



**NEW YORK STATE BANKING DEPARTMENT
CONSUMER SERVICES DIVISION
ONE STATE STREET
New York, NY 10004**

PUBLIC SUMMARY

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

Date of Evaluation: December 31, 2001

Institution: North Fork Bank
275 Broadhollow Road
Melville, NY 11747

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

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GENERAL INFORMATION

This document is an evaluation of the Community Reinvestment Act (“CRA”) performance of North Fork Bank (“NFB”) 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 December 31, 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

North Fork Bank is rated "1", indicating an outstanding record of helping to meet community credit needs. This rating is based on the following factors:

Lending Test- "Outstanding"

- Lending levels reflect good responsiveness to assessment area credit needs based upon the volumes of residential and small business loans originated by NFB within its assessment area.
- The bank originated a substantial majority (nearly all) of its residential and small business loans within its assessment area during the evaluation period.
- The bank's geographic distribution of loans reflects excellent penetration throughout its assessment area. In 2000, NFB extended 30.9% by number and 24.4%, by dollar volume of its HMDA-reportable loans in LMI areas compared with 15.2% and 14.0%, respectively, for the aggregate. In 2001, the bank's ratios declined to 21.0% by number and 20.5% by dollar volume, but were still well above 13.7% and 12.8%, respectively, for the aggregate.

In 2000, the bank extended 25.1% by number and 22.9% by dollar volume, of its small business loans in LMI areas, exceeding 17.2% and 18.7%, respectively, for the aggregate. In 2001, the bank's ratios were 24.5% and 22.0%, respectively, compared with 18.6% and 18.9%, respectively, for the aggregate.

- The bank's distribution of loans reflects good penetration among individuals of different income levels and businesses of different sizes. The rating is a downgrade from the outstanding rating the bank received at the prior evaluation.

In 2000, the bank extended 19.6% of its HMDA-reportable loans to LMI individuals compared with 18.3% for the aggregate. In 2001, the bank originated 18.6% of its HMDA loans to LMI individuals, well below the aggregate ratio of 28.4%.

In 2000, the bank originated 82.2% of its small business loans in amounts of \$100 thousand or less, trailing the 94.4% penetration achieved by the aggregate. In 2001, the bank's ratio was 83.1%, still below the aggregate ratio of 95.5%. On the other hand, the bank originated 63.0% by number and 44.2% by dollar volume of its small business loans to businesses with gross annual revenues of less than \$1 million in 2000, outperforming the aggregate's 43.6% by number and 34.4% by dollar volume. In 2001, the bank's ratios were 63.6% and 40.3%, respectively, still well above 44.4% and 37.2%, respectively, for the aggregate.

- NFB is a leader in making community development loans. The bank's community

development loans (excluding multifamily loans) totaled \$151.0 million, with \$123.9 (82.1%) million in new money. In addition, NFB had \$187.3 million in multifamily Modification, Extension, Consolidation Agreement (“MECA”)¹ loans that are considered to be community development loans.

- NFB uses limited innovative and/or flexible-lending practices to address the credit needs of its assessment areas.

Investment Test- “Outstanding”

- NFB is a leader in making qualified community development investments. Between evaluations, NFB’s total qualified investments increased 92.6%, to \$62.4 million, from \$32.4 million reported at the prior evaluation. Approximately \$34.6 million (55.5%) is deemed new money.
- Qualified investments include a high level of grants totaling nearly \$3.9 million, of which nearly \$3 million reflected the bank’s share of the annual set-aside (based on its pro-rata share of stock ownership) by the Federal Home Loan Bank of New York for its Affordable Housing Program. The remaining grants totaling approximately \$900 thousand reflect an excellent degree of responsiveness to community development needs.
- The bank uses limited innovative and/or complex investments to address the credit needs of its assessment area.

Service Test- “Outstanding”

- Delivery systems are accessible to essentially all portions of NFB’s assessment area. As of December 31, 2001, the bank operated 160 full service branches within its assessment area, of which 22 (13.8%) were in LMI areas and 39 (24.4%) were adjacent to LMI areas.
- NFB’s record of opening and closing branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or individuals.
- The bank’s alternative delivery systems are accessible to essentially all portions of the bank’s assessment area.
- Services and business hours are tailored to the convenience and needs of the assessment area. A substantial majority of the branches are open late at least once a week and ten branches are open on Sundays.

¹ A MECA is an agreement under which a lender and borrower agree to modify the terms of an existing loan rather than utilize the proceeds of a new loan to satisfy/refinance that loan.

- NFB is a leader in providing community development services within its assessment area. The bank conducted and/or participated in a vast array of seminars. Numerous directors, officers and employees of the bank served as board members, treasurers and financial advisors in various community development organizations during the evaluation period.
- Rather than limiting its financial education programs to individual, stand-alone lectures, a number of the bank's efforts involve in-depth, hands-on learning opportunities made available over a series of weeks, months or even years, thereby exhibiting a high level of responsiveness to community needs.

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:

North Fork Bank is a retail commercial bank located in Melville, Long Island, New York. On December 31, 2001, the bank had 160 full-service banking offices in eight counties, of which 143 branches had Automated Teller Machines ("ATMs").

On December 31, 2001, according to the Consolidated Reports of Condition and Income, the bank's total assets increased by 47.8% to \$17.0 billion from \$11.5 billion reported at the prior evaluation date (June 30, 1999). The assets were mainly loans totaling \$10.1 billion (59.8%) and securities, \$5.4 billion (31.9%). Total deposits increased by 71.9% to \$11 billion from the \$6.4 billion shown at the prior evaluation, resulting in a loan to deposit ("LTD") ratio of 91.8%. The increase in total assets and deposits resulted primarily from mergers and/or acquisitions of other banks.

In February 2000, NFB completed the acquisition of JSB Financial, Inc., the holding company for Jamaica Savings Bank ("JSB") and Reliance Bancorp, Inc., the parent of Reliance Federal Savings Bank ("RFSB"). As a result of the acquisitions, JSB added 13 branches and RFSB 29 branches to the NFB branch network. In November 2001, the bank completed the acquisition of Commercial Bank of New York, adding an additional 14 branches to its network of branches.

According to the latest available comparative deposit data, dated June 30, 2001, the bank with total deposits of \$9.4 billion (out of \$368.8 billion) captured a market share of 2.6%, ranking 10th out of 138 deposit-taking institutions within its assessment area.

The chart below shows the bank's deposit market share in each of the counties where it has a branch presence:

Deposit Market Share as of June 30, 2001				
County Name	Deposits \$000's	Market Share	Ranking	# of deposit taking Institutions
Suffolk	3,214,194	13.5%	2	25
Queens	2,398,851	8.1%	4	47
Nassau	1,712,342	4.7%	9	29
New York	739,386	0.3%	27	99
Bronx	510,798	5.7%	6	22
Kings	418,641	1.6%	12	39
Westchester	316,116	1.6%	16	30
Rockland	112,671	2.2%	11	15

The following chart, according to the Consolidated Reports of Condition and Income, shows the bank's gross loans as of December 31, 2001, December 31, 2000 and June 30, 1999:

TOTAL GROSS LOANS OUTSTANDING						
LOAN TYPE	Dec. 31, 2001		Dec. 31, 2000		June 30, 1999	
	\$000's	%	\$000's	%	\$000's	%
Construction loans	225,615	2.2%	144,813	1.5%	61,685	1.0%
1-4 Family residential loans	2,583,862	25.1%	2,555,686	27.3%	1,951,147	32.2%
Multifamily Mortgages	3,334,735	32.5%	3,316,894	35.5%	1,686,881	27.8%
Commercial Mortgage Loans	1,798,768	17.5%	1,528,447	16.3%	1,215,204	20.1%
Agricultural Loans	152	0.0%	213	0.0%	290	0.0%
Commercial and industrial loans	1,404,821	13.7%	967,279	10.3%	520,255	8.6%
Consumer Loans	857,485	8.3%	776,765	8.3%	575,465	9.5%
Obligations of states & political subdivisions	25,321	0.2%	25,302	0.3%	27,095	0.4%
Other Loans	24,988	0.2%	33,828	0.4%	6,839	0.1%
Lease financing receivables	18,743	0.2%	1,436	0.0%	13,721	0.2%
Total Gross Loans	10,274,490	100.0%	9,350,663	100.0%	6,058,582	100.0%

The above chart shows that NFB is primarily a residential real estate lender and that gross loans increased by 68.9% to \$10.3 billion from the \$6.1 billion reported at the prior evaluation. The composition of the portfolio is relatively unchanged over the three-year period.

Assessment Area:

The bank has defined its assessment area as the entire Metropolitan Statistical Area ("MSA") 5380 (Nassau-Suffolk) and a portion of MSA 5600 (New York). The counties in the bank's assessment area include Nassau and Suffolk in MSA 5380 and the Bronx, Kings, New York, Queens, Westchester and Rockland in MSA 5600. The bank's assessment area has contracted since the prior evaluation because the bank eliminated Richmond County (Staten Island), in MSA 5600 when it sold its branch there.

The assessment area has 2,883 census tracts excluding 76 zero-income tracts. Of these tracts, 315 (10.9%) are low-income tracts, 515 (17.9%) are moderate-income, 1,178 (40.9%) are middle-income and 875 (30.3%) are upper-income tracts.

In 1990, according to the U.S. Census Bureau, the assessment had a population of 10.7 million in 1990, of which 1.4 million (13.0%)² were over the age of 65 and 2.2 million (20.5%) were under the age of 16.

In 1990, there were 2.6 million families in the assessment area, of which 616.9 thousand

² While percentage figures are based on exact numbers, actual population and housing numbers cited above have been rounded to the nearest decimal point.

(23.3%) were low-income families, 436.4 thousand (16.5%) were moderate-income, 538.1 thousand (20.4%) were middle-income and 1.1 million (39.8%) upper-income families. Of the 1.1 million LMI families, 509.7 thousand (48.4%) lived in LMI tracts and these families accounted for 65.8% of all the families (774.5 thousand) that lived in LMI tracts. There were 3.9 million households in the assessment area, of which 555.9 thousand (14.1%) had income below the poverty level.

There were 4.2 million housing units in the assessment area, 2.1 million (49.5%) of which were 1 to 4 family units, 2.1 million (48.8%) were multifamily units and 6.9 thousand (0.2%) were mobile homes. Approximately 1.7 million (39.6%) housing units were owner occupied and 186.2 thousand (11.2%) of these were in LMI tracts. A further 2.3 million (54.3%) were rental occupied units and 936.4 thousand (41.0%) of these were in LMI tracts. Almost 264 thousand (6.3%) housing units were vacant and/or boarded up. In 1990, the median housing value was \$197.6 thousand and the median age of the housing was 39 years.

In 1990, the weighted average median family income of tracts in the assessment area was \$45.6 thousand and the weighted average of MSA/non-MSA's census median family income was \$41.3 thousand. In 2001, HUD's weighted average of MSA/non-MSA's updated median family income was \$60.2 thousand.

According to a Dun and Bradstreet survey, in 2001, there were 481.1 thousand businesses in NFB's assessment area, of which 397.5 thousand (82.6%) had revenues of \$1.0 million or less. Almost 55.6 thousand (11.6%) had revenues of more than \$1.0 million and 28.0 thousand (5.8%) were businesses on which no revenues were reported. About 438.5 thousand (91.2%) businesses in the assessment area had fewer than 50 employees and 408.0 thousand (84.8%) operated from a single location.

Approximately 208.1 thousand (43.3%) firms were service providers, 96.1 thousand (20.0%) were in the retail trade, 49.4 thousand (10.3%) in finance, insurance and real estate, 37.7 thousand (7.8%) in the wholesale trade, 33.3 thousand (6.9%) in construction and 26.9 thousand (5.6%) in manufacturing.

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

Details of the Assessment Area:

MSA 5380 (Nassau-Suffolk)

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

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

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. About 323.6 thousand (12.4%) of the 1990 population was over the age of 65 and 536.0 thousand (20.5%) were under the age of 16.

In 1990, there were 690.4 thousand families in the MSA, of which 113.0 thousand (16.4%) were low-income families, 133.0 thousand (19.3%) moderate-income, 181.5 thousand (26.3%) middle-income and 262.9 thousand (38.0%) upper-income families. Of the 246.0 thousand LMI families, 53.5 thousand (21.8%) lived in LMI tracts and these families accounted for 56.9% of all the families (93.9 thousand) that lived in LMI tracts. There were 855.8 thousand households in the MSA of which 39.0 thousand (4.6%) had income below the poverty level.

There were 927.6 thousand housing units in the MSA, 833.1 thousand (89.8%) of which were 1-4 family units, 78.5 thousand (8.5%) were multifamily units and 5.3 thousand (0.6%) were mobile homes. Almost 687.5 thousand (74.1%) of the housing units were owner occupied units and 81.5 thousand (11.9%) of these were in LMI tracts. A further 168.7 thousand (18.2%) were rental occupied and 45.6 thousand (27.0%) were in LMI tracts. Approximately 72.7 thousand (7.8%) units were vacant and/or boarded up. In 1990, the median housing value was \$206.6 thousand and the median age of the housing was 32 years.

In 1990, the weighted average of median family income of tracts for the MSA was \$59.2 thousand and the weighted average of MSA/non-MSA's census median family income was \$56.7 thousand. In 2001, HUD's weighted average of MSA/non-MSA's updated median family income was \$76.5 thousand.

Business and housing costs in the MSA are among the highest in the country.

The U.S. Department of Commerce's Bureau of Economic Analysis reported that the largest sources of earnings in 2000 in MSA 5380 were services 32.7%, state and local government 13.5% and finance, insurance and real estate 11.7%. In 1990, the major sources of earning were services 29.6%, state and local government 15.3% and durable goods manufacturing 10.2%.

According to a Dun and Bradstreet survey, in 2001, there were 143.0 thousand businesses in MSA 5380 (Nassau-Suffolk) of which 121.5 thousand (85.0%) had revenues of \$1.0 million or less. Almost 14.2 thousand (9.9%) had revenues of more than \$1.0 million and 7.4 thousand (5.1%) were businesses on which no revenues were reported. About 15.2 thousand (14.1%) small businesses were located in LMI tracts. Approximately 132.4 thousand (92.6%) businesses in the MSA had fewer than 50 employees and 124.6 thousand (87.1%) operated from a single location.

Almost 59.9 thousand (41.9%) of all firms were service providers, 27.2 thousand (19.0%) were in the retail trade, 15.3 thousand (10.7%) in construction, 12.5 thousand (8.7%) in finance,

insurance and real estate, 10.2 thousand (7.1%) in the wholesale trade and 7.6 thousand (5.3%) in manufacturing.

According to the New York State Department of Labor, the MSA's average unemployment rates were 2.9% in 2000 and 3.3% in 2001. The MSA's average unemployment rates were below the state's average rates of 4.6% in 2000 and 4.9% in 2001.

Nassau County - Nassau County has 267 census tracts 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. Almost 182.6 thousand (14.2%) of the 1990 population was over the age of 65 and 247.6 thousand (19.2%) were under the age of 16.

In 1990, there were 346.8 thousand families in the county, of which 51.1 thousand (14.7%) were low-income families, 60.8 thousand (17.6%) were moderate-income, 86.9 thousand (25.1%) were middle-income and 147.9 thousand (42.7%) were upper-income families. Of the 112.0 thousand LMI families, 14.5 thousand (13.0%) lived in LMI tracts and these families accounted for 55.2% of all the families (26.3 thousand) that lived in LMI tracts. Almost 8.7 thousand (2.5%) families had income below the poverty level. There were 431.1 thousand households in the county, of which 18.0 thousand (4.2%) had income below the poverty level.

There were 446.3 thousand housing units in Nassau County, 394.2 thousand (88.3%) of which were 1 to 4 family units, 46.9 thousand (10.5%) were multifamily units and 282 (0.06%) were mobile homes. Almost 347.2 thousand (77.8%) of the housing units were owner occupied and 18.0 thousand (5.2%) of these were in LMI tracts. A further 84.4 thousand (18.9%) were rental occupied units and 19.1 thousand (22.7%) of these were in LMI tracts. Almost 15.1 thousand (3.4%) units were vacant and/or boarded up. In 1990, the median housing value was \$237.0 thousand and the median age of the housing was 38 years.

In 1990, the median family income of tracts for the county was \$60.6 thousand and the census MSA median family income was \$56.7 thousand. In 2001, HUD's updated MSA median family income was \$83.0 thousand.

The U.S. Department of Commerce's Bureau of Economic Analysis reported that the largest sources of earnings in 2000 in the county were services 36.5%, finance, insurance and real estate 14.0% and state and local government 11.6%. In 1990, the major sources of earning were services 34.0%, state and local government 12.3% and finance, insurance and real estate 10.0%.

According to a Dun and Bradstreet survey, in 2001, there were 68.7 thousand businesses in Nassau County of which 58.3 thousand (84.9%) had revenues of \$1.0 million or less. Almost 7 thousand (10.2%) had revenues of more than \$1.0 million and 3.4 thousand (4.9%) were

businesses on which no revenues were reported. Approximately 4.1 thousand (7.7%) small businesses were located in LMI census tracts. About 63.5 thousand (92.4%) businesses in the county had fewer than 50 employees and 59.7 thousand (86.9%) operated from a single location.

Almost 30.6 thousand (44.5%) firms were service providers, 12.9 thousand (18.8%) were in the retail trade, 7.0 thousand (10.2%) in finance, insurance and real estate, 5.7 thousand (8.3%) in construction, 5.0 thousand (7.3%) in the wholesale trade and 3.1 thousand (4.5%) in manufacturing.

According to the New York State Department of Labor, the county's average unemployment rates were 2.7% in 2000 and 3.1% in 2001. The county's unemployment rates were slightly below the MSA's average unemployment rates of 2.9% in 2000 and 3.3% in 2001. The county's average unemployment rates were also below the state's average rates of 4.6% in 2000 and 4.9% in 2001.

Suffolk County - Suffolk County has 305 census tracts excluding seven 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. Approximately 141 thousand (10.7%) of the 1990 population was over the age of 65 and 288.4 thousand (21.8%) were under the age of 16.

In 1990, there were 343.6 thousand families in the county, of which 61.9 thousand (18.0%) were low-income families, 72.1 thousand (21.0%) moderate-income, 94.7 thousand (27.6%) middle-income and 114.9 thousand (33.4%) upper-income families. Of the 134.0 thousand LMI families, 39.0 thousand (29.1%) lived in LMI tracts and these families accounted for 57.6% of all the families (67.7 thousand) that lived in LMI tracts. Almost 11.3 thousand (3.3%) of the families had income below the poverty level. There were 424.6 thousand households in the county of which 21.0 thousand (4.9%) had income below the poverty level.

