



**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:** January 1, 2003

**Institution:** JPMorgan Chase Bank  
270 Park Avenue  
New York, NY 10017-2070

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

## TABLE OF CONTENTS

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

## **GENERAL INFORMATION**

This document is an evaluation of the Community Reinvestment Act (“CRA”) performance of JPMorgan Chase Bank (“JPMCB”) 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 January 1, 2003.

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- to moderate-income (“LMI”) 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**

JPMCB 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"**

- The bank's lending levels, for both Home Mortgage Disclosure Act ("HMDA")-related and small business loans, reflect excellent responsiveness to assessment area credit needs. The bank's combined lending volume for the two products reflects a loan number increase of 15.7% from the level reported at the prior evaluation.
  - Notwithstanding a market share decline between years 2001 and 2002, JPMCB's overall HMDA-reportable lending volume remained high. In 2001, the bank ranked second, by number, with 5.6% of the market share, and first, by dollar volume, with 7.2% of the market share. In 2002, the corresponding ratios were 5.2% and 6.5%, as the market share rankings declined to fifth and third, respectively.
  - Small business lending levels reflected absolute number and dollar volume increases since the prior evaluation and remained excellent. While its market share based on loan number declined, the bank's market share based on dollar volume increased. In 2001, the bank ranked second, by number, with 12.1% of the market share, and ranked first, by dollar volume with 18.3% of the market share. In 2002, the corresponding ratios were 11.0% and 18.9%, with market share rankings of fourth, by number, and first, by dollar volume.
- The bank made a substantial majority (well over 90%) of its HMDA-related and small business loans within the assessment area during each year of the evaluation period.
- The geographic distribution of HMDA-reportable and small business loans reflects good dispersion throughout the assessment area, including low- to moderate-income ("LMI") geographies.
  - A high proportion of HMDA-reportable loans were extended in LMI areas. JPMCB, with LMI penetration rates of 14.0% and 13.8% in 2001 and 2002, respectively, outperformed the aggregate in each of the corresponding years. With LMI penetration rates of 11.1% and 10.8% in 2001 and 2002, respectively, the bank also exceeded the corresponding aggregate based on the dollar amount of lending
  - A good proportion of small business loans were extended in LMI areas. The bank's LMI penetration rates of 18.8% and 18.9% in 2001 and 2002,

respectively, were similar to the corresponding aggregate figures for the number of loans. The bank's LMI penetration rates for dollar amount were similarly on par with the aggregate rates.

- The bank had excellent overall lending penetration among individuals of different income levels and businesses of different sizes.
  - The bank showed good HMDA-reportable lending penetration among LMI individuals. JPMCB's LMI penetration rates of 18.0% and 19.1% in 2001 and 2002, respectively, based on the number of loans, were similar to those of the aggregate for the corresponding years.
  - The bank showed excellent small business lending penetration among small businesses (with gross annual revenues of less than or equal to \$1 million). JPMCB's small business penetration rates of 58.8% and 65.1% in 2001 and 2002, based on the number of loans, significantly exceeded the aggregate figures for the corresponding years. The bank's penetration rates, based on dollar amount, were also above the corresponding aggregate figures.
  - With 94.4% and 92.6% of its small business loans made in origination amounts of \$100 thousand or less, in 2001 and 2002 respectively, the bank's lending distribution according to loan size was similar to that of its peers.
- The bank continued to demonstrate strong leadership in community development lending. For the evaluation period, community development loans totaled almost \$1.1 billion, reflecting 78% growth since the prior evaluation. This amount includes more than \$1 billion in "new money," as well as many innovative and/or complex lending practices.
- The bank uses a number of innovative and flexible lending programs designed to enhance credit access for LMI individuals and geographies.

### **Investment Test – "Outstanding"**

The bank remains a leader in providing qualified investments and grants to its community, particularly those that are not routinely provided by private investors. The bank had a high level of investments for the evaluation period, with extensive use of innovative or complex investments, reflecting excellent responsiveness to community development needs. Qualified investments and grants totaled nearly \$802 million, reflecting a \$105.8 million (15.2%) increase from the level considered at the prior evaluation. Qualified investments and grants include approximately \$211.2 million, or 26.3%, in new money.

## **Service Test – “Outstanding”**

- JPMCB’s systems for delivering retail services are readily accessible to all portions of the assessment area. The bank’s network of retail branches consisted of 342 branches as of December 31, 2002, of which 5.8% and 14.6% were in LMI geographies, respectively. An additional 24.9% of the branches were situated in census tracts that were adjacent to LMI areas. Service delivery was enhanced by 1,107 on-site and 221 off-site Automated Teller Machines (“ATMs”), with good distribution throughout and adjacent to LMI areas. Of the bank’s 24 loan production offices, two were located in moderate-income areas.
- The bank distributes its products and services through a vast array of alternative delivery methods, including specialized telephone and Web-based systems.
- The bank’s record of opening and closing branches has not adversely affected the accessibility of its delivery system. Between evaluations, the bank relocated 12 branches and 67 ATMs, consolidated nine branches and 21 ATMs and sold one branch. Five of the relocated branches had been adjacent to LMI tracts. The branch that was sold was adjacent to an LMI area.
- The bank remains a leader in providing community development services to benefit its assessment area. In addition to a large volume of community seminars addressing such diverse topics as homebuying/homeownership, basic financial education, and starting/developing a small business, the bank developed a multi-year, multi-million dollar partnership designed to bring technology resources, support and training to a New York City school, and continued to build the capacity of CDFIs through its pioneering Credit Institute program.

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

Headquartered in New York City, JPMCB is a full-service commercial bank providing a broad range of financial services to consumers and businesses. The bank is a wholly owned subsidiary of J.P. Morgan Chase & Co. ("JPMCC"), the second largest bank holding company in the U.S. as of December 31, 2002, following several mergers. The Chase Manhattan Bank ("CMB") and Morgan Guaranty Trust Company of New York ("MGTNY"), two New York State-chartered banks, merged On November 10, 2001, following the December 31, 2000 merger of their respective holding companies, The Chase Manhattan Corporation ("CMC") and J.P. Morgan & Company Incorporated ("JPM"). The new company was named J.P. Morgan Chase & Co. Prior to that, in July 2000, Chase Bank of Texas, National Association merged into CMB.

According to the December 31, 2002 Consolidated Reports of Condition and Income, JPMCB reported total assets of \$622.4 billion, of which 29% was comprised of loans, 13% of securities, 13% of federal funds sold and securities purchased under agreements to resell, and 31% of trading assets. Approximately 28% of funding was derived from domestic deposits, 21% from deposits in foreign offices, 20% from federal funds purchased and securities sold under agreements to repurchase and 19% from trading liabilities. The following chart illustrates the bank's loan portfolio composition for calendar years 2002, 2001 and 2000. As shown below, in 2002, residential mortgages constituted almost 31% of the gross loan portfolio, followed by commercial and industrial loans (which includes small business loans) of about 17%, and loans to individuals of about 16%. Similar breakdowns are shown for 2001 and 2000, though residential mortgages and loans to individuals have steadily increased while commercial and industrial loans have steadily decreased over time.

Loan Portfolio Composition						
Type of Loan	December 31, 2002		December 31, 2001		December 31, 2000	
	\$ (Million's)	%	\$ (Million's)	%	\$ (Million's)	%
Residential Mortgage	56,248	30.6	41,270	23.2	41,319	26.1
Commercial Real Estate	3,015	1.6	3,098	1.7	2,002	1.3
Multifamily	130	0.1	417	0.2	181	0.1
Other Real Estate	1,107	0.6	622	0.4	740	0.5
Loans to Individuals	28,983	15.7	22,696	12.7	17,815	11.3
Commercial & Industrial	31,211	16.9	34,597	19.4	32,905	20.8
Agricultural Loans	21	0.0	50	0.0	34	0.0
Other Loans in Domestic Offices	28,716	15.6	36,397	20.5	27,373	17.3
Other Loans in Foreign Offices	34,761	18.9	39,022	21.9	35,665	22.6
<b>Gross Loans</b>	<b>184,192</b>	<b>100.0</b>	<b>178,169</b>	<b>100.0</b>	<b>158,034</b>	<b>100.0</b>

Source: Federal Financial Institution Examination Council (FFIEC) Reports of Condition and Income (Call Reports)

The bank had 342 branches in its New York State assessment area as of December 31, 2002. This network covered 17 counties in five Metropolitan Statistical Areas ("MSAs"),

including two MSAs in upstate New York. In addition, there were six middle-market branches in upstate New York. JPMCB operates in highly competitive markets and competes against numerous institutions.

According to the latest Federal Deposit Insurance Corporation (“FDIC”)/Office of Thrift Supervision Summary Report of Deposits or “Market Share Report” as of June 30, 2002, JPMCB had a market share of 23.6%, or \$121.7 billion in deposits, ranking it first among all banking institutions in New York State. In PMSA 5600 (New York), the bank ranked first, with a market share of 30.0%, or \$107.2 billion in deposits. In MSA 5380 (Nassau-Suffolk), the bank also ranked first, with a market share of 14.6%, or \$9.3 billion in deposits. These two MSAs accounted for 95.7% of the bank’s total deposits in New York State. The bank had a presence in 22 counties, capturing a 10.0% or greater market share in 11 of them and ranking first in six of them (See table below).

Market Share of Deposits as of June 30, 2002					
County	# Of Branches	Deposits (\$000's)	Deposit as % Of County Total	Ranking	# Of Institutions
Bronx	32	2,756,606	30.1	1	22
Chemung	1	206,028	19.0	3	9
Kings	40	5,069,088	18.6	1	38
Monroe	26	3,180,731	23.6	2	16
Nassau	32	5,093,540	13.2	2	30
New York	94	89,064,665	35.6	1	95
Onondaga	11	613,613	10.5	5	18
Queens	42	5,147,207	16.2	1	47
Richmond	8	794,392	10.9	4	9
Suffolk	35	4,176,701	16.9	1	26
Westchester	39	3,774,886	17.0	1	33

### **Bank Holding Company and Affiliates**

With total assets of \$758.8 billion as of December 31, 2002, JPMCC was ranked seventh among the top 100 world banking companies. Headquartered in New York, it is a broadly diversified financial holding company that provides a wide range of services to a global client base that includes corporations, governments, institutions and individuals. Its services are effected through its many banking and non-banking subsidiaries.

On February 5, 2002, JPMCC acquired the Providian Master Trust from Providian National Bank. The acquisition consisted of credit card receivables of approximately \$7.9 billion and related relationships. The acquired portfolio consisted of approximately 3.3 million credit card accounts.

Other than JPMCB, the principal banking subsidiary, other affiliates relevant to this evaluation include Chase Manhattan Bank USA, National Association (“CMBUSA”) and Chase Manhattan Mortgage Corporation (“CMMC”).

CMBUSA’s assets totaled \$32.7 billion as of December 31, 2002. This affiliate offers a variety of consumer products such as credit cards, unsecured lines of credit, automobile loans, manufactured housing loans, and home equity loans and lines of credit.

CMMC originates and services residential mortgage loans, home equity loans and lines, and manufactured housing loans. A subsidiary of JPMCB, CMMC had 24 loan production offices (“LPOs”), of which five were in upstate New York and 19 were in downstate New York, specifically MSA 5600. In the first quarter of 2001, CMMC acquired the mortgage business of Advanta Corp. The acquisition included Advanta’s origination capability, loan servicing and sub-servicing portfolios and related securitization residual interests.

### **Bank Holding Company’s Business Structure**

The bank holding company’s business structure is comprised of the following segments: *Investment Bank, Investment Management & Private Banking, Treasury & Securities Services, JP Morgan Partners and Chase Financial Services.*

The *JPMorgan* brand name is used for the wholesale businesses (investment bank, investment management & private banking, treasury & securities services, JPMorgan partners, Middle Market banking) that operate globally. The *Chase* brand is used for the retail financial services, which include consumer banking, investments, insurance, small business services, credit cards, home finance, automobile finance and education finance.

The Retail & Middle Market Financial Services (RMMFS) business segment includes such retail businesses as Chase Card-member Services, Chase Auto Finance, Regional Banking Group, Chase Home Finance and Middle Market Banking. Also within the RMMFS business segment is the *Community Development Group (“CDG”)*, which wherever possible works with “mainstream” JPMC business lines to develop strategies, set goals and monitor outcomes regarding lending and investment, community outreach, CRA and fair lending management. Where there is no corresponding JPMC business, the CDG has dedicated units to respond to community needs and opportunities.

### **Prior Performance Evaluation**

The Bank received a rating of “1” at its last Performance Evaluation by the Banking Department on November 12, 2001, reflecting outstanding performance in helping to meet the credit needs of its community.

There were neither legal nor financial impediments noted that would adversely impact the bank's ability to meet the credit needs of its community.

### **Assessment Area**

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

The assessment area covers 16 counties in their entirety and 10 partial counties. Excluding 98 zero-income tracts, the bank's assessment area consists of 3,923 census tracts of which 409 (10.4%) are low-income, 687 (17.5%) are moderate-income, 1,652 (42.1%) are middle-income, and 1,175 (30.0%) are upper-income tracts. Refer to the table below for the distribution of these census tracts by MSA, county and geography income level.

<b>Distribution of Census Tracts Within JPMCB's Assessment Area</b>							
MSA	County Name	Low	Moderate	Middle	Upper	NA	Total
0160	Albany*	4	11	27	20		62
	Rensselaer*	2	5	15	3		25
	Saratoga*		3	19	9	1	32
	Schenectady*	2	11	18	6		37
0160 Total		8	30	79	38	1	156
0960	Broome	3	13	30	10	1	57
	Tioga*			2	2	2	6
0960 Total		3	13	32	12	3	63
1280	Erie	24	44	109	54	5	236
1280 Total		24	44	109	54	5	236
2335	Chemung	1	4	14	3	1	23
2335 Total		1	4	14	3	1	23
5380	Nassau	1	20	180	66	3	270
	Suffolk	2	59	205	39	7	312
5380 Total		3	79	385	105	10	582
5600	Bronx	126	65	88	61	15	355
	Kings	114	207	302	147	19	789
	New York	63	65	33	126	11	298
	Putnam				19		19
	Queens	7	80	331	238	17	673
	Richmond	4	2	25	66	4	101
	Rockland		1	4	35	2	42
	Westchester	2	18	35	163	2	220
5600 Total		316	438	818	855	70	2,497
5660	Orange*	1		1	3		5
5660 Total		1		1	3		5
6840	Monroe	32	32	75	41	4	184
	Ontario*		1	9	2		12
	Wayne*		1	8	1		10
6840 Total		32	34	92	44	4	206
8160	Madison*		2	8	1		11
	Onondaga	17	22	65	38	1	143
	Oswego*		4	12	1		17
8160 Total		17	28	85	40	1	171
8680	Oneida	4	17	37	21	3	82
8680 Total		4	17	37	21	3	82
<b>Grand Total</b>		<b>409</b>	<b>687</b>	<b>1,652</b>	<b>1,175</b>	<b>98</b>	<b>4,021</b>

Source of data: 1990 Census

\* Partial county

## **Demographic and Economic Data**

According to the 1990 U.S. Census, the bank's assessment area had a population of 14.8 million, or 82.2% of the entire population of New York State. Approximately 13.1% of the population was over the age of 65 and 23.3% was age 17 or less.

In 1990, there were 3.7 million families in the assessment area, of which 21.6% were low-income, 16.6% were moderate-income, 21.2% were middle-income, and 40.5% were upper-income. Of the 1.4 million low- and moderate-income (LMI) families, 44.3% (628.3 thousand) lived in LMI tracts, thereby accounting for 65.6% of all families (957.6 thousand) that lived in LMI tracts. There were 5.5 million households in the assessment area, of which 13.1% (720.4 thousand) had incomes below the poverty level.

There were 5.9 million housing units in the assessment area, of which 58.8% (3.4 million) were 1-4 family units, 38.9% (2.3 million) were multifamily units and 0.9% (49.7 thousand) were mobile homes. Approximately 45.5% (2.7 million) of the housing units were owner occupied, of which 11.4% were in LMI tracts. A further 48.3% (2.9 million) were renter-occupied units, of which 40.2% were in LMI tracts. Vacant/boarded up units accounted for 6.4% of the total. The median housing value for the assessment area was \$167.9 thousand and median age of the houses was 38 years.

In 1990, the median family income for the area was \$44.1 thousand. The HUD-estimated median family income for 2002 was \$63 thousand.

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

## **Details of the Assessment Area**

The following is a listing of the demographic charts attached following page 3-10:

- ❖ JPMCB Assessment Area Population Characteristics by MSA/County
- ❖ JPMCB Assessment Area Housing Characteristics by MSA/County
- ❖ JPMCB Assessment Area Business Demographics by MSA/County

Described below is additional demographic and economic information corresponding to the bank's assessment area in each MSA.

### ***MSA 0160 (Albany-Schenectady-Troy)***

*Median Housing Value:* In 1990, the weighted average of median housing value for the area was \$100.9 thousand, and the median age of housing was 37 years.

*Unemployment Rates:* According to the New York State Department of Labor, the MSA's average unemployment rates were 3.2% in 2001 and 3.8% in 2002, below the state's average rates of 4.9% and 6.1%, respectively.

*Business Demographics:* According to a Dun and Bradstreet survey, in 2002 there were 42.1 thousand businesses in the area, of which 16.5 thousand (39.2%) were service providers, 6.8 thousand (16.1%) were in the retail trade, 2.9 thousand (7.0%) were in construction, 2.9 thousand (6.8%) were in finance, insurance and real estate, and 1.6 thousand (3.8%) were in the wholesale trade.

### **MSA 0960 (Binghamton)**

*Median Housing Value:* In 1990, the weighted average of median housing value for the area was \$77.9 thousand, and the median age of housing was 37 years.

*Unemployment Rates:* According to the New York State Department of Labor, the MSA's average unemployment rates were 4.2% in 2001 and 6.1% in 2002, below the state's average rate of 4.9% in 2001 and equal to the state's average rate of 6.1% in 2002.

*Business Demographics:* According to a Dun and Bradstreet survey, in 2002 there was a total of 11.6 thousand businesses, of which 4.4 thousand (38.2%) were service providers, 2.2 thousand (18.8%) were in the retail trade, 857 (7.4%) were in construction, 754 (6.5%) were in finance, insurance and real estate, 477 (4.1%) were in the wholesale trade, and 480 (4.1%) were in manufacturing.

### **MSA 1280 (Buffalo-Niagara Falls)**

*Median Housing Value:* In 1990, the weighted average of median housing value for the area was \$71 thousand and the average median age of housing was 39 years.

*Unemployment Rates:* According to the New York State Department of Labor, the MSA's average unemployment rates were 5.4% in 2001 and 6.1% in 2002, above the state's average rate of 4.9% in 2001 and equal to the state's average rate of 6.1% in 2002.

*Business Demographics Data:* According to a Dun and Bradstreet survey, in 2002 there was a total of 51.5 thousand businesses in this area, of which 19.2 thousand (37.3%) were service providers, 8.9 thousand (17.3%) were in the retail trade, 3.7 thousand (7.2%) were in construction, 3.2 thousand (6.2%) were in finance, insurance and real estate, 2.5 thousand (4.9%) were in the wholesale trade and 2.3 thousand were (4.5%) in manufacturing.

### **MSA 2335 (Elmira)**

*Median Housing Value:* In 1990, the weighted average of median housing value for the area was \$52.6 thousand and the average median age of housing was 39 years.

*Unemployment Rates:* According to the New York State Department of Labor, the MSA's average unemployment rates were 5.3% in 2001 and 6.8% in 2002, above the state's average rates of 4.9% and 6.1%, respectively.

*Business Demographics:* According to a Dun and Bradstreet survey, in 2002 there was a total of 4.4 thousand businesses in this area, of which 1.6 thousand (37.5%) were service providers, 862 (19.8%) were in the retail trade, 289 (6.6%) were in construction, 251 (5.8%) were in finance, insurance and real estate, 198 (4.6%) were in the wholesale trade and 180 (4.1%) were in manufacturing.

