,071	26.57	436,355	26.41	3,502,048	27.21
	zero & NAs	2,210	0.19	4,837	0.07	0	0.00	1,865	0.03	2,210	0.13	6,702	0.05
27.0	total	1,168,987	100.00	7,204,538	100.00	483,211	100.00	5,664,720	100.00	1,652,198	100.00	12,869,258	100.00
Bronx	low	57,577	24.20	80,533	12.98	4,384	9.44	50,741	11.78	61,961	21.79	131,274	12.49
	moderate	32,923	13.84	83,744	13.50	6,531	14.06	59,908	13.91	39,454	13.87	143,652	13.67
	middle	65,625	27.58	199,958	32.23	15,858	34.11	155,366	36.07	81,483	28.65	355,324	33.80
	upper	81,652	34.31	254,591	41.03	19,676	42.36	163,828	38.04	101,328	35.63	418,419	39.80
	zero & NAs	190	0.08	1,654	0.27	0	0.00	868	0.20	190	0.07	2,522	0.24
4.6	total	237,967	100.00	620,480	100.00	46,449	100.00	430,711	100.00	284,416	100.00	1,051,191	100.00
Kings	low	56,648	9.03	164,611	7.13	10,461	5.86	117,983	7.18	67,109	8.33	282,594	7.15
	moderate	119,068	18.98	456,024	19.74	37,660	21.11	383,322	23.32	156,728	19.46	839,346	21.23
	middle	247,273	39.43	951,898	41.20	63,642	35.68	656,884	39.96	310,915	38.60	1,608,782	40.69
	upper	201,243	32.09	726,850	31.46	66,064	37.04	479,297	29.16	267,307	33.18	1,206,147	30.51
	zero & NAs	2,946	0.47	10,794	0.47	546	0.31	6,266	0.38	3,492	0.43	17,060	0.43
13.2	total	627,178	100.00	2,310,177	100.00	178,373	100.00	1,643,752	100.00	805,551	100.00	3,953,929	100.00
New York	low	11,980	1.24	76,329	2.21	4,191	1.11	39,943	2.52	16,171	1.21	116,272	2.31
	moderate	46,903	4.87	157,663	4.57	11,569	3.06	58,463	3.69	58,472	4.36	216,026	4.29
	middle	50,464	5.24	171,422	4.97	15,321	4.05	86,450	5.46	65,785	4.90	257,872	5.12
	upper	853,948	88.59	3,042,268	88.16	346,793	91.77	1,398,128	88.28	1,200,741	89.49	4,440,396	88.20
	zero & NAs	639	0.07	3,140	0.09	0	0.00	710	0.04	639	0.05	3,850	0.08
21.9	total	963,934	100.00	3,450,722	100.00	377,874	100.00	1,583,694	100.00	1,341,808	100.00	5,034,416	100.00
Putnam	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	middle	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	upper	32,239	100.00	303,819	100.00	13,056	100.00	205,970	100.00	45,295	100.00	509,789	100.00
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.7	total	32,239	100.00	303,819	100.00	13,056	100.00	205,970	100.00	45,295	100.00	509,789	100.00
Queens	low	1,983	0.38	10,895	0.40	247	0.20	6,792	0.40	2,230	0.35	17,687	0.40
	moderate	43,336	8.41	206,555	7.50	10,364	8.31	108,913	6.43	53,700	8.39	315,468	7.09
	middle	242,336	47.03	1,299,214	47.16	53,893	43.19	775,558	45.75	296,229	46.28	2,074,772	46.62
	upper	227,153	44.08	1,234,912	44.82	60,284	48.31	800,672	47.23	287,437	44.90	2,035,584	45.74
	zero & NAs	524	0.10	3,545	0.13	0	0.00	3,195	0.19	524	0.08	6,740	0.15
10.5	total	515,332	100.00	2,755,121	100.00	124,788	100.00	1,695,130	100.00	640,120	100.00	4,450,251	100.00
Richmond	low	3,133	1.91	19,206	1.82	1,375	3.12	9,629	1.51	4,508	2.17	28,835	1.70
	moderate	5,304	3.24	12,606	1.19	629	1.43	5,072	0.79	5,933	2.86	17,678	1.04
	middle	26,711	16.32	152,551	14.45	5,622	12.75	86,672	13.57	32,333	15.56	239,223	14.12
	upper	128,571	78.53	870,723	82.48	36,451	82.70	536,798	84.05	165,022	79.42	1,407,521	83.07
	zero & NAs	0	0.00	562	0.05	0	0.00	495	0.08	0	0.00	1,057	0.06
3.4	total	163,719	100.00	1,055,648	100.00	44,077	100.00	638,666	100.00	207,796	100.00	1,694,314	100.00
Rockland	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	359	0.33	2,501	0.37	522	1.06	2,661	0.49	881	0.56	5,162	0.42
	middle	7,027	6.49	31,192	4.57	934	1.89	21,460	3.97	7,961	5.05	52,652	4.30
	upper	100,943	93.18	648,803	94.97	48,006	97.06	516,238	95.54	148,949	94.40	1,165,041	95.22
	zero & NAs	0	0.00	674	0.10	0	0.00	0	0.00	0	0.00	674	0.06
2.6	total	108,329	100.00	683,170	100.00	49,462	100.00	540,359	100.00	157,791	100.00	1,223,529	100.00
Westchester	low	770	0.14	2,621	0.09	130	0.08	1,343	0.07	900	0.13	3,964	0.08
	moderate	8,646	1.58	36,905	1.22	3,103	2.01	33,811	1.77	11,749	1.67	70,716	1.43
	middle	31,425	5.73	158,676	5.24	9,522	6.17	104,696	5.48	40,947	5.83	263,372	5.33
	upper	507,243	92.55	2,830,770	93.45	141,493	91.73	1,772,252	92.69	648,736	92.37	4,603,022	93.15
	zero & NAs	0	0.00	209	0.01	0	0.00	0	0.00	0	0.00	209	0.00
11.5	total	548,084	100.00	3,029,181	100.00	154,248	100.00	1,912,102	100.00	702,332	100.00	4,941,283	100.00
MSA 5600	low	132,091	4.13	354,195	2.49	20,788	2.10	226,431	2.62	152,879	3.65	580,626	2.54
	moderate	256,539	8.02	955,898	6.73	70,378	7.12	652,150	7.54	326,917	7.81	1,608,048	7.03
	middle	670,861	20.99	2,964,911	20.87	164,792	16.67	1,887,086	21.82	835,653	19.97	4,851,997	21.23
	upper	2,132,992	66.72	9,912,736	69.77	731,823	74.05	5,873,183	67.90	2,864,815	68.45	15,785,919	69.06
	zero & NAs	4,299	0.13	20,578	0.14	546	0.06	11,534	0.13	4,845	0.12	32,112	0.14
68.4	total	3,196,782	100.00	14,208,318	100.00	988,327	100.00	8,650,384	100.00	4,185,109	100.00	22,858,702	100.00
Orange* MSA 5660*	low	1,225	13.50	7,571	8.82	549	16.92	5,517	10.72	1,774	14.40	13,088	9.53
	moderate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	middle	1,897	20.91	23,544	27.44	816	25.15	11,799	22.92	2,713	22.02		

MSA/County/Area % of NYS A/A Bank Total	Geography Income Level	Home Purchase				Refinancing				Total			
		Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %
Ontario*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	248	2.73	1,204	1.23	135	3.35	1,580	2.72	383	2.92	2,784	1.79
	middle	5,288	58.19	48,964	50.05	2,979	73.99	42,688	73.49	8,267	63.04	91,652	58.78
	upper	3,552	39.08	47,664	48.72	912	22.65	13,821	23.79	4,464	34.04	61,485	39.43
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.2 total	9,088	100.00	97,832	100.00	4,026	100.00	58,089	100.00	13,114	100.00	155,921	100.00	
Wayne*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	712	5.62	3,869	4.88	33	0.95	4,371	7.45	745	4.61	8,240	5.98
	middle	11,130	87.82	71,036	89.69	3,267	93.99	50,121	85.42	14,397	89.15	121,157	87.87
	upper	831	6.56	4,298	5.43	176	5.06	4,182	7.13	1,007	6.24	8,480	6.15
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.3 total	12,673	100.00	79,203	100.00	3,476	100.00	58,674	100.00	16,149	100.00	137,877	100.00	
MSA 6840*	low	798	0.87	22,416	1.78	603	1.41	15,090	1.98	1,401	1.04	37,506	1.85
	moderate	5,336	5.79	57,140	4.53	1,811	4.24	37,226	4.88	7,147	5.30	94,366	4.67
	middle	41,027	44.49	566,653	44.95	22,063	51.64	362,136	47.51	63,090	46.75	928,789	45.92
	upper	45,023	48.82	614,173	48.72	18,247	42.71	347,661	45.61	63,270	46.89	961,834	47.55
	zero & NAs	32	0.03	184	0.01	0	0.00	118	0.02	32	0.02	302	0.01
2.2 total	92,216	100.00	1,260,566	100.00	42,724	100.00	762,231	100.00	134,940	100.00	2,022,797	100.00	
Madison*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	138	5.38	4,090	8.76	104	6.25	4,676	12.41	242	5.72	8,766	10.39
	middle	1,993	77.73	33,639	72.01	1,114	66.95	25,054	66.49	3,107	73.49	58,693	69.54
	upper	433	16.89	8,986	19.24	446	26.80	7,953	21.11	879	20.79	16,939	20.07
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.1 total	2,564	100.00	46,715	100.00	1,664	100.00	37,683	100.00	4,228	100.00	84,398	100.00	
Onondaga	low	117	0.47	3,530	0.76	38	0.33	5,206	1.70	155	0.43	8,736	1.14
	moderate	1,374	5.51	15,283	3.30	383	3.35	12,074	3.94	1,757	4.83	27,357	3.56
	middle	11,222	44.97	185,095	39.99	5,440	47.60	130,671	42.69	16,662	45.80	315,766	41.06
	upper	12,242	49.06	258,949	55.95	5,567	48.71	158,126	51.65	17,809	48.95	417,075	54.24
	zero & NAs	0	0.00	0	0.00	0	0.00	49	0.02	0	0.00	49	0.01
0.6 total	24,955	100.00	462,857	100.00	11,428	100.00	306,126	100.00	36,383	100.00	768,983	100.00	
Oswego*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	31	2.11	6,323	14.98	298	25.25	6,804	16.17	329	12.43	13,127	15.57
	middle	1,436	97.89	34,913	82.69	706	59.83	34,027	80.85	2,142	80.92	68,940	81.77
	upper	0	0.00	985	2.33	176	14.92	1,256	2.98	176	6.65	2,241	2.66
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.0 total	1,467	100.00	42,221	100.00	1,180	100.00	42,087	100.00	2,647	100.00	84,308	100.00	
MSA 8160*	low	117	0.40	3,530	0.64	38	0.27	5,206	1.35	155	0.36	8,736	0.93
	moderate	1,543	5.32	25,696	4.66	785	5.50	23,554	6.10	2,328	5.38	49,250	5.25
	middle	14,651	50.55	253,647	45.97	7,260	50.87	189,752	49.17	21,911	50.65	443,399	47.29
	upper	12,675	43.73	268,920	48.74	6,189	43.36	167,335	43.36	18,864	43.61	436,255	46.52
	zero & NAs	0	0.00	0	0.00	0	0.00	49	0.01	0	0.00	49	0.01
0.7 total	28,986	100.00	551,793	100.00	14,272	100.00	385,896	100.00	43,258	100.00	937,689	100.00	
Oneida MSA 8680*	low	0	0.00	164	0.14	0	0.00	238	0.19	0	0.00	402	0.17
	moderate	32	1.05	4,842	4.21	146	11.47	6,922	5.61	178	4.11	11,764	4.93
	middle	1,702	55.60	56,419	49.02	553	43.44	61,500	49.87	2,255	52.03	117,919	49.46
	upper	1,327	43.35	53,452	46.44	574	45.09	54,584	44.26	1,901	43.86	108,036	45.31
	zero & NAs	0	0.00	227	0.20	0	0.00	84	0.07	0	0.00	311	0.13
0.1 total	3,061	100.00	115,104	100.00	1,273	100.00	123,328	100.00	4,334	100.00	238,432	100.00	
NYS A/A TOTAL	low	135,152	2.97	404,120	1.59	22,109	1.41	273,622	1.60	157,261	2.57	677,742	1.59
	moderate	424,701	9.32	1,998,545	7.86	136,215	8.71	1,471,997	8.62	560,916	9.17	3,470,542	8.16
	middle	1,462,429	32.10	9,112,234	35.82	502,099	32.11	6,708,305	39.27	1,964,528	32.10	15,820,539	37.21
	upper	2,527,166	55.47	13,896,951	54.63	902,773	57.73	8,615,910	50.43	3,429,939	56.05	22,512,861	52.94
	zero & NAs	6,541	0.14	26,400	0.10	546	0.03	13,712	0.08	7,087	0.12	40,112	0.09
100.0 total	4,555,989	100.00	25,438,250	100.00	1,563,742	100.00	17,083,546	100.00	6,119,731	100.00	42,521,796	100.00	

¹ Figures exclude home improvement and multifamily loans. The bank originated 8 home improvement loans totaling \$112 thousand and 2 multifamily loans totaling \$5 million.