There were 481.3 thousand housing units in Suffolk County, 438.9 thousand (91.2%) of which were 1 to 4 family units, 31.7 thousand (6.6%) were multifamily units and 5.0 thousand (1.0%) were mobile homes. Almost 340.3 thousand (70.7%) housing units were owner occupied and 63.5 thousand (18.7%) of these were in LMI tracts. Another 84.4 thousand (17.5%) were rental occupied and 26.5 thousand (31.4%) of these were in LMI tracts. Almost 57.6 thousand (12.0%) units were vacant and/or boarded up. In 1990, the median housing value was \$178.4 thousand and the median age of housing was 27 years

In 1990, the median family income of tracts for the county was \$53.2 thousand and the census MSA median family income was \$56.7 thousand. In 2001, HUD's updated MSA median family income was \$83.0 thousand.

The U.S. Department of Commerce's Bureau of Economic Analysis reported that the largest sources of earnings in 2000 in the county were services 28.3%, state and local government 15.7% and the retail trade 9.0%. In 1990, the major sources of earning were services 23.9%, state and local government 19.1% and durable goods manufacturing 12.1%.

According to a Dun and Bradstreet survey, in 2001, there were 74.3 thousand businesses in Suffolk County, of which 63.2 thousand (85.1%) had revenues of \$1.0 million or less. About 7.1 thousand (9.6%) had revenues of more than \$1.0 million and 4.0 thousand (5.4%) were businesses on which no revenues were reported. Approximately 11.2 thousand (20.4%) small businesses were located in LMI census tracts. Almost 68.9 thousand (92.7%) businesses in the county had fewer than 50 employees and 64.9 thousand (87.4%) operated from a single location.

Approximately 29.3 thousand (39.5%) firms were service providers, 14.3 thousand (19.3%) were in the retail trade, 9.6 thousand (12.9%) in construction, 5.4 thousand (7.3%) in finance, insurance and real estate, 5.2 thousand (7.0%) in the wholesale trade and 4.5 thousand (6.1%) in manufacturing.

According to the New York State Department of Labor, the county's average unemployment rates were 3.2% in 2000 and 3.5% in 2001. The county's rates were slightly above the MSA's average unemployment rates of 2.9% in 2000 and 3.3% in 2001. The county's average unemployment rates were below the state's average rates of 4.6% in 2000 and 4.9% in 2001.

Portions of Suffolk County have been designated Empire Zones (EZ) by the State of New York, based on community economic distress. Part of the towns of Brookhaven, Riverhead and Islip have been designated EZs. 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 six of the eight counties in MSA 5600 (New York) as part of its assessment area. The counties include the Bronx, Kings, New York, Queens, Rockland and Westchester Counties.

These counties have 2,311 census tracts excluding 66 zero-income tracts. Exactly 312 (13.5%) are low-income tracts, 436 (18.9%) moderate-income, 793 (34.3%) middle-income and 770 (33.3%) upper-income tracts.

According to the U.S. Census Bureau, the counties had a population of 8.1 million in 1990, of which 1.1 million (13.2%) were over the age of 65 and 1.7 million (20.4%) were under the age 16.

In 1990, there were 2.0 million families in the counties, of which 503.9 thousand (25.8%) were

low-income families, 303.4 thousand (15.5%) were moderate-income, 356.5 thousand (18.3%) were middle-income and 788.9 thousand (40.4%) were upper-income families. Of the 807.3 thousand LMI families, 456.2 thousand (56.5%) lived in LMI tracts and these families accounted for 67.0% of all the families (680.6 thousand) that lived in LMI tracts. There were 3.1 million households in the counties, of which 516.9 thousand (16.7%) had income below the poverty level.

There were 3.3 million housing units in the counties of which 1.2 million (38.1%) were 1 to 4 family units, 2.0 million (60.2%) were multifamily units and 1.6 thousand (0.05%) were mobile homes. Almost 978 thousand (29.8%) housing units were owner occupied and 104.7 thousand (10.7%) of these were in LMI areas. Almost 2.1 million (64.6%) were rental occupied and 890.8 thousand (42.1%) of these were in LMI areas. About 192 thousand (5.9%) units were vacant and/or boarded up. In 1990, the median housing value was \$195.1 thousand and the median age of the housing was 41 years.

In 1990, the weighted average of median family income of tracts in the counties was \$40.8 thousand and the weighted average of MSA/non-MSA's census median family income was \$37.5 thousand. In 2001, HUD's weighted average of MSA/non-MSA's updated median family income was \$56.2 thousand.

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 2000 in PMSA 5600 were services 32.1%, finance, insurance and real estate 32.0% and state and local government 9.0%. In 1990, the major sources of earning were services 33.4%, finance, insurance and real estate 19.5% and state and local government 12.2%.

According to a Dun and Bradstreet survey, in 2001 there were 338.0 thousand businesses, in the counties, of which 276.0 thousand (81.7%) had revenues of \$1.0 million or less. Almost 41.4 thousand (12.3%) had revenues of more than \$1.0 million and 20.6 thousand (6.1%) were businesses on which no revenues were reported. About 59 thousand (23.0%) small businesses were located in LMI tracts. Approximately 306.1 thousand (90.5%) businesses in the counties had fewer than 50 employees and 283.4 thousand (83.8%) operated from a single location.

Approximately 148.2 thousand (43.8%) firms were service providers, 68.9 thousand (20.4%) were in the retail trade, 37.0 thousand (10.9%) in finance, insurance and real estate, 27.5 thousand (8.2%) in the wholesale trade, 19.3 thousand (5.7%) in manufacturing and 18.0 thousand (5.3%) in construction.

According to the New York State Department of Labor, the MSA's average unemployment rates were 5.3% in 2000 and 5.6% in 2001. These rates were above the state's average rates of 4.6% in 2000 and 4.9% in 2001.

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

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. Almost 139.5 thousand (11.6%) of the 1990 population was over the age of 65 and 297.9 thousand (24.7%) were under the age of 16.

In 1990, there were 292.0 thousand families in the county, of which 113.2 thousand (38.8%) were low-income families, 52.3 thousand (17.9%) were moderate-income, 52.2 thousand (17.9%) were middle-income and 74.3 thousand (25.4%) upper-income families. Of the total 165.5 thousand LMI families, 127.7 thousand (77.2%) lived in LMI tracts and they accounted for 72.2% of all the families (177.0 thousand) that lived in LMI tracts. Almost 75 thousand (25.7%) families had income below the poverty level. There were 423.2 thousand households in the county, of which 114.0 thousand (26.9%) had income below the poverty level.

There were 441.0 thousand housing units in the Bronx, 103.1 thousand (23.4%) of which were 1 to 4 family units, 329.2 thousand (74.7%) were multifamily units and 58 (0.01%) were mobile homes. Almost 75.8 thousand (17.2%) of all the housing units were owner occupied and 15.1 thousand (19.9%) of these were in LMI areas. About 348.3 thousand (79.0%) housing units were rental occupied and 231.3 thousand (66.4%) of these were in LMI areas. Almost 17.5 thousand (4.0%) housing units were vacant and/or boarded up. In 1990, the median housing value was \$130.8 thousand and the median age of the housing was 38 years.

In 1990, the median family income for the county was \$25.5 thousand and the census MSA median family income was \$37.5 thousand. HUD's updated MSA median family income was \$62.8 thousand in 2001.

The U.S. Department of Commerce's Bureau of Economic Analysis reported that the largest sources of earnings in 2000 in the county were services 47.0%, state and local government 7.9% and the retail trade 7.3%. In 1990, the major sources of earnings were services 41.8%, construction 8.8% and state and local government 8.6%.

According to a Dun and Bradstreet survey, in 2001, there were 21.9 thousand businesses in the Bronx, of which 18.4 thousand (84.2%) had revenues of \$1.0 million or less. About 1.8 thousand (8.3%) had revenues of more than \$1.0 million and 1.6 thousand (7.5%) were businesses on which no revenues were reported. Almost 8.7 thousand (51.7%) small businesses were located in LMI tracts. Approximately 19.6 thousand (89.5%) businesses in the county had fewer than 50 employees and 19.0 thousand (86.6%) operated from a single location.

Almost 9.2 thousand (41.8%) firms were service providers, 6.2 thousand (28.2%) were in the retail trade, 2.0 thousand (8.9%) in finance, insurance and real estate, 1.4 thousand (6.2%) in construction and 1.3 thousand (5.8%) in the wholesale trade.

According to the New York State Department of Labor, the county's average unemployment rates were 7.1% in 2000 and 7.4% in 2001. The county's average unemployment rates were above the MSA's average unemployment rates of 5.3% in 2000 and 5.6% in 2001. The county's unemployment rates were also above the state's average rates of 4.6% in 2000 and 4.9% in 2001.

Portions of the Bronx have been designated EZs by the State of New York, based on community economic distress. The Hunts Point and Port Morris neighborhoods are designated EZs. 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 multiple 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 the employment opportunities of the residents 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) – excluding 19 zero-income tracts, the county has 770 census tracts including 114 (14.8%) low-income tracts, 207 (26.9%) moderate-income, 302 (39.2%) middle-income and 147 (19.1%) upper-income tracts.

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. Almost 286.9 thousand (12.5%) of the 1990 population was over the age of 65 and 539.7 thousand (23.5%) were under the age of 16.

In 1990, there were 563.3 thousand families in the county of which 182.3 thousand (32.4%) were low-income families, 99.1 thousand (17.6%) were moderate-income, 106.8 thousand (19.0%) were middle-income and 174.9 thousand (31.0%) were upper-income families. Of the total 281.6 LMI families, 175.4 thousand (62.3%) lived in LMI tracts and they accounted for 65.9% of all the families (266.1 thousand) that lived in LMI tracts. Almost 109.8 thousand (19.5%) families had income below the poverty level. There were 827.7 thousand households in the county of which 178.1 thousand (21.5%) had income below the poverty level.

There were 873.7 thousand housing units in Kings County, 404.7 thousand (46.3%) of which were 1-4 family units, 455.7 thousand (52.2%) were multifamily units and 104 (0.01%) were mobile homes. Approximately 215.8 thousand (24.7%) of the housing units were owner occupied and 55.5 thousand (25.7%) of these were in LMI areas. Almost 612.4 thousand were rental occupied units and 314.1 thousand (51.3%) of these were in LMI areas. About 48.9 thousand (5.6%) housing units were vacant and/or boarded up. In 1990, the median housing

value was \$181.4 thousand and the median age of houses was 44 years.

In 1990, the median family income for the county was \$30.0 thousand and the census MSA median family income was \$37.5 thousand. HUD's updated MSA median family income was \$62.8 thousand in 2001.

The U.S. Department of Commerce's Bureau of Economic Analysis reported that the largest sources of earnings in 2000 in the county were services 39.5%, finance, insurance and real estate 12.0% and transportation and public utilities 8.1%. In 1990, the major sources of earnings were services 37.4%, the retail trade 9.4% and non-durable goods manufacturing 8.1%.

According to a Dun and Bradstreet survey, in 2001, there were 59.4 thousand businesses in Kings County, of which 49.9 thousand (84.0%) had revenues of \$1.0 million or less. Almost 5.1 thousand (8.6%) had revenues of more than \$1.0 million and 4.4 thousand (7.4%) were businesses on which no revenues were reported. About 17.6 thousand (38.4%) of the small businesses were located in LMI census tracts. Almost 54.4 thousand (91.5%) businesses in the county had fewer than 50 employees and 52.9 thousand (88.9%) operated from a single location.

About 24.4 thousand (41.0%) of all firms were service providers, 15.4 thousand (25.9%) were in the retail trade, 4.7 thousand (8.0%) in the wholesale trade, 4.6 thousand (7.7%) in finance, insurance and real estate, 3.8 thousand (6.4%) in construction and 3.4 thousand (5.7%) in manufacturing.

According to the New York State Department of Labor, the county's average unemployment rates were 6.6% in 2000 and 6.7% in 2001. The county's average unemployment rates were both above the MSA's average unemployment rates of 5.3% in 2000 and 5.6% in 2001 and the state's average rates of 4.6% in 2000 and 4.9% in 2001.

Portions of Kings County have been designated as EZs by the State of New York, based on community economic distress. The Brooklyn Navy Yard, Sunset Park and Red Hook neighborhoods are designated EZs. 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) – 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-income, 33 (11.5%) middle-income and 126 (43.9%) upper-income tracts.

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. Almost 198.2 thousand (13.3%) of the 1990 population was over the age of 65 and 221.1 thousand (14.9%) were under the age of 16.

In 1990, there were 305.4 thousand families in the county, of which 88.0 thousand (28.8%) were low-income families, 42.3 thousand (13.8%) moderate-income, 43.8 thousand (14.4%) middle-income and 131.3 thousand (43.0%) upper-income families. Of the total 130.2 thousand LMI families, 99.7 thousand (76.6%) lived in LMI tracts and they accounted for 68.3% of all the families (145.9 thousand) that lived in LMI tracts. Almost 53.1 thousand (17.4%) of the families had income below the poverty level. There were 716.8 thousand households in the county of which 120.1 thousand (16.8%) had income below the poverty level.

There were 785.1 thousand housing units in New York County, 22.6 thousand (2.9%) of which were 1 to 4 family units and 751.4 thousand (95.7%) were multifamily units. Approximately 128 thousand (16.3%) housing units were owner occupied and 12.4 thousand (9.7%) of these were in LMI tracts. About 588.4 thousand (75.0%) housing units were rental occupied and 233.8 thousand (39.7%) of these were in LMI tracts. Almost 71.2 thousand (9.1%) units were vacant or boarded up. In 1990, 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 2000, in the county were finance, insurance and real estate 40.1%, services 30.9% and state and local government 9.0%. In 1990, the major sources of earning were services 33.8%, finance, insurance, and real estate 25.7% and state and local government 13.6%.

According to a Dun and Bradstreet survey, in 2001, there were 138.8 thousand businesses in New York County of which 108.7 thousand (78.3%) had revenues of \$1.0 million or less. Almost 23.4 thousand (16.9%) had revenues of more than \$1.0 million and 6.7 thousand (4.9%) were businesses on which no revenues were reported. About 22.5 thousand (21.8%) small businesses were located in LMI census tracts. Approximately 123.8 thousand (89.3%) businesses in the county had fewer than 50 employees and 109.0 thousand (78.6%) operated from a single location.

About 64.1 thousand (46.2%) firms were service providers, 22.8 thousand (16.4%) were in the retail trade, 19.5 thousand (14.1%) in finance, insurance and real estate, 13.9 thousand (10.0%) in the wholesale trade and 9.9 thousand (7.1%) in manufacturing.

According to the New York State Department of Labor, the county's average unemployment rates were 5.0% in 2000 and 6.0% in 2001. The county's average unemployment rate in 2000 was below the MSA's average unemployment rate of 5.3% in 2000 and but above the MSA's rate of 5.6% in 2001. The county's average unemployment rates were above the state's average rates of 4.6% in 2000 and 4.9% in 2001.

Portions of New York County have been designated as EZs by the State of New York, based on community economic distress. The East Harlem neighborhood is designated as an EZ. 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.

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 purpose is to increase the employment opportunities of the residents 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.

In an effort to boost reinvestment and help rebuild Lower Manhattan following the devastating terrorist attacks, federal legislation created the Liberty Zone. The zone covers most of the area south of Canal Street, East Broadway and Grand Streets and the law gives specific federal tax benefits to businesses located in the zone.

Queens County – 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.

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. About 286.2 thousand (14.7%) of the 1990 population was over the age of 65 and 363.0 thousand (18.6%) were under the age of 16.

In 1990, there were 495.6 thousand families in the county of which 90.2 thousand (18.2%) were low-income families, 81.5 thousand (16.4%) were moderate-income, 107.5 thousand (21.7%) were middle-income and 216.4 thousand (43.7%) were upper-income families. Of the 171.7 thousand LMI families, 42.9 thousand (24.4%) lived in LMI tracts and they accounted for 57.9% of all the families (72.3 thousand) that lived in LMI tracts. Almost 41.1 thousand (8.3%) families had income below the poverty level. There were 718.4 thousand households in the county of which 77.9 thousand (10.8%) had income below the poverty level.

There were 752.7 thousand housing units in Queens County, 426.3 thousand (56.6%) of which were 1 to 4 family units and 311.8 thousand (41.4%) were multifamily units. Approximately 306.1 thousand (40.7%) housing units were owner-occupied and 18.0 thousand (5.9%) of these were in LMI tracts. A further 414.0 thousand (55.0%) were rental occupied units and 87.1 thousand (21.0%) of these were in LMI tracts. Almost 34 thousand (4.5%) housing units were vacant or boarded up. In 1990, 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 2000 in the county were services 29.8%, transportation and public

utilities 18.2% and construction 12.3%. In 1990, the major sources of earning were services 27.4%, transportation and public utilities 18.8% and construction 10.8%.

According to a Dun and Bradstreet survey, in 2001, there were 55.1 thousand businesses in Queens County of which 45.5 thousand (82.6%) had revenues of \$1.0 million or less. Almost 5.3 thousand (9.6%) had revenues of more than \$1.0 million and 4.3 thousand (7.8%) were businesses on which no revenues were reported. Almost 6.7 thousand (15.5%) of the small businesses were located in LMI tracts. Approximately 50.1 thousand (90.9%) businesses in the county had fewer than 50 employees and 48.4 thousand (87.7%) operated from a single location.

Almost 21.6 thousand (39.1%) of all firms were service providers, 13.1 thousand (23.8%) were in the retail trade, 5.0 thousand (9.0%) in finance, insurance and real estate, 4.6 thousand (8.4%) in construction, 4.0 thousand (7.2%) in the wholesale trade and 3.8 thousand (6.9%) in transportation and communications.

According to the New York State Department of Labor, the county's average unemployment rates were 5.0% in 2000 and 5.1% in 2000. The county's average unemployment rates were below the MSA's average unemployment rates of 5.3% in 2000 and 5.6% in 2000, but were above the state's average unemployment rates of 4.6% in 2000 and 4.9% in 2001.

Portions of Queens County have been designated as EZs by the State of New York, based on community economic distress. The Far Rockaway and South Jamaica neighborhoods are designated EZs. 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 – Excluding two zero-income tracts, Rockland County has 40 census tracts, of which one (2.5%) is a moderate-income tract, four (10.0%) are middle-income and 35 (87.5%) are upper-income tracts. There were no low-income census tracts.

According to the U.S. Census Bureau, Rockland County had a population of 265.5 thousand in 1990 and it increased by 21.3 thousand (8.0%) to 286.8 thousand in 2000. Almost 26.9 thousand (10.1%) of the 1990 population was over the age of 65 and 61.1 thousand (23.0%) were under the age of 16.