### **PMSA 5380 (Nassau-Suffolk)**

*Median Housing Value:* In 1990, the weighted average median housing value was \$206.6 thousand and the average median age of the housing was 32 years.

*Unemployment Rates:* According to the New York State Department of Labor, the MSA's average unemployment rates were 3.3% in 2001 and 4.3% in 2002, substantially lower than the state's average rates of 4.9% and 6.1%, respectively.

*Business Demographics:* According to a Dun and Bradstreet survey, in 2002 there were a total of 236.8 thousand businesses, of which 74 thousand (31.3%) were service providers, 34.4 thousand (14.5%) were in the retail trade, 18.4 thousand (7.8%) were in construction, 17.4 thousand (7.4%) were in finance, insurance and real estate, and 10.8 thousand (4.6%) were in the wholesale trade.

### **PMSA 5600 (New York)**

*Median Housing Value:* In 1990, the weighted average median housing value was \$194.6 thousand and the average median age of the housing was 40 years.

*Unemployment Rates:* According to the New York State Department of Labor, the MSA's average unemployment rates were 5.6% in 2001 and 7.3% in 2002, above the state's average rates of 4.9% and 6.1%, respectively.

*Business Demographics:* According to a Dun and Bradstreet survey, in 2002 there was a total of 561.4 thousand businesses in the area, of which 193.8 thousand (34.5%) were service providers, 93.4 thousand (16.6%) were in the retail trade, nearly 25 thousand (4.4%) were in construction, 49.3 thousand (8.8%) were in finance, insurance and real estate, and 30.8 thousand (5.5%) were in the wholesale trade.

### **MSA 5660 (Newburgh)**

*Median Housing Value:* In 1990, the weighted average of median housing value for the area was \$180.4 thousand and the average median age of housing was 22 years.

*Unemployment Rates:* According to the New York State Department of Labor, the MSA's average unemployment rates were 3.7% in 2001 and 4.4% in 2002, substantially lower than the state's average rates of 4.9% and 6.1%, respectively.

*Business Demographics:* According to a Dun and Bradstreet survey, in 2002 there was a total of 2 thousand businesses in this area, of which 655 (32.7%) were service providers, 293 (14.6%) were in the retail trade, 175 (8.7%) were in construction, 153 (7.6%) were in finance, insurance and real estate, and 107 (5.3%) were in the wholesale trade.

### **MSA 6840 (Rochester)**

*Median Housing Value:* In 1990, the weighted average median housing value was \$88.9 thousand and the average median age of the housing was 33 years.

*Unemployment Rates:* According to the New York State Department of Labor, the MSA's average unemployment rates were 4.5% in 2001 and 5.9% in 2002, below the state's average rates of 4.9% and 6.1%, respectively.

*Business Demographics:* According to a Dun and Bradstreet survey, in 2002 there was a total of 48.5 thousand businesses in this area, of which 18.9 thousand (39.0%) were service providers, 7.7 thousand (15.9%) were in the retail trade, 3.9 thousand (7.9%) were in construction, 3.4 thousand (7.0%) were in finance, insurance and real estate, 2.3 thousand (4.7%) were in the wholesale trade and 2.3 thousand (4.7%) were in the manufacturing business.

### **MSA 8160 (Syracuse)**

*Median Housing Value:* In 1990, the weighted average median housing value was nearly \$76 thousand and the average median age of the housing was 35 years.

*Unemployment Rates:* According to the New York State Department of Labor, the MSA's average unemployment rates were 4.7% in 2001 and 5.5% in 2002, below the state's average rates of 4.9% and 6.1%, respectively.

*Business Demographics:* According to a Dun and Bradstreet survey, in 2002 there was a total of 35.1 thousand businesses in this area, of which 12.8 thousand (36.6%) were service providers, 5.9 thousand (nearly 17.0%) were in the retail trade, 2.8 thousand

(7.9%) were in construction, 2.3 thousand (6.6%) were in finance, insurance and real estate, 1.7 thousand (4.9%) were in the wholesale trade and 1.4 thousand (4.0%) were in the manufacturing business.

**MSA 8680 (Utica-Rome)**

*Median Housing Value:* In 1990, the weighted average median housing value was nearly \$65.9 thousand and the average median age of the housing was 40 years.

*Unemployment Rates:* According to the New York State Department of Labor, the MSA's average unemployment rates were 4.6% in 2001 and 5.2% in 2002, below the state's average rates of 4.9% and 6.1%, respectively.

*Business Demographics:* According to a Dun and Bradstreet survey, in 2002 there was a total of 11.9 thousand businesses in this area, of which 4.4 thousand (36.7%) were service providers, 2.3 thousand (19.1%) were in the retail trade, 813 (6.9%) were in construction, 832 (7.0%) were in finance, insurance and real estate, 468 (nearly 4.0%) were in the wholesale trade and 507 (4.3%) were in the manufacturing business.

**JP MORGAN CHASE BANK**  
**ASSESSMENT AREA POPULATION CHARACTERISTICS BY MSA/COUNTY**

COUNTY	Total Population	Age over 65		Age 17 and less		Median Family Income(MFI)	HUD MSA MFI (2002)	# of Households		# of HH below poverty level		Total Families	Low Income		Moderate Income		Middle Income		Upper Income		LMI families in LMI tracts	
		#	%	#	%			#	%	#	%		#	%	#	%	#	%	#	%	#	%
Albany*	273,407	40,589	14.9	57,579	21.1	42,944	55,500	108,883	10,614	9.7	66,706	10,889	16.3	11,078	16.6	16,465	24.7	28,274	42.4	7,312	11.0	
Rensselaer*	99,318	14,008	14.1	22,438	22.6	37,130	55,500	37,866	4,430	11.7	24,338	5,123	21.0	4,727	19.4	6,106	25.1	8,382	34.4	3,386	13.9	
Saratoga*	136,938	14,209	10.4	34,391	25.1	44,651	55,500	51,231	3,158	6.2	36,880	4,758	12.9	6,281	17.0	9,141	24.8	16,700	45.3	1,622	4.4	
Schenectady*	141,780	23,990	16.9	32,082	22.6	40,448	55,500	56,589	5,018	8.9	37,656	6,749	17.9	7,358	19.5	9,741	25.9	13,808	36.7	5,397	14.3	
<b>MSA 0160*</b>	<b>651,443</b>	<b>92,796</b>	<b>14.2</b>	<b>146,490</b>	<b>22.5</b>	<b>41,902</b>	<b>55,500</b>	<b>254,569</b>	<b>23,220</b>	<b>9.1</b>	<b>165,580</b>	<b>27,519</b>	<b>16.6</b>	<b>29,444</b>	<b>17.8</b>	<b>41,453</b>	<b>25.0</b>	<b>67,164</b>	<b>40.6</b>	17,717	10.7	
Broome	212,160	31,776	15.0	48,253	22.7	36,797	46,800	81,730	8,875	10.9	55,092	9,906	18.0	10,854	19.7	13,085	23.8	21,247	38.6	6,192	11.2	
Tioga*	27,980	2,709	9.7	7,883	28.2	41,455	46,800	9,870	788	8.0	7,791	1,169	15.0	1,103	14.2	1,936	24.8	3,583	46.0	0	0.0	
<b>MSA 0960*</b>	<b>240,140</b>	<b>34,485</b>	<b>14.4</b>	<b>56,136</b>	<b>23.4</b>	<b>37,374</b>	<b>46,800</b>	<b>91,600</b>	<b>9,663</b>	<b>10.5</b>	<b>62,883</b>	<b>11,075</b>	<b>17.6</b>	<b>11,957</b>	<b>19.0</b>	<b>15,021</b>	<b>23.9</b>	<b>24,830</b>	<b>39.5</b>	6,192	9.8	
MSA 1280* (Erie)	968,532	147,430	15.2	226,000	23.3	35,879	50,800	376,019	49,802	13.2	255,697	50,038	19.6	46,129	18.0	60,468	23.6	99,062	38.7	38,941	15.2	
MSA 2335 (Chemung)	95,195	14,309	15.0	24,197	25.4	32,648	45,500	35,184	4,152	11.8	24,895	4,669	18.8	4,684	18.8	5,838	23.5	9,704	39.0	2,186	8.8	
Nassau	1,287,348	182,605	14.2	280,135	21.8	63,584	83,000	431,148	17,992	4.2	346,790	51,125	14.7	60,846	17.5	86,885	25.1	147,934	42.7	14,508	4.2	
Suffolk	1,321,864	140,994	10.7	326,255	24.7	54,719	83,000	424,623	20,960	4.9	343,611	61,858	18.0	72,138	21.0	94,669	27.6	114,946	33.5	38,973	11.3	
<b>MSA 5380</b>	<b>2,609,212</b>	<b>323,599</b>	<b>12.4</b>	<b>606,390</b>	<b>23.2</b>	<b>59,172</b>	<b>83,000</b>	<b>855,771</b>	<b>38,952</b>	<b>4.6</b>	<b>690,401</b>	<b>112,983</b>	<b>16.4</b>	<b>132,984</b>	<b>19.3</b>	<b>181,554</b>	<b>26.3</b>	<b>262,880</b>	<b>38.1</b>	53,481	7.7	
Bronx	1,203,789	139,484	11.6	331,323	27.5	27,178	62,800	423,191	114,004	26.9	291,978	113,170	38.8	52,329	17.9	52,100	17.8	74,379	25.5	127,740	43.7	
Kings	2,300,664	286,911	12.5	603,137	26.2	31,470	62,800	827,679	178,077	21.5	563,283	182,474	32.4	99,106	17.6	106,575	18.9	175,128	31.1	175,382	31.1	
New York	1,487,536	198,188	13.3	246,608	16.6	48,582	62,800	716,811	120,121	16.8	305,368	87,958	28.8	42,268	13.8	43,772	14.3	131,370	43.0	99,684	32.6	
Putnam	83,941	7,563	9.0	21,564	25.7	59,117	62,800	27,983	1,084	3.9	22,613	1,369	6.1	1,631	7.2	4,090	18.1	15,523	68.6	0	0.0	
Queens	1,951,598	286,248	14.7	407,976	20.9	41,137	62,800	718,377	77,897	10.8	495,625	90,225	18.2	81,483	16.4	107,277	21.6	216,640	43.7	41,865	8.4	
Richmond	378,977	41,900	11.1	94,577	25.0	50,533	62,800	130,216	10,928	8.4	99,464	13,093	13.2	10,653	10.7	18,431	18.5	57,287	57.6	3,824	3.8	
Rockland	265,475	26,911	10.1	69,403	26.1	61,011	62,800	84,891	4,873	5.7	66,952	5,569	8.3	5,912	8.8	10,461	15.6	45,010	67.2	415	0.6	
Westchester	874,866	126,268	14.4	189,323	21.6	64,133	62,800	319,657	21,941	6.9	229,534	24,502	10.7	22,304	9.7	35,708	15.6	147,020	64.1	11,091	4.8	
<b>MSA 5600</b>	<b>8,546,846</b>	<b>1,113,473</b>	<b>13.0</b>	<b>1,963,911</b>	<b>23.0</b>	<b>41,476</b>	<b>62,800</b>	<b>3,248,805</b>	<b>528,925</b>	<b>16.3</b>	<b>2,074,817</b>	<b>518,360</b>	<b>25.0</b>	<b>315,686</b>	<b>15.2</b>	<b>378,414</b>	<b>18.2</b>	<b>862,357</b>	<b>41.6</b>	460,001	22.2	

**JP MORGAN CHASE BANK**  
**ASSESSMENT AREA POPULATION CHARACTERISTICS BY MSA/COUNTY**

COUNTY	Total Population		Age over 65		Age 17 and less		Median Family Income(MFI)	HUD MSA MFI (2002)	# of Households			Low Income			Moderate Income		Middle Income		Upper Income		LMI families in LMI tracts	
	#	%	#	%	#	%			#	%	#	%	#	%	#	%	#	%	#	%	#	%
<b>MSA 5660* (Orange)</b>	26,674	2,103	7.9	9,814	36.8	46,468	58,700	7,635	985	12.9	6,265	1,234	19.7	845	13.5	1,383	22.1	2,803	44.7	978	15.6	
Monroe	713,968	88,603	12.4	175,387	24.6	43,508	54,900	272,193	27,226	10.0	184,572	33,369	18.1	30,079	16.3	43,729	23.7	77,395	41.9	23,619	12.8	
Ontario*	51,293	6,526	12.7	13,149	25.6	40,967	54,900	18,749	1,138	6.1	13,715	2,236	16.3	2,835	20.7	3,720	27.1	4,924	35.9	438	3.2	
Wayne*	50,888	4,965	9.8	14,631	28.8	41,775	54,900	18,187	1,125	6.2	13,974	2,441	17.5	2,459	17.6	3,826	27.4	5,248	37.6	801	5.7	
<b>MSA 6840*</b>	<b>816,149</b>	<b>100,094</b>	<b>12.3</b>	<b>203,167</b>	<b>24.9</b>	<b>43,229</b>	<b>54,900</b>	<b>309,129</b>	<b>29,489</b>	<b>9.5</b>	<b>218,526</b>	<b>39,280</b>	<b>18.0</b>	<b>36,218</b>	<b>16.6</b>	<b>52,658</b>	<b>24.1</b>	<b>90,370</b>	<b>41.4</b>	<b>24,858</b>	<b>11.4</b>	
Madison*	46,976	5,597	11.9	12,447	26.5	35,049	50,300	17,013	1,535	9.0	12,475	2,385	19.1	2,651	21.3	3,166	25.4	4,273	34.3	1,040	8.3	
Onondaga	468,973	60,479	12.9	115,022	24.5	39,827	50,300	177,950	18,923	10.6	119,206	20,123	16.9	20,558	17.2	28,701	24.1	49,824	41.8	13,771	11.6	
Oswego*	74,681	8,729	11.7	19,589	26.2	33,784	50,300	26,166	3,435	13.1	18,383	4,150	22.6	3,514	19.1	4,493	24.4	6,226	33.9	2,079	11.3	
<b>MSA 8160*</b>	<b>590,630</b>	<b>74,805</b>	<b>12.7</b>	<b>147,058</b>	<b>24.9</b>	<b>38,690</b>	<b>50,300</b>	<b>221,129</b>	<b>23,893</b>	<b>10.8</b>	<b>150,064</b>	<b>26,658</b>	<b>17.8</b>	<b>26,723</b>	<b>17.8</b>	<b>36,360</b>	<b>24.2</b>	<b>60,323</b>	<b>40.2</b>	<b>16,890</b>	<b>11.3</b>	
<b>MSA 8680* (Oneida)</b>	<b>250,836</b>	<b>38,729</b>	<b>15.4</b>	<b>60,966</b>	<b>24.3</b>	<b>33,534</b>	<b>42,500</b>	<b>92,263</b>	<b>11,306</b>	<b>12.3</b>	<b>63,969</b>	<b>11,068</b>	<b>17.3</b>	<b>11,755</b>	<b>18.4</b>	<b>15,221</b>	<b>23.8</b>	<b>25,925</b>	<b>40.5</b>	<b>7,096</b>	<b>11.1</b>	
<b>NYS A/A Total</b>	<b>14,795,657</b>	<b>1,941,823</b>	<b>13.1</b>	<b>3,444,129</b>	<b>23.3</b>	<b>44,135</b>	<b>63,031</b>	<b>5,492,104</b>	<b>720,387</b>	<b>13.1</b>	<b>3,706,832</b>	<b>801,650</b>	<b>21.6</b>	<b>615,580</b>	<b>16.6</b>	<b>786,987</b>	<b>21.2</b>	<b>1,502,615</b>	<b>40.5</b>	<b>628,340</b>	<b>17.0</b>	

\* Partial county

**JP MORGAN CHASE BANK  
ASSESSMENT AREA HOUSING CHARACTERISTICS BY MSA/COUNTY**

COUNTY	Total	1-4 family		Multifamily		Owner-Occupied		O-O Units in		O-O Units in		O-O Units in		O-O Units in		Rental		Vacant/	
	Housing Units	Units		Units		Units (O-O)		Low-income Tracts		Mod-income Tracts		Midd-income Tracts		Upp-income Tracts		Units		Boarded-up Units	
		#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Albany*	115,968	92,172	79.5	21,272	18.3	60,613	52.3	991	1.6	4,995	8.2	30,087	49.6	24,540	40.5	51,594	44.5	7,655	6.6
Rensselaer*	40,705	32,679	80.3	6,868	16.9	20,710	50.9	432	2.1	3,115	15.0	13,977	67.5	3,186	15.4	18,332	45.0	3,063	7.5
Saratoga*	55,688	44,072	79.1	6,224	11.2	35,512	63.8	0	0.0	2,749	7.7	21,389	60.2	11,374	32.0	16,907	30.4	4,599	8.3
Schenectady*	59,980	51,586	86.0	7,089	11.8	36,681	61.2	648	1.8	4,816	13.1	21,430	58.4	9,787	26.7	21,402	35.7	3,515	5.9
<b>MSA 0160*</b>	272,341	220,509	81.0	41,453	15.2	153,516	56.4	2,071	1.3	15,675	10.2	86,883	56.6	48,887	31.8	108,235	39.7	18,832	6.9
Broome	87,969	70,684	80.4	11,521	13.1	53,520	60.8	282	0.5	7,361	13.8	32,979	61.6	12,898	24.1	30,635	34.8	6,261	7.1
Tioga*	10,554	8,945	84.8	473	4.5	7,984	75.7	0	0.0	0	0.0	2,857	35.8	5,127	64.2	2,164	20.5	653	6.2
<b>MSA 0960*</b>	98,523	79,629	80.8	11,994	12.2	61,504	62.4	282	0.5	7,361	12.0	35,836	58.3	18,025	29.3	32,799	33.3	6,914	7.0
MSA 1280* (Erie)	402,131	348,038	86.6	43,498	10.8	240,246	59.7	9,105	3.8	30,926	12.9	122,139	50.8	78,076	32.5	146,569	36.5	27,155	6.8
MSA 2335 (Chemung)	37,290	31,457	84.4	3,481	9.3	24,095	64.6	119	0.5	1,550	6.4	16,297	67.6	6,129	25.4	11,949	32.0	2,080	5.6
Nassau	446,292	394,176	88.3	46,887	10.5	347,159	77.8	0	0.0	17,994	5.2	243,267	70.1	85,898	24.7	87,982	19.7	15,099	3.4
Suffolk	481,317	438,895	91.2	31,655	6.6	340,347	70.7	298	0.1	63,173	18.6	229,276	67.4	47,600	14.0	90,776	18.9	57,613	12.0
<b>MSA 5380</b>	927,609	833,071	89.8	78,542	8.5	687,506	74.1	298	0.0	81,167	11.8	472,543	68.7	133,498	19.4	178,758	19.3	72,712	7.8
Bronx	440,955	103,092	23.4	329,226	74.7	75,820	17.2	6,334	8.4	8,790	11.6	31,914	42.1	28,782	38.0	359,646	81.6	17,504	4.0
Kings	873,671	404,725	46.3	455,748	52.2	215,843	24.7	10,833	5.0	44,691	20.7	101,825	47.2	58,494	27.1	637,074	72.9	48,856	5.6
New York	785,127	22,555	2.9	751,448	95.7	127,973	16.3	2,606	2.0	9,823	7.7	9,094	7.1	106,450	83.2	623,203	79.4	71,151	9.1
Putnam	31,898	29,307	91.9	1,913	6.0	22,997	72.1	0	0.0	0	0.0	0	0.0	22,997	100.0	5,415	17.0	3,865	12.1
Queens	752,690	426,327	56.6	311,779	41.4	306,127	40.7	897	0.3	17,099	5.6	139,874	45.7	148,257	48.4	428,186	56.9	33,965	4.5
Richmond	139,726	115,470	82.6	20,871	14.9	83,138	59.5	965	1.2	750	0.9	12,271	14.8	69,152	83.2	50,505	36.2	9,631	6.9
Rockland	88,264	71,425	80.9	14,644	16.6	61,223	69.4	0	0.0	235	0.4	3,945	6.4	57,043	93.2	24,930	28.2	3,467	3.9
Westchester	336,727	220,701	65.5	110,767	32.9	190,979	56.7	167	0.1	3,413	1.8	17,309	9.1	170,090	89.1	134,194	39.9	17,048	5.1
<b>MSA 5600</b>	3,449,058	1,393,602	40.4	1,996,396	57.9	1,084,100	31.4	21,802	2.0	84,801	7.8	316,232	29.2	661,265	61.0	2,263,153	65.6	205,487	6.0