² Bank figures include originations and purchases of the bank and two affiliates.

* The bank included only parts of the county or MSA in its assessment area.

Sources of data: FRBNY (bank and affiliates' loans); FFIEC (aggregate loans); bank (assessment area); and 1990 Census (geography income levels).

NYS HMDA LOAN ORIGINATIONS^{1,2} -- YEAR 2000

GEOGRAPHY INCOME LEVEL DISTRIBUTION -- VOLUME OF LOANS IN THOUSANDS OF DOLLARS

MSA/County/Area % of NYS A/A Bank Total	Geography Income Level	Home Purchase				Refinancing				Total			
		Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %
Albany*	low	48	0.88	2,885	0.82	0	0.00	523	0.63	48	0.69	3,408	0.78
	moderate	587	10.78	16,562	4.69	262	17.29	6,772	8.13	849	12.19	23,334	5.35
	middle	1,604	29.45	149,984	42.50	763	50.36	40,845	49.05	2,367	34.00	190,829	43.75
	upper	3,208	58.89	183,468	51.99	490	32.34	35,131	42.19	3,698	53.12	218,599	50.12
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.1	total	5,447	100.00	352,899	100.00	1,515	100.00	83,271	100.00	6,962	100.00	436,170	100.00
Rensselaer*	low	252	24.28	801	0.87	132	12.07	857	2.97	384	18.01	1,658	1.37
	moderate	37	3.56	6,334	7.23	274	25.05	4,229	14.64	311	14.59	10,863	9.01
	middle	661	63.68	63,327	69.04	688	62.89	19,392	67.13	1,349	63.27	82,719	68.58
	upper	88	8.48	20,962	22.85	0	0.00	4,411	15.27	88	4.13	25,373	21.04
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.0	total	1,038	100.00	91,724	100.00	1,094	100.00	28,889	100.00	2,132	100.00	120,613	100.00
Saratoga*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	334	7.71	15,155	4.97	90	4.95	3,071	4.90	424	6.89	18,226	4.95
	middle	2,355	54.35	163,241	53.49	1,317	72.36	36,557	58.27	3,672	59.68	199,798	54.31
	upper	1,644	37.94	126,768	41.54	413	22.69	23,105	36.83	2,057	33.43	149,873	40.74
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.1	total	4,333	100.00	305,164	100.00	1,820	100.00	62,733	100.00	6,153	100.00	367,897	100.00
Schenectady*	low	76	3.16	834	0.55	0	0.00	687	1.66	76	2.08	1,521	0.79
	moderate	420	17.45	12,513	8.31	0	0.00	4,917	11.88	420	11.51	17,430	9.08
	middle	682	28.33	71,791	47.68	882	71.01	22,622	54.67	1,564	42.86	94,413	49.19
	upper	1,229	51.06	65,425	43.45	360	28.99	13,151	31.78	1,589	43.55	78,576	40.94
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.1	total	2,407	100.00	150,563	100.00	1,242	100.00	41,377	100.00	3,649	100.00	191,940	100.00
MSA 0160*	low	376	2.84	4,520	0.50	132	2.33	2,067	0.96	508	2.69	6,587	0.59
	moderate	1,378	10.42	50,864	5.65	626	11.04	18,989	8.78	2,004	10.61	69,853	6.26
	middle	5,302	40.09	448,343	49.80	3,650	64.36	119,416	55.22	8,952	47.38	567,759	50.85
	upper	6,169	46.65	396,623	44.05	1,263	22.27	75,798	35.05	7,432	39.33	472,421	42.31
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.4	total	13,225	100.00	900,350	100.00	5,671	100.00	216,270	100.00	18,896	100.00	1,116,620	100.00
Broome	low	0	0.00	400	0.31	0	0.00	92	0.22	0	0.00	492	0.28
	moderate	239	5.90	9,519	7.28	138	8.76	4,032	9.52	377	6.70	13,551	7.83
	middle	3,640	89.81	70,691	54.09	546	34.64	26,570	62.71	4,186	74.36	97,261	56.20
	upper	174	4.29	50,091	38.32	892	56.60	11,677	27.56	1,066	18.94	61,768	35.69
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.1	total	4,053	100.00	130,701	100.00	1,576	100.00	42,371	100.00	5,629	100.00	173,072	100.00
Tioga*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	middle	328	62.48	5,661	27.22	70	23.33	2,627	40.01	398	48.24	8,288	30.29
	upper	197	37.52	15,133	72.78	230	76.67	3,939	59.99	427	51.76	19,072	69.71
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.0	total	525	100.00	20,794	100.00	300	100.00	6,566	100.00	825	100.00	27,360	100.00
MSA 0960*	low	0	0.00	400	0.26	0	0.00	92	0.19	0	0.00	492	0.25
	moderate	239	5.22	9,519	6.28	138	7.36	4,032	8.24	377	5.84	13,551	6.76
	middle	3,968	86.68	76,352	50.40	616	32.84	29,197	59.66	4,584	71.03	105,549	52.66
	upper	371	8.10	65,224	43.05	1,122	59.81	15,616	31.91	1,493	23.13	80,840	40.33
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.1	total	4,578	100.00	151,495	100.00	1,876	100.00	48,937	100.00	6,454	100.00	200,432	100.00
Erie MSA 1280*	low	230	0.72	9,630	1.02	420	7.58	11,390	3.94	650	1.74	21,020	1.70
	moderate	2,191	6.88	41,275	4.36	909	16.41	34,634	11.99	3,100	8.29	75,909	6.14
	middle	14,949	46.92	364,989	38.54	2,236	40.37	127,016	43.97	17,185	45.95	492,005	39.81
	upper	14,490	45.48	531,089	56.07	1,974	35.64	115,816	40.09	16,464	44.02	646,905	52.34
	zero & NAs	0	0.00	133	0.01	0	0.00	0	0.00	0	0.00	133	0.01
0.8	total	31,860	100.00	947,116	100.00	5,539	100.00	288,856	100.00	37,399	100.00	1,235,972	100.00
Chemung MSA 2335	low	0	0.00	137	0.19	0	0.00	65	0.26	0	0.00	202	0.21
	moderate	0	0.00	2,858	3.90	0	0.00	1,133	4.50	0	0.00	3,991	4.06
	middle	1,867	83.53	41,096	56.13	73	100.00	17,090	67.82	1,940	84.06	58,186	59.12
	upper	368	16.47	29,124	39.78	0	0.00	6,912	27.43	368	15.94	36,036	36.62
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.0	total	2,235	100.00	73,215	100.00	73	100.00	25,200	100.00	2,308	100.00	98,415	100.00
Nassau	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	29,864	6.38	180,537	5.64	3,417	3.86	84,810	6.76	33,281	5.98	265,347	5.96
	middle	254,724	54.43	1,828,197	57.15	46,737	52.80	794,580	63.32	301,461	54.17	2,622,777	58.89
	upper	183,435	39.19	1,188,890	37.17	38,358	43.34	375,517	29.92	221,793	39.85	1,564,407	35.13
	zero & NAs	0	0.00	1,061	0.03	0	0.00	0	0.00	0	0.00	1,061	0.02
11.5	total	468,023	100.00	3,198,685	100.00	88,512	100.00	1,254,907	100.00	556,535	100.00	4,453,592	100.00
Suffolk	low	640	0.11	2,317	0.06	0	0.00	2,199	0.13	640	0.09	4,516	0.08
	moderate	130,957	22.37	782,226	19.49	19,938	19.40	315,360	18.40	150,895	21.93	1,097,586	19.16
	middle	375,745	64.19	2,558,518	63.73	65,566	63.79	1,171,275	68.33	441,311	64.13	3,729,793	65.11
	upper	77,342	13.21	668,471	16.65	17,276	16.81	224,172	13.08	94,618	13.75	892,643	15.58
	zero & NAs	686	0.12	2,965	0.07	0	0.00	1,109	0.06	686	0.10	4,074	0.07
14.3	total	585,370	100.00	4,014,497	100.00	102,780	100.00	1,714,115	100.00	688,150	100.00	5,728,612	100.00