In 1990, there were 67.0 thousand families in the county, of which 5.6 thousand (8.3%) were low-income families, 5.9 thousand (8.8%) were moderate-income, 10.5 thousand (15.7%) were middle-income and 45.0 thousand (67.2%) upper income families. Of the 11.5 thousand LMI families, 415 (3.6%) lived in the moderate-income tract and they accounted for 65.9% of all the families (630) that lived in that tract. Almost 2.7 thousand (4.1%) families had income below the poverty level. There were 84.9 households in the county of which 4.9 thousand (5.7%) had income below the poverty level.

There were 88.3 thousand housing units in Rockland County, 71.4 thousand (80.9%) of which

were 1 to 4 family units, 14.6 thousand (16.6%) were multifamily units and 1.1 thousand (1.3%) were mobile homes. Almost 61.2 thousand (69.4%) housing units were owner occupied and 231 (0.4%) of these were in the moderate-income tract. A further 23.7 thousand (26.8%) were rental-occupied and 364 (1.5%) of these were in the moderate-income tract. About 3.5 thousand (3.9%) housing units were vacant or boarded up. In 1990, 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 2000 in the county were services 30.5%, state and local government 16.5% and finance, insurance and real estate 9.7%. In 1990, the major sources of earnings were services 26.4%, state and local government 19.7% and non-durable goods manufacturing 10.4%.

According to a Dun and Bradstreet survey, in 2001, there were 14.6 thousand businesses in Rockland County of which 12.2 thousand (83.9%) had revenues of \$1.0 million or less. About 1.1 thousand (7.9%) had revenues of more than \$1.0 million and 1.2 thousand (8.1%) were businesses on which no revenues were reported. Exactly 76 (0.7%) small businesses were located in LMI tracts. Approximately 13.5 thousand (92.7%) businesses in the county have fewer than 50 employees and 12.7 thousand (87.5%) operated from a single location.

Almost 6.7 thousand (46.3%) firms were service providers, 2.7 thousand (18.7%) were in the retail trade, 1.3 thousand (9.0%) were in construction, 1.2 thousand (8.1%) in finance, insurance and real estate and 975 (6.7%) in the wholesale trade.

According to the New York Department of Labor, the county's average unemployment rates were 3.0% in 2000 and 3.1% in 2001. The county's average unemployment rates were below the MSA's average unemployment rates of 5.3% in 2000 and 5.6% in 2001 and the state's average unemployment rates of 4.6% in 2000 and 4.9% in 2001.

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

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. About 126.3 thousand (14.4%) of the 1990 population was over the age of 65 and 168.7 thousand (19.3%) were under the age of 16.

In 1990, there were 229.5 thousand families in the county, of which 24.5 thousand (10.7%) were low-income families, 22.3 thousand (9.7%) were moderate-income, 35.7 thousand (15.6%) were middle-income and 147.0 thousand (64.0%) upper-income families. Of the 46.8 thousand LMI families, 11.1 thousand (23.7%) lived in LMI tracts and these families accounted for 59.4% (18.7 thousand) of all the families that lived in LMI tracts. Almost 10.8 thousand (4.7%) of the families had income below the poverty level. There were 319.7 households in the county of which 21.9 thousand (6.9%) had income below the poverty level.

There were 336.7 thousand housing units in Westchester County, 220.7 thousand (65.5%) of which were 1 to 4 family units and 110.8 thousand (32.9%) were multifamily units. One hundred ninety one thousand (56.7%) of the housing units were owner-occupied and 3.6 thousand (1.9%) of these were in LMI tracts. A further 129.1 thousand (38.3%) were rental-occupied and 24.2 thousand (18.7%) of these were in LMI tracts. Almost 17 thousand (5.1%) housing units were vacant or boarded up. In 1990, 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 2000 in the county were services 32.4%, finance, insurance and real estate 13.7% and state and local government 11.9%. In 1990, the major sources of earnings were services 30.4%, state and local government 11.2% and durable goods manufacturing 9.7%.

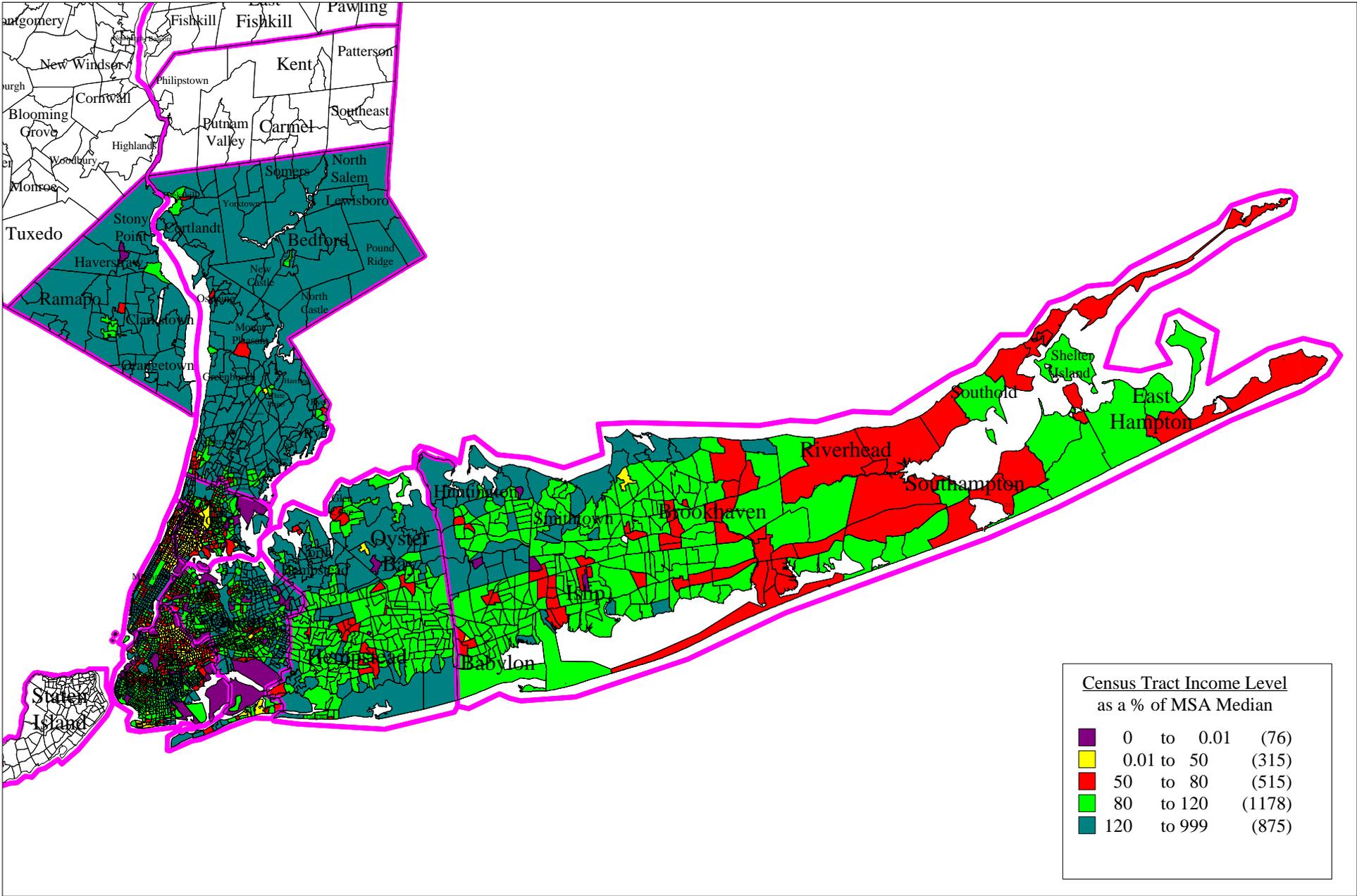
According to a Dun and Bradstreet survey, in 2001, there were 48.3 thousand businesses in Westchester County, of which 41.3 thousand (85.5%) had revenues of \$1.0 million or less. Almost 4.7 thousand (9.7%) had revenues of more than \$1.0 million and 2.4 thousand (4.9%) were businesses on which no revenues were reported. About 3.5 thousand (9.3%) small businesses were located in LMI tracts. Approximately 44.7 thousand (92.7%) businesses in the county had fewer than 50 employees and 41.5 thousand (85.9%) operated from a single location.

Approximately 22.3 thousand (46.2%) of all firms were service providers, 8.7 thousand (17.9%) were in the retail trade, 4.8 thousand (10.0%) in finance, insurance and real estate, 4.5 thousand (9.3%) in construction and 2.7 thousand (5.5%) in the wholesale trade.

According to the New York Department of Labor, the county's average unemployment rates were 3.0% in 2000 and 3.5% in 2001. The county's average unemployment rates were below the MSA's average unemployment rates of 5.3% in 2000 and 5.6% in 2001 and the state's average unemployment rates of 4.6% in 2000 and 4.9% in 2001.

A portion of Westchester County has been designated an EZ by the State of New York, based on community economic distress. A portion of the City of Yonkers has been designated an EZ. 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.

North Fork Bank Assessment Area



PERFORMANCE TESTS AND ASSESSMENT FACTORS

This Performance Evaluation incorporates a review of NFB's lending, investment, and service activities within the assessment area, during 2000 and 2001, utilizing the performance tests and standards for large banks.

Statistics utilized in this evaluation were derived from various sources. In addition to loan information submitted by the bank, aggregate data for HMDA-reportable loans, small business and small farm loans were obtained from the Federal Financial Institutions Examination Council ("FFIEC") and PCI Services, Inc. CRA Wiz©, an external vendor. Peer lending comparisons were made to the 2000 and 2001 aggregate data. Demographic data were obtained from the 1990 U.S. Census data, supplemented by the 2001 HUD-estimated median family income.

Both residential and small business loans were considered in this evaluation. The bank's total origination of residential loans included HMDA-reportable loans and MECAs. The MECAs encompass both loans obtained from other institutions and modifications of NFB's own loans. MECAs are discussed only in the Lending Activity and Assessment Area Lending sections.

I. Lending Test: "Outstanding"

The bank's lending performance was evaluated pursuant to the following criteria: (1) Lending Activity; (2) Assessment Area Concentration; (3) Distribution of Lending based on Census Tract income; (4) Distribution of Lending based on Borrower Characteristics; (5) Community Development Lending; and (5) Innovative or Flexible Lending Practices.

Volume of Lending Activity - "High Satisfactory"

The bank's lending levels reflect good responsiveness to assessment area credit needs based upon the volumes of residential and small business loans originated.

While the volume of residential loans declined from the level achieved at the prior evaluation, the volume of small business loans continued to reflect substantial growth. These loan volumes are viewed in the context of an increase in assets, following a number of acquisitions by NFB in the period between evaluations.

Residential Mortgage Loans

In 2000, the bank originated 1,191 residential loans totaling \$578.6 million. In 2001, NFB's originations increased over the prior year's levels by 44.0%, to 1,715 loans, and 52.1%, to \$880.2 million.

The following table shows the bank's origination of residential loans during the evaluation period:

LENDING VOLUME-RESIDENTIAL LOANS				
Loan Type	2000		2001	
	#	\$000's	#	\$000's
Home Purchase	806	278,315	837	313,053
Refinancing	189	51,726	639	198,859
Multifamily	151	195,271	139	292,999
Subtotal	1,146	525,312	1,615	804,911
Own MECA Loans	45	53,293	100	75,327
Total	1,191	578,605	1,715	880,238

As noted in NFB's prior Performance Evaluation as of June 30, 1999, the bank originated 1,890 residential mortgage loans for \$700.6 million in 1997, 1,941 loans for \$604.7 million in 1998 and 1,452 loans for \$476.1 million in the first six months of 1999. The above chart shows that, the bank's performance declined markedly in 2000 compared to its prior evaluation period's performance, but recovered somewhat in 2001. The decline was mainly the result of higher interest rates during this evaluation period, which substantially reduced the number of loans that were refinanced.

In 2000, out of 599 HMDA-reportable lenders in the bank's assessment area, NFB ranked 51st with a market share of 0.5%. In 2001, the bank's market share decreased to 0.3%, notwithstanding its significantly increased lending volume, resulting in a rank of 50 out of 549 lenders.

The following table shows a distribution of the bank's residential loans by MSA during the evaluation period:

DISTRIBUTION OF RESIDENTIAL LOANS BY MSA								
MSA	2000				2001			
	#	%	\$000	%	#	%	\$000	%
5380	373	31.3%	117,106	20.2%	585	34.1%	244,618	27.8%
5600	818	68.7%	461,499	79.8%	1,130	65.9%	635,620	72.2%
TOTAL	1,191	100.0%	578,605	100.0%	1,715	100.0%	880,238	100.0%

While NFB originated a much larger number and dollar volume of residential loans in the New York City MSA than it did in its home MSA (notwithstanding its greater branch presence and deposit market share in MSA 5380), its market share percentages of loans in the two MSAs were identical. Moreover, the bank's distribution of lending across the two MSAs is reasonably reflective of lending opportunities in these areas, as measured by the size and nature of their respective housing stocks.

MSA 5380 (Nassau-Suffolk)

This MSA accounted for the minority of residential loans originated during the evaluation period. In 2000, of the 431 lenders in this MSA, the bank had a market share of 0.6%, ranking NFB 42nd. In 2001, the bank's market was 0.5%, ranking NFB 36th out of 434 lenders.

MSA 5600 (New York)

This MSA accounted for the majority of residential loans originated during the evaluation period. In 2000, the bank captured a market share of 0.6%, ranking NFB 39th out of 502 lenders in this MSA. In 2001, the bank's market share was 0.5%, which ranked NFB 39th out of 516 lenders.

Small Business Loans

In 2000, NFB originated 4,618 small business loans totaling \$451.4 million. In 2001, the number of originations increased over the prior year's levels by 44.9% to 6,692 while the dollar volume increased by 43.3% to \$647.0 million.

The following chart shows a distribution of the bank's origination of small business loans during the evaluation period:

DISTRIBUTION OF SMALL BUSINESS LOANS BY MSA								
MSA	2000				2001			
	#	%	\$000	%	#	%	\$000	%
5380	3,015	65.3%	275,310	61.0%	4,041	60.4%	361,926	55.9%
5600	1,603	34.7%	176,048	39.0%	2,651	39.6%	285,055	44.1%
TOTAL	4,618	100.0%	451,358	100.0%	6,692	100.0%	646,981	100.0%

In 1997, the bank originated 2,627 small business loans totaling \$291.7 million and in 1998, it originated 3,423 loans totaling \$368.3 million. The above table shows that the bank's origination of small business loans continues to increase, particularly in MSA 5600.

Of the 279 small business lenders in the bank's assessment area in 2000, NFB had the 12th largest market share with 2.0% of the area's loans. In 2001, the bank's market share increased slightly to 2.6%, but NFB dropped two notches to 14th out of an increased field of 290 lenders.

MSA 5380 (Nassau-Suffolk)

The above chart shows that a majority of the bank's small business loans were originated in MSA 5380 (Nassau-Suffolk), NFB's home MSA, in each of the two years encompassing the evaluation period. In 2000, the bank captured a market share of 4.3%, ranking NFB 7th out of 139 small business lenders in the MSA. In 2001, the bank's market share increased to 5.1%, ranking NFB 7th out of 145 lenders.

MSA 5600 (New York)

The above table also shows that this MSA accounted for a minority of the bank's small business loan originations during the assessment period. In 2000, of the 252 small business lenders in the MSA, the bank had the 15th largest market share with 1.0%. The bank's market share increased to 1.4%, but NFB dropped to 17th out of 248 lenders in 2001.

Assessment Area Lending - "Outstanding"

NFB originated a substantial majority (nearly all) of its residential and small business loans within its assessment area during the evaluation period.

In 2000, the bank originated 1,196 residential loans totaling \$588.6 million, of which 1,191 residential loans (99.6%) totaling \$578.6 (98.3%) were within the NFB's assessment area.

In 2001, the bank originated 1,728 residential loans totaling \$883.1 million, of which 1,715 loans (99.3%) totaling \$880.2 million (99.7%) were within NFB's assessment area.

In 2000, the bank also originated 4,640 small business loans totaling \$454.1 million, of which 4,618 loans (99.5%) totaling \$451.4 million (99.4%) were within NFB's assessment area. In 2001, the bank originated 6,735 small business loans totaling \$650.5 million, of which 6,692 loans (99.4%) totaling \$647.0 million (99.5%) were originated within NFB's assessment area.

Geographic Distribution - "Outstanding"

The geographic distribution of loans based on census tract income reflects excellent penetration throughout the bank's assessment area.

HMDA-Reportable Loans

In 2000, NFB extended 30.9% by number and 24.4% by dollar volume of its HMDA-reportable loans to LMI areas, far exceeding 15.2% and 14.0%, respectively, for the aggregate. NFB outperformed the aggregate in home purchase and refinancing loans, while its performance in multifamily loans is in line with the aggregate's performance.

In 2001, the bank's LMI lending ratios declined to 21.0% by number and 20.5% by dollar volume, but were still well above 13.7% and 12.8%, respectively, for the aggregate. The bank performed as well as or better than the aggregate across product lines.

The following table shows a geographic distribution of the bank's HMDA loans during the evaluation period:

DISTRIBUTION OF HMDA LOANS BY GEOGRAPHY INCOME LEVEL								
Geography Income Level	2000				2001			
	By Number		By Dollar		By Number		By Dollar	
	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate
	%	%	%	%	%	%	%	%
Low	7.1%	2.3%	7.5%	2.9%	4.9%	1.9%	6.0%	2.4%
Moderate	23.8%	12.9%	17.0%	11.1%	16.1%	11.9%	14.6%	10.5%
LMI Total	30.9%	15.2%	24.5%	14.0%	21.0%	13.8%	20.6%	12.9%

MSA 5380 (Nassau-Suffolk)

The bank exhibited an excellent geographic distribution of HMDA-reportable loans in MSA 5380.

In 2000, the bank extended 31.7% by number and 23.7% by dollar volume of its HMDA-reportable loans to LMI areas, well above 16.6% and 13.5%, respectively, for the aggregate. The bank outperformed the aggregate across product lines in the MSA. In 2001, the bank's LMI lending ratios decreased to 23.5% by number and 20.5% by dollar volume, but were still well above 14.8% and 12.3%, respectively, for the aggregate. The bank outperformed the aggregate across all product lines in 2001.

MSA 5600 (New York)

The bank exhibited an excellent geographic distribution of HMDA-reportable loans in MSA 5600.