**JP MORGAN CHASE BANK  
ASSESSMENT AREA HOUSING CHARACTERISTICS BY MSA/COUNTY**

COUNTY	Total	1-4 family		Multifamily		Owner-Occupied		O-O Units in		O-O Units in		O-O Units in		O-O Units in		Rental		Vacant/	
	Housing Units	Units		Units		Units (O-O)		Low-income Tracts		Mod-income Tracts		Midd-income Tracts		Upp-income Tracts		Units		Boarded-up Units	
		#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
<b>MSA 5660* (Orange)</b>	8,539	6,855	80.3	1,386	16.2	5,300	62.1	453	8.5	0	0.0	1,688	31.8	3,159	59.6	2,496	29.2	920	10.8
Monroe	285,524	234,012	82.0	46,536	16.3	176,945	62.0	6,659	3.8	17,308	9.8	87,720	49.6	65,258	36.9	101,282	35.5	14,355	5.0
Ontario*	20,374	15,578	76.5	2,148	10.5	13,700	67.2	0	0.0	509	3.7	11,091	81.0	2,100	15.3	5,291	26.0	1,674	8.2
Wayne*	19,445	16,249	83.6	1,008	5.2	14,554	74.9	0	0.0	1,509	10.4	12,173	83.6	872	6.0	3,750	19.3	1,332	6.9
<b>MSA 6840*</b>	325,343	265,839	81.7	49,692	15.3	205,199	63.1	6,659	3.2	19,326	9.4	110,984	54.1	68,230	33.3	110,323	33.9	17,361	5.3
Madison*	18,342	15,158	82.6	1,386	7.6	12,568	68.5	0	0.0	1,739	13.8	9,806	78.0	1,023	8.1	4,531	24.7	1,431	7.8
Onondaga	190,878	148,518	77.8	37,736	19.8	112,946	59.2	2,251	2.0	8,468	7.5	59,624	52.8	42,603	37.7	70,920	37.2	13,329	7.0
Oswego*	28,093	21,323	75.9	2,554	9.1	17,975	64.0	0	0.0	3,494	19.4	13,931	77.5	550	3.1	8,724	31.1	1,876	6.7
<b>MSA 8160*</b>	237,313	184,999	78.0	41,676	17.6	143,489	60.5	2,251	1.6	13,701	9.5	83,361	58.1	44,176	30.8	84,175	35.5	16,636	7.0
<b>MSA 8680* (Oneida)</b>	101,251	82,234	81.2	11,224	11.1	60,398	59.7	182	0.3	6,022	10.0	33,877	56.1	20,317	33.6	34,795	34.4	8,871	8.8
<b>NYS A/A Total</b>	5,859,398	3,446,233	58.8	2,279,342	38.9	2,665,353	45.5	43,222	1.6	260,529	9.8	1,279,840	48.0	1,081,762	40.6	2,973,252	50.7	376,968	6.4

\* Partial County

**JP MORGAN CHASE BANK**  
**ASSESSMENT AREA BUSINESS DEMOGRAPHICS BY MSA/COUNTY**

COUNTY	Number of Businesses	Businesses with Rev. of \$1 million or less		Businesses with Rev. of more than \$1 million		Businesses with no revenues reported		Businesses with less than 50 employees		Operating from a single location		Businesses located within LMI tracts	
		#	%	#	%	#	%	#	%	#	%	#	%
Albany*	21,321	14,929	70.0	1,549	7.3	4,843	22.7	15,360	72.0	17,267	81.0	5,528	25.9
Rensselaer*	4,777	3,518	73.6	341	7.1	918	19.2	3,649	76.4	3,991	83.5	1,606	33.6
Saratoga*	8,931	6,470	72.4	498	5.6	1,963	22.0	6,775	75.9	7,850	87.9	652	7.3
Schenectady*	7,116	5,225	73.4	411	5.8	1,480	20.8	5,364	75.4	6,146	86.4	1,951	27.4
<b>MSA 0160*</b>	42,145	30,142	71.5	2,799	6.6	9,204	21.8	31,148	73.9	35,254	83.6	9,737	23.1
Broome	10,331	7,800	75.5	681	6.6	1,850	17.9	8,101	78.4	8,556	82.8	3,090	29.9
Tioga*	1,278	996	77.9	51	4.0	231	18.1	1,014	79.3	1,103	86.3	0	0.0
<b>MSA 0960*</b>	11,609	8,796	75.8	732	6.3	2,081	17.9	9,115	78.5	9,659	83.2	3,090	26.6
MSA 1280* (Erie)	51,501	36,990	71.8	3,849	7.5	10,662	20.7	38,846	75.4	43,108	83.7	10,516	20.4
MSA 2335 (Chemung)	4,352	3,375	77.6	284	6.5	693	15.9	3,450	79.3	3,418	78.5	1,152	26.5
Nassau	118,048	73,183	62.0	7,202	6.1	37,663	31.9	77,567	65.7	108,665	92.1	8,767	7.4
Suffolk	118,736	77,754	65.5	7,445	6.3	33,537	28.2	82,375	69.4	108,702	91.5	23,057	19.4
<b>MSA 5380</b>	236,784	150,937	63.7	14,647	6.2	71,200	30.1	159,942	67.5	217,367	91.8	31,824	13.4
Bronx	34,661	23,794	68.6	1,855	5.4	9,012	26.0	24,514	70.7	31,627	91.2	18,440	53.2
Kings	99,639	64,334	64.6	5,257	5.3	30,048	30.2	68,835	69.1	92,867	93.2	40,552	40.7
New York	210,964	136,710	64.8	23,859	11.3	50,395	23.9	149,510	70.9	181,446	86.0	56,888	27.0
Putnam	6,203	4,504	72.6	317	5.1	1,382	22.3	4,759	76.7	5,737	92.5	0	0.0
Queens	93,856	59,511	63.4	5,494	5.9	28,851	30.7	62,416	66.5	86,781	92.5	16,907	18.0
Richmond	20,415	12,846	62.9	849	4.2	6,720	32.9	13,527	66.3	18,938	92.8	714	3.5
Rockland	23,262	14,978	64.4	1,211	5.2	7,073	30.4	15,765	67.8	21,323	91.7	258	1.1
Westchester	72,440	48,596	67.1	4,816	6.6	19,028	26.3	51,468	71.0	65,388	90.3	6,097	8.4
<b>MSA 5600</b>	561,440	365,273	65.1	43,658	7.8	152,509	27.2	390,794	69.6	504,107	89.8	139,856	24.9

**JP MORGAN CHASE BANK**  
**ASSESSMENT AREA BUSINESS DEMOGRAPHICS BY MSA/COUNTY**

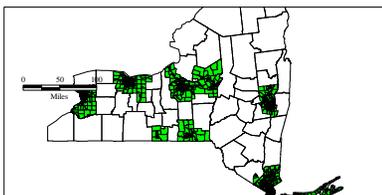
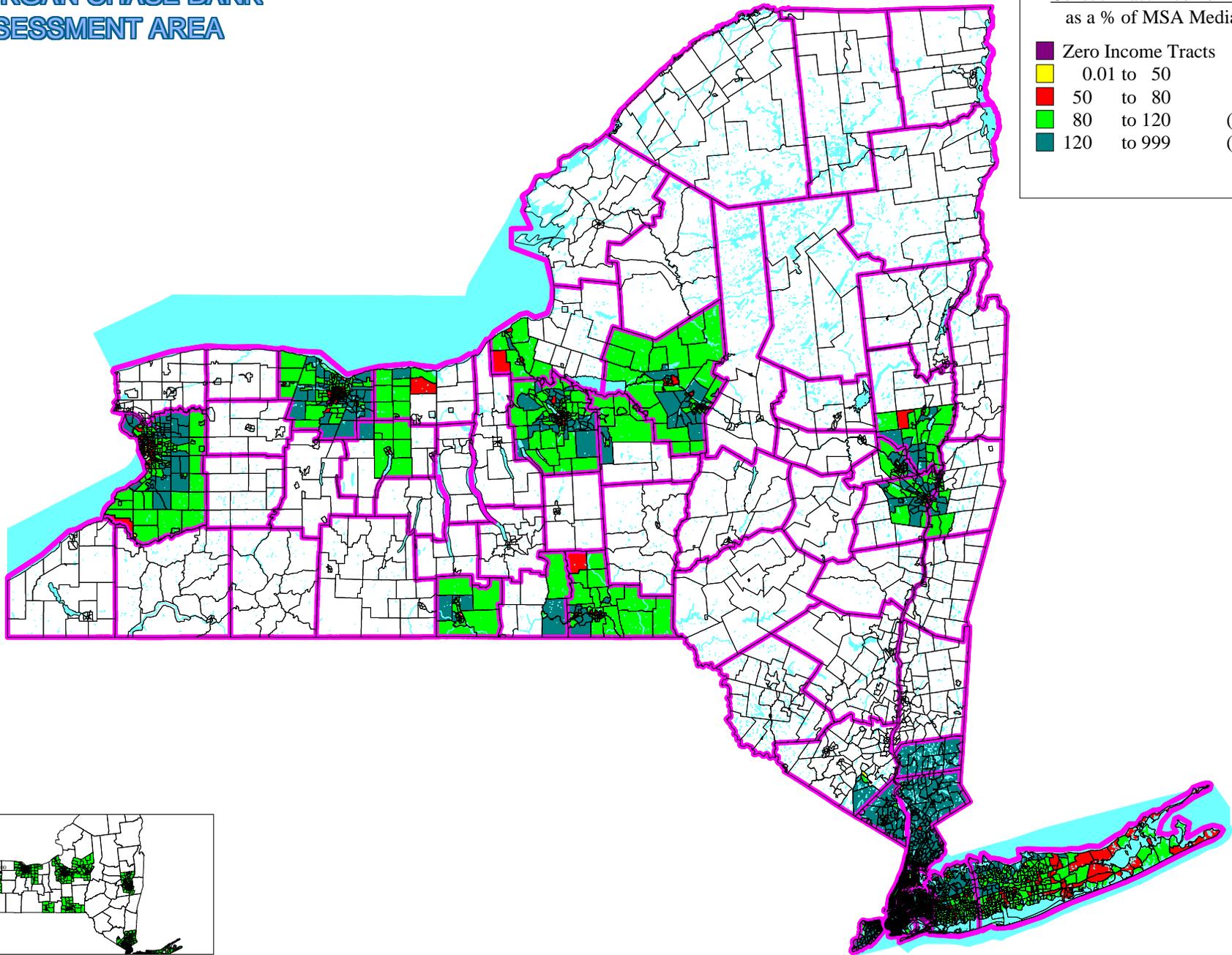
COUNTY	Number of Businesses	Businesses with Rev. of \$1 million or less		Businesses with Rev. of more than \$1 million		Businesses with no revenues reported		Businesses with less than 50 employees		Operating from a single location		Businesses located within LMI tracts	
		#	%	#	%	#	%	#	%	#	%	#	%
<b>MSA 5660* (Orange)</b>	2,004	1,359	67.8	92	4.6	553	27.6	1,410	70.4	1,824	91.0	330	16.5
Monroe	41,790	30,933	74.0	3,011	7.2	7,846	18.8	32,485	77.7	35,300	84.5	8,620	20.6
Ontario*	3,974	2,999	75.5	253	6.4	722	18.2	3,127	78.7	3,283	82.6	385	9.7
Wayne*	2,716	2,117	77.9	134	4.9	465	17.1	2,209	81.3	2,433	89.6	285	10.5
<b>MSA 6840*</b>	48,480	36,049	74.4	3,398	7.0	9,033	18.6	37,821	78.0	41,016	84.6	9,290	19.2
Madison*	2,558	1,961	76.7	131	5.1	466	18.2	2,042	79.8	2,210	86.4	515	20.1
Onondaga	29,404	21,591	73.4	2,121	7.2	5,692	19.4	22,468	76.4	24,289	82.6	5,852	19.9
Oswego*	3,095	2,465	79.6	156	5.0	474	15.3	2,528	81.7	2,575	83.2	934	30.2
<b>MSA 8160*</b>	35,057	26,017	74.2	2,408	6.9	6,632	18.9	27,038	77.1	29,074	82.9	7,301	20.8
<b>MSA 8680* (Oneida)</b>	11,861	9,087	76.6	747	6.3	2,027	17.1	9,392	79.2	9,947	83.9	2,634	22.2
<b>NYS A/A Total</b>	1,005,233	668,025	66.5	72,614	7.2	264,594	26.3	708,956	70.5	894,774	89.0	215,730	21.5

\* Partial County

# JP MORGAN CHASE BANK ASSESSMENT AREA

## Census Tract Income Level as a % of MSA Median

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



## **PERFORMANCE TESTS AND ASSESSMENT FACTORS**

This performance evaluation is based on a review of the bank's lending, investment, and service activities in its New York State assessment area. The bank's HMDA-reportable and small business lending, as well as its service activities, were reviewed for the calendar years 2001 and 2002, while community development lending and investment activities were reviewed for the period of April 1, 2001 through December 31, 2002.

Statistics utilized in this evaluation were derived from various sources. In addition to loan information submitted by the bank, aggregate data for HMDA-reportable and small business loans were obtained from the Federal Financial Institutions Examination Council ("FFIEC") and PCI Services, Inc. CRA Wiz©, an external vendor. Demographic data, along with the 2002 HUD-estimated median family income, are from the 1990 U.S. Census.

JPMCB's management requested consideration of the home purchase, refinance and small business loan originations of its affiliates CMMC and CMBUSA. Purchases between JPMCB and its affiliates were removed from the analysis to eliminate double counting of loans. Management also requested that loans and investments of its affiliates, Chase CDC and JPMCCDC, be considered as community development loans and qualified investments.

The bank's HMDA-reportable and small business lending performance was compared to that of the corresponding aggregate, which includes all lenders reporting such loans within the bank's assessment area.

### **I. Lending Test: "Outstanding"**

*The bank's lending performance was evaluated pursuant to the following criteria: (1) Lending Activity; (2) Assessment Area Lending; (3) Geographic Distribution; (4) Borrower Characteristics; (5) Community Development Lending; and (6) Innovative or Flexible Lending Practices.*

#### **Volume of Lending Activity: "Outstanding"**

The bank's levels of HMDA-reportable and small business loans reflect excellent responsiveness to its assessment area credit needs.

The bank's total lending activity, based on the number of loans, showed a 15.7% increase between 2000 (prior evaluation period) and 2002 (current evaluation period). Refer to the table below for details. Year 2000 figures are shown for comparison purposes only.

JPMCB NYS AA	2000		2001		2002	
	#	\$ (Million's)	#	\$ (Million's)	#	\$ (Million's)
HMDA-reportable Loan	26,745	4,833	24,715	5,236	28,184	6,730
Small Business Loan	34,710	1,912	41,611	2,011	42,950	2,246
Total	61,455	6,745	66,326	7,247	71,134	8,976

\* Assessment Area

## HMDA-Reportable Loans

In 2001 and 2002, the bank originated or purchased 24.7 thousand HMDA-reportable loans totaling \$5.2 billion and 28.2 thousand loans totaling \$6.7 billion, respectively, within its assessment area.

Notwithstanding a market share decline between years 2001 and 2002, JPMCB's overall HMDA-reportable lending volume increased in absolute number and remained high. According to the "Lender Market Share Report", in 2001 the bank ranked second, by number, with 5.6% of the market share and ranked first by dollar volume with 7.2% of the market share. In 2002, the corresponding ratios fell to 5.2% and 6.5% and the bank's rankings declined to fifth and third, respectively. Refer to the table below for details.

JPMCB* New York State Assessment Area Lender Market Share**								
Year	Type of Loan	All Lenders	# Count			\$ (Million's)		
			Rank	Count	% Market	Rank	\$	% Market
2001	HMDA	734	2	21,032	5.6	1	4,654	7.2
2002	HMDA	783	5	24,493	5.2	3	6,041	6.5

\* Combined JPMorgan Chase Bank and Chase Manhattan Mortgage Corp.

\*\* Based on originations only

As shown in the table below, the bank's home purchase and refinancing loans comprise more than 99% of its total HMDA-reportable loans. The majority of the bank's home improvement loans are made utilizing its home equity products, which bank management elects not to report under the HMDA. Consequently, this evaluation only focuses on home purchase and refinancing loans.

HMDA-REPORTABLE LOANS SUMMARY*								
Loan Type	12/31/2001				12/31/2002			
	#	%	\$ (Million's)	%	#	%	\$ (Million's)	%
Home Purchase	15,413	62.4	3,248	62.0	15,021	53.3	3,629	53.9
Refinance	9,240	37.4	1,954	37.3	13,116	46.6	3,035	45.1
Home Improvement	53	0.2	5	0.1	38	0.1	2	0.0
Multifamily	9	0.0	29	0.6	9	0.0	64	1.0
Total	24,715	100.0	5,236	100.0	28,184	100.0	6,730	100.0

\* Originated and Purchased

Also noted in the above table, the numbers of refinance loans reported in 2002 increased by 3.9 thousand (41.9%) over the 9.2 thousand such loans reported in 2001. This growth was largely the result of a decrease in interest rates.

The bank's major lending market areas are MSA 5600, MSA 5380, MSA 6840 and MSA 8160, which together constitute more than 96% of its HMDA-reportable lending in the assessment area. The table below illustrates the bank's HMDA-reportable lending in its major markets by number of loans and the corresponding dollar amount. The distribution of lending is compared to the distribution of the bank's total deposits across MSAs in the assessment area, as of June 30, 2002.

Percentage of HMDA-Reportable Lending by MSA					
MSA	% Of Bank's Deposits in A/A as of 06/30/02	12/31/2001		12/31/2002	
		% Number	% Dollar	% Number	% Dollar
5600-New York	88.1	60.4	67.0	64.5	70.2
5380-Nass/Suffolk	7.6	30.1	29.1	27.4	26.7
6840-Rochester	2.7	3.3	1.4	3.2	1.2
8160-Syracuse	0.6	2.6	1.1	1.9	0.7

### **Small Business loans**

Small business lending levels reflected absolute number and dollar volume increases since the prior evaluation and remained excellent. According to the "Lender Market Share Report", based on number of loans, the bank's small business loan market share in the assessment area declined somewhat, but based on dollar volume, increased slightly between evaluations. In 2001, the bank ranked second by number, with 12.1% of the market share and ranked first by dollar volume with 18.3% of the market share. In 2002, the corresponding ratios were 11.0% and 18.9%. Based on number of loans, the bank then ranked fourth while maintaining its first place ranking based on dollar volume.

JPMCB* New York Assessment Area Lender Market Share								
Year	Type of Loan	All Lenders	# Count			\$(Million's)		
			Rank	Count	% Market	Rank	\$	% Market
2001	Small Business	332	2	41,896	12.1	1	2,037	18.3
2002	Small Business	345	4	43,839	11.0	1	2,289	18.9

\* Combined JPMorgan Chase Bank and Chase Manhattan Bank USA

The table below shows the distribution of the bank's small business loans in its major lending market areas in years 2001 and 2002, respectively.

Percentage of Small Business Lending by MSA					
MSA	% Of Bank's Deposits in A/A as of 06/30/02	12/31/2001		12/31/2002	
		% Number	% Dollar	% Number	% Dollar
5600-New York	88.1	72.7	69.7	71.9	69.8
5380-Nass/Suffolk	7.6	19.9	21.4	21.2	21.9
6840-Rochester	2.7	4.0	4.2	3.6	3.9
8160-Syracuse	0.6	2.3	2.5	2.1	2.2

### Assessment Area Lending: "Outstanding"

As illustrated in the table below, both in number and dollar amount, the bank made a substantial majority (well over 90%) of its HMDA-reportable and small business loans within the assessment area during each year of the evaluation period.