MSA/County/Area % of NYS A/A Bank Total	Geography Income Level	Home Purchase				Refinancing				Total			
		Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %
MSA 5380	low	640	0.06	2,317	0.03	0	0.00	2,199	0.07	640	0.05	4,516	0.04
	moderate	160,821	15.27	962,763	13.35	23,355	12.21	400,170	13.48	184,176	14.80	1,362,933	13.39
	middle	630,469	59.85	4,386,715	60.82	112,303	58.71	1,965,855	66.21	742,772	59.68	6,352,570	62.39
	upper	260,777	24.76	1,857,361	25.75	55,634	29.08	599,689	20.20	316,411	25.42	2,457,050	24.13
	zero & NAs	686	0.07	4,026	0.06	0	0.00	1,109	0.04	686	0.06	5,135	0.05
25.8	total	1,053,393	100.00	7,213,182	100.00	191,292	100.00	2,969,022	100.00	1,244,685	100.00	10,182,204	100.00
Bronx	low	25,747	16.43	85,944	13.97	3,136	16.65	32,342	14.85	28,883	16.45	118,286	14.20
	moderate	18,310	11.68	80,144	13.03	2,665	14.15	32,293	14.83	20,975	11.95	112,437	13.50
	middle	42,320	27.00	194,593	31.63	6,503	34.53	77,740	35.70	48,823	27.81	272,333	32.69
	upper	70,083	44.71	254,084	41.30	6,528	34.66	74,951	34.42	76,611	43.64	329,035	39.50
	zero & NAs	276	0.18	425	0.07	0	0.00	439	0.20	276	0.16	864	0.10
3.6	total	156,736	100.00	615,190	100.00	18,832	100.00	217,765	100.00	175,568	100.00	832,955	100.00
Kings	low	59,898	10.53	197,931	8.13	7,314	8.92	75,386	8.48	67,212	10.33	273,317	8.22
	moderate	115,346	20.28	503,831	20.69	23,562	28.73	238,805	26.85	138,908	21.34	742,636	22.34
	middle	235,120	41.33	1,019,730	41.87	32,828	40.03	351,970	39.57	267,948	41.16	1,371,700	41.26
	upper	156,870	27.57	702,933	28.87	18,313	22.33	221,057	24.85	175,183	26.91	923,990	27.79
	zero & NAs	1,667	0.29	10,782	0.44	0	0.00	2,207	0.25	1,667	0.26	12,989	0.39
13.5	total	568,901	100.00	2,435,207	100.00	82,017	100.00	889,425	100.00	650,918	100.00	3,324,632	100.00
New York	low	20,167	2.15	59,166	1.56	945	0.66	19,587	2.55	21,112	1.95	78,753	1.73
	moderate	54,174	5.78	151,835	4.00	8,391	5.87	38,287	4.99	62,565	5.79	190,122	4.17
	middle	59,202	6.32	236,988	6.25	11,373	7.95	52,800	6.88	70,575	6.53	289,788	6.36
	upper	802,348	85.61	3,339,744	88.05	122,350	85.52	656,064	85.53	924,698	85.60	3,995,808	87.63
	zero & NAs	1,359	0.14	5,184	0.14	0	0.00	300	0.04	1,359	0.13	5,484	0.12
22.4	total	937,250	100.00	3,792,917	100.00	143,059	100.00	767,038	100.00	1,080,309	100.00	4,559,955	100.00
Putnam	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	middle	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	upper	32,212	100.00	305,839	100.00	9,433	100.00	87,761	100.00	41,645	100.00	393,600	100.00
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.9	total	32,212	100.00	305,839	100.00	9,433	100.00	87,761	100.00	41,645	100.00	393,600	100.00
Queens	low	2,674	0.49	7,792	0.27	288	0.49	4,915	0.58	2,962	0.49	12,707	0.34
	moderate	56,854	10.40	235,501	8.17	5,715	9.68	60,520	7.16	62,569	10.33	296,021	7.94
	middle	252,001	46.12	1,385,439	48.08	27,488	46.58	414,924	49.10	279,489	46.16	1,800,363	48.31
	upper	234,599	42.93	1,248,974	43.34	25,525	43.25	363,280	42.99	260,124	42.96	1,612,254	43.26
	zero & NAs	293	0.05	4,049	0.14	0	0.00	1,472	0.17	293	0.05	5,521	0.15
12.5	total	546,421	100.00	2,881,755	100.00	59,016	100.00	845,111	100.00	605,437	100.00	3,726,866	100.00
Richmond	low	3,634	2.29	15,690	1.51	0	0.00	6,079	2.09	3,634	2.03	21,769	1.64
	moderate	1,825	1.15	6,549	0.63	450	2.24	2,652	0.91	2,275	1.27	9,201	0.69
	middle	35,471	22.38	182,987	17.63	3,496	17.38	48,536	16.70	38,967	21.81	231,523	17.42
	upper	117,593	74.18	832,962	80.23	16,172	80.39	233,373	80.30	133,765	74.88	1,066,335	80.25
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3.7	total	158,523	100.00	1,038,188	100.00	20,118	100.00	290,640	100.00	178,641	100.00	1,328,828	100.00
Rockland	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	610	0.80	2,964	0.44	666	4.35	3,557	1.59	1,276	1.40	6,521	0.73
	middle	4,370	5.76	29,816	4.43	860	5.62	11,853	5.31	5,230	5.74	41,669	4.65
	upper	70,836	93.43	639,112	95.06	13,772	90.02	207,580	93.03	84,608	92.86	846,692	94.55
	zero & NAs	0	0.00	454	0.07	0	0.00	137	0.06	0	0.00	591	0.07
1.9	total	75,816	100.00	672,346	100.00	15,298	100.00	223,127	100.00	91,114	100.00	895,473	100.00
Westchester	low	400	0.08	3,678	0.12	0	0.00	413	0.05	400	0.07	4,091	0.10
	moderate	5,822	1.22	38,692	1.23	2,965	4.04	22,160	2.76	8,787	1.59	60,852	1.54
	middle	24,436	5.12	185,175	5.88	6,369	8.68	64,414	8.04	30,805	5.59	249,589	6.32
	upper	446,867	93.58	2,920,463	92.76	64,079	87.29	714,409	89.13	510,946	92.74	3,634,872	92.02
	zero & NAs	0	0.00	306	0.01	0	0.00	165	0.02	0	0.00	471	0.01
11.4	total	477,525	100.00	3,148,314	100.00	73,413	100.00	801,561	100.00	550,938	100.00	3,949,875	100.00
MSA 5600	low	112,520	3.81	370,201	2.49	11,683	2.77	138,722	3.37	124,203	3.68	508,923	2.68
	moderate	252,941	8.56	1,019,516	6.85	44,414	10.54	398,274	9.66	297,355	8.81	1,417,790	7.46
	middle	652,920	22.11	3,234,728	21.72	88,917	21.11	1,022,237	24.80	741,837	21.98	4,256,965	22.39
	upper	1,931,408	65.40	10,244,111	68.80	276,172	65.57	2,558,475	62.06	2,207,580	65.42	12,802,586	67.34
	zero & NAs	3,595	0.12	21,200	0.14	0	0.00	4,720	0.11	3,595	0.11	25,920	0.14
69.9	total	2,953,384	100.00	14,889,756	100.00	421,186	100.00	4,122,428	100.00	3,374,570	100.00	19,012,184	100.00
Orange* MSA 5660*	low	1,829	25.45	7,570	8.32	210	12.43	979	6.78	2,039	22.97	8,549	8.11
	moderate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	middle	2,064	28.72	28,172	30.98	173	10.24	3,717	25.72	2,237	25.20	31,889	30.26
	upper	3,293	45.83	55,191	60.69	1,307	77.34	9,753	67.50	4,600	51.83	64,944	61.63
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.2	total	7,186	100.00	90,933	100.00	1,690	100.00	14,449	100.00	8,876	100.00	105,382	100.00
Monroe	low	347	0.56	10,119	1.02	456	4.74	8,419	3.48	803	1.12	18,538	1.51
	moderate	2,462	3.97	44,692	4.52	626	6.51	17,904	7.40	3,088	4.32	62,596	5.08
	middle	18,699	30.19	395,630	40.00	4,330	45.04	105,723	43.67	23,029	32.18	501,353	40.72
	upper	40,436	65.28	538,512	54.44	4,202	43.71	110,032	45.45	44,638	62.38	648,544	52.68
	zero & NAs	0	0.00	177	0.02	0	0.00	0	0.00	0	0.00	177	0.01
1.5	total	61,944	100.00	989,130	100.00	9,614	100.00	242,078	100.00	71,558	100.00	1,231,208	100.00
Ontario*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	428	4.94	2,264	2.36	0	0.00	767	3.17	428	4.57	3,031	2.52
	middle	5,773	66.66	52,721	54.87	428	61.32	17,591	72.80	6,201	66.26	70,312	58.48
	upper	2,460	28.40	41,091	42.77	270	38.68	5,806	24.03	2,730	29.17	46,897	39.00
	zero & NAs												

MSA/County/Area % of NYS A/A Bank Total	Geography Income Level	Home Purchase				Refinancing				Total			
		Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %
Wayne*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	341	4.23	2,926	4.17	0	0.00	2,080	8.65	341	4.00	5,006	5.31
	middle	6,777	83.98	63,553	90.50	380	84.44	20,333	84.57	7,157	84.00	83,886	88.99
	upper	952	11.80	3,742	5.33	70	15.56	1,630	6.78	1,022	12.00	5,372	5.70
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.2	total	8,070	100.00	70,221	100.00	450	100.00	24,043	100.00	8,520	100.00	94,264	100.00
MSA 6840*	low	347	0.44	10,119	0.88	456	4.24	8,419	2.90	803	0.90	18,538	1.28
	moderate	3,231	4.11	49,882	4.32	626	5.82	20,751	7.15	3,857	4.31	70,633	4.89
	middle	31,249	39.72	511,904	44.30	5,138	47.74	143,647	49.48	36,387	40.68	655,551	45.34
	upper	43,848	55.73	583,345	50.49	4,542	42.20	117,468	40.47	48,390	54.11	700,813	48.48
	zero & NAs	0	0.00	177	0.02	0	0.00	0	0.00	0	0.00	177	0.01
1.9	total	78,675	100.00	1,155,427	100.00	10,762	100.00	290,285	100.00	89,437	100.00	1,445,712	100.00
Madison*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	535	17.60	5,794	10.78	101	7.83	2,178	11.62	636	14.69	7,972	11.00
	middle	2,504	82.40	38,833	72.28	378	29.30	14,158	75.56	2,882	66.57	52,991	73.13
	upper	0	0.00	9,099	16.94	811	62.87	2,401	12.81	811	18.73	11,500	15.87
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.1	total	3,039	100.00	53,726	100.00	1,290	100.00	18,737	100.00	4,329	100.00	72,463	100.00
Onondaga	low	439	1.54	3,395	0.65	130	3.53	2,898	2.30	569	1.77	6,293	0.97
	moderate	1,596	5.60	15,933	3.06	68	1.85	12,860	10.19	1,664	5.17	28,793	4.45
	middle	10,961	38.48	206,233	39.58	2,356	63.97	57,060	45.23	13,317	41.40	263,293	40.68
	upper	15,491	54.38	295,383	56.69	1,129	30.65	53,336	42.28	16,620	51.66	348,719	53.88
	zero & NAs	0	0.00	73	0.01	0	0.00	0	0.00	0	0.00	73	0.01
0.7	total	28,487	100.00	521,017	100.00	3,683	100.00	126,154	100.00	32,170	100.00	647,171	100.00
Oswego*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	255	13.84	7,625	19.25	53	13.49	4,549	23.52	308	13.78	12,174	20.65
	middle	1,484	80.56	30,183	76.20	340	86.51	14,687	75.93	1,824	81.61	44,870	76.11
	upper	103	5.59	1,800	4.54	0	0.00	107	0.55	103	4.61	1,907	3.23
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
0.0	total	1,842	100.00	39,608	100.00	393	100.00	19,343	100.00	2,235	100.00	58,951	100.00
MSA 8160*	low	439	1.32	3,395	0.55	130	2.42	2,898	1.76	569	1.47	6,293	0.81
	moderate	2,386	7.15	29,352	4.78	222	4.14	19,587	11.93	2,608	6.73	48,939	6.29
	middle	14,949	44.80	275,249	44.80	3,074	57.29	85,905	52.31	18,023	46.53	361,154	46.39
	upper	15,594	46.73	306,282	49.85	1,940	36.15	55,844	34.00	17,534	45.27	362,126	46.51
	zero & NAs	0	0.00	73	0.01	0	0.00	0	0.00	0	0.00	73	0.01
0.8	total	33,368	100.00	614,351	100.00	5,366	100.00	164,234	100.00	38,734	100.00	778,585	100.00
Oneida MSA 8680*	low	0	0.00	71	0.05	0	0.00	210	0.34	0	0.00	281	0.14
	moderate	214	4.00	5,490	4.09	0	0.00	4,043	6.58	214	3.53	9,533	4.87
	middle	3,687	68.97	61,821	46.01	263	36.73	32,896	53.51	3,950	65.16	94,717	48.37
	upper	1,445	27.03	66,883	49.78	453	63.27	24,227	39.41	1,898	31.31	91,110	46.52
	zero & NAs	0	0.00	91	0.07	0	0.00	103	0.17	0	0.00	194	0.10
0.1	total	5,346	100.00	134,356	100.00	716	100.00	61,479	100.00	6,062	100.00	195,835	100.00
NYS A/A TOTAL	low	116,381	2.78	408,360	1.56	13,031	2.02	167,041	2.04	129,412	2.68	575,401	1.67
	moderate	423,401	10.12	2,171,519	8.30	70,290	10.91	901,613	10.99	493,691	10.23	3,073,132	8.94
	middle	1,361,424	32.54	9,429,369	36.03	216,443	33.60	3,546,976	43.25	1,577,867	32.69	12,976,345	37.75
	upper	2,277,763	54.45	14,135,233	54.01	344,407	53.47	3,579,598	43.65	2,622,170	54.32	17,714,831	51.54
	zero & NAs	4,281	0.10	25,700	0.10	0	0.00	5,932	0.07	4,281	0.09	31,632	0.09
100.0	total	4,183,250	100.00	26,170,181	100.00	644,171	100.00	8,201,160	100.00	4,827,421	100.00	34,371,341	100.00

¹ Figures exclude home improvement and multifamily loans. The bank originated 1 home improvement loan totaling \$25 thousand and 1 multifamily loans totaling \$5.7 million.