In 2000, the bank extended 30.5% by number and 24.7% by dollar volume of its HMDA-reportable loans to LMI areas, well above 14.2% and 14.2%, respectively, for the aggregate. The bank performed as well as or better than the aggregate across product lines. In 2001, the bank's LMI lending ratios decreased to 19.6% by number and 20.5% by dollar volume, but were still well above 12.7% and 13.1%, respectively, for the aggregate. The bank performed as well as or better than the aggregate in home purchase and multifamily loans, but under-performed the aggregate in refinancing loans in this MSA.

Small Business Loans

In 2000, the bank extended 25.1% by number and 22.9% by dollar volume, of its small business loans in LMI areas, above 17.2% and 18.7%, respectively, for the aggregate. In 2001, the bank's ratios were 24.5% and 22.0%, respectively, compared with the corresponding aggregate ratios of 18.6% and 18.9%.

The following table shows geographic distribution of the bank's small business loans during the evaluation period:

DISTRIBUTION OF SMALL BUSINESS LOANS BY GEOGRAPHY INCOME LEVEL								
Geography Income Level	2000				2001			
	By Number		By Dollar		By Number		By Dollar	
	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate	Bank	Aggregate
	%	%	%	%	%	%	%	%
Low	3.0%	3.4%	3.7%	3.5%	3.8%	4.0%	4.8%	4.0%
Moderate	22.1%	13.8%	19.2%	15.2%	20.7%	14.6%	17.2%	14.9%
LMI Total	25.1%	17.2%	22.9%	18.7%	24.5%	18.6%	22.0%	18.9%

MSA 5380 (Nassau-Suffolk)

The bank exhibited an excellent geographic distribution of small business loans in this MSA during the evaluation period.

In 2000, the bank extended 21.4% by number and 19.9% by dollar volume, of its small business loans in LMI areas in the MSA, well above the 12.5% and 13.9%, respectively, for the aggregate. In 2001, the bank's ratios were 22.3% and 17.3%, respectively, still well above 13.2% and 13.8%, respectively, for the aggregate.

MSA 5600 (New York)

The bank exhibited an excellent geographic distribution of small business loans in this MSA during the evaluation period.

In 2000, NFB extended 32.0% by number and 27.8% by dollar volume, of its small business loans in LMI areas in this MSA, well above 19.3% and 20.7%, respectively, for the aggregate. In 2001, the bank's ratios were 27.7% and 28.0%, respectively, still well above 21.0% and 21.0%, respectively, for the aggregate.

Borrower Characteristics - "High Satisfactory"

The distribution of loans, given the product lines offered by the bank, reflects good penetration among individuals of different income levels and businesses of different sizes. The rating is a downgrade from the outstanding rating received at the prior evaluation.

Residential Mortgage Loans

In 2000, the bank extended 19.6% of its HMDA-reportable loans to LMI individuals, just above 18.3% for the aggregate. These ratios reflect the bank's 1-4 family lending, only, as borrower income is not typically requested in connection with the extension of multifamily loans. NFB outperformed the aggregate in extending home purchase loans to LMI individuals, but under-performed the aggregate in extending refinancing loans. In 2001, the bank's LMI lending ratio decreased to 18.6%, while the aggregate ratio sharply increased to 28.4%. The bank under-performed the aggregate across product lines in 2001.

The following table shows a distribution of the bank's HMDA loans by borrower income level:

DISTRIBUTION OF HMDA LOANS BY BORROWER INCOME LEVEL				
Borrower Income Level	2000		2001	
	Bank	Aggregate	Bank	Aggregate
	%	%	%	%
Low-income	4.8%	3.9%	3.8%	3.2%
Moderate-income	14.8%	14.4%	14.8%	25.1%
Total LMI	19.6%	18.3%	18.6%	28.3%

MSA 5380 (Nassau-Suffolk)

The distribution of loans reflects good penetration among borrowers of different income levels in this MSA.

In 2000, NFB extended 21.7% of its HMDA-reportable loans to LMI individuals within its assessment area, compared with 26.9% for the aggregate. In 2001, the bank’s ratio slightly improved to 22.4%, while the aggregate ratio sharply increased to 34.8%. In both years, the bank under-performed the aggregate in the origination of home purchase and refinancing loans to LMI individuals.

MSA 5600 (New York)

The distribution of loans reflects good penetration among borrowers of different income levels in this MSA.

In 2000, NFB extended 18.4% of its HMDA-reportable loans to LMI individuals within its assessment area, well above 12.2% for the aggregate. NFB outperformed the aggregate in extending home purchase loans to LMI individuals, while its performance in making refinancing loans was in line with the aggregate’s performance. In 2001, the bank’s ratio slightly decreased to 16.2%, while the aggregate ratio increased sharply to 22.9%. NFB under-performed the aggregate in the origination of home purchase and refinancing loans to LMI individuals.

Small Business Loans

In 2000, the bank extended 82.2% of its small business loans in amounts of \$100 thousand or less, trailing the 94.4% ratio achieved by the aggregate. In 2001, the bank’s ratio was 83.1%, still below 95.5% for the aggregate.

The following table shows a distribution of the bank’s small business loans by loan size during the evaluation period:

Distribution of Small Business Loans By Loan Size				
Loan Size	2000		2001	
(\$000's)	Bank	Aggregate	Bank	Aggregate
	%	%	%	%
<=\$100	82.2%	94.4%	83.1%	95.5%
> \$100 <=\$250	9.5%	3.0%	9.2%	2.4%
> \$250<=\$1,000	8.4%	2.6%	7.8%	2.2%

On the other hand, the following table shows that the bank outperformed the aggregate in the proportion of small business loans to small businesses (with gross annual revenues of less than \$1 million) during the evaluation period:

Proportion of Small Business Loans Made to Small Businesses				
Year	By Number		By Dollar Volume	
	Bank	Aggregate	Bank	Aggregate
	%	%	%	%
2000	63.0%	43.6%	44.2%	34.4%
2001	63.6%	44.4%	40.3%	37.2%

MSA 5380 (Nassau-Suffolk)

The distribution of loans reflects good penetration among businesses of different sizes in the MSA.

In 2000, the bank extended 83.2% of its small business loans in amounts of \$100 thousand or less compared with 94.4% for the aggregate in this MSA. In 2001, the bank's and the aggregate ratios both increased to 84.7% and 95.6%, respectively.

In 2000, NFB extended 70.4% by number and 41.8% by dollar volume of its small business loans to small businesses, far exceeding the 42.4% and 36.2%, respectively, achieved by the aggregate. In 2001, the bank's ratios were 66.8% and 43.2%, respectively, compared with 41.7% and 37.0%, respectively, for the aggregate.

MSA 5600 (New York)

The distribution of loans reflects good penetration among businesses of different sizes in this MSA.

In 2000, the bank extended 79.5% of its small business loans in amounts of \$100 thousand or less, trailing the 94.3% penetration by the aggregate in this MSA. In 2001, the bank's and the aggregate ratios remained relatively unchanged, at 80.5% and 95.4%, respectively.

In 2000, NFB extended 62.6% by number and 49.3% by dollar volume of its small business loans to small businesses, far exceeding 44.3% and 34.2%, respectively, for the aggregate. In 2001, the bank's ratios were 58.7% and 36.5%, respectively, compared with

45.6% and 37.2%, respectively, for the aggregate.

Community Development Lending – “Outstanding”

NFB is a leader in making community development loans.

During the evaluation period, the bank had community development commitments totaling \$151 million, of which \$121.8 million or 80.6% was new money. This amount is over and above the MECA multifamily loans (discussed below) that also qualify as community development loans.

The following table shows a summary of the bank’s community development lending during the evaluation period:

Summary of Community Development Lending as of December 31, 2001										
	Affordable Housing		Community Services		Economic Development		Revitalization/ Stabilization		Total	
MSA	\$000's	New \$	\$000's	New \$	\$000's	New \$	\$000's	New \$	\$000's	New \$
5380	1,650	1,550	4,212	1,500	-	-			5,862	3,050
5600	73,294	71,156	39,344	30,470	1,650	1,650	22,609	12,737	136,897	116,013
Multi-MSA	3,688	-	-	-	1,784	-	2,762	2,762	8,234	2,762
Total	78,632	72,706	43,556	31,970	3,434	1,650	25,371	15,499	150,993	121,825

The above table shows that the bank had 52.1% of the community development loans in the affordable housing category, resulting in the creation and/or renovation of 2,301 housing units, 28.8% in community development services, 16.8% in revitalization and stabilization and 2.3% in economic development loans.

The table also shows that 90.7% of the total community development commitments by dollar volume were in MSA 5600, 3.9% were in the bank’s home MSA, 5380 (Nassau-Suffolk) and 5.5% benefited multiple (“Multi”) MSAs.

Other loan data

The bank had MECA loans totaling \$187.3 million that qualify as community development loans during the evaluation period, representing loans financing multifamily housing that is affordable to LMI individuals. Multifamily loans made in LMI tracts are considered to be a proxy for loans supporting “affordable housing for LMI individuals”, provided that the rent rolls show a majority of units affordable to LMI families, based on generally accepted housing affordability ratios.

The following table shows a distribution of the bank’s MECA loans during the evaluation period:

MECA Loans Qualifying as Community Development Loans				
MSA	#	#%	\$000's	\$%
5380	8	5.0%	31,726	16.9%
5600	151	95.0%	155,564	83.1%
Total	159	100.0%	187,290	100.0%

The table shows that a substantial majority of the MECA loans were made in MSA 5600 (New York), reflecting the largely multifamily housing stock in New York City.

Innovative and Flexible Lending Practices - “Low Satisfactory”

NFB uses limited innovative and/or flexible lending practices to address the needs of its assessment area.

The bank offers the following innovative and/or flexible mortgage lending programs:

- ❖ **The Harriet Tubman Gardens Apartment Corporation:** this project involves the development of 73 cooperative units and retail space in a low-income area of Manhattan by the New York City Housing Development Fund (the development arm of New York City Housing Partnership). NFB is one of three banks (others being JP Morgan Chase Bank and HSBC) selected to provide end loans to prospective owners, although borrowers may choose lenders other than the pre-approved three. The program provides for NFB to pay standard closing costs excluding points.
- ❖ **JRD Management:** is a private real estate operator that owns and manages properties including cooperative units throughout the boroughs. A majority of the cooperatives do not qualify for secondary market cooperative financing because less than 50% of the units are owner-occupied. NFB is extending end loans to applicants willing to buy such cooperative apartments in order to promote affordable housing within its assessment area.
- ❖ **NFB Subsidy Program:** in 2001, the bank established a subsidy program that makes closing cost grants of up to \$3,000 for applicants buying homes in minority geographies and who meet certain income guidelines in order to promote homeownership.
- ❖ **Fannie Mae – Expanded Approval Program/Timely Payment Rewards:** the bank, in partnership with Fannie Mae, offers financing to borrowers who have minor credit problems and would not qualify for traditional financing. The program involves (1) the expanded approval component, which permits financing to borrowers with minor credit problems at higher interest rates and/or fee structures than Fannie Mae is currently offering; and (2) the timely payment rewards component, which also permits financing at higher interest rates and/or fee structures. Borrowers that make 24 consecutive timely payments within the first 48 months of the loan will receive a 1% rate reduction.

- ❖ **State of New York Mortgage Association (“SONYMA”)**: the bank participates in SONYMA Achieving the Dream Mortgage, Low Interest Rate Mortgage and Construction Incentive affordable housing programs. The Achieving the Dream program is designed to assist low-income households to purchase their first homes and offers 97% financing, low interest rates and no points. The Low Interest Rate Mortgage program is designed for qualified low- and moderate-income first time homebuyers and the program offers low down payment and below market interest rates. The Construction Incentive program is designed to stimulate new construction of 1-4 family homes. The program offers 100% financing, a special two-step interest rate and longer interest rate lock periods.
- ❖ **North Fork Affordable Housing Program II**: the program debuted on May 10, 1999 and is restricted to borrowers residing in MSA 5600 (New York). The program is geared toward individuals earning 80% or less of the HUD-adjusted median income for the MSA and is for primary residences such as single, two-family and cooperative units. Borrowers can borrow up to 97% of the loan amount, not to exceed \$150 thousand for single and cooperative units and \$200 thousand for two-family units. The program has a total debt-to-income ratio of 45% and low closing costs.
- ❖ **Federal Home Loan Bank’s First Home Club**: the bank participates in this program and is partnering with Community Housing Innovations, Inc. (“CHI”), to make the public more aware of the program. The program is designed for first time low- and moderate-income homebuyers and assists with saving for down payment and closing costs by granting three dollars in matching funds for each dollar the participant saves over a minimum of 10 months and a maximum of 30 months. Up to \$5,000 in matching funds may be awarded to qualifying households. The program requires participants to participate in a Homebuyer Counseling program. NFB waives private mortgage insurance requirements for loans up to 90% loan-to-value.
- ❖ **Fannie 97**: the bank participates in this affordable mortgage program which requires only a 3% down payment, 38% debt-to-income ratio and reduced income to qualify.

All loans originated under the foregoing affordable housing programs have been accounted for in HMDA-reportable loans, above.

II. **Investment Test**: “Outstanding”

The investment test evaluates the bank's record of helping to meet community credit needs through qualified investments. Qualified investments are evaluated based on the dollar amount of qualified investments, their level or degree of innovativeness and/or complexity, their level of responsiveness to community development needs, and the degree to which such investments

are not routinely provided by private investors.

The bank’s level of qualified community development investments, including grants, is deemed excellent, reflecting an outstanding responsiveness to the credit and community development needs of its assessment area, based on financial capacity.

As of the evaluation date, the bank had \$62.4 million in total qualified investments, representing an almost two-fold increase from the prior evaluation level of \$32.4 million. As noted above, during the same period, assets increased by 47.8%. New money provided during this evaluation period totaled almost \$35 million, or 56% of total qualified investments. Grants totaled \$3.9 million, up by nearly 22%, from the previous evaluation total. Total grants incorporate almost \$3 million that the Federal Home Loan Bank of New York (“FHLBNY”) contributed to its Affordable Housing Program on behalf of NFB, representing its pro-rata share ownership of FHLBNY stock.

The table below summarizes the bank’s qualified investments during the evaluation period:

Summary of Qualified Investments			
Description	Number	Dollars (in thousands)	% Based on Dollars
Financial Intermediaries	4	\$19,881	31.88%
State and Municipal Obligations	9	37,482	60.10%
Facilities that promote community development in LMI areas for LMI people	3	1,145	1.83%
Total Debt or Equity Investments		\$58,508	93.81%
Total Qualified Grants	80	3,860	6.19%
Grand Total		\$62,368	100.00%

Source: Bank Records

Financial Intermediaries include money invested with entities engaged in providing affordable housing, community development services and economic development through an equity investment in a Small Business Investment Corporation (“SBIC”). State and Municipal Obligations consist of municipal bonds supporting affordable housing projects for LMI individuals in LMI geographies. Facilities that promote community development in LMI areas for LMI people include NFB’s deposits in community development credit unions, investments supporting community services in LMI communities and a securities investment issued by an organization providing community services.

The following table illustrates a summary of qualified investments by MSA and community development categories; showing the bank’s level of responsiveness to the credit and community development needs of its assessment area:

Summary of Qualified Investments by MSA and Community Development Categories (in thousands)										
MSA	Affordable Housing		Economic Development		Revitalization /Stabilization		Community Services		Total	
	Cmm*	NM**	Cmm	NM	Cmm	NM	Cmm	NM	Cmm	NM

MultiMSA	2,925	2,925					1,047	1,047	3,972	3,972
5600	54,948	28,247	367	267	12	12	1,156	210	56,483	28,736
5380	1,798	1,798					115	115	1,913	1,913
Total	59,671	32,970	367	267	12	12	2,318	1,372	62,368	34,621
% on Total	95.7%		0.6%		0.0%		3.7%		100.0	

Source: Bank Records

* Commitment; ** "New Money"

As illustrated above, a substantial majority of the bank's qualified investments went to support affordable housing, followed by small amounts to community services and economic development and an insignificant amount to revitalization and/or stabilization activities.

The above table shows that 90.6% of the qualified investment money was in MSA 5600, 6.4% in Multi-MSA and 3.0% in MSA 5380. In both MSA 5600 and MSA 5380, nearly all of the funds went to support affordable housing.

During the evaluation period, NFB made 80 qualified grants totaling over \$900 thousand, over and above the nearly \$3 million dedicated to the FHLBNY Affordable Housing program. Major grants were extended to Neighborhood Housing Services, Inc. of New York City (a not-for-profit affordable housing organization); Independent Home Group Living Program (a not-for-profit institution that provides care for the developmentally disabled on eastern Long Island); and, a not-for-profit development corporation that provides technical assistance to small business entrepreneurs. This grant will be used to leverage \$750 thousand in Small Business Administration funds.

In-kind Donations

NFB donated office space to 10 non-profit organizations within its assessment area during the evaluation period.

While the bank only occasionally uses innovative and/or complex investments to address the credit needs of its assessment area, the nature of its activities, including its sizable level of grants, reflects an excellent responsiveness to community development needs.

III. Service Test: "Outstanding"

The service test evaluates a banking institution's record of helping to meet the credit needs of its assessment area(s) by analyzing both the availability and effectiveness of a banking institution's systems for delivering both retail banking and community development services.

Retail Banking Services - "High Satisfactory"

Accessibility of Delivery Systems

Delivery systems are accessible to essentially all portions of NFB's assessment area.

On December 31, 2001, the bank operated 160 full service branches within its assessment area, of which 22 (13.8%) were in LMI areas and 39 (24.4%) were adjacent to LMI areas.

The following table shows a distribution of the bank's branches and on-site ATMs during the evaluation period:

Distribution of Branches and on-site ATMs as of December 31, 2001											
County	# of Branches	# of Branches in LMI Areas	% of Branches in LMI Areas	# of Branches Adjacent to LMI Areas	% of Branches Adjacent to LMI Areas	# of Branches With ATMs	# of ATMs	# of ATMs in LMI Areas	% of ATMs in LMI Areas	# of ATMs Adjacent to LMI Areas	% of ATMs Adjacent to LMI Areas
Nassau	35	0	0.0%	8	22.9%	30	31	0	0.0%	8	25.8%
Suffolk	49	12	24.5%	15	30.6%	42	43	6	14.0%	14	32.6%
Bronx	8	3	37.5%	1	12.5%	8	13	6	46.2%	2	15.4%
Kings	8	0	0.0%	2	25.0%	8	13	0	0.0%	4	30.8%
New York	19	3	15.8%	8	42.1%	19	39	5	12.8%	14	35.9%
Queens	34	3	8.8%	5	14.7%	31	45	6	13.3%	9	20.0%
Rockland	3	0	0.0%	0	0.0%	2	2	0	0.0%	0	0.0%
Westchester	4	1	25.0%	0	0.0%	3	3	0	0.0%	0	0.0%
Total	160	22	13.8%	39	24.4%	143	189	23	12.2%	51	27.0%

The chart illustrates that NFB's branches are concentrated predominantly in Nassau, Suffolk and Queens (following the acquisition of JSB Financial and Reliance Bancorp, Inc, in 2000). Its ATM concentration is similar, except that New York County shows a high penetration for ATMs but only a moderate penetration for full service branches.