Distribution of HMDA* and Small Business Loans* Inside and Outside of AA										
Loan Type	Number of Loans					\$ (Million's)				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%	#	\$	%	\$	%	\$
HMDA-2001	19,627	92.9%	1,509	7.1%	21,136	4,384	96.2%	175	3.8%	4,559
HMDA-2002	23,193	93.4%	1,645	6.6%	24,838	5,812	96.7%	198	3.3%	6,010
<b>HMDA-Total</b>	<b>42,820</b>	<b>93.1%</b>	<b>3,154</b>	<b>6.9%</b>	<b>45,974</b>	<b>10,196</b>	<b>96.5%</b>	<b>373</b>	<b>3.5%</b>	<b>10,569</b>
Small Business-2001	34,665	98.2%	626	1.8%	35,291	1,885	97.6%	46	2.4%	1,931
Small Business-2002	37,240	97.9%	793	2.1%	38,033	2,135	97.4%	57	2.6%	2,192
<b>Small Business-Total</b>	<b>71,905</b>	<b>98.1%</b>	<b>1,419</b>	<b>1.9%</b>	<b>73,324</b>	<b>4,020</b>	<b>97.5%</b>	<b>103</b>	<b>2.5%</b>	<b>4,123</b>

\* Loans originated by the bank's subsidiary were excluded as per Part 76 of the General Regulations of the Banking Board.

### Geographic distribution of loans: - "High Satisfactory"

The overall geographic distribution of loans within the assessment area is considered good, reflecting an excellent penetration of HMDA-reportable loans and a good penetration of small business loans within LMI areas.

### HMDA-Reportable Loans

Refer to exhibits "HMDA Loan Originations and Purchases – Geography Income Level Distribution" for the loan data, and charts in the Performance Context section for the "owner-occupied units" information utilized to evaluate the geographic distribution of HMDA-reportable loan originations and purchases.

As shown in the table below, the bank had an excellent geographic distribution of HMDA-reportable loans among census tracts of different income levels, with especially strong penetration of LMI areas, compared to the aggregate. The bank showed excellent LMI penetration in each of its MSAs.

In 2001, the bank originated or purchased 24.7 thousand HMDA-reportable loans totaling \$5.2 billion of which, 3.5 thousand (14.0%) totaling \$579.1 million (11.1%) were extended in LMI geographies. JPMCB's LMI penetration rates compared favorably with the corresponding aggregate rates of 11.3% and 9.8%.

In 2002, the bank originated or purchased 28.1 thousand HMDA-reportable loans totaling \$6.7 billion, of which 3.9 thousand loans (13.8%) totaling \$720.8 million (10.8%) were extended in LMI geographies. While declining slightly from the prior year, the bank's LMI penetration rates remained slightly higher than the corresponding aggregate rates of 11.3% and 9.9%.

AA* Distribution of HMDA-Reportable Loans by Census Tract Income Level								
Census Tract Income Level	Bank's 2001 %		Aggregate's 2001 %		Bank's 2002 %		Aggregate's 2002 %	
	#	\$	#	\$	#	\$	#	\$
Low	2.8	2.5	1.5	1.4	3.0	2.6	1.6	1.5
Moderate	11.2	8.6	9.8	8.4	10.8	8.2	9.7	8.4
<b>LMI Total</b>	<b>14.0</b>	<b>11.1</b>	<b>11.3</b>	<b>9.8</b>	<b>13.8</b>	<b>10.8</b>	<b>11.3</b>	<b>9.9</b>
Middle	39.6	30.6	46.9	39.9	37.6	29.9	45.9	39.0
Upper	46.3	58.2	41.7	50.2	48.5	59.2	42.7	51.0

\* Assessment Area

As shown in the table below, the bank's LMI penetration exceeded the aggregate rate during both years for home purchase loans, while varying relative to the aggregate for refinancing loans.

2001 Distribution of HMDA-Reportable Loans by Product Type									
Geography Income Level	% Of Owner-Occupied Units	Home Purchase				Refinancing			
		Bank %		Aggregate %		Bank %		Aggregate %	
		#	\$	#	\$	#	\$	#	\$
Low	1.6	3.7	3.5	1.9	1.8	1.3	1.0	1.3	1.1
Moderate	9.8	11.4	8.7	10.3	8.7	10.8	8.3	9.4	8.0
<b>LMI Total</b>	<b>11.4</b>	<b>15.1</b>	<b>12.2</b>	<b>12.2</b>	<b>10.5</b>	<b>12.1</b>	<b>9.3</b>	<b>10.7</b>	<b>9.1</b>
2002 Distribution of HMDA-Reportable Loans by Product Type									
Low	1.6	4.5	4.0	2.4	2.4	1.3	1.0	1.2	1.0
Moderate	9.8	12.0	9.3	10.5	9.1	9.3	6.8	9.3	7.9
<b>LMI Total</b>	<b>11.4</b>	<b>16.5</b>	<b>13.3</b>	<b>12.9</b>	<b>11.5</b>	<b>10.6</b>	<b>7.8</b>	<b>10.5</b>	<b>8.9</b>

The bank's percentage of HMDA-reportable lending in LMI geographies was generally strong, relative to the distribution of owner-occupied housing units among census tracts

of different income levels within the assessment area. As shown in the above chart, 1.6% and 9.8% of the owner-occupied units in the assessment area were located in low-income and moderate-income geographies, respectively.

An analysis of the bank's HMDA-reportable loans in LMI areas for each of its major MSA market areas follows:

### **MSA 5600 (New York)**

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

In 2001, the bank extended 14.9 thousand HMDA-reportable loans totaling \$3.5 billion in this MSA, of which 1.8 thousand (12.2%) totaling \$344.4 million (9.9%) were originated in LMI geographies. The bank's LMI penetration rates exceeded the aggregate's rates of 10.7% by number and 9.5% by dollar volume.

In 2002, JPMCB extended 18.1 thousand HMDA-reportable loans totaling \$4.7 billion in this MSA, of which 2.2 thousand (12.0%) totaling \$448.2 million (9.6%) were originated in LMI geographies. The bank's LMI penetration rates exceeded the corresponding aggregate rates of 10.8% and 9.5%.

The bank outperformed the aggregate in both years when considering home purchase loans, but trailed the aggregate regarding LMI tract penetration for refinancing loans.

The bank's percentage of lending in LMI geographies exceeded the percentage of owner-occupied housing units in these LMI geographies. Of the total number of owner-occupied housing units in this MSA, 2.0% were in low-income areas and 7.8% were in moderate-income geographies.

### **MSA 5380 (Nassau-Suffolk)**

JPMCB demonstrated an excellent geographic distribution of HMDA-reportable loans in MSA 5380.

In 2001, the bank originated 7.4 thousand HMDA-reportable loans for \$1.5 billion in this MSA, of which 1.4 thousand (18.4%) loans for \$219.7 million (14.5%) were extended in LMI geographies. The bank's LMI penetration rates were higher than the corresponding aggregate rates of 14.8% and 12.2%.

In 2002, JPMCB originated 7.7 thousand HMDA-reportable loans for \$1.8 billion in this MSA, of which 1.4 thousand (17.8%) loans for \$254.4 million (14.3%) were extended in LMI geographies. The bank's LMI penetration rates exceeded the corresponding aggregate rates of 14.8% and 12.3%.

The bank outperformed the aggregate in each year for both home purchase and

refinancing loans.

The bank's percentage of lending in LMI geographies was significantly higher than the percentage of the assessment area's owner-occupied housing located in LMI geographies (less than 0.1% in low-income areas and 11.8% in moderate-income geographies).

### **MSA 6840 (Rochester)**

The geographic distribution of the bank's HMDA-reportable lending in this MSA is excellent.

In 2001, the bank originated 823 HMDA-reportable loans for \$75.1 million in this MSA, of which 82 (10.0%) loans for \$4.1 million (5.5%) were originated in LMI geographies. The bank's LMI penetration rates were higher than the corresponding aggregate rates of 7.8% and 4.3%.

In 2002, JPMCB originated 888 HMDA-reportable loans for \$79.6 million in this MSA, of which 132 (14.9%) loans for \$6.3 million (7.9%) were extended in LMI geographies. The bank's LMI penetration rates significantly exceeded the corresponding aggregate rates of 6.9% and 3.8%.

The bank outperformed the aggregate in its LMI percentages for home purchase loans in both years. While the bank's LMI area refinancing loan activity surpassed the aggregate in 2002, the bank trailed the aggregate for this product type in 2001.

In 2001, the bank's percentage of lending in LMI geographies was lower than the percentage of owner-occupied housing in these LMI geographies, but in 2002 the bank's percentage was higher. The percentage of owner-occupied housing units was 3.2% in low-income areas and 9.4% in moderate-income geographies.

### **MSA 8160 (Syracuse)**

The geographic distribution of the bank's HMDA-reportable lending in this MSA is excellent.

In 2001, the bank originated 648 HMDA-reportable loans totaling \$55.6 million in this MSA, of which 68 (10.5%) loans totaling \$3.7 million (6.6%) were originated in LMI geographies. The bank's LMI penetration rates were above the corresponding aggregate rates of 7.5% and 5.0%.

In 2002, the bank originated 521 HMDA-reportable loans for \$45.0 million in this MSA, of which 57 (10.9%) loans for \$2.9 million (6.5%) were extended in LMI geographies. The bank's LMI penetration rates exceeded the corresponding aggregate rates of 7.3% and 4.5%.

The bank outperformed the aggregate in both years when considering home purchase loans, but trailed the aggregate for refinancing loans.

The bank's percentage of lending in LMI geographies was consistent with the percentage of owner-occupied housing in these LMI geographies (1.6% in low-income areas and 9.5% in moderate-income geographies).

### **Small Business Loans**

Refer to exhibits titled "Small Business Lending" for the loan data, and to charts in the Performance Context section for the business demographic information used to evaluate the geographic distribution of the bank's small business loan originations.

Overall, the geographic distribution of the bank's small business loans in the assessment area is considered good (refer to table below), reflecting good LMI area penetration in MSA 5600, adequate LMI penetration in MSA 5380, and excellent LMI area penetration in the remaining areas.

In 2001, the bank originated 41.6 thousand small business loans totaling \$2 billion, of which 7.8 thousand (18.8%) loans totaling \$395.7 million (19.6%) were extended in LMI geographies. The percentages of lending in LMI areas were in line with the corresponding aggregate rates of 18.6% and 19.3%.

In 2002, the bank originated nearly 43 thousand small business loans totaling \$2.2 billion, of which 8.1 thousand (18.9%) loans totaling \$429.7 million (19.1%) were extended in LMI geographies. The LMI penetration rates were once again in line with the corresponding aggregate rates of 18.4% and 19.4%.

A/A* Distribution of Small Business Loans by Census Tract Income Level								
Census Tract Income Level	Bank's 2001 %		Aggregate's 2001 %		Bank's 2002 %		Aggregate's 2002 %	
	#	\$	#	\$	#	\$	#	\$
Low	4.8	4.6	4.5	4.9	4.8	4.6	4.4	4.8
Moderate	14.0	15.0	14.1	14.4	14.1	14.5	14.0	14.6
<b>LMI Total</b>	<b>18.8</b>	<b>19.6</b>	<b>18.6</b>	<b>19.3</b>	<b>18.9</b>	<b>19.1</b>	<b>18.4</b>	<b>19.4</b>
Middle	33.3	32.0	39.0	37.0	33.9	33.1	39.8	37.9
Upper	45.9	45.6	41.1	41.6	45.3	44.9	40.6	40.9
N/A	2.0	2.8	1.3	2.0	2.0	2.9	1.2	1.8

\* Assessment Area

The bank's percentage of loans in LMI census tracts was lower than the percentage of total assessment area businesses that were located in these geographies (21.5%).

An analysis of the bank's small business loans in LMI areas by major MSA market areas follows:

### **MSA 5600 (New York)**

The bank had good small business lending penetration in LMI geographies within this MSA.

In 2001, JPMCB originated 30.2 thousand small business loans for \$1.4 billion in this MSA, of which 6.4 thousand (21.2%) loans for \$304.2 million (21.7%) were extended in LMI geographies. The bank's LMI area penetration was in line with the corresponding aggregate rates of 20.5% and 20.5%.

In 2002, the bank originated 30.9 thousand small business loans for \$1.6 billion in this MSA, of which 6.6 thousand (21.4%) loans for \$327 million (20.8%) were extended in LMI geographies. The bank's LMI penetration rates were in line with the corresponding aggregate rates of 20.2% and 20.2%.

The bank's percentage of loans in LMI census tracts was lower than the percentage of total businesses that were located in LMI geographies within this MSA (24.9%).

### **MSA 5380 (Nassau-Suffolk)**

The bank's geographic distribution of small business loans in this MSA is adequate.

In 2001, JPMCB originated 8.3 thousand small business loans for \$429.5 million in this MSA, of which 813 (9.8%) small business loans for \$44.7 million (10.4%) were extended in LMI geographies. The bank's LMI penetration rates were significantly lower than the corresponding aggregate LMI rates of 13.7% and 14.0%.

In 2002, the bank originated 9.1 thousand small business loans for \$492.6 million in this MSA, of which 884 (9.7%) small business loans for \$54.6 million (11.1%) were extended in LMI geographies. The bank's LMI penetration rates were significantly lower than the corresponding aggregate rates of 14.0% and 14.5%.

The bank's percentage of loans in LMI census tracts was lower than the percentage of businesses that were located in LMI geographies within this MSA (13.4%).

### **MSA 6840 (Rochester)**

The bank's geographic distribution of small business loans in this MSA is excellent.

In 2001, the bank originated 1.7 thousand small business loans for \$83.9 million in this MSA, of which 281 (16.8%) loans for \$17 million (20.3%) were extended in LMI geographies. The bank's LMI penetration rates exceeded the corresponding aggregate rates of 15.9% and 17.7%.

In 2002, the bank originated 1.6 thousand small business loans for \$87.2 million in the

MSA, of which 260 (16.8%) loans for \$18.4 million (21.1%) were extended in LMI geographies. The bank's LMI penetration rates were higher than the corresponding aggregate rates of 14.9% and 18.6%.

The bank's percentage of loans in LMI census tracts was slightly lower than the percentage of businesses that were located in LMI geographies within this MSA (19.2%).

### **MSA 8160 (Syracuse)**

The bank's geographic distribution of small business loans in this MSA is excellent.

In 2001, the bank originated 964 small business loans for \$49.7 million in this MSA, of which 225 (23.3%) small business loans for \$15.7 million (31.7%) were extended in LMI geographies. The bank's LMI penetration rates were higher than the corresponding aggregate rates of 21.1% and 24.3%.

In 2002, the bank originated 901 small business loans totaling \$50 million in the MSA, of which 198 (22.0%) small business loans totaling \$11.8 million (23.6%) were extended in LMI geographies. The bank's LMI penetration rate, by number, was higher than the aggregate rate of 20.3%, while by dollar amount, it trailed the corresponding aggregate penetration rates of 24.5%.

The bank's percentage of loans in LMI census tracts exceeded the percentage of businesses located in LMI geographies within this MSA(20.8%).

### **Borrower Characteristics: - "Outstanding"**

The distribution of loans among customers of different income levels and businesses of different sizes in the bank's assessment area is excellent overall, reflecting good distribution for HMDA loans and excellent penetration for small business loans.

### **HMDA-Reportable Loans**

Refer to exhibits titled "1-4 Family HMDA Loan Originations and Purchases – Borrower Income Level Distribution" for the loan data, and to charts in the Performance Context section for the demographic information used to evaluate the borrower distribution of the bank's HMDA-reportable loan originations and purchases.

As shown in the table below, the bank had a good distribution of HMDA loans among borrowers of different income levels, including good lending penetration with LMI borrowers.

In 2001, the bank originated 24.7 thousand HMDA-reportable loans, of which 4.4 thousand (18.0%) were extended to LMI borrowers, slightly trailing the aggregate's LMI penetration rate of 18.7%.

In 2002, the bank originated 28.1 thousand HMDA-reportable loans, of which 5.4 thousand (19.1%) were extended to LMI borrowers, edging closer to the aggregate penetration rate of 19.4%.

A/A Distribution of HMDA Loans by Borrower Income Level Based on # of Loans					
Borrower Income Level	% Total Families in A/A	Bank 2001 %	Aggregate 2001 %	Bank 2002 %	Aggregate 2002 %
Low	21.6	3.4	3.9	3.8	3.9
Moderate	16.6	14.6	14.8	15.3	15.5
<b>LMI Total</b>	<b>38.2</b>	<b>18.0</b>	<b>18.7</b>	<b>19.1</b>	<b>19.4</b>
Middle	21.2	24.7	25.3	23.6	25.1
Upper	40.5	49.8	46.9	48.9	46.7
N/A		7.6	9.1	8.5	8.8

An analysis of lending distribution according to product type (refer to table below) indicated that the bank's LMI penetration for home purchase loans was generally in line with the aggregate's performance, while its refinancing lending with LMI borrowers was somewhat below the aggregate.

2001 A/A Borrower Distribution of HMDA Loans Based on Loan Types in LMI Areas					
Borrower Income Level	% Total Families in Assessment Area	Home Purchase		Refinancing	
		Bank %	Agg %	Bank%	Agg %
Low	21.6	3.5	3.9	3.0	3.8
Moderate	16.6	15.7	15.8	12.8	14.1
<b>LMI Total</b>	<b>38.2</b>	<b>19.2</b>	<b>19.7</b>	<b>15.8</b>	<b>17.9</b>
2002 A/A Borrower Distribution of HMDA Loans Based on Loan Types in LMI Areas					
Low	21.6	4.0	4.0	3.5	3.9
Moderate	16.6	17.2	16.4	13.2	15.0
<b>LMI Total</b>	<b>38.2</b>	<b>21.2</b>	<b>20.4</b>	<b>16.7</b>	<b>18.9</b>

The bank's percentage of HMDA-reportable loans to LMI borrowers was lower than the percentage of families in the assessment area that were classified as LMI (21.6% low-income and 16.6% moderate-income).

An analysis of the bank's HMDA-reportable loans to LMI borrowers by its major MSA market areas follows:

### MSA 5600 (New York)

The borrower income distribution of HMDA-reportable loans in this MSA was good.

In 2001, the bank originated 14.9 thousand HMDA-reportable loans in this MSA, of which 2.1 thousand (14.0%) loans were extended to LMI borrowers, comparing favorably with the aggregate LMI penetration rate of 11.6%.

In 2002, JPMCB originated 18.1 thousand HMDA-reportable loans in this MSA, of which 2.7 thousand (14.7%) loans were extended to LMI borrowers. Once again, the bank's LMI penetration rate compared favorably with the aggregate rate of 12.6%.

An analysis of lending distribution according to product type indicated that the bank outperformed the aggregate in its LMI penetration for home purchase loans, but trailed the aggregate in its lending to LMI borrowers with refinancing loans.

The bank's percentage of HMDA-reportable loans to LMI borrowers was lower than the percentage of families in this MSA that was classified as LMI (25.0% low-income and 15.2% moderate-income).

### **MSA 5380 (Nassau-Suffolk)**

The borrower income distribution of HMDA-reportable loans in this MSA was good.

In 2001, JPMCB originated 7.4 thousand HMDA-reportable loans in this MSA, of which 1.7 thousand (22.6%) loans were extended to LMI borrowers. The bank's LMI penetration rate was comparable to the aggregate rate of 23.2%.

In 2002, the bank extended 7.7 thousand HMDA-reportable loans in this MSA, of which nearly 2 thousand (25.5%) loans were extended to LMI borrowers, exceeding the aggregate rate of 24.9%.

An analysis of lending distribution according to product type indicates that in both years the bank outperformed the aggregate in LMI penetration for home purchase loan activity, but trailed the aggregate in LMI penetration for refinancing loans.

The bank's percentage of HMDA-reportable loans to LMI borrowers was lower than the percentage of families in this MSA that were classified as LMI (16.4% low-income and 19.3% moderate-income).

### **MSA 6840 (Rochester)**

The borrower income distribution of HMDA-reportable loans in this MSA was good.