² Bank figures include originations and purchases of the bank and two affiliates.

* The bank included only parts of the county or MSA in its assessment area.

Sources of data: FRBNY (bank and affiliates' loans); FFIEC (aggregate loans); bank (assessment area); and 1990 Census (geography income levels).

NYS 1-4 FAMILY HMDA LOAN ORIGINATIONS^{1,2} -- YEAR 1999
BORROWER INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

MSA/County/Area of NYS A/A Bank Total	Borrower Income Level	Home Purchase				Refinancing				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Albany*	low	2	5.71	158	4.96	0	0.00	167	5.42	2	2.86	325	5.19
	moderate	1	2.86	619	19.43	2	5.71	442	14.34	3	4.29	1,061	16.93
	middle	7	20.00	897	28.15	6	17.14	743	24.11	13	18.57	1,640	26.16
	upper	4	11.43	1,444	45.32	6	17.14	1,396	45.30	10	14.29	2,840	45.31
	zero & NAs	21	60.00	68	2.13	21	60.00	334	10.84	42	60.00	402	6.41
0.2 total		35	100.00	3,186	100.00	35	100.00	3,082	100.00	70	100.00	6,268	100.00
Rensselaer*	low	0	0.00	62	6.60	0	0.00	62	7.23	0	0.00	124	6.90
	moderate	2	14.29	252	26.84	3	14.29	170	19.81	5	14.29	422	23.48
	middle	2	14.29	286	30.46	2	9.52	223	25.99	4	11.43	509	28.32
	upper	2	14.29	326	34.72	1	4.76	327	38.11	3	8.57	653	36.34
	zero & NAs	8	57.14	13	1.38	15	71.43	76	8.86	23	65.71	89	4.95
0.1 total		14	100.00	939	100.00	21	100.00	858	100.00	35	100.00	1,797	100.00
Saratoga*	low	3	3.90	126	4.75	1	3.57	71	3.62	4	3.81	197	4.27
	moderate	8	10.39	428	16.14	1	3.57	228	11.63	9	8.57	656	14.22
	middle	6	7.79	674	25.41	0	0.00	456	23.27	6	5.71	1,130	24.50
	upper	15	19.48	1,378	51.96	8	28.57	968	49.39	23	21.90	2,346	50.87
	zero & NAs	45	58.44	46	1.73	18	64.29	237	12.09	63	60.00	283	6.14
0.3 total		77	100.00	2,652	100.00	28	100.00	1,960	100.00	105	100.00	4,612	100.00
Schenectady*	low	2	10.00	126	8.05	2	8.33	108	7.57	4	9.09	234	7.82
	moderate	1	5.00	428	27.33	0	0.00	250	17.52	1	2.27	678	22.65
	middle	2	10.00	474	30.27	0	0.00	365	25.58	2	4.55	839	28.03
	upper	5	25.00	521	33.27	7	29.17	510	35.74	12	27.27	1,031	34.45
	zero & NAs	10	50.00	17	1.09	15	62.50	194	13.59	25	56.82	211	7.05
0.1 total		20	100.00	1,566	100.00	24	100.00	1,427	100.00	44	100.00	2,993	100.00
MSA 0160*	low	7	4.79	472	5.66	3	2.78	408	5.57	10	3.94	880	5.62
	moderate	12	8.22	1,727	20.70	6	5.56	1,090	14.88	18	7.09	2,817	17.98
	middle	17	11.64	2,331	27.94	8	7.41	1,787	24.39	25	9.84	4,118	26.28
	upper	26	17.81	3,669	43.98	22	20.37	3,201	43.69	48	18.90	6,870	43.84
	zero & NAs	84	57.53	144	1.73	69	63.89	841	11.48	153	60.24	985	6.29
0.7 total		146	100.00	8,343	100.00	108	100.00	7,327	100.00	254	100.00	15,670	100.00
Broome	low	9	8.91	188	10.15	2	1.59	131	7.60	11	4.85	319	8.92
	moderate	8	7.92	493	26.62	8	6.35	263	15.26	16	7.05	756	21.15
	middle	15	14.85	467	25.22	13	10.32	443	25.71	28	12.33	910	25.45
	upper	17	16.83	690	37.26	30	23.81	765	44.40	47	20.70	1,455	40.70
	zero & NAs	52	51.49	14	0.76	73	57.94	121	7.02	125	55.07	135	3.78
0.6 total		101	100.00	1,852	100.00	126	100.00	1,723	100.00	227	100.00	3,575	100.00
Tioga*	low	1	6.25	25	7.96	0	0.00	14	4.88	1	3.85	39	6.49
	moderate	4	25.00	55	17.52	1	10.00	43	14.98	5	19.23	98	16.31
	middle	2	12.50	84	26.75	2	20.00	64	22.30	4	15.38	148	24.63
	upper	2	12.50	145	46.18	1	10.00	154	53.66	3	11.54	299	49.75
	zero & NAs	7	43.75	5	1.59	6	60.00	12	4.18	13	50.00	17	2.83
0.1 total		16	100.00	314	100.00	10	100.00	287	100.00	26	100.00	601	100.00
MSA 0960*	low	10	8.55	213	9.83	2	1.47	145	7.21	12	4.74	358	8.57
	moderate	12	10.26	548	25.30	9	6.62	306	15.22	21	8.30	854	20.45
	middle	17	14.53	551	25.44	15	11.03	507	25.22	32	12.65	1,058	25.34
	upper	19	16.24	835	38.55	31	22.79	919	45.72	50	19.76	1,754	42.00
	zero & NAs	59	50.43	19	0.88	79	58.09	133	6.62	138	54.55	152	3.64
0.7 total		117	100.00	2,166	100.00	136	100.00	2,010	100.00	253	100.00	4,176	100.00
Erie MSA 1280*	low	19	4.45	750	7.05	1	0.68	751	8.34	20	3.48	1,501	7.64
	moderate	53	12.41	2,462	23.13	6	4.05	1,680	18.66	59	10.26	4,142	21.08
	middle	72	16.86	2,991	28.10	16	10.81	2,339	25.99	88	15.30	5,330	27.13
	upper	76	17.80	4,023	37.80	38	25.68	3,575	39.72	114	19.83	7,598	38.68
	zero & NAs	207	48.48	418	3.93	87	58.78	656	7.29	294	51.13	1,074	5.47
1.6 total		427	100.00	10,644	100.00	148	100.00	9,001	100.00	575	100.00	19,645	100.00
Chemung MSA 2335	low	2	7.14	78	7.65	0	0.00	69	7.92	2	5.41	147	7.77
	moderate	2	7.14	241	23.63	0	0.00	161	18.48	2	5.41	402	21.26
	middle	3	10.71	288	28.24	0	0.00	223	25.60	3	8.11	511	27.02
	upper	6	21.43	399	39.12	3	33.33	364	41.79	9	24.32	763	40.35
	zero & NAs	15	53.57	14	1.37	6	66.67	54	6.20	21	56.76	68	3.60
0.1 total		28	100.00	1,020	100.00	9	100.00	871	100.00	37	100.00	1,891	100.00

MSA/County/Area of NYS A/A Bank Total	Borrower Income Level	Home Purchase				Refinancing				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Nassau	low	38	1.34	445	2.76	19	1.23	896	5.08	57	1.30	1,341	3.97
	moderate	163	5.75	2,548	15.80	112	7.25	2,968	16.84	275	6.28	5,516	16.34
	middle	300	10.58	5,006	31.04	213	13.79	4,921	27.93	513	11.71	9,927	29.41
	upper	564	19.89	6,655	41.26	327	21.17	6,433	36.51	891	20.34	13,088	38.78
	zero & NAs	1,771	62.45	1,474	9.14	874	56.57	2,404	13.64	2,645	60.37	3,878	11.49
11.9	total	2,836	100.00	16,128	100.00	1,545	100.00	17,622	100.00	4,381	100.00	33,750	100.00
Suffolk	low	72	1.89	1,316	5.65	46	2.75	1,652	7.11	118	2.15	2,968	6.38
	moderate	305	7.99	5,615	24.11	161	9.62	4,849	20.87	466	8.48	10,464	22.50
	middle	353	9.24	6,889	29.59	251	14.99	6,426	27.66	604	11.00	13,315	28.62
	upper	668	17.49	7,669	32.94	294	17.56	7,009	30.17	962	17.51	14,678	31.55
	zero & NAs	2,421	63.39	1,796	7.71	922	55.08	3,295	14.18	3,343	60.86	5,091	10.94
15.0	total	3,819	100.00	23,285	100.00	1,674	100.00	23,231	100.00	5,493	100.00	46,516	100.00
MSA 5380	low	110	1.65	1,761	4.47	65	2.02	2,548	6.24	175	1.77	4,309	5.37
	moderate	468	7.03	8,163	20.71	273	8.48	7,817	19.13	741	7.50	15,980	19.91
	middle	653	9.81	11,895	30.18	464	14.41	11,347	27.78	1,117	11.31	23,242	28.96
	upper	1,232	18.51	14,324	36.34	621	19.29	13,442	32.90	1,853	18.77	27,766	34.59
	zero & NAs	4,192	62.99	3,270	8.30	1,796	55.79	5,699	13.95	5,988	60.64	8,969	11.17
26.9	total	6,655	100.00	39,413	100.00	3,219	100.00	40,853	100.00	9,874	100.00	80,266	100.00
Bronx	low	25	1.61	119	3.06	5	1.39	165	5.13	30	1.57	284	3.99
	moderate	129	8.32	565	14.51	21	5.82	433	13.46	150	7.85	998	14.03
	middle	239	15.41	1,336	34.30	45	12.47	913	28.38	284	14.85	2,249	31.62
	upper	252	16.25	1,694	43.49	75	20.78	1,199	37.27	327	17.10	2,893	40.68
	zero & NAs	906	58.41	181	4.65	215	59.56	507	15.76	1,121	58.63	688	9.67
5.2	total	1,551	100.00	3,895	100.00	361	100.00	3,217	100.00	1,912	100.00	7,112	100.00
Kings	low	45	1.21	215	1.76	18	1.53	713	6.45	63	1.29	928	3.99
	moderate	297	8.01	1,259	10.30	71	6.05	1,492	13.50	368	7.54	2,751	11.82
	middle	543	14.65	3,336	27.30	150	12.78	2,735	24.75	693	14.20	6,071	26.09
	upper	1,029	27.77	6,305	51.60	328	27.94	4,580	41.44	1,357	27.81	10,885	46.77
	zero & NAs	1,792	48.35	1,104	9.04	607	51.70	1,532	13.86	2,399	49.16	2,636	11.33
13.3	total	3,706	100.00	12,219	100.00	1,174	100.00	11,052	100.00	4,880	100.00	23,271	100.00
New York	low	10	0.23	61	0.49	1	0.06	45	0.73	11	0.18	106	0.57
	moderate	153	3.55	597	4.78	19	1.09	189	3.09	172	2.85	786	4.22
	middle	367	8.52	1,394	11.16	101	5.82	611	9.97	468	7.74	2,005	10.77
	upper	1,930	44.81	9,601	76.88	815	46.95	4,773	77.91	2,745	45.42	14,374	77.22
	zero & NAs	1,847	42.88	836	6.69	800	46.08	508	8.29	2,647	43.80	1,344	7.22
16.5	total	4,307	100.00	12,489	100.00	1,736	100.00	6,126	100.00	6,043	100.00	18,615	100.00
Putnam	low	0	0.00	18	0.95	1	1.01	24	1.58	1	0.31	42	1.23
	moderate	3	1.36	157	8.31	5	5.05	107	7.03	8	2.51	264	7.74
	middle	17	7.73	444	23.49	14	14.14	352	23.14	31	9.72	796	23.34
	upper	85	38.64	1,172	62.01	21	21.21	865	56.87	106	33.23	2,037	59.72
	zero & NAs	115	52.27	99	5.24	58	58.59	173	11.37	173	54.23	272	7.97
0.9	total	220	100.00	1,890	100.00	99	100.00	1,521	100.00	319	100.00	3,411	100.00
Queens	low	31	0.83	349	2.10	14	1.38	657	5.15	45	0.94	1,006	3.43
	moderate	284	7.59	2,126	12.79	65	6.39	1,807	14.17	349	7.33	3,933	13.39
	middle	530	14.16	5,382	32.39	132	12.97	3,477	27.26	662	13.90	8,859	30.16
	upper	662	17.68	7,539	45.37	189	18.57	4,994	39.16	851	17.87	12,533	42.67
	zero & NAs	2,237	59.75	1,222	7.35	618	60.71	1,819	14.26	2,855	59.95	3,041	10.35
13.0	total	3,744	100.00	16,618	100.00	1,018	100.00	12,754	100.00	4,762	100.00	29,372	100.00
Richmond	low	3	0.29	122	1.86	2	0.57	136	2.65	5	0.36	258	2.21
	moderate	40	3.91	807	12.28	18	5.16	540	10.54	58	4.23	1,347	11.52
	middle	139	13.59	2,076	31.60	47	13.47	1,334	26.04	186	13.56	3,410	29.17
	upper	221	21.60	3,046	46.37	85	24.36	2,423	47.30	306	22.30	5,469	46.78
	zero & NAs	620	60.61	518	7.89	197	56.45	690	13.47	817	59.55	1,208	10.33
3.7	total	1,023	100.00	6,569	100.00	349	100.00	5,123	100.00	1,372	100.00	11,692	100.00
Rockland	low	0	0.00	38	0.99	2	0.76	42	1.17	2	0.22	80	1.07
	moderate	19	2.94	249	6.47	8	3.04	199	5.52	27	2.97	448	6.01
	middle	61	9.43	797	20.72	21	7.98	628	17.42	82	9.01	1,425	19.12
	upper	206	31.84	2,568	66.75	102	38.78	2,367	65.66	308	33.85	4,935	66.22
	zero & NAs	361	55.80	195	5.07	130	49.43	369	10.24	491	53.96	564	7.57
2.5	total	647	100.00	3,847	100.00	263	100.00	3,605	100.00	910	100.00	7,452	100.00
Westchester	low	4	0.16	139	1.07	6	0.77	134	1.37	10	0.31	273	1.20
	moderate	83	3.34	860	6.63	23	2.94	516	5.29	106	3.24	1,376	6.05
	middle	181	7.28	2,033	15.66	64	8.19	1,447	14.82	245	7.50	3,480	15.30
	upper	990	39.82	9,249	71.25	314	40.20	6,657	68.19	1,304	39.91	15,906	69.94
	zero & NAs	1,228	49.40	700	5.39	374	47.89	1,008	10.33	1,602	49.04	1,708	7.51
8.9	total	2,486	100.00	12,981	100.00	781	100.00	9,762	100.00	3,267	100.00	22,743	100.00
MSA 5600	low	118	0.67	1,061	1.50	49	0.85	1,916	3.60	167	0.71	2,977	2.41
	moderate	1,008	5.70	6,620	9.39	230	3.98	5,283	9.94	1,238	5.28	11,903	9.62
	middle	2,077	11.75	16,798	23.82	574	9.93	11,497	21.63	2,651	11.30	28,295	22.88
	upper	5,375	30.39	41,174	58.40	1,929	33.37	27,858	52.40	7,304	31.13	69,032	55.82
	zero & NAs	9,106	51.49	4,855	6.89	2,999	51.88	6,606	12.43	12,105	51.59	11,461	9.27
64.0	total	17,684	100.00	70,508	100.00	5,781	100.00	53,160	100.00	23,465	100.00	123,668	100.00