Record of opening and closing branches

To the extent changes have been made, NFB's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in LMI geographies and/or individuals.

During the evaluation period, the bank's branch network increased 42.9% to 160, reflecting primarily the acquisitions and/or mergers with Reliance Federal Savings Bank (29 branches), Jamaica Savings Bank (13 branches) and Commercial Bank of New York (14 branches). During the same period, NFB closed six full service branches within its assessment area, of which only one (16.7%) branch was in a moderate-income area and another was adjacent to an LMI area. In addition, NFB sold two full service branches, one each to Superior Savings Bank, in the Bronx, and Staten Island Savings Bank, on Staten Island. Neither of these two branches was in an LMI area or adjacent to an LMI area.

NFB's branch closing policy and procedures were reviewed and were deemed to be in compliance with New York State Banking Department Supervisory Procedure G 112.

Alternative delivery systems

The bank's alternative delivery systems are accessible to essentially all portions of the bank's assessment area.

Of the total branches, 143 of the branches have ATMs, of which 23 (12.2%) are in LMI areas and 51 (27.0%) are adjacent to LMI areas. In addition, the bank has eight off-site ATMs, of which five are non-deposit taking ATMs and three are deposit taking. Of the eight off-site ATMs, one is in a moderate-income area and two are adjacent to LMI areas. A substantial majority of the bank's ATMs are bilingual-English and Spanish.

The bank also has four non-full service supermarket branches and three satellite offices.

In addition, NFB offers the following alternative delivery systems:

- ❖ *Telephone Express* – a bilingual, English and Spanish, automated and staffed call center located at the bank's headquarters in Melville. Customers can use the automated service to make balance inquiries, make transfers, place stop payments and obtain other account information, 24 hours a day, seven days a week. Bilingual customer service representatives, in addition to the aforementioned, assist customers to pay utility bills, purchase money orders and travelers' checks and can provide general information about bank products. The center is staffed seven days a week, Monday through Friday, from 8:00 a.m. to 8:00 p.m.; Saturdays, from 8:00 a.m. to 4:00 p.m.; and Sundays, from 10:00 a.m. to 3:00 p.m. The automated service averages 30,000 inbound calls per month, while the customer service representatives handle 60,000 calls per month.
- ❖ *NorthForkBank.com* – a website located on the World Wide Web and used primarily to provide information about bank services. Customers may use the site to e-mail the bank's marketing department.
- ❖ *MyNFBOnline.com and NFBConnect.com* – interactive on-line banking websites for the bank's retail and commercial clients, respectively. The sites could be used to obtain account history and statements, place stop payments and account transfers. The former offers retail clients bill payment services, while the later offers commercial clients wire transfer, Automated Clearing House file, federal tax payment and review of in-clearing item services.
- ❖ *Cash Management Services* – the bank offers its business, including small business clients, a wide array of cash management services. Electronic account balance information is provided via personal computer or touch-tone telephone or fax to clients to determine available cash positions for daily financial decisions. These services allow businesses to disburse funds, such as direct deposit of payroll and aggregate deposits from remote or local bank locations. Cash management services also include lock box

services, real estate tenant security and account reconciliation.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Services and business hours are tailored to the convenience and needs of the assessment area. A substantial majority of the branches open late at least once a week and ten branches are open on Sundays.

Range of Services Provided

In addition, the bank offers and/or participates in the following programs:

- ❖ *Preference 50 Checking*: the product is available to customers who are 50 years and over and requires only a \$100 minimum deposit, unlimited transactions and no service charge.
- ❖ *Basic Banking Account*: the bank offers the account consistent with New York State Banking regulations, which allow a bank to charge a \$3 monthly maintenance fee and grants a depositor eight withdrawal transactions before the imposition of additional fees.
- ❖ *Electronic Benefits Transfer*: NFB participates in this New York State program that allows public assistance recipients to receive their benefits electronically without charge.

Community Development Services - "Outstanding"

NFB is a leader in providing community development services within its assessment area.

In 1999, the bank launched its Retail Incentive Program that provided a cash reward to branch managers for providing qualifying community development services. In 2000, the program was modified to make the provision of qualifying community development services mandatory. The program has cash management, small business and qualifying community development service components and requires that managers attain a minimum number of activities in each component. The managers satisfy the community development service requirement through multifaceted activities.

The bank's community development services exhibit a strong focus on developing financial literacy for young people in LMI communities and thereby preparing them to participate in the financial mainstream. Additional programs have also addressed the needs of seniors and other low-to-moderate-income populations. Rather than limiting its efforts to single lectures, a number of the bank's efforts involve in-depth, hands-on learning opportunities made available over a series of weeks, months or even years, thereby exhibiting a high level of responsiveness to community needs.

The following is a sample of the bank's community development services:

- ❖ *Homebuyer Seminars* – the bank regularly conducts branch based, homebuyer seminars, in addition to participating with community development organizations and churches to conduct these homebuyer seminars throughout its assessment area. NFB conducted and/or participated in numerous homebuyer seminars during the evaluation period.
- ❖ *Home Improvement Program* – the bank participated in this Expo that was held at Nassau Coliseum in March 2000. Although the bank does not offer home improvement products, NFB used the opportunity to promote its home lending products.
- ❖ *Metro Expo* – NFB was a sponsor and a participant at this home buying fair targeted at minority communities in the New York metropolitan area, held at Madison Square Gardens, in April 2000. NFB conducted several seminars during the fair.
- ❖ *School Bank Program* – the program, which debuted in 1998, is designed to introduce children to basic financial concepts. During the evaluation period, bank staff visited and presented financial topics such as “origination of money”, “saving and investing” and “budgeting and credit” to pupils in many elementary and high schools within its assessment area. The most notable examples were:
 - ✓ *Bushwick High School* – in 1999, the bank started its partnership with the Graphics Institute of New York at Bushwick High School, Brooklyn, to present financial education to the students. The program is divided into fall and spring semesters, with the fall semester encompassing topics such as budgeting, credit, bank accounts investments and homeownership and the spring semester covering skills related to obtaining jobs, including preparing resumes, interviewing and public speaking.
 - ✓ *Hofstra Liberty Partnership Program* – the program is a New York State Education Department funded program designed to provide services and activities to motivate at risk youths in grades 7-12. A vice president of the bank made presentations on “managing money through budgeting” and “saving and investing” to students drawn from Uniondale, Freeport and Rockville Center during the evaluation period.
 - ✓ *Educational Opportunity Program – State University of New York at Stony Brook* – bank staff conducted seminars on “credit cards”, “how to read credit reports” and “how to correct errors” to students enrolled in this program that provides enhanced opportunities for economically underprivileged students to attend college.

- ❖ *Dollar and Sense for Kids* – in the second quarter of 2000, NFB in partnership with Learning to Succeed, Inc., a non-profit organization with the mission of educational pursuits, piloted this program targeted at elementary-aged school children. NFB staff visited with a third grade class at P.S. 103 in the Bronx on three occasions and, each time, financially-related materials such as “Monster Money” and “Money Troubles” were read to the class. The class was also given a tour of one of the bank’s branches.
- ❖ *Banking on Our Future* – a model financial literacy program pioneered by Operation Hope, Inc., a non-profit organization that provides low- and moderate-income youths with the basic information and core skills necessary to build their financial future. The program links volunteer banker-teachers with neighborhood schools to teach youths the basics of checking and savings accounts and the importance of credit and investments in their daily lives. NFB staff participated in numerous sessions at public schools in New York City during the evaluation period.
- ❖ *Senior Citizen Outreach* - bank staff were engaged in activities that were designed to assist low- and moderate-income senior citizens with their financial situations. During the evaluation period, bank staff made many presentations to senior citizens at quite a few senior citizen facilities.
- ❖ *St. Mary’s Family and Children Services* – the bank in conjunction with this non-profit community development organization, provided financial literacy classes, including budgeting, bank accounts and taxes to its predominantly low-income clientele.
- ❖ *Community Action of Southold Town, Inc.* - as a result of a survey, bank staff regularly conducts seminars on basic banking, account reconciliation and budgeting for this organization’s clients. The organization is a community development organization that provides services to LMI individuals on Long Island.
- ❖ *Bellport Hagerman East Patchogue Alliance Inc.* – the bank, in conjunction with this non-profit provider of LMI housing, conducted financial seminars for clients. Topics covered included budgeting and credit, taxes and homeownership.
- ❖ *Riverdale Mental Health-Welfare to Work* – NFB conducted seminars on banking basics including budgeting, writing checks and reconciling checking accounts as part of this agency’s welfare-to-work program.
- ❖ *The Hope House* – bank staff conducted seminars on “knowing and understanding credit” at this men’s shelter on Long Island.
- ❖ *Central Suffolk Hospital* – the bank conducted a seminar titled “financial planning for dummies” that covered budgeting and savings accounts as part of the women’s wellness series.

- ❖ *Gateway Youth Outreach, Inc.* - NFB conducted financial literacy program for elementary school children attending this community development organization's after school programs.
- ❖ *The Greater Ridgewood Youth Corporation* – the bank conducted a seminar on fundamental savings and on how to save for their children's education for preschoolers and their parents, respectively.
- ❖ *Administration for Children's Services* – NFB conducted two financial literacy seminars for foster care children in the agency's Queens office.
- ❖ *Family Service League* – the bank conducted seminars on budgeting, loan products and credit reporting for this agency's clients and counselors.
- ❖ The bank conducted several seminars for parents and staff at a number of day care centers within its assessment area during the evaluation period.
- ❖ The Fiscal Physical – NFB conducted a series of small business seminars on "*Gaining Financial Literacy*", "*Diagnosing Your Company's Performance*" and "*Managing the Bottom Line.*"
- ❖ *Bronx Business Alliance* – in conjunction with this business development organization, a bank staffer participated in a seminar designed to teach small business owners basic financial concepts.
- ❖ *Alliance for Community Services, Inc.* – NFB participated in small business seminars designed to teach current and prospective small business owners how to apply for loans.
- ❖ *It's Strictly Business/Women's Enterprise Project* – the bank participated in a seminar designed to teach small business owners how to obtain business financing.
- ❖ *Small Business Development Center* –the bank regularly participates in seminars conducted by a small business development center and regularly refers small business applicants to the center.

During the evaluation period, numerous directors, officers and employees of the bank served as board members, treasurers and financial advisors in various community development organizations within the bank's assessment area.

IV. Discrimination or Other Illegal Practices

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

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

Evidence of prohibited discriminatory or other illegal credit practices.

The most recent regulatory compliance report concurrent with this assessment indicates a 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.

NFB engages in continuing efforts to ascertain the credit needs of its community. The process is affected through contacts with various community development organizations within its assessment area. These efforts have resulted in the creation of such new products or programs as cooperative loans for buildings that are less than 50% owner-occupied and a subsidy program to assist homebuyers with closing costs.

The following is a sample of the organizations that the bank had contacts with during the evaluation period: *Bay Ridge Development Corporation, Bronx Business Alliance, Bronx Initiative Corporation, Freeport Housing and Development Board, Habitat for Humanity, Independent Group Home Living Program, Family Counseling, Neighborhood Housing Services of New York City, Nonprofit Facilities Fund, St. Mary's Family and Children's Association, Community Housing Innovations, Inc. and Abyssinian Development Church.*

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 relies on word-of-mouth and its contacts with various community development organizations to make the public aware of its credit products and services. The bank's involvement includes meetings and participation in various fundraising activities in which NFB places journal advertisements.

Homebuyer seminars also play a crucial role in the bank's efforts to market its special

credit programs. Furthermore, NFB's sponsorship of and participation in the Metro Expo Homebuyers seminar at Madison Square Gardens also generates publicity for the bank since the event draws large participants and the bank's sponsorship of the event entitled NFB to advertise on *WBLS* radio station, a leading minority station in the metropolitan area.

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

NFB's executive management is actively involved in the bank's CRA activities. In addition, the bank's CRA officer, a Senior Vice President of the bank, is the focal point for the bank's overall CRA activities. The board oversees the bank's CRA activities through quarterly reports.

VI. Other Factors

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

None noted.

HMDA LOAN ORIGINATIONS¹ -- YEAR 2000

GEOGRAPHY INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area	Geography % of Total A/A Loans	Home Purchase				Refinancing				Multifamily				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Nassau	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	19	28.36	1,131	7.67	2	6.45	720	7.99	2	33.33	9	15.79	23	22.12	1,860	7.81
	middle	31	46.27	10,055	68.18	18	58.06	6,604	73.27	4	66.67	32	56.14	53	50.96	16,691	70.08
	upper	17	25.37	3,557	24.12	11	35.48	1,689	18.74	0	0.00	16	28.07	28	26.92	5,262	22.09
	zero & NAs	0	0.00	4	0.03	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	4	0.02
9.1	total	67	100.00	14,747	100.00	31	100.00	9,013	100.00	6	100.00	57	100.00	104	100.00	23,817	100.00
Suffolk	low	2	1.00	19	0.09	0	0.00	19	0.14	0	0.00	0	0.00	2	0.75	38	0.11
	moderate	70	35.00	5,118	24.00	21	33.87	2,692	20.06	2	33.33	14	21.88	93	34.70	7,824	22.48
	middle	105	52.50	13,612	63.84	35	56.45	9,235	68.83	4	66.67	45	70.31	144	53.73	22,892	65.78
	upper	23	11.50	2,553	11.97	6	9.68	1,461	10.89	0	0.00	5	7.81	29	10.82	4,019	11.55
	zero & NAs	0	0.00	20	0.09	0	0.00	10	0.07	0	0.00	0	0.00	0	0.00	30	0.09
23.4	total	200	100.00	21,322	100.00	62	100.00	13,417	100.00	6	100.00	64	100.00	268	100.00	34,803	100.00
MSA 5380	low	2	0.75	19	0.05	0	0.00	19	0.08	0	0.00	0	0.00	2	0.54	38	0.06
	moderate	89	33.33	6,249	17.33	23	24.73	3,412	15.21	4	33.33	23	19.01	116	31.18	9,684	16.52
	middle	136	50.94	23,667	65.62	53	56.99	15,839	70.62	8	66.67	77	63.64	197	52.96	39,583	67.52
	upper	40	14.98	6,110	16.94	17	18.28	3,150	14.04	0	0.00	21	17.36	57	15.32	9,281	15.83
	zero & NAs	0	0.00	24	0.07	0	0.00	10	0.04	0	0.00	0	0.00	0	0.00	34	0.06
32.5	total	267	100.00	36,069	100.00	93	100.00	22,430	100.00	12	100.00	121	100.00	372	100.00	58,620	100.00
Bronx	low	22	56.41	487	12.77	1	12.50	268	15.28	14	60.87	152	51.01	37	52.86	907	15.46
	moderate	5	12.82	480	12.59	1	12.50	245	13.97	4	17.39	61	20.47	10	14.29	786	13.40
	middle	2	5.13	1,349	35.38	0	0.00	645	36.77	3	13.04	65	21.81	5	7.14	2,059	35.11
	upper	10	25.64	1,493	39.16	6	75.00	593	33.81	2	8.70	20	6.71	18	25.71	2,106	35.91
	zero & NAs	0	0.00	4	0.10	0	0.00	3	0.17	0	0.00	0	0.00	0	0.00	7	0.12
6.1	total	39	100.00	3,813	100.00	8	100.00	1,754	100.00	23	100.00	298	100.00	70	100.00	5,865	100.00
Kings	low	9	16.98	1,077	9.00	7	30.43	561	9.47	3	7.14	96	13.43	19	16.10	1,734	9.32
	moderate	20	37.74	2,497	20.87	8	34.78	1,704	28.76	21	50.00	274	38.32	49	41.53	4,475	24.05
	middle	9	16.98	5,115	42.75	3	13.04	2,316	39.09	17	40.48	274	38.32	29	24.58	7,705	41.41
	upper	15	28.30	3,228	26.98	5	21.74	1,329	22.43	1	2.38	69	9.65	21	17.80	4,626	24.86
	zero & NAs	0	0.00	49	0.41	0	0.00	15	0.25	0	0.00	2	0.28	0	0.00	66	0.35
10.3	total	53	100.00	11,966	100.00	23	100.00	5,925	100.00	42	100.00	715	100.00	118	100.00	18,606	100.00
New York	low	14	5.49	280	2.53	1	3.23	95	4.03	8	15.38	113	16.28	23	6.80	488	3.45
	moderate	42	16.47	784	7.07	9	29.03	211	8.96	11	21.15	180	25.94	62	18.34	1,175	8.31
	middle	11	4.31	823	7.42	1	3.23	191	8.11	4	7.69	58	8.36	16	4.73	1,072	7.58
	upper	188	73.73	9,177	82.77	20	64.52	1,857	78.85	29	55.77	342	49.28	237	70.12	11,376	80.48
	zero & NAs	0	0.00	23	0.21	0	0.00	1	0.04	0	0.00	1	0.14	0	0.00	25	0.18
29.5	total	255	100.00	11,087	100.00	31	100.00	2,355	100.00	52	100.00	694	100.00	338	100.00	14,136	100.00
Queens	low	0	0.00	51	0.31	0	0.00	49	0.73	0	0.00	0	0.00	0	0.00	100	0.42
	moderate	14	12.28	1,217	7.35	2	8.33	447	6.62	4	26.67	121	33.61	20	13.07	1,785	7.54
	middle	51	44.74	8,030	48.52	5	20.83	3,420	50.64	7	46.67	197	54.72	63	41.18	11,647	49.22
	upper	49	42.98	7,235	43.71	17	70.83	2,825	41.83	4	26.67	42	11.67	70	45.75	10,102	42.69
	zero & NAs	0	0.00	18	0.11	0	0.00	12	0.18	0	0.00	0	0.00	0	0.00	30	0.13
13.4	total	114	100.00	16,551	100.00	24	100.00	6,753	100.00	15	100.00	360	100.00	153	100.00	23,664	100.00
Rockland	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	0	0.00	16	0.45	0	0.00	19	1.22	0	0.00	2	7.69	0	0.00	37	0.72
	middle	0	0.00	251	7.10	0	0.00	108	6.92	2	100.00	9	34.62	2	40.00	368	7.18
	upper	2	100.00	3,264	92.33	1	100.00	1,433	91.80	0	0.00	15	57.69	3	60.00	4,712	92.00
	zero & NAs	0	0.00	4	0.11	0	0.00	1	0.06	0	0.00	0	0.00	0	0.00	5	0.10
0.4	total	2	100.00	3,535	100.00	1	100.00	1,561	100.00	2	100.00	26	100.00	5	100.00	5,122	100.00
Westchester	low	0	0.00	24	0.19	0	0.00	3	0.07	0	0.00	0	0.00	0	0.00	27	0.16
	moderate	16	21.05	244	1.98	0	0.00	169	3.94	0	0.00	34	20.73	16	17.78	447	2.66
	middle	0	0.00	1,202	9.75	1	11.11	464	10.81	2	40.00	52	31.71	3	3.33	1,718	10.23
	upper	60	78.95	10,860	88.07	8	88.89	3,655	85.16	3	60.00	78	47.56	71	78.89	14,593	86.93
	zero & NAs	0	0.00	1	0.01	0	0.00	1	0.02	0	0.00	0	0.00	0	0.00	2	0.01
7.9	total	76	100.00	12,331	100.00	9	100.00	4,292	100.00	5	100.00	164	100.00	90	100.00	16,787	100.00