In 2001, the bank originated 823 HMDA-reportable loans in this MSA, of which 243 (29.5%) were extended to LMI borrowers, comparing favorably to the aggregate rate of 27.1%.

In 2002, the bank extended 888 HMDA-reportable loans in this MSA, of which 313 (35.3%) were extended to LMI borrowers, significantly higher than the aggregate rate of 26.3%.

An analysis of lending distribution according to product type indicated that in both years

the bank outperformed the aggregate in home purchase loan activity, but trailed the aggregate in refinancing loans.

The bank's percentage of HMDA-reportable loans was lower than the percentage of low-income families, but exceeded the percentage of moderate-income families in this MSA (18.0% and 16.6%, respectively).

### **MSA 8160 (Syracuse)**

The borrower income distribution of HMDA-reportable loans in this MSA was excellent.

In 2001, JPMCB originated 648 HMDA-reportable loans in this MSA, of which 182 (28.1%) loans were extended to LMI borrowers. The bank's LMI penetration rate compared very favorably with the aggregate rate of 22.0%.

In 2002, the bank extended 521 thousand HMDA-reportable loans in this MSA, of which 156 (29.9%) loans were extended to LMI borrowers, remaining significantly higher than the aggregate penetration rate of 22.6%.

An analysis of lending distribution based on product type indicated that in each year the bank outperformed the aggregate in its LMI penetration for both home purchase and refinancing loan activity.

The bank's percentage of HMDA-reportable loans to LMI borrowers was lower than the percentage of low-income families, but exceeded the percentage of moderate-income families in this MSA (17.8% for low- and moderate-income families, respectively).

### **Small Business Loans**

The distribution of small business loans within the assessment area based on borrower revenue size was excellent, with outstanding lending penetration among small businesses (with gross annual revenues of less than or equal to \$1 million).

In 2001, the bank originated 24.4 thousand (58.8%) small business loans totaling \$810.2 million (40.3%) to small businesses, substantially exceeding the corresponding aggregate rates of 43.4% and 35.5%.

In 2002, the bank originated nearly 28 thousand (65.1%) small business loans totaling \$1 billion (44.6%) to small businesses in its assessment area. The bank's small business penetration rates continued to significantly exceed the corresponding aggregate rate of 32.3% and 35.2%.

Proportion of Small Business Loans Made to Small Businesses				
Year	Bank		Aggregate	
	Number	Dollar	Number	Dollar
	%	%	%	%
2001	58.8	40.3	43.4	35.5
2002	65.1	44.6	32.3	35.2

An analysis of lending distribution according to loan size (refer to table below) indicates that in 2001, 94.4% of the bank's small business loans were for amounts of \$100 thousand or less, comparable to the aggregate penetration rate of 94.3%. In 2002, the bank's rate declined slightly to 92.6%, which was marginally below the aggregate rate of 94.8%.

Distribution of Small Business Loans by Loan Size				
Loan Size (\$000's)	2001		2002	
	Bank	Aggregate	Bank	Aggregate
	%	%	%	%
<=\$100	94.4	94.3	92.6	94.8
> \$100 <=\$250	3.3	3.0	5.3	2.8
> \$250 <=\$1,000	2.3	2.7	2.0	2.4

An analysis of the bank's small business loans to small businesses by its major MSA market areas follows:

#### **MSA 5600 (New York)**

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

In 2001, the bank originated 18.1 thousand (59.7%) small business loans, totaling \$602.1 million (42.9%), to small businesses in this MSA. The bank's penetration rate with small businesses significantly exceeded the corresponding aggregate rates of 45.0% and 37.4%.

In 2002, the bank originated 20.3 thousand (65.9%) small business loans totaling \$737.1 million (47.0%) to small businesses in this MSA. The bank's small business penetration rates significantly exceeded the corresponding aggregate rates of 32.8% and 36.5%.

An analysis of lending distribution according to loan size indicates that in 2001, 95.0% of the bank's small business loans were for amounts of \$100 thousand or less, which was comparable to the aggregate rate of 95.4%. In 2002, the bank's small loan penetration rate decreased to 93.2%, below the aggregate rate of 95.9%.

### **MSA 5380 (Nassau-Suffolk)**

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

In 2001, the bank originated 4.7 thousand (57.3%) small business loans totaling \$161.3 million (37.6%) to small businesses in this MSA. The bank's small business penetration rates were higher than the corresponding aggregate rates of 41.3% and 36.8%.

In 2002, the bank originated 5.8 thousand (63.7%) small business loans totaling \$210.5 million (42.7%) to small businesses. The bank's small business penetration rates significantly exceeded the corresponding aggregate rates of 32.6% and 36.3%.

The analysis of lending distribution according to loan size indicates that in 2001, 93.1% of the bank's small business loans were for amounts of \$100 thousand or less compared with 95.5% for the aggregate. In 2002, the bank's small loan penetration rate decreased to 91.5%, remaining below the corresponding aggregate rate of 95.6%.

### **MSA 6840 (Rochester)**

The bank's record of lending to businesses of different sizes in this MSA was excellent.

In 2001, the bank originated 1 thousand (61.5%) small business loans totaling \$29.5 million (35.1%) to small businesses. The bank's small business penetration rates significantly exceeded the corresponding aggregate rates of 45.3% and 31.9%.

In 2002, the bank originated 1.0 thousand (66.8%) small business loans totaling \$33 million (37.9%) to small businesses. The bank's small business penetration rates significantly exceeded the corresponding aggregate rates of 33.1% and 31.6%.

The analysis of lending distribution according to loan size indicates that in 2001, 93.8% of the bank's small business loans were for amounts of \$100 thousand or less, which compared favorably with 89.9% for the aggregate. In 2002, the bank's small loan penetration rate 92.2% was in line with the aggregate rate of 90.9%.

### **MSA 8160 (Syracuse)**

The bank's record of lending to businesses of different sizes in this MSA was excellent.

In 2001, the bank originated 539 (55.9%) small business loans totaling \$14.7 million (29.5%) to small businesses in this MSA. By number, the bank's small business penetration rate far surpassed the aggregate rate of 41.8%, while by dollar volume the bank's rate was lower than the aggregate rate of 31.9%.

In 2002, the bank originated 578 (64.2%) small business loans totaling \$17.3 million (34.5%) to small businesses. By number, the bank's small business penetration rate far

surpassed the aggregate rate of 31.3%, while by dollar volume the bank's rate was in line with the aggregate rate of 34.0%.

The analysis of lending distribution according to loan size indicates that in 2001, 92.1% of the bank's small business loans were for amounts of \$100 thousand or less, comparing favorably to the aggregate's rate of 89.5%. In 2002, while the bank's small loan penetration rate decreased to 91.0%, it remained in line with the aggregate rate of 90.3%.

### **Community Development Lending: "Outstanding"**

During the evaluation period, the bank continued to demonstrate strong leadership in community development lending as indicated by its excellent level of community development loans, which totaled \$1.1 billion at December 31, 2002. The total includes approximately \$77.3 million outstanding on loans from the prior evaluation period.

Between evaluations, the bank's total community development loan portfolio, in its New York assessment area, grew by 78%, with "new money" accounting for nearly 93% of total commitments.

The bank provided the bulk (70.4%) of its total loan commitments in support of affordable housing, creating approximately 3,362 new housing units and rehabilitating about another 2,999, for a total of 6,361 housing units.

About 18% of the bank's loan commitments funded entities involved in revitalization or stabilization activities, followed by 9.1% for financing community services and 2.5% going to organizations engaged in economic development efforts.

Approximately 62% of total commitments supported projects and programs in MSA 5600, with almost 31.0% going to support "multi-MSA/state/county" areas of its assessment area. The bank's support to other MSAs was nominal. Refer to the chart below.

<b>Summary of Community Development Lending Activities by MSA and Categories (in thousands)</b>										
<b>MSA</b>	<b>Affordable Housing</b>		<b>Economic Development</b>		<b>Revitalization/ Stabilization</b>		<b>Community Services</b>		<b>Total</b>	
	Cmm't*	N.M.**	Cmm't	N.M.	Cmm't	N.M.	Cmm't	N.M.	Cmm't	N.M.
<b>0160</b>	15,445		9,306	9,306					24,751	9,306
<b>1280</b>	1,400	1,400							1,400	1,400
<b>2281</b>	6,051	6,051							6,051	6,051
<b>5380</b>	42,730	28,237					575	575	43,305	28,812
<b>5600</b>	365,864	331,924	16,843	16,838	190,608	178,130	96,794	95,892	670,109	622,784
<b>5660</b>	1,600	1,600							1,600	1,600
<b>6840</b>	5,065	5,065	1,050	1,050	1,150	1,150	1,690	1,690	8,955	8,955
<b>8160</b>	200	200					321	300	521	500
<b>Multi-MSA</b>	327,787	327,787			3,750	3,750			331,537	331,537
<b>Total</b>	766,142	702,264	27,199	27,194	195,508	183,030	99,380	98,457	1,088,229	1,010,945
<b>%</b>	70.4%		2.5%		18.0%		9.1%		100.0%	

\* Commitment

\*\* "New Money"

In its continued efforts to provide financing for affordable housing and economic development projects in LMI communities, the bank has focused on facilitating:

- LMI housing development and rehabilitation;
- Construction lending, interim financing, permanent financing, and letters of credit;
- Commercial revitalization projects in LMI communities;
- Technical assistance to intermediaries; and
- Community development loans to nonprofit organizations

During the evaluation period, the bank provided approximately 633 community development loans and 14 letters of credit (standby letters of credit, irrevocable direct pay letters of credit, or performance letter of credit) in its New York assessment area. In addition, there were 28 term loans and three letters of credit from the prior evaluation.

Many of the community development loans and letters of credit provided by the bank demonstrated the innovative and/or complex-lending practices used by the bank in responding to the credit needs its communities. Typically, the bank provided letters of credit (contingent liabilities and firm commitments) to serve as credit enhancement for tax-exempt bonds issued by state or municipal development corporations, such as the New York State Housing Finance Agency or the New York City Housing Development Corporation. The following examples demonstrate the complexity, innovativeness and responsiveness of the bank's community development lending practices.

- In March 2002, the bank provided several credit facilities in support of the construction of 174 affordable apartments in Suffolk County, New York, for low-income senior citizens. This project consists of two phases, and each phase comprises a two-story residential building and a "community room" that includes a fitness center, a doctor's office and a lounge. Monthly rents range from \$539 to

\$1,215, depending on the unit size and tenant income.

The complexity of this project lies in the fact that it is a two-phase project with several different components, including the construction of a sewage treatment plant. Moreover, it required a number of credit facilities and there were several participants. To make it work, the bank structured and originated multiple layers of financing, which included the following:

- A direct pay letter of credit for \$6.5 million, which served as a construction period credit enhancement for a tax-exempt bond issued by the New York State Housing Finance Agency on behalf of the developer;
- A standby letter of credit for \$1.2 million to the Suffolk County Department of Public Works on behalf of the borrower, which served as a performance guarantee for proper and complete construction of a sewage treatment plant facility located on the project property;
- A \$680 thousand construction loan to the developer to aid in the financing of the sewage facility; and
- A 24-month construction loan for \$4.6 million and pension fund permanent mortgage (\$1.1 million) for the development of 87 units. The permanent mortgage will be sold to the New York State Common Retirement Fund.

In addition, the project received government funding in the form of a \$1.7 million Housing Trust Fund loan, a \$390 thousand grant from the Federal Home Loan Bank, a \$700 thousand loan from the New York State Finance Agency Empire Fund, as well as an annual allocation of 9% low-income housing tax credits in the amount of \$1.047 million.

- Another example of the complexity, innovativeness and responsiveness of the bank's community development lending practices is the provision of a master credit facility of up to \$75 million in "Individual Loan Commitments," ("ILCs"), which was requested by the New York City Department of Housing Preservation and Development ("HPD").

Closed in June 2002, the ILCs are used to insure the "takeout" (permanent financing) of various construction loans, serving as bridge financing for housing projects under round five of HPD's Neighborhood Entrepreneurs Program ("NEP"). Under the NEP, vacant and occupied properties in LMI neighborhoods in New York City are rehabilitated and later leased to low-income tenants. Round five consists of 14 individual projects involving 45 buildings, containing approximately 2,100 residential units.

The bank's participation in this program has been critical. None of the construction loans financing the various NEP projects would have been made without the bank's

loan commitment at construction loan closing, insuring the “takeout” of the loan based only on substantial completion of the project cluster. Normally, a “takeout” does not occur until construction is completed. By providing the master credit facility, the bank made the program more viable, encouraging the participation of other banks to provide construction financing, and allowing HPD to accelerate the development of affordable housing in areas of great need.

- Another use of creative, innovative and responsive credit provisions is the \$2 million loan provided to a certified “Community Development Financial Institution” (“CDFI”) to help finance businesses affected by the September 11<sup>th</sup> attack. The bank, responding to an inquiry (how to provide a personal contribution to help very small businesses affected by the disaster) made by a branch customer, decided to provide an incentive (to lend \$5 for every \$1 donated by the customer or any other) for any contribution given to the CDFI. This was done within one hour after the customer contacted the bank’s Community Development Group. One day later, this customer transferred \$400 thousand to the CDFI, and subsequently the bank followed through on its incentive, closing the \$2 million loan to the CDFI.

This loan was the first funding the CDFI had received from any banking institution post-9/11, and it was used to provide more than 100 emergency loans to small businesses that did not qualify for bank loans. Subsequently, the bank provided an additional \$2 million in loans and \$500 thousand in grants to the same CDFI.

- In 2001, the bank began offering its new “*Guarantee Loan Program*” as a vehicle for enabling wealthy individuals, foundations, corporations and some small banks to lend money to CDFIs, even if they lacked the expertise to evaluate the potential for repayment of the loans. Under this program, CDFIs have the choice of borrowing, at standard interest rates, directly from the bank or borrowing from the aforementioned individuals or entities at the lowest interest rates they can negotiate, with loan repayments guaranteed by JPMCB. The bank charges a small fee for providing the guarantee, but the combination of interest rate and fee is still lower than any alternative financing available to the CDFIs.

Several CDFIs have utilized this program thus far, and JPMCB continues to be the only bank that offers this product. In 2002, another bank decided not to require JPMCB’s guarantee, but asked that it continue to underwrite, book and service the loans on its behalf. Under this arrangement, this other bank will offer below market fixed interest rate financing to CDFIs where JPMCB is willing to co-lend.

In addition to the examples indicated above, during the evaluation period, the bank served as the lead agent/originator of a loan, of which portions were participated out to other financial institutions. As the lead bank, it arranges the loan syndication and the financing terms, which are essentially complex business arrangements. The following chart shows several loan syndications in which JPMCB was the lead bank:

<b>Community Development Loan Syndications – Year 2001/2002</b>				
<b>Borrower</b>	<b>Total Loan Amount</b>	<b>Bank's Share</b>	<b>Type of Facility</b>	<b>Closing Date</b>
Rochester Housing Development Fund	9,000	1,000	Revolving Line of Credit	10/4/2001
National Equity Fund 1999	33,000	15,980	Term Loan	12/24/2001
New York Equity Fund 2001	70,000	14,000	Revolving Line of Credit	12/31/2001
Nonprofit Finance Fund	3,000	1,000	Revolving Line of Credit	8/1/2002
New York Equity Fund 2002	80,000	30,000	Revolving Line of Credit	12/30/2002
USA Institutional Tax Credit	70,000	25,000	Revolving Line of Credit	12/18/2002
<b>Total</b>	<b>265,000</b>	<b>86,980</b>		

The following is a brief description of one of the community loan syndications listed above:

The \$80 million credit facility provided to NY Equity Fund 2002 represents the total facility arranged by the bank, of which \$50 million was participated out/sold to other banking institutions. The facility provided the fund with bridge financing for the acquisition of limited partnership interests in New York City tax credit projects. The fund is co-managed by the New York Equity Fund and the Enterprise Social Investment Corporation, organizations responsible for aggregating and channeling corporate equity investments into community development corporations-sponsored housing projects that qualify for federal low-income housing tax credits (“LIHTCs”).

### **Innovative and Flexible Lending Practices: “High Satisfactory”**

The bank uses innovative and/or flexible lending practices to address the credit needs of its assessment area.

### **Home Mortgage Loans**

JPMCB offers several affordable loan products and participates in various federal and local housing programs designed to meet the needs of LMI borrowers. The programs are income-restricted and offer flexible credit guidelines and expanded qualifying ratios. The table below summarizes the bank’s affordable mortgage loans to LMI individuals or geographies during the evaluation period:

Affordable Mortgage Loan Originations				
Product Name	2001		2002	
	#	(\$000's)	#	(\$000's)
30 YR FNMA Community 100			1	283
30 YR FNMA Dreamaker 95% 5% Option	542	96,426	423	85,173
15 YR FNMA Dreamaker 95% 5% Option	20	1,341	7	644
30 YR Generic Dreamaker 95% with 3/2 Option	2	230		
30 YR Dreamaker 95% with 3/2 Option	5	756	4	1,084
30 YR Agency 1 NYPD Home Program	4	917	6	1,240
30 YR Chase Risk Share 5% Option	50	13,418	33	10,257
30 YR Chase Risk Share 2/3% Option	1	220		
30 YR Fixed FHLMC Dreamaker 97%	6	955	9	1,579
30 YR FNMA Dreamaker Partners			2	360
30 YR Fixed Chase Community Development Group ("CCDG") Nonsaleable	73	12,698	156	27,103
15 YR Fixed CCDG Nonsaleable	5	281	9	1,285
30 YR FHLMC Dreamaker 95% 5%	152	43,507	84	24,768
15 YR FHLMC Dreamaker 95% 5%	3	409	1	143
30 YR FHLMC Dreamaker 95% with 3/2 Option	1	65	1	51
30 YR F/F Dreamaker 95% 5%	42	8,998	13	3,079
CCDG	28	3,838	22	3,516
15 YR Non-agency ACORN	5	1,028	45	7,360
CCDG's ACORN Portfolio Program			2	166
30 YR Chase 97 (FNMA)	59	10,025	46	9,267
15 YR Chase 97 (FNMA)	1	39		
30 YR FNMA Homestyle Rehab.	6	1,036		
30 YR FNMA Dreamaker Homestyle Rehab.	6	1,665		
30 YR Fixed Rate FNMA HomeChoice	1	95		
30 YR FNMA Fixed Flexible 100	2	400	5	1,141
30 YR Fixed Rate Dreamaker Plus 1-2	9	469	9	450
30 YR FNMA Dreamaker PLUS (FNMA 97%)	69	8,427	71	7,339
SONYMA Construction Incentive	4	541	26	2,553
SONYMA Conventional Rate	36	3,278	36	3,687
SONYMA Low Interest Rate	10	895	6	453
FHA	495	71,223	512	76,780
VA	24	3,028	32	3,230
FMHA	25	1,800	32	2,279
Total	1,686	288,008	1,593	275,270

In addition, the bank also has a strong network of relationships with nonprofit organizations. Through these partnerships, JPMCB is able to respond directly to the needs of homebuyers by conducting mortgage counseling, homebuyer seminars, pre-qualifications and staff training. JPMCB's nonprofit partnerships produced the following loans during the evaluation period:

2001-2002 Closed Loans			
Nonprofit Partnerships	Area	# Loans	\$000's
ACORN	Statewide	104	16,243
Asian Americans for Equality	New York	23	3,223
BuCC's	Statewide	12	1,347
Community Development Corp of Long Island Inc.	Long Island	2	130
Community Housing Innovations, Inc.	Peekskill	7	550
Concord Community Development Corporation	New York	1	153
Cypress Hills Local Developer Corp.	New York	4	305
Home Store	Rochester	26	1,149
Housing Action Council (HAC)	New York	19	1,779
IBERO	Rochester	2	108
Long Island Housing Partnership	Long Island	8	1,057
Northeast Hawley Development Association	Syracuse	1	60
Neighbor Helping Neighbor	Brooklyn	3	358
Neighborhood Housing Services Home Ownership	New York	6	697
Neighborhood Housing Services	Northern Queens	5	780
Neighborhood Housing Services	South Bronx	5	459
Neighborhood Housing Services	Staten Island	6	981
Neighborhood Housing Services WOW	Bronx	2	84
Rural Opportunities	Rochester	6	340
South Brooklyn Community Development	Brooklyn	66	11,710
Syracuse Neighborhood Housing Services	Syracuse	20	849
Syracuse Weed & Seed	Syracuse	25	1,011
The Parodneck Foundation	New York	2	192
Time of Jubilee	Syracuse	2	90
Total		357	43,655

Described below are examples of the bank's responsiveness and innovative mortgage lending programs:

- **Affordable Lending Alliance:** In January 2002, JPMCB entered into an agreement with Fannie Mae to invest \$35 billion nationwide over five years in affordable housing construction and affordable home loans. This agreement known as the "Affordable Lending Alliance" also includes participation by community groups, such as Acorn, Project Hope and La Raza. These groups are responsible for providing marketing support, education and credit counseling to aspiring homebuyers.
- **Chase Dreamaker Commitment:** In January 2003, JPMCB announced the Chase Dreamaker Commitment, a plan to provide \$500 billion in home financing to minority

and LMI families nationwide by 2010. This is the largest commitment ever made by a lending institution.