MSA/County/Area of NYS A/A Bank Total	Borrower Income Level	Home Purchase				Refinancing				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Orange* MSA 5660*	low	0	0.00	17	3.14	0	0.00	9	2.40	0	0.00	26	2.84
	moderate	4	6.90	72	13.31	1	4.55	35	9.33	5	6.25	107	11.68
	middle	5	8.62	144	26.62	2	9.09	80	21.33	7	8.75	224	24.45
	upper	24	41.38	281	51.94	10	45.45	208	55.47	34	42.50	489	53.38
	zero & NAs	25	43.10	27	4.99	9	40.91	43	11.47	34	42.50	70	7.64
	0.2 total	58	100.00	541	100.00	22	100.00	375	100.00	80	100.00	916	100.00
Monroe	low	28	3.79	971	9.32	7	1.64	622	7.44	35	3.01	1,593	8.48
	moderate	83	11.25	2,583	24.79	22	5.16	1,513	18.09	105	9.02	4,096	21.81
	middle	63	8.54	2,755	26.44	37	8.69	2,151	25.72	100	8.59	4,906	26.12
	upper	154	20.87	3,889	37.32	96	22.54	3,328	39.79	250	21.48	7,217	38.42
	zero & NAs	410	55.56	222	2.13	264	61.97	750	8.97	674	57.90	972	5.17
	3.2 total	738	100.00	10,420	100.00	426	100.00	8,364	100.00	1,164	100.00	18,784	100.00
Ontario*	low	0	0.00	61	7.20	0	0.00	38	5.38	0	0.00	99	6.37
	moderate	12	15.38	186	21.96	8	18.18	148	20.96	20	16.39	334	21.51
	middle	8	10.26	188	22.20	2	4.55	187	26.49	10	8.20	375	24.15
	upper	21	26.92	395	46.64	10	22.73	279	39.52	31	25.41	674	43.40
	zero & NAs	37	47.44	17	2.01	24	54.55	54	7.65	61	50.00	71	4.57
	0.3 total	78	100.00	847	100.00	44	100.00	706	100.00	122	100.00	1,553	100.00
Wayne*	low	5	3.73	61	6.97	1	2.38	46	5.37	6	3.41	107	6.18
	moderate	15	11.19	214	24.46	3	7.14	185	21.61	18	10.23	399	23.05
	middle	18	13.43	290	33.14	7	16.67	257	30.02	25	14.20	547	31.60
	upper	26	19.40	285	32.57	7	16.67	288	33.64	33	18.75	573	33.10
	zero & NAs	70	52.24	25	2.86	24	57.14	80	9.35	94	53.41	105	6.07
	0.5 total	134	100.00	875	100.00	42	100.00	856	100.00	176	100.00	1,731	100.00
MSA 6840*	low	33	3.47	1,093	9.00	8	1.56	706	7.11	41	2.80	1,799	8.15
	moderate	110	11.58	2,983	24.57	33	6.45	1,846	18.60	143	9.78	4,829	21.88
	middle	89	9.37	3,233	26.63	46	8.98	2,595	26.14	135	9.23	5,828	26.41
	upper	201	21.16	4,569	37.63	113	22.07	3,895	39.24	314	21.48	8,464	38.35
	zero & NAs	517	54.42	264	2.17	312	60.94	884	8.91	829	56.70	1,148	5.20
	4.0 total	950	100.00	12,142	100.00	512	100.00	9,926	100.00	1,462	100.00	22,068	100.00
Madison*	low	2	4.88	39	6.81	1	4.55	30	5.81	3	4.76	69	6.34
	moderate	4	9.76	123	21.47	3	13.64	111	21.51	7	11.11	234	21.49
	middle	7	17.07	146	25.48	3	13.64	124	24.03	10	15.87	270	24.79
	upper	5	12.20	251	43.80	4	18.18	204	39.53	9	14.29	455	41.78
	zero & NAs	23	56.10	14	2.44	11	50.00	47	9.11	34	53.97	61	5.60
	0.2 total	41	100.00	573	100.00	22	100.00	516	100.00	63	100.00	1,089	100.00
Onondaga	low	11	3.40	301	5.48	5	3.42	230	5.45	16	3.40	531	5.46
	moderate	35	10.80	1,091	19.86	14	9.59	682	16.15	49	10.43	1,773	18.25
	middle	28	8.64	1,524	27.74	10	6.85	957	22.66	38	8.09	2,481	25.53
	upper	55	16.98	2,452	44.63	33	22.60	1,870	44.28	88	18.72	4,322	44.48
	zero & NAs	195	60.19	126	2.29	84	57.53	484	11.46	279	59.36	610	6.28
	1.3 total	324	100.00	5,494	100.00	146	100.00	4,223	100.00	470	100.00	9,717	100.00
Oswego*	low	1	3.13	81	11.95	1	5.26	60	8.45	2	3.92	141	10.16
	moderate	6	18.75	192	28.32	3	15.79	135	19.01	9	17.65	327	23.56
	middle	4	12.50	183	26.99	0	0.00	214	30.14	4	7.84	397	28.60
	upper	4	12.50	221	32.60	4	21.05	254	35.77	8	15.69	475	34.22
	zero & NAs	17	53.13	1	0.15	11	57.89	47	6.62	28	54.90	48	3.46
	0.1 total	32	100.00	678	100.00	19	100.00	710	100.00	51	100.00	1,388	100.00
MSA 8160*	low	14	3.53	421	6.24	7	3.74	320	5.87	21	3.60	741	6.08
	moderate	45	11.34	1,406	20.85	20	10.70	928	17.03	65	11.13	2,334	19.14
	middle	39	9.82	1,853	27.47	13	6.95	1,295	23.77	52	8.90	3,148	25.82
	upper	64	16.12	2,924	43.35	41	21.93	2,328	42.72	105	17.98	5,252	43.07
	zero & NAs	235	59.19	141	2.09	106	56.68	578	10.61	341	58.39	719	5.90
	1.6 total	397	100.00	6,745	100.00	187	100.00	5,449	100.00	584	100.00	12,194	100.00
Oneida MSA 8680*	low	1	1.67	115	6.46	0	0.00	113	5.28	1	1.22	228	5.81
	moderate	3	5.00	352	19.79	2	9.09	288	13.45	5	6.10	640	16.32
	middle	7	11.67	526	29.57	3	13.64	557	26.00	10	12.20	1,083	27.62
	upper	13	21.67	761	42.78	5	22.73	1,052	49.11	18	21.95	1,813	46.24
	zero & NAs	36	60.00	25	1.41	12	54.55	132	6.16	48	58.54	157	4.00
	0.2 total	60	100.00	1,779	100.00	22	100.00	2,142	100.00	82	100.00	3,921	100.00
NYS A/A TOTAL	low	314	1.18	5,981	3.90	135	1.33	6,985	5.33	449	1.22	12,966	4.56
	moderate	1,717	6.47	24,574	16.03	580	5.72	19,434	14.82	2,297	6.26	44,008	15.47
	middle	2,979	11.23	40,610	26.49	1,141	11.25	32,227	24.58	4,120	11.24	72,837	25.61
	upper	7,036	26.53	72,959	47.59	2,813	27.73	56,842	43.35	9,849	26.86	129,801	45.64
	zero & NAs	14,476	54.58	9,177	5.99	5,475	53.97	15,626	11.92	19,951	54.41	24,803	8.72
	100.0 total	26,522	100.00	153,301	100.00	10,144	100.00	131,114	100.00	36,666	100.00	284,415	100.00

¹ Figures exclude home improvement loans. The bank originated 31 home improvement loans totaling \$315 thousand.

² Bank figures include loan originations and purchases of the bank and two affiliates.

* The bank included only parts of the county or MSA in its assessment area.

Sources of data: FRBNY (bank and affiliates' loans); FFIEC (aggregate loans); bank (assessment area); and HUD (borrower income levels).