HMDA LOAN ORIGINATIONS¹ -- YEAR 2000

GEOGRAPHY INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area % of Total A/A Loans	Geography Income Level	Home Purchase				Refinancing				Multifamily				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
MSA 5600*	low	45	8.35	1,919	3.24	9	9.38	976	4.31	25	17.99	361	15.99	79	10.21	3,256	3.87
	moderate	97	18.00	5,238	8.84	20	20.83	2,795	12.35	40	28.78	672	29.77	157	20.28	8,705	10.34
	middle	73	13.54	16,770	28.29	10	10.42	7,144	31.55	35	25.18	655	29.02	118	15.25	24,569	29.19
	upper	324	60.11	35,257	59.47	57	59.38	11,692	51.64	39	28.06	566	25.08	420	54.26	47,515	56.44
	zero & NAs	0	0.00	99	0.17	0	0.00	33	0.15	0	0.00	3	0.13	0	0.00	135	0.16
67.5 total		539	100.00	59,283	100.00	96	100.00	22,640	100.00	139	100.00	2,257	100.00	774	100.00	84,180	100.00
A/A Total	low	47	5.83	1,938	2.03	9	4.76	995	2.21	25	16.56	361	15.18	81	7.07	3,294	2.31
	moderate	186	23.08	11,487	12.05	43	22.75	6,207	13.77	44	29.14	695	29.23	273	23.82	18,389	12.88
	middle	209	25.93	40,437	42.41	63	33.33	22,983	50.99	43	28.48	732	30.78	315	27.49	64,152	44.92
	upper	364	45.16	41,367	43.38	74	39.15	14,842	32.93	39	25.83	587	24.68	477	41.62	56,796	39.77
	zero & NAs	0	0.00	123	0.13	0	0.00	43	0.10	0	0.00	3	0.13	0	0.00	169	0.12
100.0 total		806	100.00	95,352	100.00	189	100.00	45,070	100.00	151	100.00	2,378	100.00	1,146	100.00	142,800	100.00

¹ Bank figures include affiliate lending and external loan purchases.

* The bank takes only that part of the county or MSA in its assessment area.

Sources of data: Bank (bank loans and assessment area); and 1990 Census (geography income levels).

HMDA LOAN ORIGINATIONS¹ -- YEAR 2000

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

County/Area	Geography Income Level % of Total A/A Loans	Home Purchase				Refinancing				Multifamily			Total				
		Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %
		Nassau	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	1,224	7.63	180,537	5.64	338	4.06	84,810	6.76	2,400	47.06	11,664	15.57	3,962	13.45	277,011	6.12
	middle	5,499	34.28	1,828,197	57.15	2,888	34.69	794,580	63.32	2,700	52.94	31,568	42.14	11,087	37.63	2,654,345	58.61
	upper	9,318	58.09	1,188,890	37.17	5,100	61.25	375,517	29.92	0	0.00	31,686	42.29	14,418	48.93	1,596,093	35.25
	zero & NAs	0	0.00	1,061	0.03	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1,061	0.02
	5.6 total	16,041	100.00	3,198,685	100.00	8,326	100.00	1,254,907	100.00	5,100	100.00	74,918	100.00	29,467	100.00	4,528,510	100.00
Suffolk	low	83	0.13	2,317	0.06	0	0.00	2,199	0.13	0	0.00	0	0.00	83	0.10	4,516	0.08
	moderate	16,166	25.59	782,226	19.49	5,151	28.45	315,360	18.40	2,300	37.86	14,513	17.69	23,617	27.04	1,112,099	19.14
	middle	39,092	61.89	2,558,518	63.73	10,782	59.56	1,171,275	68.33	3,775	62.14	59,627	72.69	53,649	61.42	3,789,420	65.22
	upper	7,822	12.38	668,471	16.65	2,170	11.99	224,172	13.08	0	0.00	7,888	9.62	9,992	11.44	900,531	15.50
	zero & NAs	0	0.00	2,965	0.07	0	0.00	1,109	0.06	0	0.00	0	0.00	0	0.00	4,074	0.07
	16.6 total	63,163	100.00	4,014,497	100.00	18,103	100.00	1,714,115	100.00	6,075	100.00	82,028	100.00	87,341	100.00	5,810,640	100.00
MSA 5380	low	83	0.10	2,317	0.03	0	0.00	2,199	0.07	0	0.00	0	0.00	83	0.07	4,516	0.04
	moderate	17,390	21.96	962,763	13.35	5,489	20.77	400,170	13.48	4,700	42.06	26,177	16.68	27,579	23.61	1,389,110	13.44
	middle	44,591	56.30	4,386,715	60.82	13,670	51.72	1,965,855	66.21	6,475	57.94	91,195	58.11	64,736	55.42	6,443,765	62.32
	upper	17,140	21.64	1,857,361	25.75	7,270	27.51	599,689	20.20	0	0.00	39,574	25.22	24,410	20.90	2,496,624	24.15
	zero & NAs	0	0.00	4,026	0.06	0	0.00	1,109	0.04	0	0.00	0	0.00	0	0.00	5,135	0.05
	22.2 total	79,204	100.00	7,213,182	100.00	26,429	100.00	2,969,022	100.00	11,175	100.00	156,946	100.00	116,808	100.00	10,339,150	100.00
Bronx	low	4,351	63.76	85,944	13.97	231	35.76	32,342	14.85	16,693	31.45	171,904	53.17	21,275	35.13	290,190	25.10
	moderate	844	12.37	80,144	13.03	110	17.03	32,293	14.83	3,495	6.58	58,396	18.06	4,449	7.35	170,833	14.77
	middle	84	1.23	194,593	31.63	0	0.00	77,740	35.70	22,164	41.75	77,300	23.91	22,248	36.74	349,633	30.24
	upper	1,545	22.64	254,084	41.30	305	47.21	74,951	34.42	10,734	20.22	15,686	4.85	12,584	20.78	344,721	29.81
	zero & NAs	0	0.00	425	0.07	0	0.00	439	0.20	0	0.00	0	0.00	0	0.00	864	0.07
	11.5 total	6,824	100.00	615,190	100.00	646	100.00	217,765	100.00	53,086	100.00	323,286	100.00	60,556	100.00	1,156,241	100.00
Kings	low	1,688	12.72	197,931	8.13	999	17.68	75,386	8.48	3,765	10.43	33,094	8.32	6,452	11.73	306,411	8.23
	moderate	3,565	26.87	503,831	20.69	1,640	29.02	238,805	26.85	18,199	50.42	144,204	36.23	23,404	42.54	886,840	23.82
	middle	1,508	11.37	1,019,730	41.87	575	10.17	351,970	39.57	13,929	38.59	163,442	41.07	16,012	29.11	1,535,142	41.24
	upper	6,505	49.04	702,933	28.87	2,438	43.14	221,057	24.85	200	0.55	55,521	13.95	9,143	16.62	979,511	26.31
	zero & NAs	0	0.00	10,782	0.44	0	0.00	2,207	0.25	0	0.00	1,729	0.43	0	0.00	14,718	0.40
	10.5 total	13,266	100.00	2,435,207	100.00	5,652	100.00	889,425	100.00	36,093	100.00	397,990	100.00	55,011	100.00	3,722,622	100.00
New York	low	3,926	2.87	59,166	1.56	1,000	8.30	19,587	2.55	6,415	8.39	170,953	12.17	11,341	5.04	249,706	4.19
	moderate	14,643	10.72	151,835	4.00	1,760	14.61	38,287	4.99	11,425	14.95	233,075	16.59	27,828	12.36	423,197	7.09
	middle	4,963	3.63	236,988	6.25	475	3.94	52,800	6.88	10,055	13.15	111,150	7.91	15,493	6.88	400,938	6.72
	upper	113,041	82.77	3,339,744	88.05	8,815	73.15	656,064	85.53	48,541	63.51	888,740	63.26	170,397	75.71	4,884,548	81.89
	zero & NAs	0	0.00	5,184	0.14	0	0.00	300	0.04	0	0.00	1,077	0.08	0	0.00	6,561	0.11
	42.8 total	136,573	100.00	3,792,917	100.00	12,050	100.00	767,038	100.00	76,436	100.00	1,404,995	100.00	225,059	100.00	5,964,950	100.00
Queens	low	0	0.00	7,792	0.27	0	0.00	4,915	0.58	0	0.00	0	0.00	0	0.00	12,707	0.31
	moderate	1,829	17.83	235,501	8.17	413	18.40	60,520	7.16	2,730	30.06	86,580	21.22	4,972	23.03	382,601	9.25
	middle	3,332	32.48	1,385,439	48.08	403	17.96	414,924	49.10	3,508	38.63	146,583	35.92	7,243	33.56	1,946,946	47.08
	upper	5,099	49.70	1,248,974	43.34	1,428	63.64	363,280	42.99	2,843	31.31	174,939	42.87	9,370	43.41	1,787,193	43.22
	zero & NAs	0	0.00	4,049	0.14	0	0.00	1,472	0.17	0	0.00	0	0.00	0	0.00	5,521	0.13
	4.1 total	10,260	100.00	2,881,755	100.00	2,244	100.00	845,111	100.00	9,081	100.00	408,102	100.00	21,585	100.00	4,134,968	100.00
Rockland	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	0	0.00	2,964	0.44	0	0.00	3,557	1.59	0	0.00	655	3.94	0	0.00	7,176	0.79
	middle	0	0.00	29,816	4.43	0	0.00	11,853	5.31	1,875	100.00	4,689	28.19	1,875	64.92	46,358	5.08
	upper	923	100.00	639,112	95.06	90	100.00	207,580	93.03	0	0.00	11,291	67.87	1,013	35.08	857,983	94.07
	zero & NAs	0	0.00	454	0.07	0	0.00	137	0.06	0	0.00	0	0.00	0	0.00	591	0.06
	0.5 total	923	100.00	672,346	100.00	90	100.00	223,127	100.00	1,875	100.00	16,635	100.00	2,888	100.00	912,108	100.00
Westchester	low	0	0.00	3,678	1.12	0	0.00	413	0.05	0	0.00	0	0.00	0	0.00	4,091	0.10
	moderate	1,035	3.31	38,692	1.23	0	0.00	22,160	2.76	0	0.00	45,663	26.14	1,035	2.38	106,515	2.58
	middle	0	0.00	185,175	5.88	125	2.71	64,414	8.04	1,975	26.25	41,518	23.77	2,100	4.84	291,107	7.06
	upper	30,230	96.69	2,920,463	92.76	4,490	97.29	714,409	89.13	5,550	73.75	87,498	50.09	40,270	92.78	3,722,370	90.25
	zero & NAs	0	0.00	306	0.01	0	0.00	165	0.02	0	0.00	0	0.00	0	0.00	471	0.01
	8.3 total	31,265	100.00	3,148,314	100.00	4,615	100.00	801,561	100.00	7,525	100.00	174,679	100.00	43,405	100.00	4,124,554	100.00
MSA 5600*	low	9,965	5.00	354,511	2.62	2,230	8.82	132,643	3.54	26,873	14.60	375,951	13.79	39,068	9.56	863,105	4.31
	moderate	21,916	11.01	1,012,967	7.48	3,923	15.51	395,622	10.57	35,849	19.47	568,573	20.86	61,688	15.10	1,977,162	9.88
	middle	9,887	4.97	3,051,741	22.53	1,578	6.24	973,701	26.01	53,506	29.06	544,682	19.98	64,971	15.90	4,570,124	22.83
	upper	157,343	79.02	9,105,310	67.22	17,566	69.44	2,237,341	59.76	67,868	36.87	1,233,675	45.26	242,777	59.43	12,576,326	62.83

HMDA LOAN ORIGINATIONS¹ -- YEAR 2000

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

County/Area % of Total A/A Loans	Geography Income Level	Home Purchase				Refinancing				Multifamily				Total			
		Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %
A/A Total	low	10,048	3.61	356,828	1.72	2,230	4.31	134,842	2.01	26,873	13.76	375,951	13.04	39,151	7.45	867,621	2.86
	moderate	39,306	14.12	1,975,730	9.52	9,412	18.20	795,792	11.85	40,549	20.77	594,750	20.63	89,267	16.99	3,366,272	11.09
	middle	54,478	19.57	7,438,456	35.83	15,248	29.48	2,939,556	43.79	59,981	30.72	635,877	22.06	129,707	24.69	11,013,889	36.28
	upper	174,483	62.69	10,962,671	52.81	24,836	48.01	2,837,030	42.26	67,868	34.76	1,273,249	44.17	267,187	50.86	15,072,950	49.66
	zero & NAs	0	0.00	25,226	0.12	0	0.00	5,829	0.09	0	0.00	2,806	0.10	0	0.00	33,861	0.11
100.0	total	278,315	100.00	20,758,911	100.00	51,726	100.00	6,713,049	100.00	195,271	100.00	2,882,633	100.00	525,312	100.00	30,354,593	100.00

¹ Bank figures include external loan purchases and MECCA activity not reported for HMDA.

* The bank takes only that part of the county or MSA in its assessment area.

Sources of data: Bank (bank loans and assessment area); and 1990 Census (geography income levels).

HMDA LOAN ORIGINATIONS¹ -- YEAR 2001

GEOGRAPHY INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area	Geography Income Level	Home Purchase				Refinancing				Multifamily				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Nassau	low	0	0.00	1	0.01	0	0.00	1	0.00	0	0.00	0	0.00	0	0.00	2	0.00
	moderate	11	15.71	1,233	7.89	6	6.32	1,688	6.06	0	0.00	13	24.07	17	10.24	2,934	6.74
	middle	32	45.71	10,749	68.79	57	60.00	20,158	72.32	1	100.00	36	66.67	90	54.22	30,943	71.04
	upper	27	38.57	3,641	23.30	32	33.68	6,025	21.61	0	0.00	5	9.26	59	35.54	9,671	22.20
	zero & NAs	0	0.00	2	0.01	0	0.00	3	0.01	0	0.00	0	0.00	0	0.00	5	0.01
10.3	total	70	100.00	15,626	100.00	95	100.00	27,875	100.00	1	100.00	54	100.00	166	100.00	43,555	100.00
Suffolk	low	0	0.00	31	0.14	1	0.41	38	0.09	0	0.00	0	0.00	1	0.24	69	0.11
	moderate	50	29.41	5,356	24.51	67	27.80	7,325	18.08	2	40.00	15	31.91	119	28.61	12,696	20.34
	middle	106	62.35	14,002	64.07	136	56.43	28,288	69.84	3	60.00	27	57.45	245	58.89	42,317	67.81
	upper	14	8.24	2,444	11.18	37	15.35	4,834	11.93	0	0.00	5	10.64	51	12.26	7,283	11.67
	zero & NAs	0	0.00	20	0.09	0	0.00	20	0.05	0	0.00	0	0.00	0	0.00	40	0.06
25.8	total	170	100.00	21,853	100.00	241	100.00	40,505	100.00	5	100.00	47	100.00	416	100.00	62,405	100.00
MSA 5380	low	0	0.00	32	0.09	1	0.30	39	0.06	0	0.00	0	0.00	1	0.17	71	0.07
	moderate	61	25.42	6,589	17.58	73	21.73	9,013	13.18	2	33.33	28	27.72	136	23.37	15,630	14.75
	middle	138	57.50	24,751	66.04	193	57.44	48,446	70.85	4	66.67	63	62.38	335	57.56	73,260	69.14
	upper	41	17.08	6,085	16.24	69	20.54	10,859	15.88	0	0.00	10	9.90	110	18.90	16,954	16.00
	zero & NAs	0	0.00	22	0.06	0	0.00	23	0.03	0	0.00	0	0.00	0	0.00	45	0.04
36.0	total	240	100.00	37,479	100.00	336	100.00	68,380	100.00	6	100.00	101	100.00	582	100.00	105,960	100.00
Bronx	low	14	42.42	601	15.07	0	0.00	428	10.71	16	55.17	168	47.32	30	40.54	1,197	14.35
	moderate	4	12.12	487	12.21	1	8.33	542	13.56	8	27.59	94	26.48	13	17.57	1,123	13.46
	middle	11	33.33	1,394	34.95	7	58.33	1,484	37.13	5	17.24	75	21.13	23	31.08	2,953	35.40
	upper	4	12.12	1,504	37.70	4	33.33	1,541	38.55	0	0.00	18	5.07	8	10.81	3,063	36.72
	zero & NAs	0	0.00	3	0.08	0	0.00	2	0.05	0	0.00	0	0.00	0	0.00	5	0.06
4.6	total	33	100.00	3,989	100.00	12	100.00	3,997	100.00	29	100.00	355	100.00	74	100.00	8,341	100.00
Kings	low	20	21.51	1,199	9.60	0	0.00	872	6.57	5	19.23	134	14.96	25	15.24	2,205	8.27
	moderate	23	24.73	2,714	21.73	7	15.56	3,055	23.03	15	57.69	341	38.06	45	27.44	6,110	22.92
	middle	31	33.33	5,371	43.00	21	46.67	5,680	42.81	6	23.08	329	36.72	58	35.37	11,380	42.70
	upper	19	20.43	3,166	25.35	17	37.78	3,631	27.37	0	0.00	90	10.04	36	21.95	6,887	25.84
	zero & NAs	0	0.00	41	0.33	0	0.00	29	0.22	0	0.00	2	0.22	0	0.00	72	0.27
10.2	total	93	100.00	12,491	100.00	45	100.00	13,267	100.00	26	100.00	896	100.00	164	100.00	26,654	100.00
New York	low	12	4.40	299	3.24	0	0.00	180	2.31	11	15.71	127	15.70	23	4.93	606	3.39
	moderate	18	6.59	634	6.86	7	5.65	464	5.94	13	18.57	204	25.22	38	8.14	1,302	7.29
	middle	14	5.13	609	6.59	9	7.26	538	6.89	6	8.57	83	10.26	29	6.21	1,230	6.89
	upper	229	83.88	7,680	83.15	108	87.10	6,619	84.77	40	57.14	393	48.58	377	80.73	14,692	82.29
	zero & NAs	0	0.00	14	0.15	0	0.00	7	0.09	0	0.00	2	0.25	0	0.00	23	0.13
28.9	total	273	100.00	9,236	100.00	124	100.00	7,808	100.00	70	100.00	809	100.00	467	100.00	17,853	100.00
Queens	low	0	0.00	69	0.38	0	0.00	79	0.44	0	0.00	0	0.00	0	0.00	148	0.40
	moderate	16	11.68	1,300	7.14	6	7.32	1,112	6.18	2	28.57	134	27.92	24	10.62	2,546	6.94
	middle	57	41.61	8,928	49.03	32	39.02	8,611	47.89	0	0.00	274	57.08	89	39.38	17,813	48.58
	upper	64	46.72	7,886	43.31	44	53.66	8,153	45.34	5	71.43	72	15.00	113	50.00	16,111	43.94
	zero & NAs	0	0.00	26	0.14	0	0.00	25	0.14	0	0.00	0	0.00	0	0.00	51	0.14
14.0	total	137	100.00	18,209	100.00	82	100.00	17,980	100.00	7	100.00	480	100.00	226	100.00	36,669	100.00
Rockland	low	0	0.00	0	0.00	0	0.00	0	0.00	0	-	0	0.00	0	0.00	0	0.00
	moderate	0	0.00	15	0.41	0	0.00	25	0.44	0	-	1	5.26	0	0.00	41	0.44
	middle	0	0.00	308	8.37	0	0.00	284	5.05	0	-	6	31.58	0	0.00	598	6.41
	upper	4	100.00	3,354	91.09	4	100.00	5,312	94.45	0	-	12	63.16	8	100.00	8,678	93.06
	zero & NAs	0	0.00	5	0.14	0	0.00	3	0.05	0	-	0	0.00	0	0.00	8	0.09
0.5	total	4	100.00	3,682	100.00	4	100.00	5,624	100.00	0	-	19	100.00	8	100.00	9,325	100.00
Westchester	low	0	0.00	23	0.19	0	0.00	13	0.09	0	0.00	0	0.00	0	0.00	36	0.14
	moderate	3	5.26	300	2.46	1	2.78	272	1.97	0	0.00	38	23.17	4	4.26	610	2.33
	middle	3	5.26	1,194	9.78	4	11.11	1,094	7.93	0	0.00	64	39.02	7	7.45	2,352	8.98
	upper	51	89.47	10,695	87.58	31	86.11	12,425	90.01	1	100.00	62	37.80	83	88.30	23,182	88.55
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
5.8	total	57	100.00	12,212	100.00	36	100.00	13,804	100.00	1	100.00	164	100.00	94	100.00	26,180	100.00
MSA 5600*	low	46	7.71	2,191	3.66	0	0.00	1,572	2.52	32	24.06	429	15.75	78	7.55	4,192	3.35
	moderate	64	10.72	5,450	9.11	22	7.26	5,470	8.75	38	28.57	812	29.82	124	12.00	11,732	9.38
	middle	116	19.43	17,804	29.76	73	24.09	17,691	28.31	17	12.78	831	30.52	206	19.94	36,326	29.06
	upper	371	62.14	34,285	57.31	208	68.65	37,681	60.31	46	34.59	647	23.76	625	60.50	72,613	58.08
	zero & NAs	0	0.00	89	0.15	0	0.00	66	0.11	0	0.00	4	0.15	0	0.00	159	0.13
64.0	total	597	100.00	59,819	100.00	303	100.00	62,480	100.00	133	100.00	2,723	100.00	1,033	100.00	125,022	100.00