- **Community Development Corporation of Long Island (“CDCLI”) Section 8 Program – Suffolk County:** Created in July 2000, this program helps low-income families and female heads of households achieve self-sufficiency and homeownership. Applicants must graduate from a family self-sufficiency program conducted by CDCLI, and borrowers are qualified for a first mortgage not to exceed 30% of their gross income. The Section 8 subsidies are used to repay the second mortgage necessary to cover the gap between the sales price and the first mortgage and down payment. The bank played a leadership role by being the first bank to assist the CDC in developing and implementing this program, as well as developing the contract language used by other banks that are now participating in this program. To date, the bank has closed 16 loans under this program.
- **Parodneck Remediation Loan Program (“Parodneck”):** In June 2000, Parodneck, in collaboration with the bank, South Brooklyn Legal Services and FNMA developed this program to assist seniors who have been victimized by abusive lending practices. This program provides refinance and rehabilitation loans to seniors to prevent default and foreclosures. The bank helped establish the underwriting guidelines and to date has closed 20 loans under this program.

### **Small Business Loans**

The bank’s flexible and innovative business loan products focus on assisting the small business owner and helping minority, women-owned or start-up enterprises to develop or expand their businesses. The CDG’s Commercial Lending & Investing Unit (“CL&I”) specializes in providing direct loans to small businesses within LMI communities and nonprofit organizations that have experienced difficulty qualifying for credit under conventional criteria.

The bank’s Small Businesses Financial Services team established the “Business Resource Center” to serve businesses that are two years old or less, about to start-up or in the developmental stage. The Business Resource Center is a free service offering one-on-one business counseling services and general business advice, including how to apply for a loan at the bank and information on SBA programs. To date, nine Business Resource Centers have been established, of which six were located within New York State. The centers served 9,302 clients in 2001 and 9,216 clients in 2002. During the evaluation period, 1,074 loans (\$53.9 million) were made at these centers, of which 316 loans (\$14.3 million) were made to businesses located in LMI communities.

Following is a list of loan product enhancements made during this examination period:

- SBA Express program re-launch: improved process and increased utilization by expanding score tables in order to meet the needs of small business.

- SBA 7a program: expansion launched program in the Northeast with training and support.
- SBA 504 program: launched at the end of 2002.
- WTC Emergency Bridge Loan program: financing program for businesses impacted by 9-11.
- WTC New York State Grant program: partnership with NYS to deliver grant program information to businesses in Lower Manhattan.

Refer to the chart below for loans JPMCB originated in NYS during the evaluation period under its enhanced small business loan products:

Loan Type	2001		2002	
	#	\$(000's)	#	\$(000's)
SBA Express	24	1,624	15	1,413
SBA Com Express	3	400	2	310
SBA 7a & PLP	5	1,067	5	1,718
NYC Capital Access	4	1,375	4	890
Total	36	4,466	26	4,331

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

The bank’s level of qualified investments continued to be excellent, and JPMCB was often in a leadership position, particularly in providing those that are not routinely provided by private investors. For the evaluation period the bank made nearly \$802 million in such investments, including about \$43.5 million in grants and in-kind donations. “New money” totaled about \$211.2 million, or 26.3% of total qualified investments.

In the bank’s New York assessment area, LIHTC investments constituted the bulk of the qualified investments, with almost \$640 million, or nearly 80% of the total. Approximately \$162 million reflected new investment in LIHTC funds for this evaluation period. Collateral trust notes totaling about \$37.1 million represented 4.6% of total qualified investments, and grants and in-kind donations comprised about 5.4%. The remaining 10% is divided among equity investments and deposits distributed among CDFIs, small business investment companies (“SBIC”) and other development funds.

The bank’s qualified investments, excluding grants and in-kind donations, are summarized below by community development categories and MSAs. Affordable housing has been the bank’s investment focus, with relatively nominal amounts going into each of the other community development activities. Likewise, the majority of investments supported projects located in areas classified as Multi-MSA/State, with

about 80% of total dollars. This is followed by MSA 5600, which received approximately 19% of total investments. Other listed MSAs received relatively nominal amounts.

<b>Summary of Qualified Investments by MSA and Community Development Categories (In thousands)</b>										
<b>MSA</b>	<b>Affordable Housing</b>		<b>Economic Development</b>		<b>Revitalization /Stabilization</b>		<b>Community Services</b>		<b>Total</b>	
	Cmm't*	N.M.**	Cmm't	N.M.	Cmm't	N.M.	Cmm't	N.M.	Cmm't	N.M.
<b>Multi-MSA/ State</b>	566,389	90,617	18,781		25,000				610,170	90,617
<b>5380</b>			200						200	
<b>5600</b>	126,704	71,000	14,058	6,000					140,762	77,000
<b>6840</b>	5,282		1,363				15		6,660	
<b>0160</b>			456						456	
<b>0960</b>			200						200	
<b>Total</b>	<b>698,375</b>	<b>161,617</b>	<b>35,058</b>	<b>6,000</b>	<b>25,000</b>		<b>15</b>		<b>758,448</b>	<b>167,617</b>
<b>Total in %</b>	<b>92.1%</b>		<b>4.6%</b>		<b>3.3%</b>		<b>0.0%</b>		<b>100.0%</b>	

Source: Bank Records

\* Commitment; \*\* "New Money"

A summary of the bank's grants and in-kind donations are shown in the chart below by MSA and community development categories. Although the number of grants diminished to 1,741, from 2,050 at the prior evaluation, the corresponding dollar volume increased by about \$11.4 million, or almost 36%. It is also noted that the total number of grants included several recoverable grants, totaling approximately \$1.8 million.

<b>Grants and In-kind Donations by MSA and Community Development Categories (In thousands)</b>										
<b>MSA</b>	<b>Affordable Housing</b>		<b>Economic Development</b>		<b>Revitalization /Stabilization</b>		<b>Community Services</b>		<b>Total</b>	
	#	\$	#	\$	#	\$	#	\$	#	\$
<b>Multi-MSA</b>			3	178			6	5,293	9	5,471
<b>5380</b>	15	195	3	300	2	10	81	440	101	945
<b>5600</b>	104	2,962	71	5,874	40	584	1,255	26,292	1,470	35,712
<b>5660</b>	1	5					1	2	2	7
<b>6840</b>	11	185	2	40	5	40	28	445	46	710
<b>8160</b>	4	45	1	5	2	5	15	120	22	175
<b>8680</b>	1	5			1	5	2	15	4	25
<b>0160</b>	14	96	3	55	1	5	30	156	48	312
<b>0960</b>	2	15					12	54	14	69
<b>1280</b>	1	3			1	3	21	100	23	106
<b>2335</b>	1	3					1	3	2	6
<b>Total</b>	<b>154</b>	<b>3,514</b>	<b>83</b>	<b>6,452</b>	<b>52</b>	<b>652</b>	<b>1,452</b>	<b>32,920</b>	<b>1,741</b>	<b>43,538</b>
<b>%</b>	<b>8.9%</b>	<b>8.1%</b>	<b>4.8%</b>	<b>14.8%</b>	<b>2.9%</b>	<b>1.5%</b>	<b>83.4%</b>	<b>75.6%</b>	<b>100%</b>	<b>100%</b>

Source: Bank records

As shown above, the bank provided most of its grants to organizations engaged in community services, with MSA 5600 receiving the greatest share of investment funds.

Total grants include in-kind donations totaling about \$785 thousand, which represents the dollar-value of computers, furniture, and facilities donated to various nonprofit organizations and charities located in the communities served by the bank. Nearly all of the in-kind donations were given to organizations located in MSA 5600. Refer to the chart below for details:

<b>In-kind Donations by MSA and Community Development Categories (In thousands)</b>					
<b>MSA</b>	<b>Affordable Housing</b>	<b>Economic Development</b>	<b>Revitalization /Stabilization</b>	<b>Community Services</b>	<b>Total</b>
<b>5380</b>	2			14	16
<b>5600</b>	71	87	53	558	769
<b>Total</b>	<b>73</b>	<b>87</b>	<b>53</b>	<b>572</b>	<b>785</b>

Source: Bank records

The bank exhibited excellent responsiveness to community development needs and made extensive use of innovative or complex investments to support community development initiatives.

Since 1993, the bank's Community Development Corporation ("CDC") has provided significant debt and equity financing in support of LIHTC funds, which are complex financial vehicles used to support affordable housing development. The complexity and responsiveness of these efforts stems in part from a strategy that provides developers with a single way to access both the loans and equity that they need to construct affordable housing. Central to this approach is the bank's ongoing communication with developers and various organizations involved in neighborhood revitalization efforts.

CDC has been working exclusively with third party intermediaries that are for the most part non-profit organizations, of which many are community-based organizations serving specific city, county or state geographies.

Several of the intermediaries are national in scope and focus on many urban, suburban and rural areas across the nation, with concentration in the communities served by the bank. For example, the National Equity Fund ("NEF"), the largest nonprofit syndicator of LIHTC, sponsors several investor funds each year to raise equity capital needed to build or renovate thousands of affordable housing units nationwide. During the evaluation period, the bank invested approximately \$57.8 million in LIHTC funds sponsored by NEF.

The bank's responsiveness and leadership in support of community development initiatives is also reflected in its investment in a New York-based SBIC in 2001. This SBIC fund focuses on education investments in the K-12, Post Secondary, and Corporate Training markets. Recognizing the potential impact that this education focus could have on LMI communities, the bank decided to become a leading investor in the fund. To this effect, the bank made an initial \$1 million investment, which was used by the SBIC to attract other investors, raising an additional \$20 million. By the end of

2002, the fund had raised in excess of \$39 million, including a total of \$3 million from the bank.

In addition to equity investments, the bank's extensive community development grant programs reflect its responsiveness and innovative approach to the credit and community development needs of the communities served.

During the evaluation period, the bank's funding priorities included: affordable housing production; creation or maintenance of special needs or emergency housing; workforce development and employment training; micro-enterprise and small business development; and supporting quality childcare and emergency food services.

In connection with these funding priorities, the bank developed and continued to support its "Signature Programs," which originated from a series of discussions with community leaders. The following five programs play a catalyst role in rebuilding LMI communities:

- Child Care Grant Program
- Faith-Based Grant Program
- Financial Literacy Program
- Recoverable Grant Program
- Workforce Development/Employment Initiatives Grant program

Under its "*Child Care Grant Program*," the bank provides grants to intermediaries working indirectly or directly with child care service providers in areas such as: expanding the number of children served; improving the providers' physical facilities; enhancing the quality of child care; and improving the administrative and financial skills of the providers.

Under its "*Faith-Based Grant Program*," the bank seeks to support faith-based institutions that are beginning their first community development project or those entering into a new type of project, either on their own or in collaboration with other organization(s). The bank's funding efforts for this area include: rehabilitation or new construction of affordable housing or special needs facilities; economic development projects that would promote revitalization of LMI neighborhoods through business development, construction of commercial strip malls, and/or job creation for local residents.

The bank's "*Financial Literacy Program*" is designed to help young people, adults and families understand the basics of banking and credit, how to save and spend wisely, and how to invest so that they can better manage their financial lives, build wealth, and more fully utilize banking services. The program's funding enables nonprofit organizations to develop technology-based products and services for distribution to organizations focused on school-based and after-school programs, youth entrepreneurship programs, and welfare-to-work programs in LMI communities.

Under its *“Recoverable Grant Program,”* the bank provides zero percent interest loans to support nonprofit organizations’ community development initiatives in LMI areas. Established in 1986, the program is designed to provide nonprofit developers with access to equity, which often is a barrier to moving forward with a project. Without access to equity, these developers regularly cannot afford the predevelopment expenses associated with building a project. The program expanded to include lending to nonprofit intermediaries, who, in turn, lend the proceeds for a variety of purposes, including predevelopment expenses for housing, child-care centers, and neighborhood shopping centers.

The bank’s *“Workforce Development/Employment Initiatives Program”* is part of a multi-part program established as a component of the bank’s welfare-to-work efforts, which incorporate grant funding and technical assistance to nonprofits engaged in helping unemployed people find and retain jobs. The grants help to fund new projects in workforce development, typically programs employing a target approach to train low-income adults for jobs with high wage potential and career advancement.

In addition to the aforementioned *“Signature Programs,”* the bank, in response to emergency needs of the community after the tragic events of September 11, committed \$10 million under its *“Disaster Relief Grants.”* During the evaluation period, the bank provided about \$4 million in *“economic redevelopment grants,”* about \$2 million in *“victims and families grants,”* \$500 thousand in *“tolerance grants,”* and another \$855 thousand in *“special matching gift initiatives in support of victims and families.”*

### **III. Service Test: “Outstanding”**

#### **Retail Services: “Outstanding”**

##### ***Accessibility of Delivery Systems:***

JPMCB’s delivery systems are readily accessible to all portions of its assessment area. As of December 31, 2002, the bank had 342 retail branches and 1,107 ATMs. Many ATMs offer two or more languages, including Spanish, Korean, Chinese, French, Italian, Russian, and Portuguese. The bank’s network covered 17 counties in five MSAs, with 301 downstate branches and 41 upstate branches. Of those, 63, or 21%, of the downstate branches were in LMI areas and seven, or 17.1%, of the upstate branches were in LMI areas. The bank had 85 (24.9%) other branches situated in census tracts adjacent to LMI geographies. Enhancing this network, the bank had 221 offsite ATMs, of which 41 are located in LMI areas and 50 are located in areas adjacent to LMI areas. The bank also belongs to ATM networks, which expand accessibility to banking services.

Distribution of Branches and On-Site ATM's as of December 31, 2002												
MSA	Cnty#	Cty name	# Of Branches	Low	Mod	LMI %	Adjacent to LMI	Adj - %	# Of ATM's	Low	Mod	ATM LMI %
	059	Nassau	30	0	3	10.00	4	13.33	68	0	7	10.29
	103	Suffolk	29	0	7	24.14	6	20.69	57	0	13	22.81
<b>5380</b>	<b>Nassau/Suffolk</b>		59	0	10	16.95	10	16.95	125	0	20	16.00
	005	Bronx	29	8	6	48.28	9	31.03	94	21	17	40.43
	047	Kings	40	4	11	37.50	14	35.00	132	13	42	41.67
	061	New York	76	4	13	22.37	21	27.63	457	11	63	16.19
	079	Putman	2	0	0	0.00		0.00	4	0	0	0.00
	081	Queens	42	0	6	14.29	9	21.43	118	0	21	17.80
	085	Richmond	8	1	0	12.50	0	0.00	15	2	0	13.33
	087	Rockland	6	0	0	0.00	1	16.67	13	0	0	0.00
	119	Westchester	38	0	0	0.00	7	18.42	77	0	0	0.00
<b>5600</b>	<b>New York</b>		241	17	36	21.99	61	25.31	910	47	143	20.88
	071	Orange	1	0	0	0.00	1	100.00	2	0	0	0.00
<b>5660</b>	<b>Orange</b>		1	0	0	0.00	1	100.00	2	0	0	0.00
	055	Monroe	25	2	2	16.00	2	8.00	41	2	5	17.07
	069	Ontario	1	0	0	0.00	1	100.00	2	0	0	0.00
	117	Wayne	2	0	0	0.00	1	50.00	2	0	0	0.00
<b>6840</b>	<b>Rochester</b>		28	2	2	14.29	4	14.29	45	2	5	15.56
	053	Madison	1	0	1	100.00	1	0.00	1	0	1	100.00
	067	Onondaga	11	1	1	18.18	8	72.73	23	4	1	21.74
	075	Oswego	1	0	0	0.00	1	100.00	1	0	0	0.00
<b>8160</b>	<b>Syracuse</b>		13	1	2	23.08	9	69.23	25	4	2	24.00
	<b>Total</b>		342	20	50	20.47	85	24.85	1,107	53	170	20.14

## Distribution of Branches

The bank's network of retail branches included 241 branches in MSA 5600, which represented 70.5% of total retail branches, of which 53 were in LMI areas. MSA 5380 had 59 branches, or 17.3% of the total, of which 10 were in LMI areas. MSA 5660 had one branch, or 0.3% of total branches, of which no branches were in LMI areas. MSA 6840 had 28 branches, or 8.2% of the total branches, of which four were in LMI areas. MSA 8160 had 13 branches, or 3.8% of the total branches, of which three were in LMI areas.

## Other Offices

The bank's affiliate, CMMC, had 24 loan production offices, of which two were located in moderate-income areas. Nineteen of these offices were downstate and five were upstate.

## Special Products

The bank offers Lifeline Checking and Savings accounts, which are designed for customers who maintain lower account balances and who make a limited number of transactions. The fee for Lifeline Checking accounts is \$4.00 per month for up to 10 transactions. When the transaction limit is exceeded, regular checking account fees are applied. Lifeline Savings accounts have a monthly maintenance fee of \$3.50; however, the fee is waived if the monthly average balance exceeds \$500. Regardless of balance, there is a \$1.00 charge per transaction after the first three transactions in Lifeline Savings accounts.

## Alternative Delivery Systems

- ◆ *SmartCents Web Site* - The bank launched a new personal finance website in January 2001, located at [www.chase.com/smart.cents](http://www.chase.com/smart.cents). This web site will help young people and adults acquire personal financial competence and to use concepts of saving and building assets to begin planning for their future. "SmartCents" is targeted at junior and senior high school students and adults who are not familiar with basic financial products and services.
- ◆ *BancoChase.com* - This program was also launched in January 2001. It is a new bilingual web site that meets the unique needs of the Hispanic market segment. The web site provides tailored content that addresses the financial interests and needs of this growing market. BancoChase.com provides bilingual information to visitors regarding a variety of the bank's products and services including mortgages, credit cards, deposit products and community development. The site is supported by a dedicated "in-language" customer service group available by phone Monday-Friday 7:00 AM – 2:00 AM central standard time.
- ◆ *Chase Small Business Leasing* - In February 2000, the bank launched an Internet Web site that allows small business customers nationwide to originate equipment leases online. This initiative was introduced specifically to meet the needs of small business customers and provides credit decisions on equipment financing in less than five minutes. Credit decisions are available 24 hours a day, seven days a week at [www.smallbizleasing.com](http://www.smallbizleasing.com). As of December 31, 2002, there were more than 2.1 thousand Small Business Leasing approvals for a total of \$99.5 million. Of these approvals, there were 988 booked leases totaling \$37.8 million.

- ◆ *Chase Small Business Direct* - This program serves the needs of small business customers in the tri-state area via telephone, fax, computer and mail. Chase Small Business Direct enables small business owners to handle their banking needs solely by telephone through an experienced relationship manager, and provides the customer with necessary tools for reaching his or her personal and financial goals. There are currently 10 Small Business Direct relationship managers licensed in investments and insurance who are servicing small businesses in the bank's assessment areas. There were approximately 2.6 thousand small business relationships as of the evaluation date.
- ◆ *Chase Online* - This is a remote access service available to all customers, including Lifeline customers, free of charge. Customers can check account balances and transaction details, viewed cleared checks, transfer money between deposit accounts, wire money to any U.S. bank account, pay bills electronically, stop payment on checks, reorder checks, change their address and contact the bank's customer service representative via secure e-mail. There are 150 customer representatives supporting this service.
- ◆ *Chase Online Banking for Small Businesses* - Launched in November 2000, this service offers the ability to view business and personal accounts together, the ability to pay employees electronically, and tax payment services for a small monthly fee. This service helped small business customers comply with the Federal mandate that requires electronic remittance of certain tax payments. In addition, business customers can make payments directly to the designated checking or savings account of their payees, who need not have a relationship with the bank. This service is available 24 hours a day, seven days a week.