NYS 1-4 FAMILY HMDA LOAN ORIGINATIONS^{1,2} -- YEAR 2000
BORROWER INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

MSA/County/Area of NYS A/A Bank Total	Borrower Income Level	Home Purchase				Refinancing				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Albany*	low	3	5.36	169	5.09	1	4.55	93	8.64	4	5.13	262	5.96
	moderate	4	7.14	702	21.13	4	18.18	230	21.38	8	10.26	932	21.19
	middle	4	7.14	910	27.39	4	18.18	270	25.09	8	10.26	1,180	26.83
	upper	18	32.14	1,469	44.22	4	18.18	401	37.27	22	28.21	1,870	42.52
	zero & NAs	27	48.21	72	2.17	9	40.91	82	7.62	36	46.15	154	3.50
	0.3 total		56	100.00	3,322	100.00	22	100.00	1,076	100.00	78	100.00	4,398
Rensselaer*	low	1	8.33	80	7.91	0	0.00	50	11.39	1	4.00	130	8.96
	moderate	3	25.00	279	27.57	4	30.77	117	26.65	7	28.00	396	27.29
	middle	0	0.00	277	27.37	2	15.38	119	27.11	2	8.00	396	27.29
	upper	2	16.67	361	35.67	0	0.00	132	30.07	2	8.00	493	33.98
	zero & NAs	6	50.00	15	1.48	7	53.85	21	4.78	13	52.00	36	2.48
	0.1 total		12	100.00	1,012	100.00	13	100.00	439	100.00	25	100.00	1,451
Saratoga*	low	3	5.88	125	4.65	3	11.11	53	6.80	6	7.69	178	5.13
	moderate	6	11.76	459	17.08	3	11.11	154	19.77	9	11.54	613	17.68
	middle	11	21.57	692	25.74	5	18.52	193	24.78	16	20.51	885	25.53
	upper	9	17.65	1,380	51.34	5	18.52	317	40.69	14	17.95	1,697	48.95
	zero & NAs	22	43.14	32	1.19	11	40.74	62	7.96	33	42.31	94	2.71
	0.3 total		51	100.00	2,688	100.00	27	100.00	779	100.00	78	100.00	3,467
Schenectady*	low	0	0.00	178	10.01	3	20.00	85	12.43	3	7.14	263	10.68
	moderate	6	22.22	497	27.94	1	6.67	189	27.63	7	16.67	686	27.85
	middle	3	11.11	479	26.93	3	20.00	160	23.39	6	14.29	639	25.94
	upper	6	22.22	595	33.45	1	6.67	216	31.58	7	16.67	811	32.93
	zero & NAs	12	44.44	30	1.69	7	46.67	34	4.97	19	45.24	64	2.60
	0.2 total		27	100.00	1,779	100.00	15	100.00	684	100.00	42	100.00	2,463
MSA 0160*	low	7	4.79	552	6.27	7	9.09	281	9.44	14	6.28	833	7.07
	moderate	19	13.01	1,937	22.01	12	15.58	690	23.17	31	13.90	2,627	22.30
	middle	18	12.33	2,358	26.79	14	18.18	742	24.92	32	14.35	3,100	26.32
	upper	35	23.97	3,805	43.23	10	12.99	1,066	35.80	45	20.18	4,871	41.35
	zero & NAs	67	45.89	149	1.69	34	44.16	199	6.68	101	45.29	348	2.95
	0.8 total		146	100.00	8,801	100.00	77	100.00	2,978	100.00	223	100.00	11,779
Broome	low	4	6.56	222	11.83	1	4.76	82	11.19	5	6.10	304	11.65
	moderate	10	16.39	452	24.09	1	4.76	175	23.87	11	13.41	627	24.03
	middle	13	21.31	499	26.60	4	19.05	184	25.10	17	20.73	683	26.18
	upper	10	16.39	665	35.45	5	23.81	266	36.29	15	18.29	931	35.68
	zero & NAs	24	39.34	38	2.03	10	47.62	26	3.55	34	41.46	64	2.45
	0.3 total		61	100.00	1,876	100.00	21	100.00	733	100.00	82	100.00	2,609
Tioga*	low	1	10.00	15	5.62	1	25.00	12	10.53	2	14.29	27	7.09
	moderate	1	10.00	55	20.60	0	0.00	20	17.54	1	7.14	75	19.69
	middle	5	50.00	65	24.34	0	0.00	31	27.19	5	35.71	96	25.20
	upper	1	10.00	128	47.94	1	25.00	45	39.47	2	14.29	173	45.41
	zero & NAs	2	20.00	4	1.50	2	50.00	6	5.26	4	28.57	10	2.62
	0.1 total		10	100.00	267	100.00	4	100.00	114	100.00	14	100.00	381
MSA 0960*	low	5	7.04	237	11.06	2	8.00	94	11.10	7	7.29	331	11.07
	moderate	11	15.49	507	23.66	1	4.00	195	23.02	12	12.50	702	23.48
	middle	18	25.35	564	26.32	4	16.00	215	25.38	22	22.92	779	26.05
	upper	11	15.49	793	37.00	6	24.00	311	36.72	17	17.71	1,104	36.92
	zero & NAs	26	36.62	42	1.96	12	48.00	32	3.78	38	39.58	74	2.47
	0.4 total		71	100.00	2,143	100.00	25	100.00	847	100.00	96	100.00	2,990
Erie MSA 1280*	low	23	5.50	851	7.84	11	11.96	617	13.27	34	6.67	1,468	9.47
	moderate	62	14.83	2,593	23.90	10	10.87	1,079	23.20	72	14.12	3,672	23.69
	middle	77	18.42	2,970	27.37	7	7.61	1,176	25.29	84	16.47	4,146	26.75
	upper	81	19.38	4,174	38.47	20	21.74	1,515	32.58	101	19.80	5,689	36.70
	zero & NAs	175	41.87	263	2.42	44	47.83	263	5.66	219	42.94	526	3.39
	1.9 total		418	100.00	10,851	100.00	92	100.00	4,650	100.00	510	100.00	15,501
Chemung MSA 2335	low	7	18.92	77	7.78	1	50.00	39	8.71	8	20.51	116	8.07
	moderate	3	8.11	219	22.12	0	0.00	82	18.30	3	7.69	301	20.93
	middle	6	16.22	268	27.07	0	0.00	152	33.93	6	15.38	420	29.21
	upper	10	27.03	405	40.91	0	0.00	161	35.94	10	25.64	566	39.36
	zero & NAs	11	29.73	21	2.12	1	50.00	14	3.13	12	30.77	35	2.43
	0.1 total		37	100.00	990	100.00	2	100.00	448	100.00	39	100.00	1,438
Nassau	low	46	2.02	494	3.35	13	2.78	539	5.98	59	2.15	1,033	4.35
	moderate	270	11.88	2,374	16.10	55	11.78	1,847	20.49	325	11.86	4,221	17.77
	middle	495	21.78	4,361	29.57	82	17.56	2,571	28.53	577	21.06	6,932	29.18
	upper	622	27.36	6,269	42.51	122	26.12	2,986	33.13	744	27.15	9,255	38.95
	zero & NAs	840	36.96	1,249	8.47	195	41.76	1,070	11.87	1,035	37.77	2,319	9.76
	10.2 total		2,273	100.00	14,747	100.00	467	100.00	9,013	100.00	2,740	100.00	23,760

MSA/County/Area of NYS A/A Bank Total	Borrower Income Level	Home Purchase				Refinancing				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Suffolk	low	122	3.69	1,242	5.82	25	4.15	1,125	8.38	147	3.76	2,367	6.81
	moderate	660	19.98	4,972	23.32	103	17.08	3,147	23.46	763	19.53	8,119	23.37
	middle	769	23.27	6,264	29.38	111	18.41	3,911	29.15	880	22.52	10,175	29.29
	upper	767	23.21	7,189	33.72	133	22.06	3,930	29.29	900	23.04	11,119	32.01
	zero & NAs	986	29.84	1,655	7.76	231	38.31	1,304	9.72	1,217	31.15	2,959	8.52
14.6 total	3,304	100.00	21,322	100.00	603	100.00	13,417	100.00	3,907	100.00	34,739	100.00	
MSA 5380	low	168	3.01	1,736	4.81	38	3.55	1,664	7.42	206	3.10	3,400	5.81
	moderate	930	16.68	7,346	20.37	158	14.77	4,994	22.26	1,088	16.37	12,340	21.09
	middle	1,264	22.66	10,625	29.46	193	18.04	6,482	28.90	1,457	21.92	17,107	29.24
	upper	1,389	24.91	13,458	37.31	255	23.83	6,916	30.83	1,644	24.73	20,374	34.83
	zero & NAs	1,826	32.74	2,904	8.05	426	39.81	2,374	10.58	2,252	33.88	5,278	9.02
24.9 total	5,577	100.00	36,069	100.00	1,070	100.00	22,430	100.00	6,647	100.00	58,499	100.00	
Bronx	low	25	2.30	147	3.86	4	2.65	105	5.99	29	2.35	252	4.53
	moderate	123	11.34	588	15.42	21	13.91	275	15.68	144	11.65	863	15.50
	middle	236	21.75	1,123	29.45	30	19.87	548	31.24	266	21.52	1,671	30.02
	upper	325	29.95	1,727	45.29	32	21.19	653	37.23	357	28.88	2,380	42.75
	zero & NAs	376	34.65	228	5.98	64	42.38	173	9.86	440	35.60	401	7.20
4.6 total	1,085	100.00	3,813	100.00	151	100.00	1,754	100.00	1,236	100.00	5,567	100.00	
Kings	low	58	1.76	274	2.29	23	4.39	375	6.33	81	2.12	649	3.63
	moderate	262	7.95	1,086	9.08	48	9.16	863	14.57	310	8.12	1,949	10.89
	middle	713	21.63	3,011	25.16	93	17.75	1,557	26.28	806	21.10	4,568	25.53
	upper	1,131	34.31	6,343	53.01	154	29.39	2,352	39.70	1,285	33.64	8,695	48.60
	zero & NAs	1,132	34.34	1,252	10.46	206	39.31	778	13.13	1,338	35.03	2,030	11.35
14.3 total	3,296	100.00	11,966	100.00	524	100.00	5,925	100.00	3,820	100.00	17,891	100.00	
New York	low	14	0.40	56	0.51	1	0.19	23	0.98	15	0.37	79	0.59
	moderate	126	3.60	450	4.06	8	1.54	77	3.27	134	3.33	527	3.92
	middle	355	10.14	1,218	10.99	34	6.53	237	10.06	389	9.67	1,455	10.82
	upper	1,704	48.66	8,808	79.44	291	55.85	1,760	74.73	1,995	49.59	10,568	78.62
	zero & NAs	1,303	37.21	555	5.01	187	35.89	258	10.96	1,490	37.04	813	6.05
15.0 total	3,502	100.00	11,087	100.00	521	100.00	2,355	100.00	4,023	100.00	13,442	100.00	
Putnam	low	2	1.14	17	0.96	1	2.13	12	1.74	3	1.35	29	1.18
	moderate	6	3.41	131	7.42	2	4.26	62	8.99	8	3.59	193	7.86
	middle	20	11.36	408	23.12	8	17.02	157	22.75	28	12.56	565	23.01
	upper	88	50.00	1,132	64.14	16	34.04	397	57.54	104	46.64	1,529	62.28
	zero & NAs	60	34.09	77	4.36	20	42.55	62	8.99	80	35.87	139	5.66
0.8 total	176	100.00	1,765	100.00	47	100.00	690	100.00	223	100.00	2,455	100.00	
Queens	low	60	1.51	371	2.24	15	3.34	389	5.76	75	1.70	760	3.26
	moderate	362	9.13	2,109	12.74	57	12.69	981	14.53	419	9.49	3,090	13.26
	middle	890	22.45	4,987	30.13	84	18.71	1,973	29.22	974	22.07	6,960	29.87
	upper	1,184	29.86	7,814	47.21	96	21.38	2,587	38.31	1,280	29.00	10,401	44.63
	zero & NAs	1,469	37.05	1,270	7.67	197	43.88	823	12.19	1,666	37.74	2,093	8.98
16.5 total	3,965	100.00	16,551	100.00	449	100.00	6,753	100.00	4,414	100.00	23,304	100.00	
Richmond	low	10	1.07	118	2.01	4	2.94	86	3.49	14	1.31	204	2.44
	moderate	69	7.40	637	10.84	9	6.62	246	9.97	78	7.30	883	10.58
	middle	261	28.00	1,730	29.43	26	19.12	713	28.90	287	26.87	2,443	29.27
	upper	337	36.16	2,893	49.21	50	36.76	1,137	46.09	387	36.24	4,030	48.29
	zero & NAs	255	27.36	501	8.52	47	34.56	285	11.55	302	28.28	786	9.42
4.0 total	932	100.00	5,879	100.00	136	100.00	2,467	100.00	1,068	100.00	8,346	100.00	
Rockland	low	1	0.23	43	1.22	2	2.22	17	1.09	3	0.57	60	1.18
	moderate	25	5.76	265	7.50	6	6.67	110	7.05	31	5.92	375	7.36
	middle	63	14.52	714	20.20	9	10.00	290	18.58	72	13.74	1,004	19.70
	upper	218	50.23	2,330	65.91	42	46.67	1,001	64.13	260	49.62	3,331	65.36
	zero & NAs	127	29.26	183	5.18	31	34.44	143	9.16	158	30.15	326	6.40
2.0 total	434	100.00	3,535	100.00	90	100.00	1,561	100.00	524	100.00	5,096	100.00	
Westchester	low	13	0.66	197	1.60	2	0.55	68	1.58	15	0.64	265	1.59
	moderate	82	4.14	877	7.11	13	3.55	241	5.62	95	4.05	1,118	6.73
	middle	185	9.34	1,952	15.83	28	7.65	691	16.10	213	9.08	2,643	15.90
	upper	921	46.52	8,577	69.56	146	39.89	2,839	66.15	1,067	45.48	11,416	68.68
	zero & NAs	779	39.34	728	5.90	177	48.36	453	10.55	956	40.75	1,181	7.10
8.8 total	1,980	100.00	12,331	100.00	366	100.00	4,292	100.00	2,346	100.00	16,623	100.00	
MSA 5600	low	183	1.19	1,223	1.83	52	2.28	1,075	4.17	235	1.33	2,298	2.48
	moderate	1,055	6.86	6,143	9.18	164	7.18	2,855	11.07	1,219	6.90	8,998	9.70
	middle	2,723	17.72	15,143	22.63	312	13.66	6,166	23.90	3,035	17.19	21,309	22.98
	upper	5,908	38.44	39,624	59.20	827	36.21	12,726	49.33	6,735	38.15	52,350	56.46
	zero & NAs	5,501	35.79	4,794	7.16	929	40.67	2,975	11.53	6,430	36.42	7,769	8.38
66.0 total	15,370	100.00	66,927	100.00	2,284	100.00	25,797	100.00	17,654	100.00	92,724	100.00	