HMDA LOAN ORIGINATIONS ¹ -- YEAR 2001																	
GEOGRAPHY INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS																	
County/Area % of Total A/A Loans	Geography Income Level	Home Purchase				Refinancing				Multifamily				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
A/A Total	low	46	5.50	2,223	2.28	1	0.16	1,611	1.23	32	23.02	429	15.19	79	4.89	4,263	1.85
	moderate	125	14.93	12,039	12.37	95	14.87	14,483	11.07	40	28.78	840	29.75	260	16.10	27,362	11.85
	middle	254	30.35	42,555	43.74	266	41.63	66,137	50.54	21	15.11	894	31.66	541	33.50	109,586	47.44
	upper	412	49.22	40,370	41.49	277	43.35	48,540	37.09	46	33.09	657	23.26	735	45.51	89,567	38.78
	zero & NAs	0	0.00	111	0.11	0	0.00	89	0.07	0	0.00	4	0.14	0	0.00	204	0.09
100.0 total		837	100.00	97,298	100.00	639	100.00	130,860	100.00	139	100.00	2,824	100.00	1,615	100.00	230,982	100.00

¹ Bank figures external loan purchases and MECCA activity not reported for HMDA.

* The bank takes only that part of the county or MSA in its assessment area.

Sources of data: Bank (bank loans and assessment area); and 1990 Census (geography income levels).

HMDA LOAN ORIGINATIONS¹ -- YEAR 2001

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

County/Area	Geography % of Total A/A Loans	Income Level	Home Purchase				Refinancing				Multifamily			Total				
			Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %
Nassau		low	0	0.00	1,250	0.03	0	0.00	610	0.01	0	0.00	0	0.00	0	0.00	1,860	0.02
		moderate	902	3.36	218,141	5.93	824	2.98	261,100	4.98	0	0.00	5,579	12.12	1,726	3.15	484,820	5.40
		middle	6,852	25.56	2,198,972	59.73	8,581	31.02	3,310,049	63.12	400	100.00	35,881	77.95	15,833	28.86	#####	61.80
		upper	19,054	71.08	1,262,631	34.30	18,255	66.00	1,671,924	31.88	0	0.00	4,570	9.93	37,309	68.00	#####	32.76
		zero & NAs	0	0.00	445	0.01	0	0.00	649	0.01	0	0.00	0	0.00	0	0.00	1,094	0.01
	6.8	total	26,808	100.00	3,681,439	100.00	27,660	100.00	5,244,332	100.00	400	100.00	46,030	100.00	54,868	100.00	#####	100.00
Suffolk		low	0	0.00	4,259	0.10	179	0.31	4,543	0.07	0	0.00	0	0.00	179	0.10	8,802	0.08
		moderate	11,165	21.22	881,694	20.23	11,687	20.33	1,060,807	15.92	25,000	32.22	40,000	34.52	47,852	25.49	#####	17.80
		middle	33,834	64.31	2,766,715	63.49	35,731	62.16	4,546,094	68.24	52,600	67.78	70,720	61.03	122,165	65.09	#####	66.31
		upper	7,612	14.47	702,423	16.12	9,885	17.20	1,047,779	15.73	0	0.00	5,150	4.44	17,497	9.32	#####	15.76
		zero & NAs	0	0.00	2,887	0.07	0	0.00	2,509	0.04	0	0.00	0	0.00	0	0.00	5,396	0.05
	23.3	total	52,611	100.00	4,357,978	100.00	57,482	100.00	6,661,732	100.00	77,600	100.00	115,870	100.00	187,693	100.00	#####	100.00
MSA 5380		low	0	0.00	5,509	0.07	179	0.21	5,153	0.04	0	0.00	0	0.00	179	0.07	10,662	0.05
		moderate	12,067	15.19	1,099,835	13.68	12,511	14.69	1,321,907	11.10	25,000	32.05	45,579	28.15	49,578	20.44	#####	12.27
		middle	40,686	51.23	4,965,687	61.77	44,312	52.04	7,856,143	65.98	53,000	67.95	106,601	65.84	137,998	56.89	#####	64.30
		upper	26,666	33.58	1,965,054	24.44	28,140	33.05	2,719,703	22.84	0	0.00	9,720	6.00	54,806	22.59	#####	23.35
		zero & NAs	0	0.00	3,332	0.04	0	0.00	3,158	0.03	0	0.00	0	0.00	0	0.00	6,490	0.03
	30.1	total	79,419	100.00	8,039,417	100.00	85,142	100.00	#####	100.00	78,000	100.00	161,900	100.00	242,561	100.00	#####	100.00
Bronx		low	2,206	34.92	117,759	16.41	0	0.00	3,322	13.79	20,500	44.06	157,959	42.62	22,706	41.53	279,040	25.09
		moderate	500	7.92	92,613	12.91	120	6.58	3,322	13.79	6,475	13.92	110,534	29.83	7,095	12.98	206,469	18.57
		middle	2,122	33.59	239,078	33.32	950	52.08	9,145	37.96	19,555	42.03	79,237	21.38	22,627	41.39	327,460	29.44
		upper	1,489	23.57	267,197	37.24	754	41.34	8,263	34.30	0	0.00	22,866	6.17	2,243	4.10	298,326	26.82
		zero & NAs	0	0.00	804	0.11	0	0.00	41	0.17	0	0.00	0	0.00	0	0.00	845	0.08
	6.8	total	6,317	100.00	717,451	100.00	1,824	100.00	24,093	100.00	46,530	100.00	370,596	100.00	54,671	100.00	#####	100.00
Kings		low	3,994	18.25	258,117	9.16	0	0.00	6,426	6.42	4,050	6.99	38,950	7.26	8,044	9.10	303,493	8.79
		moderate	3,864	17.65	616,855	21.89	1,282	14.85	22,310	22.28	30,415	52.52	153,468	28.60	35,561	40.21	792,633	22.95
		middle	6,986	31.91	1,175,230	41.71	2,905	33.66	45,230	45.17	23,450	40.49	276,063	51.45	33,341	37.70	#####	43.32
		upper	7,046	32.19	757,347	26.88	4,444	51.49	25,879	25.85	0	0.00	65,330	12.18	11,490	12.99	848,556	24.57
		zero & NAs	0	0.00	9,961	0.35	0	0.00	283	0.28	0	0.00	2,765	0.52	0	0.00	13,009	0.38
	11.0	total	21,890	100.00	2,817,510	100.00	8,631	100.00	100,128	100.00	57,915	100.00	536,576	100.00	88,436	100.00	#####	100.00
New York		low	3,990	2.49	80,783	2.30	0	0.00	1,367	3.79	13,054	12.38	265,441	14.19	17,044	5.01	347,591	6.41
		moderate	4,781	2.98	142,363	4.05	3,750	5.02	2,121	5.89	10,765	10.21	315,002	16.84	19,296	5.67	459,486	8.48
		middle	6,372	3.98	185,773	5.29	5,286	7.08	3,639	10.10	7,125	6.76	209,693	11.21	18,783	5.52	399,105	7.36
		upper	145,028	90.55	3,101,085	88.27	65,626	87.90	28,879	80.15	74,510	70.66	1,062,187	56.78	285,164	83.80	#####	77.34
		zero & NAs	0	0.00	3,262	0.09	0	0.00	25	0.07	0	0.00	18,475	0.99	0	0.00	21,762	0.40
	42.3	total	160,171	100.00	3,513,266	100.00	74,662	100.00	36,031	100.00	105,454	100.00	1,870,798	100.00	340,287	100.00	#####	100.00
Queens		low	0	0.00	11,575	0.33	0	0.00	363	0.33	0	0.00	0	0.00	0	0.00	11,938	0.29
		moderate	2,662	14.10	275,671	7.82	771	8.68	7,232	6.66	1,775	35.68	129,828	30.61	5,208	15.90	412,731	10.17
		middle	6,966	36.89	1,713,293	48.58	3,747	42.17	49,832	45.87	0	0.00	195,524	46.09	10,713	32.72	#####	48.24
		upper	9,257	49.02	1,521,181	43.13	4,368	49.16	51,011	46.95	3,200	64.32	98,828	23.30	16,825	51.38	#####	41.16
		zero & NAs	0	0.00	5,338	0.15	0	0.00	211	0.19	0	0.00	0	0.00	0	0.00	5,549	0.14
	4.1	total	18,885	100.00	3,527,058	100.00	8,886	100.00	108,649	100.00	4,975	100.00	424,180	100.00	32,746	100.00	#####	100.00
Rockland		low	0	0.00	0	0.00	0	0.00	0	0.00	0	-	0	0.00	0	0.00	0	0.00
		moderate	0	0.00	2,907	0.39	0	0.00	75	0.21	0	-	440	1.48	0	0.00	3,422	0.42
		middle	0	0.00	39,694	5.29	0	0.00	938	2.62	0	-	2,127	7.17	0	0.00	42,759	5.24
		upper	620	100.00	706,057	94.15	580	100.00	34,735	97.17	0	-	27,111	91.35	1,200	100.00	767,903	94.18
		zero & NAs	0	0.00	1,246	0.17	0	0.00	0	0.00	0	-	0	0.00	0	0.00	1,246	0.15
	0.1	total	620	100.00	749,904	100.00	580	100.00	35,748	100.00	0	-	29,678	100.00	1,200	100.00	815,330	100.00
Westchester		low	0	0.00	3,745	0.12	0	0.00	370	0.37	0	0.00	0	0.00	0	0.00	4,115	0.12
		moderate	362	1.41	52,587	1.63	102	0.53	1,994	2.01	0	0.00	13,062	8.74	464	1.03	67,643	1.95
		middle	565	2.19	195,818	6.07	669	3.50	6,824	6.87	0	0.00	43,918	29.38	1,234	2.74	246,560	7.10
		upper	24,824	96.40	2,972,348	92.18	18,363	95.97	90,095	90.75	125	100.00	92,484	61.88	43,312	96.23	#####	90.84
		zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	5.6	total	25,751	100.00	3,224,498	100.00	19,134	100.00	99,283	100.00	125	100.00	149,464	100.00	45,010	100.00	#####	100.00
MSA 5600*		low	10,190	4.36	471,979	3.24	0	0.00	11,848	2.93	37,604	17.49	462,350	13.67	47,794	8.50	946,177	5.16
		moderate	12,169	5.21	1,182,996	8.13	6,025	5.30	37,054	9.17	49,430	22.99	722,334	21.36	67,624	12.03	#####	10.59
		middle	23,011	9.85	3,548,886	24.39	13,557	11.92	115,608	28.62	50,130	23.32	806,562	23.85	86,698	15.42	#####	24.39
		upper	188,264	80.58	9,325,215	64.09	94,135	82.78	238,862	59.13	77,835	36.20	1,368,806	40.48	360,234	64.06	#####	59.63
		zero & NAs	0	0.00	20,611	0.14	0	0.00	560	0.14	0	0.00	21,240	0.63	0	0.00	42,411	0.23
	69.9	total	233,634	100.00	#####													

HMDA LOAN ORIGINATIONS¹ -- YEAR 2001

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

County/Area % of Total A/A Loans	Geography Income Level	Home Purchase				Refinancing				Multifamily				Total			
		Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %
A/A Total	low	10,190	3.26	477,488	2.11	179	0.09	17,001	0.14	37,604	12.83	462,350	13.05	47,973	5.96	956,839	2.49
	moderate	24,236	7.74	2,282,831	10.11	18,536	9.32	1,358,961	11.04	74,430	25.40	767,913	21.67	117,202	14.56	#####	11.47
	middle	63,697	20.35	8,514,573	37.69	57,869	29.10	7,971,751	64.76	103,130	35.20	913,163	25.77	224,696	27.92	#####	45.26
	upper	214,930	68.66	#####	49.98	122,275	61.49	2,958,565	24.03	77,835	26.56	1,378,526	38.91	415,040	51.56	#####	40.65
	zero & NAs	0	0.00	23,943	0.11	0	0.00	3,718	0.03	0	0.00	21,240	0.60	0	0.00	48,901	0.13
100.0	total	313,053	100.00	#####	100.00	198,859	100.00	#####	100.00	292,999	100.00	3,543,192	100.00	804,911	100.00	#####	100.00