As of December 31, 2002, approximately 93.6 thousand small business customers were signed up for Chase Online Banking for Small Businesses, of which approximately 38 thousand were active account users.

- ◆ *Chase's Call Center* - This is a retail bank telephone channel that provides "branchless" banking services to bank and non-bank customers 24 hours a day through ServiceLine's automated Voice Response Unit and on-line service representatives.
- ◆ *Voice Response Unit ("VRU")* - This is an automated 24-hour touch-tone telephone service that provides account information, rates, processes checkbook orders, funds transfers, purchase and redemption of Vista Funds, merchant verification and ordering of deposit envelopes. This service is also available in Spanish.
- ◆ *ServiceLine* - This is a 24-hour service that provides information to both customers and non-customers regarding bank products and services. This service is available in Spanish, Korean, Mandarin and Cantonese. Customers can receive account information and also request address/name changes, account adjustments, funds

transfer, mailing of brochures and applications, branch and ATM locations, photocopy requests, orders for checks, stop payments and other services.

- ◆ *Small Business ServiceLine (“SBSL”)* - This is a dedicated telephone unit designed to better serve small business customers. SBSL is staffed with dedicated small business bankers who provide a wide range of services such as account information, maintenance and service requests, including credit and loan account information. In 2002, additional service functions were added, including expanded credit transactions and maintenance options.
- ◆ *eATMs* - Between November 2001 and August 2002, new web-based eATMs were piloted in 10 New York metro locations, including one branch in an LMI area (Times Square). These eATMs offer state-of-the-art technology and enhanced features and personal customization that allow customers to:
  - Change their Personal Identification Number (PIN)
  - Determine their Fast Cash amount
  - Choose among ten languages

Additionally, the eATM is compliant with the Americans with Disabilities Act to audio-enable all transactions for servicing visually impaired customers. In 2002, eATM was deployed in more than 400 machines and the bank plans to deploy another 600 in the following year.

- ◆ *Bank by Mail* - This banking service allows customers and/or third parties to mail deposits to customer accounts, to a dedicated processing area. The processing center also accepts deposits from third parties (i.e. pension checks, dividend checks, etc.) for deposit to customer accounts. Pre-addressed envelopes are provided free of charge and there are no additional fees.
- ◆ *Ready Pay ETA* - This service was offered by JPMCB in December 2001 in response to the Treasury ETA initiative, whereby banks offer a card-accessed account for unbanked individuals, with direct deposit capability for recurring government payments. The ultimate objective is to encourage these individuals to participate in the mainstream banking system. The product pricing includes:
  - \$3 monthly maintenance fee
  - Four free JPMCB ATM withdrawals per month; \$1 fee for additional withdrawals
  - \$1 fee for non-JPMCB ATM withdrawals

Funds are available through thousands of ATMs with a “Ready Pay” card, and customers receive a monthly account statement showing all electronic transfers to or from the account. As of December 31, 2002, more than 1.8 thousand accounts have been opened.

- ◆ *Workplace Financial Services (“WFS”)* - A variety of programs are offered under the umbrella of “Workplace Financial Services.”
  - The Corporate Employee Financial Services Program offers individuals of sponsoring companies discounts on the Chase Better Banking relationship in return for participation in direct deposit of payroll. The typical offering consists of one year with no minimum balance requirements, followed by standard pricing.
  - The WFS Workplace Website enables employees in participating companies to have immediate access to important financial information through their corporation’s intranet. Employees have 24-hour access to day-to-day banking services and can use the web site to sign up for a JPMCB account, transfer funds, pay bills, reorder checks, find an ATM or branch and make deposits. The site also provides financial planning advice and tools. More than 350 companies currently have Workplace Website.
  - *Private Access ATMs* - The bank provides “private access” ATMs at corporate locations where the company is willing to pay for the service. Currently, more than 76 private access ATMs are maintained at 64 locations.

#### **Changes in Branch Locations:**

Between January 1, 2000 and December 31, 2002, the bank relocated 12 branches and 67 ATMs, consolidated nine branches and 21 ATMs and sold one branch.

The twelve relocated branches were in downstate New York and five of them had been adjacent to LMI tracts. The new locations are not in or adjacent to LMI areas.

Seven of the consolidated branches were downstate: one in a zero income tract, two in LMI tracts and two adjacent to LMI tracts. Only one of these branches was consolidated into a branch in an LMI area. One of the two upstate branches affected was in an LMI area and was consolidated with a branch in an LMI area.

The branch that was sold, in the New York City area, was adjacent to an LMI area.

JPMCB closed 38 off-site ATMs throughout New York State; 17 were in low-income areas and six were in moderate-income areas. One off-site ATM was opened in an upper income area.

#### **Reasonableness of Business Hours and Services in Meeting Assessment Area Needs:**

During the examination period, 186 or 54.4%, of the branches had extended morning and evening hours. Of those, 82 or 24% were open on Saturdays and eight or 2.3% were open on Sundays. Of the 186 branches offering extended morning, evening and weekend hours, 32 were located in LMI areas and 44 were adjacent to LMI areas.

## **Community Development Services: “Outstanding”**

The bank is a leader in providing community development services benefiting its assessment area. In addition to its large volume of community seminars addressing such diverse topics as homebuying/homeownership, basic financial education, and starting/developing a small business, the bank developed an multi-year, multi-million dollar partnership designed to bring technology resources, support and training to a New York City school, and continued to build the capacity of CDFIs through its pioneering Credit Institute program.

Following are examples of JPMCB’s community development service activities during the evaluation period:

*First-Time Homebuyers Seminars* - In 2001 and 2002, the bank conducted more than 220 homeowner and financial counseling seminars that served approximately 8,300 people in New York. The seminars were held at local branches, in conjunction with community organizations, and at trade shows. The seminars taught prospective first-time homebuyers the basics of looking for a home, saving for a down payment and self-qualifying for a mortgage.

*City Living Sundays* – A collaborative effort among banks, realtors and City of Rochester, this program consists of four Sundays of housing seminars and information fairs designed to educate and encourage first-time homebuyers regarding the benefits/process of purchasing a home. More than 2,000 people attended this program.

*DC37* - The bank conducted 23 homebuyer workshops for District Council 37 members. Approximately 1,400 people attended these workshops.

*Financial Literacy Month (Buffalo, NY)*: - The bank designated October as financial literacy month, and along with Consumer Credit Counseling Services, the Better Business Bureau and Buffalo Neighborhood Housing Services presented 10 workshops for consumers on the following topics: financial recordkeeping, identity theft, guidelines for first-time homebuyers, developing your own budget, cash flow management for businesses, making credit reports work for you, managing debt problems, budgeting basics and home-based businesses. Approximately 450 people attended the Financial Literacy Month seminars held in 2001 and 2002.

*Center for Employment Opportunity (New York, NY)* - The bank conducted a series of financial literacy workshops for participants in the Center for Employment Opportunity’s “Responsible Fatherhood” program. The program is designed to prepare unemployed, ex-offenders for re-entry into the job market. JPMCB has been a partner in this program since its inception in March 2001. During 2001-2002, twenty-four workshops were held with attendance of approximately 550 people. The program has placed 138 participants in jobs.

*Small Business Resource Centers* - The centers cater to businesses that are less than two years old, are about to start up, or are in the development stage. The centers assist small businesses that lack the information and resources vital to their survival in competitive markets. A broad range of information, advice and financing are provided to these businesses. Services include: technical assistance by business consultants who can identify the financial needs of the companies and present possible solutions, advice on where and how to prepare quality loan packages and approach lenders, help in analyzing potential business problems, finding solutions and formulating action plans, assistance in finding alternative resources for financing, and loan underwriting and discussion by experienced lending officers. The center's consultants and professionals have extensive experience assisting women and minority entrepreneurs as well as small businesses located in LMI communities, are active in community organizations and are familiar with languages such as Spanish, Mandarin, and Russian. The bank has six centers located in downstate New York. The Small Business Resource Centers conducted more than 100 seminars during 2001-2002.

*Credit Institute for Economic Development ("CIED")* - This credit-training program is designed for community economic development professionals including representatives from low-income credit unions, municipal loan pools, loan funds, community bankers and technical assistance providers. The course is delivered by a private training firm as a five-day program under the name of Credit Institute for Economic Development, often with scholarship funding and other sponsorship from JPMCB. CIED helps build the credit skills of people who work for not-for-profit organizations or government agencies that are involved with economic and community development. In 2001, the bank underwrote training for 36 community development professionals in New York.

*Our Neighborhood Digital Education Community ("ON DEC")* - ON DEC, a multi-year, multi-million dollar initiative launched in 2000, represents an important partnership between JPMCB and a large, overcrowded Title I middle school in New York City – the Ditmas Educational Complex at IS 62. The program is designed to create "digital opportunities" by providing an entire school population with technology resources, support and training. During the evaluation period, JPMCB invested \$2.9 million in the ON DEC project. Since the project's inception, JPMCB has invested \$4.7 million and more than 1,300 employees have served as volunteers. The bank's focus in year two (school year 2001-2002) emphasized professional development for the teachers, training for parents, staff and students, online buddies for parents (JPMCB employees who work with parents online), and developing an in-school network to support the planned enhanced technology usage at this school.

#### **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.**

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

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

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

#### **V. Process Factors**

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

JPMCB actively ascertains the credit needs of many of the communities within its assessment areas and has successfully created public awareness of its credit products and services. The bank uses various outreach methods, including maintaining ongoing contacts with community and professional organizations, interacting with governmental agencies and officials, and by conducting consumer surveys.

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

The following is an example of the bank's community outreach initiatives:

*The Streetbanker Program* is one of the primary vehicles used by CRU to achieve its goals. Streetbankers are a group of seasoned bankers who establish contacts with community leaders and government agencies, in order to ascertain credit and community development funding needs. The Streetbankers is organized geographically and develops a knowledge base of its communities by conducting forums and presentations and by supporting the community reinvestment and business goals of CDG. Important roles of the Streetbankers include advising the bank of events that may have an important social or economic impact on its communities, and providing technical assistance to community-based organizations. In addition to promoting the various products and services offered by the bank, the Streetbankers supports the not-for-profit resource centers that organize seminars and arranges for the bank's staff to speak on a variety of subjects, such as community development, investment/retirement

planning, cash management, and human resources management. It also arranges for JPMCB's employees to participate in a variety of volunteer activities, such as board membership with nonprofit organizations, through which the bank learns of the special credit needs of these groups. The Streetbankers is also the contact point for certain non-profit groups applying for grants that fall under the corporate social responsibility unit of CDG.

**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.**

JPMC reaches out to its LMI communities through a variety of means, including print media, and radio. The bank's outreach may at times target specific segments of its community, such as first time homebuyers, not-for-profits, and small businesses, as well as minority and women owned businesses. Many of advertisements are targeted to specific groups or geographies and can often be found in Spanish, Korean, Chinese, and Vietnamese.

JPMC has developed "In the Community," a newsletter designed to keep community groups apprised of present and new JPMC programs and activities. Currently, the newsletter is distributed twice a year to over 40,000 New York, New Jersey, Connecticut, and Texas officials, members of the New York, New Jersey, Connecticut, and Texas State Legislatures and to Congressional Representatives as well as local community leaders. It is also sent internally to JPMC employees and senior managers on a quarterly basis and is distributed through JPMC Bank branches for interested customers.

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

JPMorgan Chase's Board of Directors is actively involved with the CRA process. Board members provide input and guidance to the CDG on community development matters throughout the year, and the head of the CDG makes a community development presentation to the bank's Board, annually. During the evaluation period, two presentations were made to the Board's public policy committee. CRA-related matters reviewed by the Board included:

- Community Development Mission Statement
- Community Development at JPMorgan Chase
- The Community Development Group – A Specialized Unit
- Internal Business Collaborations
- LMI Mortgage Performance
- LMI Small Business Lending
- Community Development Performance Relative to the Bank's 5-Year Public Commitment

- Community Reinvestment Act (CRA) Update
- CRA examination Update
- Community Development Challenges

*JPMorgan Chase Bank's Community Advisory Board ("CAB")* is composed of community leaders and experts in the fields of housing, economic development, education and social services from markets served by Chase throughout the tri-state area. The group has a total of 48 members and is diverse, both geographically and ethnically. CAB, meeting both quarterly and on an ad-hoc basis, advises the bank on the development, implementation, and monitoring of CDG's plans. Specifically, it addresses priorities and develops a need assessment in those communities represented by its members. Members of CAB also communicate the programs offered by the bank to their constituents.

#### **VI. Other Factors**

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

None noted.

## HMDA LOAN ORIGINATIONS AND PURCHASES<sup>1</sup> -- YEAR 2001

### GEOGRAPHY INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

MSA/County/Area % of Total A/A Lending	Geography Income Level	Home Purchase				Refinancing				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Albany*	low	0	0.00	52	1.43	1	4.35	35	0.95	1	1.43	87	1.19
	moderate	1	2.13	267	7.32	2	8.70	203	5.51	3	4.29	470	6.41
	middle	28	59.57	1,689	46.32	14	60.87	1,815	49.23	42	60.00	3,504	47.78
	upper	18	38.30	1,638	44.93	6	26.09	1,634	44.32	24	34.29	3,272	44.62
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>0.3 total</b>		<b>47</b>	<b>100.00</b>	<b>3,646</b>	<b>100.00</b>	<b>23</b>	<b>100.00</b>	<b>3,687</b>	<b>100.00</b>	<b>70</b>	<b>100.00</b>	<b>7,333</b>
Rensselaer*	low	0	0.00	14	1.33	0	0.00	15	1.39	0	0.00	29	1.36
	moderate	3	25.00	131	12.42	4	26.67	129	11.94	7	25.93	260	12.18
	middle	8	66.67	715	67.77	9	60.00	743	68.80	17	62.96	1,458	68.29
	upper	1	8.33	195	18.48	2	13.33	193	17.87	3	11.11	388	18.17
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>0.1 total</b>		<b>12</b>	<b>100.00</b>	<b>1,055</b>	<b>100.00</b>	<b>15</b>	<b>100.00</b>	<b>1,080</b>	<b>100.00</b>	<b>27</b>	<b>100.00</b>	<b>2,135</b>
Saratoga*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	6	10.71	152	5.17	3	17.65	158	5.18	9	12.33	310	5.18
	middle	39	69.64	1,731	58.88	9	52.94	1,763	57.84	48	65.75	3,494	58.35
	upper	11	19.64	1,056	35.92	5	29.41	1,127	36.98	16	21.92	2,183	36.46
	zero & NAs	0	0.00	1	0.03	0	0.00	0	0.00	0	0.00	1	0.02
	<b>0.3 total</b>		<b>56</b>	<b>100.00</b>	<b>2,940</b>	<b>100.00</b>	<b>17</b>	<b>100.00</b>	<b>3,048</b>	<b>100.00</b>	<b>73</b>	<b>100.00</b>	<b>5,988</b>
Schenectady*	low	0	0.00	22	1.09	1	6.25	26	1.35	1	2.33	48	1.22
	moderate	2	7.41	281	13.88	3	18.75	164	8.55	5	11.63	445	11.29
	middle	18	66.67	1,125	55.58	6	37.50	1,110	57.84	24	55.81	2,235	56.68
	upper	7	25.93	596	29.45	6	37.50	619	32.26	13	30.23	1,215	30.81
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>0.2 total</b>		<b>27</b>	<b>100.00</b>	<b>2,024</b>	<b>100.00</b>	<b>16</b>	<b>100.00</b>	<b>1,919</b>	<b>100.00</b>	<b>43</b>	<b>100.00</b>	<b>3,943</b>
MSA 0160*	low	0	0.00	88	0.91	2	2.82	76	0.78	2	0.94	164	0.85
	moderate	12	8.45	831	8.60	12	16.90	654	6.72	24	11.27	1,485	7.66
	middle	93	65.49	5,260	54.42	38	53.52	5,431	55.79	131	61.50	10,691	55.11
	upper	37	26.06	3,485	36.06	19	26.76	3,573	36.71	56	26.29	7,058	36.38
	zero & NAs	0	0.00	1	0.01	0	0.00	0	0.00	0	0.00	1	0.01
	<b>0.9 total</b>		<b>142</b>	<b>100.00</b>	<b>9,665</b>	<b>100.00</b>	<b>71</b>	<b>100.00</b>	<b>9,734</b>	<b>100.00</b>	<b>213</b>	<b>100.00</b>	<b>19,399</b>
Broome	low	0	0.00	5	0.26	1	2.33	7	0.34	1	1.41	12	0.30
	moderate	2	7.14	250	12.99	7	16.28	211	10.39	9	12.68	461	11.66
	middle	23	82.14	1,104	57.38	25	58.14	1,240	61.05	48	67.61	2,344	59.27
	upper	3	10.71	565	29.37	10	23.26	573	28.21	13	18.31	1,138	28.77
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>0.3 total</b>		<b>28</b>	<b>100.00</b>	<b>1,924</b>	<b>100.00</b>	<b>43</b>	<b>100.00</b>	<b>2,031</b>	<b>100.00</b>	<b>71</b>	<b>100.00</b>	<b>3,955</b>
Tioga*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	middle	5	55.56	92	29.97	1	20.00	91	32.27	6	42.86	183	31.07
	upper	4	44.44	215	70.03	4	80.00	191	67.73	8	57.14	406	68.93
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>0.1 total</b>		<b>9</b>	<b>100.00</b>	<b>307</b>	<b>100.00</b>	<b>5</b>	<b>100.00</b>	<b>282</b>	<b>100.00</b>	<b>14</b>	<b>100.00</b>	<b>589</b>
MSA 0960*	low	0	0.00	5	0.22	1	2.08	7	0.30	1	1.18	12	0.26
	moderate	2	5.41	250	11.21	7	14.58	211	9.12	9	10.59	461	10.15
	middle	28	75.68	1,196	53.61	26	54.17	1,331	57.54	54	63.53	2,527	55.61
	upper	7	18.92	780	34.96	14	29.17	764	33.03	21	24.71	1,544	33.98
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>0.3 total</b>		<b>37</b>	<b>100.00</b>	<b>2,231</b>	<b>100.00</b>	<b>48</b>	<b>100.00</b>	<b>2,313</b>	<b>100.00</b>	<b>85</b>	<b>100.00</b>	<b>4,544</b>