MSA/County/Area of NYS A/A Bank Total	Borrower Income Level	Home Purchase				Refinancing				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Orange* MSA 5660*	low	0	0.00	7	1.24	0	0.00	1	0.81	0	0.00	8	1.16
	moderate	5	10.42	53	9.38	0	0.00	13	10.48	5	9.09	66	9.58
	middle	12	25.00	156	27.61	0	0.00	31	25.00	12	21.82	187	27.14
	upper	23	47.92	316	55.93	5	71.43	69	55.65	28	50.91	385	55.88
	zero & NAs	8	16.67	33	5.84	2	28.57	10	8.06	10	18.18	43	6.24
	0.2 total	48	100.00	565	100.00	7	100.00	124	100.00	55	100.00	689	100.00
Monroe	low	31	5.27	1,020	9.89	8	5.80	411	11.04	39	5.37	1,431	10.19
	moderate	75	12.76	2,532	24.54	15	10.87	759	20.39	90	12.40	3,291	23.44
	middle	57	9.69	2,726	26.42	19	13.77	1,003	26.94	76	10.47	3,729	26.56
	upper	167	28.40	3,820	37.03	30	21.74	1,360	36.53	197	27.13	5,180	36.90
	zero & NAs	258	43.88	218	2.11	66	47.83	190	5.10	324	44.63	408	2.91
	2.7 total	588	100.00	10,316	100.00	138	100.00	3,723	100.00	726	100.00	14,039	100.00
Ontario*	low	8	9.30	81	8.85	1	16.67	29	8.43	9	9.78	110	8.74
	moderate	9	10.47	189	20.66	0	0.00	79	22.97	9	9.78	268	21.29
	middle	19	22.09	236	25.79	2	33.33	90	26.16	21	22.83	326	25.89
	upper	24	27.91	398	43.50	0	0.00	138	40.12	24	26.09	536	42.57
	zero & NAs	26	30.23	11	1.20	3	50.00	8	2.33	29	31.52	19	1.51
	0.3 total	86	100.00	915	100.00	6	100.00	344	100.00	92	100.00	1,259	100.00
Wayne*	low	4	4.88	58	7.33	3	37.50	36	9.00	7	7.78	94	7.89
	moderate	9	10.98	183	23.14	1	12.50	100	25.00	10	11.11	283	23.76
	middle	19	23.17	256	32.36	1	12.50	98	24.50	20	22.22	354	29.72
	upper	17	20.73	273	34.51	0	0.00	147	36.75	17	18.89	420	35.26
	zero & NAs	33	40.24	21	2.65	3	37.50	19	4.75	36	40.00	40	3.36
	0.3 total	82	100.00	791	100.00	8	100.00	400	100.00	90	100.00	1,191	100.00
MSA 6840*	low	43	5.69	1,159	9.64	12	7.89	476	10.66	55	6.06	1,635	9.92
	moderate	93	12.30	2,904	24.16	16	10.53	938	21.00	109	12.00	3,842	23.30
	middle	95	12.57	3,218	26.77	22	14.47	1,191	26.66	117	12.89	4,409	26.74
	upper	208	27.51	4,491	37.36	30	19.74	1,645	36.83	238	26.21	6,136	37.21
	zero & NAs	317	41.93	250	2.08	72	47.37	217	4.86	389	42.84	467	2.83
	3.4 total	756	100.00	12,022	100.00	152	100.00	4,467	100.00	908	100.00	16,489	100.00
Madison*	low	2	4.88	42	6.58	1	8.33	24	9.30	3	5.66	66	7.37
	moderate	7	17.07	143	22.41	2	16.67	50	19.38	9	16.98	193	21.54
	middle	13	31.71	175	27.43	3	25.00	59	22.87	16	30.19	234	26.12
	upper	11	26.83	270	42.32	2	16.67	115	44.57	13	24.53	385	42.97
	zero & NAs	8	19.51	8	1.25	4	33.33	10	3.88	12	22.64	18	2.01
	0.2 total	41	100.00	638	100.00	12	100.00	258	100.00	53	100.00	896	100.00
Onondaga	low	28	7.61	369	6.13	1	1.85	165	8.47	29	6.87	534	6.70
	moderate	77	20.92	1,253	20.80	8	14.81	408	20.94	85	20.14	1,661	20.84
	middle	60	16.30	1,524	25.30	8	14.81	472	24.23	68	16.11	1,996	25.04
	upper	105	28.53	2,709	44.98	14	25.93	772	39.63	119	28.20	3,481	43.67
	zero & NAs	98	26.63	168	2.79	23	42.59	131	6.72	121	28.67	299	3.75
	1.6 total	368	100.00	6,023	100.00	54	100.00	1,948	100.00	422	100.00	7,971	100.00
Oswego*	low	4	12.12	94	14.29	0	0.00	49	14.29	4	11.11	143	14.29
	moderate	8	24.24	189	28.72	0	0.00	79	23.03	8	22.22	268	26.77
	middle	11	33.33	188	28.57	0	0.00	90	26.24	11	30.56	278	27.77
	upper	1	3.03	179	27.20	2	66.67	112	32.65	3	8.33	291	29.07
	zero & NAs	9	27.27	8	1.22	1	33.33	13	3.79	10	27.78	21	2.10
	0.1 total	33	100.00	658	100.00	3	100.00	343	100.00	36	100.00	1,001	100.00
MSA 8160*	low	34	7.69	505	6.90	2	2.90	238	9.34	36	7.05	743	7.53
	moderate	92	20.81	1,585	21.66	10	14.49	537	21.07	102	19.96	2,122	21.50
	middle	84	19.00	1,887	25.78	11	15.94	621	24.36	95	18.59	2,508	25.42
	upper	117	26.47	3,158	43.15	18	26.09	999	39.19	135	26.42	4,157	42.13
	zero & NAs	115	26.02	184	2.51	28	40.58	154	6.04	143	27.98	338	3.43
	1.9 total	442	100.00	7,319	100.00	69	100.00	2,549	100.00	511	100.00	9,868	100.00
Oneida MSA 8680*	low	1	1.14	132	6.58	1	8.33	105	8.97	2	2.00	237	7.46
	moderate	21	23.86	461	22.97	1	8.33	214	18.27	22	22.00	675	21.24
	middle	23	26.14	548	27.30	2	16.67	298	25.45	25	25.00	846	26.62
	upper	26	29.55	834	41.55	5	41.67	506	43.21	31	31.00	1,340	42.16
	zero & NAs	17	19.32	32	1.59	3	25.00	48	4.10	20	20.00	80	2.52
	0.4 total	88	100.00	2,007	100.00	12	100.00	1,171	100.00	100	100.00	3,178	100.00

MSA/County/Area of NYS A/A Bank Total	Borrower Income Level	Home Purchase				Refinancing				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
NYS A/A TOTAL	low	471	2.05	6,479	4.39	126	3.32	4,590	7.01	597	2.23	11,069	5.19
	moderate	2,291	9.98	23,748	16.08	372	9.82	11,597	17.72	2,663	9.96	35,345	16.58
	middle	4,320	18.82	37,737	25.55	565	14.91	17,074	26.08	4,885	18.27	54,811	25.71
	upper	7,808	34.02	71,058	48.11	1,176	31.03	25,914	39.59	8,984	33.59	96,972	45.49
	zero & NAs	8,063	35.13	8,672	5.87	1,551	40.92	6,286	9.60	9,614	35.95	14,958	7.02
100.0	total	22,953	100.00	147,694	100.00	3,790	100.00	65,461	100.00	26,743	100.00	213,155	100.00

¹ Figures exclude home improvement loans. The bank originated 1 home improvement loan totaling \$25 thousand.

² Bank figures include loan originations and purchases of the bank and two affiliates.

* The bank included only parts of the county or MSA in its assessment area.

Sources of data: FRBNY (bank and affiliates' loans); FFIEC (aggregate loans); bank (assessment area); and HUD (borrower income levels).