1-4 FAMILY HMDA LOAN ORIGINATIONS¹ -- YEAR 2000

BORROWER INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area	Borrower Income Level	Home Purchase				Refinancing				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Nassau	low	4	5.97	494	3.35	1	3.23	539	5.98	5	5.10	1,033	4.35
	moderate	12	17.91	2,374	16.10	3	9.68	1,847	20.49	15	15.31	4,221	17.77
	middle	13	19.40	4,361	29.57	6	19.35	2,571	28.53	19	19.39	6,932	29.18
	upper	26	38.81	6,269	42.51	20	64.52	2,986	33.13	46	46.94	9,255	38.95
	zero & NAs	12	17.91	1,249	8.47	1	3.23	1,070	11.87	13	13.27	2,319	9.76
	9.8 total	67	100.00	14,747	100.00	31	100.00	9,013	100.00	98	100.00	23,760	100.00
Suffolk	low	16	8.00	1,242	5.82	6	9.68	1,125	8.38	22	8.40	2,367	6.81
	moderate	28	14.00	4,972	23.32	8	12.90	3,147	23.46	36	13.74	8,119	23.37
	middle	30	15.00	6,264	29.38	13	20.97	3,911	29.15	43	16.41	10,175	29.29
	upper	108	54.00	7,189	33.72	31	50.00	3,930	29.29	139	53.05	11,119	32.01
	zero & NAs	18	9.00	1,655	7.76	4	6.45	1,304	9.72	22	8.40	2,959	8.52
	26.3 total	200	100.00	21,322	100.00	62	100.00	13,417	100.00	262	100.00	34,739	100.00
MSA 5380	low	20	7.49	1,736	4.81	7	7.53	1,664	7.42	27	7.50	3,400	5.81
	moderate	40	14.98	7,346	20.37	11	11.83	4,994	22.26	51	14.17	12,340	21.09
	middle	43	16.10	10,625	29.46	19	20.43	6,482	28.90	62	17.22	17,107	29.24
	upper	134	50.19	13,458	37.31	51	54.84	6,916	30.83	185	51.39	20,374	34.83
	zero & NAs	30	11.24	2,904	8.05	5	5.38	2,374	10.58	35	9.72	5,278	9.02
	36.2 total	267	100.00	36,069	100.00	93	100.00	22,430	100.00	360	100.00	58,499	100.00
Bronx	low	0	0.00	147	3.86	2	25.00	105	5.99	2	4.26	252	4.53
	moderate	15	38.46	588	15.42	2	25.00	275	15.68	17	36.17	863	15.50
	middle	17	43.59	1,123	29.45	1	12.50	548	31.24	18	38.30	1,671	30.02
	upper	7	17.95	1,727	45.29	3	37.50	653	37.23	10	21.28	2,380	42.75
	zero & NAs	0	0.00	228	5.98	0	0.00	173	9.86	0	0.00	401	7.20
	4.7 total	39	100.00	3,813	100.00	8	100.00	1,754	100.00	47	100.00	5,567	100.00
Kings	low	0	0.00	274	2.29	2	8.70	375	6.33	2	2.63	649	3.63
	moderate	13	24.53	1,086	9.08	1	4.35	863	14.57	14	18.42	1,949	10.89
	middle	16	30.19	3,011	25.16	7	30.43	1,557	26.28	23	30.26	4,568	25.53
	upper	23	43.40	6,343	53.01	11	47.83	2,352	39.70	34	44.74	8,695	48.60
	zero & NAs	1	1.89	1,252	10.46	2	8.70	778	13.13	3	3.95	2,030	11.35
	7.6 total	53	100.00	11,966	100.00	23	100.00	5,925	100.00	76	100.00	17,891	100.00
New York	low	1	0.39	56	0.51	0	0.00	23	0.98	1	0.35	79	0.59
	moderate	11	4.31	450	4.06	0	0.00	77	3.27	11	3.85	527	3.92
	middle	16	6.27	1,218	10.99	1	3.23	237	10.06	17	5.94	1,455	10.82
	upper	222	87.06	8,808	79.44	30	96.77	1,760	74.73	252	88.11	10,568	78.62
	zero & NAs	5	1.96	555	5.01	0	0.00	258	10.96	5	1.75	813	6.05
	28.7 total	255	100.00	11,087	100.00	31	100.00	2,355	100.00	286	100.00	13,442	100.00
Queens	low	11	9.65	371	2.24	1	4.17	389	5.76	12	8.70	760	3.26
	moderate	43	37.72	2,109	12.74	6	25.00	981	14.53	49	35.51	3,090	13.26
	middle	30	26.32	4,987	30.13	7	29.17	1,973	29.22	37	26.81	6,960	29.87
	upper	27	23.68	7,814	47.21	9	37.50	2,587	38.31	36	26.09	10,401	44.63
	zero & NAs	3	2.63	1,270	7.67	1	4.17	823	12.19	4	2.90	2,093	8.98
	13.9 total	114	100.00	16,551	100.00	24	100.00	6,753	100.00	138	100.00	23,304	100.00
Rockland	low	0	0.00	43	1.22	0	0.00	17	1.09	0	0.00	60	1.18
	moderate	0	0.00	265	7.50	1	100.00	110	7.05	1	33.33	375	7.36
	middle	0	0.00	714	20.20	0	0.00	290	18.58	0	0.00	1,004	19.70
	upper	2	100.00	2,330	65.91	0	0.00	1,001	64.13	2	66.67	3,331	65.36
	zero & NAs	0	0.00	183	5.18	0	0.00	143	9.16	0	0.00	326	6.40
	0.3 total	2	100.00	3,535	100.00	1	100.00	1,561	100.00	3	100.00	5,096	100.00
Westchester	low	4	5.26	197	1.60	0	0.00	68	1.58	4	4.71	265	1.59
	moderate	4	5.26	877	7.11	0	0.00	241	5.62	4	4.71	1,118	6.73
	middle	4	5.26	1,952	15.83	1	11.11	691	16.10	5	5.88	2,643	15.90
	upper	58	76.32	8,577	69.56	8	88.89	2,839	66.15	66	77.65	11,416	68.68
	zero & NAs	6	7.89	728	5.90	0	0.00	453	10.55	6	7.06	1,181	7.10
	8.5 total	76	100.00	12,331	100.00	9	100.00	4,292	100.00	85	100.00	16,623	100.00
MSA 5600*	low	16	2.97	1,088	1.84	5	5.21	977	4.32	21	3.31	2,065	2.52
	moderate	86	15.96	5,375	9.07	10	10.42	2,547	11.25	96	15.12	7,922	9.67
	middle	83	15.40	13,005	21.94	17	17.71	5,296	23.39	100	15.75	18,301	22.34
	upper	339	62.89	35,599	60.05	61	63.54	11,192	49.43	400	62.99	46,791	57.12
	zero & NAs	15	2.78	4,216	7.11	3	3.13	2,628	11.61	18	2.83	6,844	8.35
	63.8 total	539	100.00	59,283	100.00	96	100.00	22,640	100.00	635	100.00	81,923	100.00
A/A Total	low	36	4.47	2,824	2.96	12	6.35	2,641	5.86	48	4.82	5,465	3.89
	moderate	126	15.63	12,721	13.34	21	11.11	7,541	16.73	147	14.77	20,262	14.43
	middle	126	15.63	23,630	24.78	36	19.05	11,778	26.13	162	16.28	35,408	25.22
	upper	473	58.68	49,057	51.45	112	59.26	18,108	40.18	585	58.79	67,165	47.83
	zero & NAs	45	5.58	7,120	7.47	8	4.23	5,002	11.10	53	5.33	12,122	8.63
	100.0 total	806	100.00	95,352	100.00	189	100.00	45,070	100.00	995	100.00	140,422	100.00

¹ Bank figures include external loan purchases and MECCA activity not reported for HMDA.

* The bank takes only that part of the county or MSA in its assessment area.

Sources of data: Bank (bank loans and assessment area); and 1990 Census (geography income levels).

1-4 FAMILY HMDA LOAN ORIGINATIONS¹ -- YEAR 2001

BORROWER INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area % of Total A/A Loans	Borrower Income Level	Home Purchase				Refinancing				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Nassau	low	4	5.71	419	2.68	3	3.16	1,106	3.97	7	4.24	1,525	3.51
	moderate	10	14.29	4,618	29.55	15	15.79	8,158	29.27	25	15.15	12,776	29.37
	middle	10	14.29	2,180	13.95	20	21.05	4,454	15.98	30	18.18	6,634	15.25
	upper	42	60.00	1,683	10.77	49	51.58	3,099	11.12	91	55.15	4,782	10.99
	zero & NAs	4	5.71	6,726	43.04	8	8.42	11,058	39.67	12	7.27	17,784	40.88
11.2	total	70	100.00	15,626	100.00	95	100.00	27,875	100.00	165	100.00	43,501	100.00
Suffolk	low	17	10.00	1,134	5.19	16	6.64	2,262	5.58	33	8.03	3,396	5.45
	moderate	30	17.65	6,568	30.06	34	14.11	12,545	30.97	64	15.57	19,113	30.65
	middle	27	15.88	4,687	21.45	52	21.58	8,329	20.56	79	19.22	13,016	20.87
	upper	79	46.47	2,175	9.95	111	46.06	4,218	10.41	190	46.23	6,393	10.25
	zero & NAs	17	10.00	7,289	33.35	28	11.62	13,151	32.47	45	10.95	20,440	32.78
27.8	total	170	100.00	21,853	100.00	241	100.00	40,505	100.00	411	100.00	62,358	100.00
MSA 5380	low	21	8.75	1,553	4.14	19	5.65	3,368	4.93	40	6.94	4,921	4.65
	moderate	40	16.67	11,186	29.85	49	14.58	20,703	30.28	89	15.45	31,889	30.12
	middle	37	15.42	6,867	18.32	72	21.43	12,783	18.69	109	18.92	19,650	18.56
	upper	121	50.42	3,858	10.29	160	47.62	7,317	10.70	281	48.78	11,175	10.56
	zero & NAs	21	8.75	14,015	37.39	36	10.71	24,209	35.40	57	9.90	38,224	36.11
39.0	total	240	100.00	37,479	100.00	336	100.00	68,380	100.00	576	100.00	105,859	100.00
Bronx	low	1	3.03	150	3.76	2	16.67	157	3.93	3	6.67	307	3.84
	moderate	12	36.36	1,134	28.43	1	8.33	1,141	28.55	13	28.89	2,275	28.49
	middle	10	30.30	675	16.92	1	8.33	572	14.31	11	24.44	1,247	15.61
	upper	10	30.30	328	8.22	8	66.67	538	13.46	18	40.00	866	10.84
	zero & NAs	0	0.00	1,702	42.67	0	0.00	1,589	39.75	0	0.00	3,291	41.21
3.0	total	33	100.00	3,989	100.00	12	100.00	3,997	100.00	45	100.00	7,986	100.00
Kings	low	3	3.23	246	1.97	0	0.00	468	3.53	3	2.17	714	2.77
	moderate	23	24.73	2,933	23.48	12	26.67	3,353	25.27	35	25.36	6,286	24.40
	middle	33	35.48	1,347	10.78	11	24.44	1,569	11.83	44	31.88	2,916	11.32
	upper	32	34.41	1,510	12.09	21	46.67	1,892	14.26	53	38.41	3,402	13.21
	zero & NAs	2	2.15	6,455	51.68	1	2.22	5,985	45.11	3	2.17	12,440	48.30
9.3	total	93	100.00	12,491	100.00	45	100.00	13,267	100.00	138	100.00	25,758	100.00
New York	low	0	0.00	53	0.57	1	0.81	28	0.36	1	0.25	81	0.48
	moderate	7	2.56	883	9.56	2	1.61	707	9.05	9	2.27	1,590	9.33
	middle	8	2.93	342	3.70	0	0.00	199	2.55	8	2.02	541	3.17
	upper	258	94.51	432	4.68	121	97.58	571	7.31	379	95.47	1,003	5.88
	zero & NAs	0	0.00	7,526	81.49	0	0.00	6,303	80.72	0	0.00	13,829	81.14
26.9	total	273	100.00	9,236	100.00	124	100.00	7,808	100.00	397	100.00	17,044	100.00
Queens	low	5	3.65	441	2.42	4	4.88	550	3.06	9	4.11	991	2.74
	moderate	46	33.58	5,045	27.71	22	26.83	4,827	26.85	68	31.05	9,872	27.28
	middle	42	30.66	2,400	13.18	26	31.71	2,435	13.54	68	31.05	4,835	13.36
	upper	43	31.39	2,035	11.18	26	31.71	2,621	14.58	69	31.51	4,656	12.87
	zero & NAs	1	0.73	8,288	45.52	4	4.88	7,547	41.97	5	2.28	15,835	43.76
14.8	total	137	100.00	18,209	100.00	82	100.00	17,980	100.00	219	100.00	36,189	100.00
Rockland	low	0	0.00	48	1.30	0	0.00	44	0.78	0	0.00	92	0.99
	moderate	2	50.00	677	18.39	1	25.00	962	17.11	3	37.50	1,639	17.61
	middle	0	0.00	324	8.80	1	25.00	310	5.51	1	12.50	634	6.81
	upper	2	50.00	245	6.65	2	50.00	454	8.07	4	50.00	699	7.51
	zero & NAs	0	0.00	2,388	64.86	0	0.00	3,854	68.53	0	0.00	6,242	67.08
0.5	total	4	100.00	3,682	100.00	4	100.00	5,624	100.00	8	100.00	9,306	100.00
Westchester	low	0	0.00	140	1.15	0	0.00	103	0.75	0	0.00	243	0.93
	moderate	1	1.75	1,919	15.71	1	2.78	1,860	13.47	2	2.15	3,779	14.53
	middle	10	17.54	945	7.74	4	11.11	647	4.69	14	15.05	1,592	6.12
	upper	44	77.19	878	7.19	29	80.56	1,297	9.40	73	78.49	2,175	8.36
	zero & NAs	2	3.51	8,330	68.21	2	5.56	9,897	71.70	4	4.30	18,227	70.06
6.3	total	57	100.00	12,212	100.00	36	100.00	13,804	100.00	93	100.00	26,016	100.00
MSA 5600*	low	9	1.51	1,078	1.80	7	2.31	1,350	2.16	16	1.78	2,428	1.99
	moderate	91	15.24	12,591	21.05	39	12.87	12,850	20.57	130	14.44	25,441	20.80
	middle	103	17.25	6,033	10.09	43	14.19	5,732	9.17	146	16.22	11,765	9.62
	upper	389	65.16	5,428	9.07	207	68.32	7,373	11.80	596	66.22	12,801	10.47
	zero & NAs	5	0.84	34,689	57.99	7	2.31	35,175	56.30	12	1.33	69,864	57.13
61.0	total	597	100.00	59,819	100.00	303	100.00	62,480	100.00	900	100.00	122,299	100.00
A/A Total	low	30	3.58	2,631	2.70	26	4.07	4,718	3.61	56	3.79	7,349	3.22
	moderate	131	15.65	23,777	24.44	88	13.77	33,553	25.64	219	14.84	57,330	25.13
	middle	140	16.73	12,900	13.26	115	18.00	18,515	14.15	255	17.28	31,415	13.77
	upper	510	60.93	9,286	9.54	367	57.43	14,690	11.23	877	59.42	23,976	10.51
	zero & NAs	26	3.11	48,704	50.06	43	6.73	59,384	45.38	69	4.67	108,088	47.37
100.0	total	837	100.00	97,298	100.00	639	100.00	130,860	100.00	1,476	100.00	228,158	100.00

¹ Bank figures include external loan purchases and MECCA activity not reported for HMDA.

* The bank takes only that part of the county or MSA in its assessment area.

Sources of data: Bank (bank loans and assessment area); and 1990 Census (geography income levels).

LENDING-DEPOSIT ANALYSIS

County/Area	Geography Income Level	Bank's Lending Market Share (%) Year 2000 -- based on \$ volume			Bank's Deposits at 6/30/01 (\$mil)	% of Bank's Total Dep. In A/A	Market's Deposits at 6/30/01 (\$mil)	Bank's Market Share of Dep. (%)	Bank's # of Branches at 6/30/01 ¹	% of Bank's Branches in A/A	# of Dep. Branches in Market at 6/30/01	Bank's Market Share of Br. (%)
		HMDA	S. B.	Total								
		% of Total A/A Lending \$										
Nassau	low	--	--	--								
	moderate	1.76	0.00	1.35								
	middle	1.26	0.57	1.14								
	upper	0.66	0.61	0.65								
	zero & NAs	0.00	--	1.41								
2.4	total	1.08	0.54	0.98	1,712	18.2	36,533	4.7	32	21.1	418	7.7
Suffolk	low	2.28	0.00	1.61								
	moderate	1.67	0.01	1.41								
	middle	1.17	1.04	1.15								
	upper	0.60	0.80	0.62								
	zero & NAs	0.00	0.00	0.00								
3.5	total	1.17	0.82	1.12	3,214	34.1	23,903	13.4	54	35.5	383	14.1
MSA 5380	low	2.28	0.00	1.61								
	moderate	1.68	0.01	1.40								
	middle	1.21	0.84	1.15								
	upper	0.64	0.67	0.64								
	zero & NAs	0.00	11.45	0.28								
5.9	total	1.13	0.69	1.06	4,927	52.3	60,436	8.2	86	56.6	801	10.7
Bronx	low	1.28	4.27	1.85								
	moderate	2.11	2.45	2.18								
	middle	1.55	0.00	1.37								
	upper	3.08	2.30	2.98								
	zero & NAs	0.00	14.39	11.36								
1.3	total	2.02	2.65	2.12	511	5.4	8,957	5.7	8	5.3	112	7.1
Kings	low	10.84	1.80	8.98								
	moderate	4.72	0.47	4.01								
	middle	2.17	0.61	1.97								
	upper	1.67	2.44	1.74								
	zero & NAs	1.97	0.56	0.89								
5.8	total	3.35	1.01	3.01	419	4.4	25,705	1.6	9	5.9	245	3.7
New York	low	11.35	0.67	8.39								
	moderate	7.70	1.05	4.26								
	middle	3.51	0.95	2.19								
	upper	2.85	1.83	2.58								
	zero & NAs	0.00	0.26	0.25								
11.2	total	3.59	1.46	2.90	739	7.8	218,545	0.3	8	5.3	459	1.7
Queens	low	8.26	0.00	7.15								
	moderate	1.07	0.84	1.01								
	middle	1.49	0.80	1.38								
	upper	1.18	0.46	1.10								
	zero & NAs	14.03	5.34	7.11								
2.8	total	1.36	0.84	1.28	2,399	25.5	29,761	8.1	34	22.4	324	10.5
Rockland	low	--	--	--								
	moderate	2.11	2.45	2.18								
	middle	1.31	5.90	2.60								
	upper	1.49	5.83	2.29								
	zero & NAs	0.00	--	33.84								
1.2	total	1.49	5.89	2.32	113	1.2	5,041	2.2	3	2.0	96	3.1
Westchester	low	0.00	0.00	0.00								
	moderate	24.33	0.00	18.27								
	middle	1.48	15.00	4.35								
	upper	0.85	0.42	0.79								
	zero & NAs	0.00	81,500.00	172.67								
3.4	total	1.49	2.33	1.60	316	3.4	20,315	1.6	4	2.6	300	1.3

LENDING-DEPOSIT ANALYSIS

County/Area % of Total A/A Lending \$	Geography Income Level	Bank's Lending Market Share (%) Year 2000 -- based on \$ volume			Bank's Deposits at 6/30/01 (\$mil)	% of Bank's Total Dep. In A/A	Market's Deposits at 6/30/01 (\$mil)	Bank's Market Share of Dep. (%)	Bank's # of Branches at 6/30/01 ¹	% of Bank's Branches in A/A	# of Dep. Branches in Market at 6/30/01	Bank's Market Share of Br. (%)
		HMDA	S. B.	Total								
		MSA 5600*	low	7.69								
	moderate	5.47	0.94	4.12								
	middle	1.90	1.83	1.88								
	upper	1.83	1.78	1.82								
	zero & NAs	3.76	1.52	1.78								
26.0	total	2.45	1.66	2.28	4,496	47.7	308,325	1.5	66	43.4	1,536	4.3
A/A Total	low	7.80	11.82	9.21								
	moderate	4.86	7.29	5.59								
	middle	3.27	9.44	4.65								
	upper	2.73	7.09	3.54								
	zero & NAs	3.09	16.57	14.93								
100.0	total	3.27	8.49	4.43	9,423	100.0	368,761	2.6	152	100.0	2,337	6.5

* The bank takes only that part 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. Branches with no reported deposits are excluded.

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

GLOSSARY

Aggregate

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

Community Development

The term “community development” is defined to mean:

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

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

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

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

- Financial intermediaries (including community development financial institutions,

community development corporations, minority- and women-owned financial institutions, community loan funds, micro-finance institutions and low-income or community development credit unions) that primarily lend or facilitate lending in LMI areas or to LMI individuals in order to promote community development;

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

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

This includes but is not limited to:

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

- ❖ Furnishing financial services training for staff and management;
- ❖ Contributing accounting/bookkeeping services; and
- ❖ Assisting in fund raising, including soliciting or arranging investments.

Demand-Adjusted Penetration Rate

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

Demand-Adjusted Penetration Ratio

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

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

Home Mortgage Disclosure Act (“HMDA”)

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

Loans to Small Businesses

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

Low or Moderate Income (“LMI”) Geographies

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