NYS HMDA & SMALL BUSINESS LENDING-DEPOSIT ANALYSIS^{1,2}

YEAR 1999

MSA/County/Area % of NYS A/A Total HMDA & S.B. Lending in \$	Geography Income Level	Bank & Affils' Lending Mrkt Share (%) Year 1999 -- based on \$ volume			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. (%)
		HMDA	S. B.	Total								
Albany*	low	4.49	10.76	9.97	267.7	0.3	5,698.2	4.7	1	0.3	120	0.8
	moderate	1.93	14.88	8.01								
	middle	0.92	9.94	3.34								
	upper	0.74	6.40	1.93								
	zero & NAs	--	--	--								
0.3 total	0.91	9.35	3.29									
Rensselaer*	low	0.00	1.03	0.85	0.0	0.0	1,576.9	0.0	0	0.0	49	0.0
	moderate	2.96	0.83	2.51								
	middle	1.69	1.29	1.61								
	upper	2.11	2.10	2.11								
	zero & NAs	--	--	--								
0.0 total	1.88	1.34	1.76									
Saratoga*	low	--	--	--	0.0	0.0	1,875.1	0.0	0	0.0	72	0.0
	moderate	2.80	0.00	2.01								
	middle	2.08	5.75	2.94								
	upper	1.60	5.49	2.16								
	zero & NAs	0.00	--	0.00								
0.2 total	1.92	5.25	2.60									
Schenectady*	low	0.00	5.84	3.22	0.0	0.0	1,993.7	0.0	0	0.0	49	0.0
	moderate	1.31	5.64	3.15								
	middle	1.27	1.76	1.36								
	upper	2.21	14.38	3.37								
	zero & NAs	--	--	--								
0.1 total	1.65	5.37	2.32									
MSA 0160*	low	2.73	8.77	7.83	267.7	0.3	11,143.9	2.4	1	0.3	290	0.3
	moderate	2.22	8.58	4.62								
	middle	1.47	6.72	2.71								
	upper	1.30	6.55	2.21								
	zero & NAs	0.00	--	0.00								
0.6 total	1.45	7.08	2.79									
Broome	low	0.00	11.30	9.83	194.4	0.2	2,769.4	7.0	1	0.3	55	1.8
	moderate	6.40	7.58	7.12								
	middle	6.50	3.93	5.69								
	upper	6.85	3.66	6.08								
	zero & NAs	--	--	--								
0.3 total	6.57	5.24	6.11									
Tioga*	low	--	--	--	0.0	0.0	336.1	0.0	0	0.0	15	0.0
	moderate	--	--	--								
	middle	4.64	2.59	4.03								
	upper	3.00	0.00	2.38								
	zero & NAs	--	--	--								
0.0 total	3.46	1.00	2.89									
MSA 0960*	low	0.00	11.30	9.83	194.4	0.2	3,105.5	6.3	1	0.3	70	1.4
	moderate	6.40	7.58	7.12								
	middle	6.35	3.83	5.56								
	upper	5.86	2.85	5.16								
	zero & NAs	--	--	--								
0.3 total	6.12	4.86	5.71									
Erie MSA 1280*	low	2.09	5.28	4.25	187.8	0.2	14,221.3	1.3	1	0.3	223	0.4
	moderate	2.65	2.77	2.73								
	middle	3.59	2.33	3.14								
	upper	2.54	2.48	2.52								
	zero & NAs	0.00	25.88	24.37								
0.9 total	2.96	2.84	2.91									

MSA/County/Area % of NYS A/A Total HMDA & S.B. Lending in \$	Geography Income Level	Bank & Affil's Lending Mrkt Share (%) Year 1999 -- based on \$ volume			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. (%)
		HMDA	S. B.	Total								
Chemung MSA 2335	low	0.00	5.83	5.40	139.0	1,045.6	13.3	1	0.3	24	4.2	
	moderate	1.78	0.00	0.53								
	middle	2.12	1.80	2.04								
	upper	1.50	0.15	1.33								
	zero & NAs	0.00	--	0.00								
	0.0 total	1.85	1.48	1.75								
Nassau	low	0.00	100.00	5.99	4,130.0	35,297.3	11.7	37	9.4	428	8.6	
	moderate	16.10	31.11	19.39								
	middle	12.81	25.02	14.73								
	upper	13.45	24.49	14.90								
	zero & NAs	0.00	0.00	0.00								
	12.6 total	13.22	25.35	15.05								
Suffolk	low	7.66	29.26	13.31	3,411.4	22,596.4	15.1	34	8.6	384	8.9	
	moderate	13.98	20.65	15.01								
	middle	12.60	20.60	13.81								
	upper	10.61	21.31	11.83								
	zero & NAs	39.51	29.86	39.26								
	13.3 total	12.51	20.72	13.70								
MSA 5380	low	6.89	30.67	12.71	7,541.4	57,893.7	13.0	71	18.0	812	8.7	
	moderate	14.40	23.55	15.94								
	middle	12.69	22.54	14.20								
	upper	12.46	23.49	13.84								
	zero & NAs	32.98	28.86	32.89								
	25.9 total	12.84	22.90	14.33								
Bronx	low	47.20	31.04	41.05	2,692.0	9,301.8	28.9	33	8.4	112	29.5	
	moderate	27.46	15.75	23.56								
	middle	22.93	21.73	22.73								
	upper	24.22	37.11	25.69								
	zero & NAs	7.53	32.49	26.06								
	4.3 total	27.06	26.06	26.84								
Kings	low	23.75	37.48	26.82	4,265.8	24,743.7	17.2	40	10.2	241	16.6	
	moderate	18.67	33.64	21.27								
	middle	19.33	31.78	20.91								
	upper	22.16	28.12	22.61								
	zero & NAs	20.47	33.92	30.69								
	12.1 total	20.37	32.64	22.09								
New York	low	13.91	35.36	23.22	72,807.8	195,122.4	37.3	99	25.1	463	21.4	
	moderate	27.07	29.20	28.44								
	middle	25.51	15.30	19.18								
	upper	27.04	31.50	28.31								
	zero & NAs	16.60	23.59	23.37								
	25.5 total	26.65	28.51	27.31								
Putnam	low	--	--	--	43.0	16,735.7	0.3	2	0.5	26	7.7	
	moderate	--	--	--								
	middle	--	--	--								
	upper	8.89	15.09	9.32								
	zero & NAs	--	--	--								
	0.6 total	8.89	15.09	9.32								
Queens	low	12.61	21.08	13.40	4,364.1	28,557.2	15.3	46	11.7	326	14.1	
	moderate	17.02	34.68	22.06								
	middle	14.28	33.33	16.92								
	upper	14.12	31.10	15.75								
	zero & NAs	7.77	34.86	29.61								
	10.4 total	14.38	32.92	16.92								
Richmond	low	15.63	18.41	15.87	682.3	6,000.8	11.4	8	2.0	72	11.1	
	moderate	33.56	36.17	33.65								
	middle	13.52	26.11	14.11								
	upper	11.72	29.71	12.50								
	zero & NAs	0.00	0.00	0.00								
	2.8 total	12.26	28.84	13.00								

MSA/County/Area % of NYS A/A Total HMDA & S.B. Lending in \$	Geography Income Level	Bank & Affils' Lending Mrkt Share (%) Year 1999 -- based on \$ volume			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. (%)
		HMDA	S. B.	Total								
Rockland	low	--	--	--	404.3	4,859.7	8.3	5	1.3	95	5.3	
	moderate	17.07	19.22	17.51								
	middle	15.12	18.45	15.96								
	upper	12.78	10.55	12.43								
	zero & NAs	0.00	--	0.00								
2.2	total	12.90	11.18	12.61								
Westchester	low	22.70	18.07	18.85	3,167.4	18,828.0	16.8	39	9.9	307	12.7	
	moderate	16.61	10.26	14.13								
	middle	15.55	21.78	17.03								
	upper	14.09	22.25	14.98								
	zero & NAs	0.00	0.00	0.00								
10.2	total	14.21	21.31	15.10								
MSA 5600	low	26.33	33.24	28.55	88,426.9	304,149.3	29.1	272	69.0	1,642	16.6	
	moderate	20.33	28.76	23.15								
	middle	17.22	24.74	18.68								
	upper	18.15	27.95	19.72								
	zero & NAs	15.09	28.09	26.36								
68.1	total	18.31	27.65	20.11								
Orange* MSA 5660*	low	13.55	10.18	13.10	46.2	3,740.2	1.2	2	0.5	120	1.7	
	moderate	--	--	--								
	middle	7.68	18.08	9.18								
	upper	8.82	9.82	8.88								
	zero & NAs	--	--	--								
0.2	total	8.97	13.44	9.38								
Monroe	low	3.74	12.53	9.01	1,490.2	10,055.2	14.8	27	6.9	185	14.6	
	moderate	7.22	11.57	9.64								
	middle	5.65	10.69	7.24								
	upper	6.48	9.07	7.04								
	zero & NAs	10.60	2.66	2.76								
2.2	total	6.11	10.18	7.35								
Ontario*	low	--	--	--	49.3	1,015.5	4.9	1	0.3	28	3.6	
	moderate	13.76	2.97	10.55								
	middle	9.02	8.99	9.01								
	upper	7.26	10.92	8.29								
	zero & NAs	--	--	--								
0.2	total	8.41	9.57	8.76								
Wayne*	low	--	--	--	39.3	684.3	5.7	2	0.5	23	8.7	
	moderate	9.04	1.29	7.52								
	middle	11.88	14.76	12.46								
	upper	11.88	17.53	12.24								
	zero & NAs	--	--	--								
0.2	total	11.71	13.98	12.15								
MSA 6840*	low	3.74	12.53	9.01	1,578.8	11,754.9	13.4	30	7.6	236	12.7	
	moderate	7.57	11.28	9.55								
	middle	6.79	10.81	8.01								
	upper	6.58	9.25	7.16								
	zero & NAs	10.60	2.66	2.76								
2.7	total	6.67	10.28	7.75								
Madison*	low	--	--	--	27.6	591.7	4.7	1	0.3	20	5.0	
	moderate	2.76	32.45	8.45								
	middle	5.29	9.95	6.21								
	upper	5.19	16.23	6.31								
	zero & NAs	--	--	--								
0.1	total	5.01	13.14	6.47								
Onondaga	low	1.77	13.41	11.20	581.8	5,466.0	10.6	12	3.0	126	9.5	
	moderate	6.42	18.05	14.09								
	middle	5.28	15.52	9.05								
	upper	4.27	14.79	6.38								
	zero & NAs	0.00	--	0.00								
1.1	total	4.73	15.46	8.27								

MSA/County/Area % of NYS A/A Total HMDA & S.B. Lending in \$	Geography Income Level	Bank & Affil's Lending Mrkt Share (%) Year 1999 -- based on \$ volume			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. (%)
		HMDA	S. B.	Total								
Oswego*	low	--	--	--	30.6	930.7	3.3	1	0.3	34	2.9	
	moderate	2.51	3.93	3.02								
	middle	3.11	7.53	4.04								
	upper	7.85	55.56	8.23								
	zero & NAs	--	--	--								
	0.1 total	3.14	6.53	3.94								
MSA 8160*	low	1.77	13.41	11.20	640.1	6,988.4	9.2	14	3.6	180	7.8	
	moderate	4.73	16.85	11.51								
	middle	4.94	14.47	8.07								
	upper	4.32	14.83	6.39								
	zero & NAs	0.00	--	0.00								
	1.3 total	4.61	14.82	7.79								
Oneida MSA 8680*	low	0.00	2.27	2.08	95.8	2,722.3	3.5	1	0.3	75	1.3	
	moderate	1.51	0.06	0.57								
	middle	1.91	2.44	2.08								
	upper	1.76	3.15	2.10								
	zero & NAs	0.00	0.00	0.00								
	0.1 total	1.82	2.09	1.91								
NYS A/A Total	low	23.20	23.22	23.21	99,118.1	416,765.1	23.8	394	100.0	3,672	10.7	
	moderate	16.16	21.73	17.89								
	middle	12.42	18.06	13.55								
	upper	15.24	23.08	16.52								
	zero & NAs	17.67	24.91	23.90								
	100.0 total	14.39	21.07	15.73								

¹ HMDA figures exclude home improvement and multifamily loans.

² Bank figures include originations and purchases of the bank and two affiliates.

* The bank included only parts of the county or MSA in its assessment area.

Note: The bank & affiliates' lending market shares are based on the aggregate lenders which include banks and thrifts. Mortgage banks and credit unions are also included for HMDA lending. Market's deposits and depository branches include those of FDIC-insured banks, thrifts and branches of foreign banks for the entire county.

Sources of data: FRBNY (bank and affiliates' loans); FFIEC (aggregate loans); bank (assessment area); 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 non-metropolitan 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 non-metropolitan 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.