MSA/County/Area % of Total A/A Lending	Geography Income Level	Home Purchase				Refinancing				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Erie MSA 1280*	low	1	0.39	119	1.10	1	0.79	282	2.29	2	0.52	401	1.74
	moderate	28	10.98	752	6.98	19	14.96	1,022	8.30	47	12.30	1,774	7.68
	middle	143	56.08	5,047	46.85	61	48.03	5,716	46.41	204	53.40	10,763	46.61
	upper	83	32.55	4,853	45.05	46	36.22	5,297	43.01	129	33.77	10,150	43.96
	zero & NAs	0	0.00	2	0.02	0	0.00	0	0.00	0	0.00	2	0.01
	<b>1.5 total</b>	<b>255</b>	<b>100.00</b>	<b>10,773</b>	<b>100.00</b>	<b>127</b>	<b>100.00</b>	<b>12,317</b>	<b>100.00</b>	<b>382</b>	<b>100.00</b>	<b>23,090</b>	<b>100.00</b>
Chemung MSA 2335	low	0	0.00	2	0.21	0	0.00	1	0.08	0	0.00	3	0.14
	moderate	0	0.00	61	6.46	0	0.00	81	6.76	0	0.00	142	6.62
	middle	11	84.62	600	63.49	3	100.00	720	60.05	14	87.50	1,320	61.57
	upper	2	15.38	282	29.84	0	0.00	397	33.11	2	12.50	679	31.67
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>0.1 total</b>	<b>13</b>	<b>100.00</b>	<b>945</b>	<b>100.00</b>	<b>3</b>	<b>100.00</b>	<b>1,199</b>	<b>100.00</b>	<b>16</b>	<b>100.00</b>	<b>2,144</b>	<b>100.00</b>
Nassau	low	0	0.00	1	0.01	0	0.00	1	0.00	0	0.00	2	0.00
	moderate	156	8.61	1,233	7.89	101	6.88	1,688	6.06	257	7.84	2,921	6.71
	middle	1,144	63.13	10,749	68.79	980	66.80	20,158	72.32	2,124	64.78	30,907	71.05
	upper	512	28.26	3,641	23.30	386	26.31	6,025	21.61	898	27.39	9,666	22.22
	zero & NAs	0	0.00	2	0.01	0	0.00	3	0.01	0	0.00	5	0.01
	<b>13.3 total</b>	<b>1,812</b>	<b>100.00</b>	<b>15,626</b>	<b>100.00</b>	<b>1,467</b>	<b>100.00</b>	<b>27,875</b>	<b>100.00</b>	<b>3,279</b>	<b>100.00</b>	<b>43,501</b>	<b>100.00</b>
Suffolk	low	1	0.05	31	0.14	2	0.10	38	0.09	3	0.07	69	0.11
	moderate	641	30.00	5,356	24.51	466	23.12	7,325	18.08	1,107	26.66	12,681	20.34
	middle	1,246	58.31	14,002	64.07	1,292	64.09	28,288	69.84	2,538	61.11	42,290	67.82
	upper	248	11.61	2,444	11.18	254	12.60	4,834	11.93	502	12.09	7,278	11.67
	zero & NAs	1	0.05	20	0.09	2	0.10	20	0.05	3	0.07	40	0.06
	<b>16.8 total</b>	<b>2,137</b>	<b>100.00</b>	<b>21,853</b>	<b>100.00</b>	<b>2,016</b>	<b>100.00</b>	<b>40,505</b>	<b>100.00</b>	<b>4,153</b>	<b>100.00</b>	<b>62,358</b>	<b>100.00</b>
MSA 5380	low	1	0.03	32	0.09	2	0.06	39	0.06	3	0.04	71	0.07
	moderate	797	20.18	6,589	17.58	567	16.28	9,013	13.18	1,364	18.35	15,602	14.74
	middle	2,390	60.52	24,751	66.04	2,272	65.23	48,446	70.85	4,662	62.73	73,197	69.15
	upper	760	19.25	6,085	16.24	640	18.37	10,859	15.88	1,400	18.84	16,944	16.01
	zero & NAs	1	0.03	22	0.06	2	0.06	23	0.03	3	0.04	45	0.04
	<b>30.1 total</b>	<b>3,949</b>	<b>100.00</b>	<b>37,479</b>	<b>100.00</b>	<b>3,483</b>	<b>100.00</b>	<b>68,380</b>	<b>100.00</b>	<b>7,432</b>	<b>100.00</b>	<b>105,859</b>	<b>100.00</b>
Bronx	low	155	24.49	601	15.07	25	10.33	428	10.71	180	20.57	1,029	12.89
	moderate	54	8.53	487	12.21	39	16.12	542	13.56	93	10.63	1,029	12.89
	middle	154	24.33	1,394	34.95	75	30.99	1,484	37.13	229	26.17	2,878	36.04
	upper	269	42.50	1,504	37.70	103	42.56	1,541	38.55	372	42.51	3,045	38.13
	zero & NAs	1	0.16	3	0.08	0	0.00	2	0.05	1	0.11	5	0.06
	<b>3.5 total</b>	<b>633</b>	<b>100.00</b>	<b>3,989</b>	<b>100.00</b>	<b>242</b>	<b>100.00</b>	<b>3,997</b>	<b>100.00</b>	<b>875</b>	<b>100.00</b>	<b>7,986</b>	<b>100.00</b>
Kings	low	279	12.60	1,199	9.60	52	6.00	872	6.57	331	10.74	2,071	8.04
	moderate	357	16.12	2,714	21.73	174	20.07	3,055	23.03	531	17.23	5,769	22.40
	middle	951	42.95	5,371	43.00	354	40.83	5,680	42.81	1,305	42.36	11,051	42.90
	upper	611	27.60	3,166	25.35	284	32.76	3,631	27.37	895	29.05	6,797	26.39
	zero & NAs	16	0.72	41	0.33	3	0.35	29	0.22	19	0.62	70	0.27
	<b>12.5 total</b>	<b>2,214</b>	<b>100.00</b>	<b>12,491</b>	<b>100.00</b>	<b>867</b>	<b>100.00</b>	<b>13,267</b>	<b>100.00</b>	<b>3,081</b>	<b>100.00</b>	<b>25,758</b>	<b>100.00</b>
New York	low	82	3.52	299	3.24	14	0.82	180	2.31	96	2.38	479	2.81
	moderate	197	8.45	634	6.86	76	4.45	464	5.94	273	6.76	1,098	6.44
	middle	174	7.46	609	6.59	132	7.74	538	6.89	306	7.58	1,147	6.73
	upper	1,876	80.48	7,680	83.15	1,484	86.99	6,619	84.77	3,360	83.23	14,299	83.89
	zero & NAs	2	0.09	14	0.15	0	0.00	7	0.09	2	0.05	21	0.12
	<b>16.4 total</b>	<b>2,331</b>	<b>100.00</b>	<b>9,236</b>	<b>100.00</b>	<b>1,706</b>	<b>100.00</b>	<b>7,808</b>	<b>100.00</b>	<b>4,037</b>	<b>100.00</b>	<b>17,044</b>	<b>100.00</b>

MSA/County/Area % of Total A/A Lending	Geography Income Level	Home Purchase				Refinancing				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Putnam	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	middle	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	upper	95	100.00	1,726	100.00	93	100.00	2,464	100.00	188	100.00	4,190	100.00
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>0.8 total</b>		<b>95</b>	<b>100.00</b>	<b>1,726</b>	<b>100.00</b>	<b>93</b>	<b>100.00</b>	<b>2,464</b>	<b>100.00</b>	<b>188</b>	<b>100.00</b>	<b>4,190</b>	<b>100.00</b>
Queens	low	9	0.35	69	0.38	3	0.31	79	0.44	12	0.34	148	0.41
	moderate	166	6.37	1,300	7.14	63	6.47	1,112	6.18	229	6.39	2,412	6.67
	middle	1,245	47.76	8,928	49.03	417	42.81	8,611	47.89	1,662	46.41	17,539	48.47
	upper	1,187	45.53	7,886	43.31	491	50.41	8,153	45.34	1,678	46.86	16,039	44.32
	zero & NAs	0	0.00	26	0.14	0	0.00	25	0.14	0	0.00	51	0.14
<b>14.5 total</b>		<b>2,607</b>	<b>100.00</b>	<b>18,209</b>	<b>100.00</b>	<b>974</b>	<b>100.00</b>	<b>17,980</b>	<b>100.00</b>	<b>3,581</b>	<b>100.00</b>	<b>36,189</b>	<b>100.00</b>
Richmond	low	9	1.87	106	1.71	9	3.80	120	1.62	18	2.50	226	1.66
	moderate	6	1.24	48	0.77	1	0.42	50	0.67	7	0.97	98	0.72
	middle	94	19.50	1,145	18.42	47	19.83	1,164	15.67	141	19.61	2,309	16.93
	upper	373	77.39	4,916	79.10	180	75.95	6,092	82.04	553	76.91	11,008	80.70
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>2.9 total</b>		<b>482</b>	<b>100.00</b>	<b>6,215</b>	<b>100.00</b>	<b>237</b>	<b>100.00</b>	<b>7,426</b>	<b>100.00</b>	<b>719</b>	<b>100.00</b>	<b>13,641</b>	<b>100.00</b>
Rockland	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	1	0.45	15	0.41	2	0.88	25	0.44	3	0.67	40	0.43
	middle	32	14.48	308	8.37	12	5.26	284	5.05	44	9.80	592	6.36
	upper	188	85.07	3,354	91.09	214	93.86	5,312	94.45	402	89.53	8,666	93.12
	zero & NAs	0	0.00	5	0.14	0	0.00	3	0.05	0	0.00	8	0.09
<b>1.8 total</b>		<b>221</b>	<b>100.00</b>	<b>3,682</b>	<b>100.00</b>	<b>228</b>	<b>100.00</b>	<b>5,624</b>	<b>100.00</b>	<b>449</b>	<b>100.00</b>	<b>9,306</b>	<b>100.00</b>
Westchester	low	1	0.08	23	0.19	1	0.15	13	0.09	2	0.10	36	0.14
	moderate	28	2.20	300	2.46	14	2.06	272	1.97	42	2.15	572	2.20
	middle	101	7.95	1,194	9.78	65	9.57	1,094	7.93	166	8.51	2,288	8.79
	upper	1,141	89.77	10,695	87.58	599	88.22	12,425	90.01	1,740	89.23	23,120	88.87
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>7.9 total</b>		<b>1,271</b>	<b>100.00</b>	<b>12,212</b>	<b>100.00</b>	<b>679</b>	<b>100.00</b>	<b>13,804</b>	<b>100.00</b>	<b>1,950</b>	<b>100.00</b>	<b>26,016</b>	<b>100.00</b>
MSA 5600	low	535	5.43	2,297	3.39	104	2.07	1,692	2.34	639	4.29	3,989	2.85
	moderate	809	8.21	5,498	8.11	369	7.34	5,520	7.63	1,178	7.92	11,018	7.86
	middle	2,751	27.92	18,949	27.96	1,102	21.93	18,855	26.05	3,853	25.89	37,804	26.98
	upper	5,740	58.25	40,927	60.40	3,448	68.60	46,237	63.89	9,188	61.75	87,164	62.20
	zero & NAs	19	0.19	89	0.13	3	0.06	66	0.09	22	0.15	155	0.11
<b>60.4 total</b>		<b>9,854</b>	<b>100.00</b>	<b>67,760</b>	<b>100.00</b>	<b>5,026</b>	<b>100.00</b>	<b>72,370</b>	<b>100.00</b>	<b>14,880</b>	<b>100.00</b>	<b>140,130</b>	<b>100.00</b>
Orange* MSA 5660*	low	13	41.94	102	18.96	4	21.05	58	9.90	17	34.00	160	14.23
	moderate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	middle	9	29.03	174	32.34	7	36.84	192	32.76	16	32.00	366	32.56
	upper	9	29.03	262	48.70	8	42.11	336	57.34	17	34.00	598	53.20
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>0.2 total</b>		<b>31</b>	<b>100.00</b>	<b>538</b>	<b>100.00</b>	<b>19</b>	<b>100.00</b>	<b>586</b>	<b>100.00</b>	<b>50</b>	<b>100.00</b>	<b>1,124</b>	<b>100.00</b>
Monroe	low	7	1.55	157	1.46	7	2.92	198	1.83	14	2.02	355	1.64
	moderate	45	9.93	879	8.17	9	3.75	565	5.22	54	7.79	1,444	6.69
	middle	214	47.24	5,092	47.31	117	48.75	4,981	45.99	331	47.76	10,073	46.65
	upper	187	41.28	4,634	43.05	107	44.58	5,086	46.96	294	42.42	9,720	45.01
	zero & NAs	0	0.00	1	0.01	0	0.00	1	0.01	0	0.00	2	0.01
<b>2.8 total</b>		<b>453</b>	<b>100.00</b>	<b>10,763</b>	<b>100.00</b>	<b>240</b>	<b>100.00</b>	<b>10,831</b>	<b>100.00</b>	<b>693</b>	<b>100.00</b>	<b>21,594</b>	<b>100.00</b>
Ontario*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	2	4.55	24	2.35	1	3.70	33	3.01	3	4.23	57	2.69
	middle	30	68.18	641	62.72	22	81.48	792	72.33	52	73.24	1,433	67.69
	upper	12	27.27	357	34.93	4	14.81	270	24.66	16	22.54	627	29.62
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>0.3 total</b>		<b>44</b>	<b>100.00</b>	<b>1,022</b>	<b>100.00</b>	<b>27</b>	<b>100.00</b>	<b>1,095</b>	<b>100.00</b>	<b>71</b>	<b>100.00</b>	<b>2,117</b>	<b>100.00</b>

MSA/County/Area % of Total A/A Lending	Geography Income Level	Home Purchase				Refinancing				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Wayne*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	11	22.92	55	7.08	0	0.00	76	7.88	11	18.64	131	7.52
	middle	34	70.83	690	88.80	10	90.91	831	86.20	44	74.58	1,521	87.36
	upper	3	6.25	32	4.12	1	9.09	57	5.91	4	6.78	89	5.11
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>0.2 total</b>		<b>48</b>	<b>100.00</b>	<b>777</b>	<b>100.00</b>	<b>11</b>	<b>100.00</b>	<b>964</b>	<b>100.00</b>	<b>59</b>	<b>100.00</b>	<b>1,741</b>	<b>100.00</b>
MSA 6840*	low	7	1.28	157	1.25	7	2.52	198	1.54	14	1.70	355	1.39
	moderate	58	10.64	958	7.63	10	3.60	674	5.23	68	8.26	1,632	6.41
	middle	278	51.01	6,423	51.13	149	53.60	6,604	51.23	427	51.88	13,027	51.18
	upper	202	37.06	5,023	39.99	112	40.29	5,413	41.99	314	38.15	10,436	41.00
	zero & NAs	0	0.00	1	0.01	0	0.00	1	0.01	0	0.00	2	0.01
<b>3.3 total</b>		<b>545</b>	<b>100.00</b>	<b>12,562</b>	<b>100.00</b>	<b>278</b>	<b>100.00</b>	<b>12,890</b>	<b>100.00</b>	<b>823</b>	<b>100.00</b>	<b>25,452</b>	<b>100.00</b>
Madison*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	12	25.00	78	13.13	2	10.53	109	13.47	14	20.90	187	13.33
	middle	34	70.83	449	75.59	15	78.95	614	75.90	49	73.13	1,063	75.77
	upper	2	4.17	67	11.28	2	10.53	86	10.63	4	5.97	153	10.91
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>0.3 total</b>		<b>48</b>	<b>100.00</b>	<b>594</b>	<b>100.00</b>	<b>19</b>	<b>100.00</b>	<b>809</b>	<b>100.00</b>	<b>67</b>	<b>100.00</b>	<b>1,403</b>	<b>100.00</b>
Onondaga	low	10	2.42	53	0.88	0	0.00	66	1.13	10	1.83	119	1.00
	moderate	31	7.49	285	4.74	7	5.30	262	4.48	38	6.96	547	4.61
	middle	193	46.62	2,818	46.88	58	43.94	2,673	45.75	251	45.97	5,491	46.32
	upper	180	43.48	2,855	47.50	67	50.76	2,842	48.64	247	45.24	5,697	48.06
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>2.2 total</b>		<b>414</b>	<b>100.00</b>	<b>6,011</b>	<b>100.00</b>	<b>132</b>	<b>100.00</b>	<b>5,843</b>	<b>100.00</b>	<b>546</b>	<b>100.00</b>	<b>11,854</b>	<b>100.00</b>
Oswego*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	5	17.86	117	17.01	1	14.29	141	16.28	6	17.14	258	16.60
	middle	23	82.14	560	81.40	5	71.43	700	80.83	28	80.00	1,260	81.08
	upper	0	0.00	11	1.60	1	14.29	25	2.89	1	2.86	36	2.32
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>0.1 total</b>		<b>28</b>	<b>100.00</b>	<b>688</b>	<b>100.00</b>	<b>7</b>	<b>100.00</b>	<b>866</b>	<b>100.00</b>	<b>35</b>	<b>100.00</b>	<b>1,554</b>	<b>100.00</b>
MSA 8160*	low	10	2.04	53	0.73	0	0.00	66	0.88	10	1.54	119	0.80
	moderate	48	9.80	480	6.58	10	6.33	512	6.81	58	8.95	992	6.70
	middle	250	51.02	3,827	52.47	78	49.37	3,987	53.03	328	50.62	7,814	52.76
	upper	182	37.14	2,933	40.22	70	44.30	2,953	39.28	252	38.89	5,886	39.74
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>2.6 total</b>		<b>490</b>	<b>100.00</b>	<b>7,293</b>	<b>100.00</b>	<b>158</b>	<b>100.00</b>	<b>7,518</b>	<b>100.00</b>	<b>648</b>	<b>100.00</b>	<b>14,811</b>	<b>100.00</b>
Oneida MSA 8680*	low	0	0.00	3	0.15	0	0.00	5	0.19	0	0.00	8	0.17
	moderate	5	5.15	126	6.31	4	14.81	166	6.17	9	7.26	292	6.23
	middle	59	60.82	1,103	55.21	12	44.44	1,424	52.90	71	57.26	2,527	53.88
	upper	33	34.02	760	38.04	11	40.74	1,095	40.68	44	35.48	1,855	39.55
	zero & NAs	0	0.00	6	0.30	0	0.00	2	0.07	0	0.00	8	0.17
<b>0.5 total</b>		<b>97</b>	<b>100.00</b>	<b>1,998</b>	<b>100.00</b>	<b>27</b>	<b>100.00</b>	<b>2,692</b>	<b>100.00</b>	<b>124</b>	<b>100.00</b>	<b>4,690</b>	<b>100.00</b>
<b>NYS A/A TOTAL</b>	low	567	3.68	2,858	1.89	121	1.31	2,424	1.28	688	2.79	5,282	1.55
	moderate	1,759	11.41	15,545	10.28	998	10.80	17,853	9.40	2,757	11.18	33,398	9.79
	middle	6,012	39.01	67,330	44.52	3,748	40.56	92,706	48.79	9,760	39.59	160,036	46.90
	upper	7,055	45.77	65,390	43.23	4,368	47.27	76,924	40.49	11,423	46.34	142,314	41.70
	zero & NAs	20	0.13	121	0.08	5	0.05	92	0.05	25	0.10	213	0.06
<b>100.0 total</b>		<b>15,413</b>	<b>100.00</b>	<b>151,244</b>	<b>100.00</b>	<b>9,240</b>	<b>100.00</b>	<b>189,999</b>	<b>100.00</b>	<b>24,653</b>	<b>100.00</b>	<b>341,243</b>	<b>100.00</b>

<sup>1</sup> Figures exclude home improvement and multifamily loans. The bank originated 53 home improvement loans totaling \$ 5.1 million and 9 multifamily loans totaling \$28.9 million.

<sup>2</sup> These figures exclude bank's purchased loans from its affiliates. Aggregate figures include loans originated only.

\* Bank included only parts of the county or MSA in its assessment area

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

## HMDA LOAN ORIGINATIONS AND PURCHASES<sup>1</sup> -- YEAR 2002

### GEOGRAPHY INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

MSA/County/Area % of Total A/A Lending	Geography Income Level	Home Purchase				Refinancing				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Albany*	low	1	2.44	63	1.62	1	2.44	38	0.71	2	2.44	101	1.09
	moderate	7	17.07	320	8.25	3	7.32	243	4.53	10	12.20	563	6.09
	middle	18	43.90	1,787	46.08	19	46.34	2,565	47.81	37	45.12	4,352	47.08
	upper	15	36.59	1,708	44.04	18	43.90	2,519	46.95	33	40.24	4,227	45.73
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>0.3 total</b>		<b>41</b>	<b>100.00</b>	<b>3,878</b>	<b>100.00</b>	<b>41</b>	<b>100.00</b>	<b>5,365</b>	<b>100.00</b>	<b>82</b>	<b>100.00</b>	<b>9,243</b>
Rensselaer*	low	0	0.00	22	1.69	0	0.00	17	1.17	0	0.00	39	1.42
	moderate	4	22.22	144	11.09	5	45.45	157	10.81	9	31.03	301	10.94
	middle	11	61.11	906	69.75	4	36.36	966	66.53	15	51.72	1,872	68.05
	upper	3	16.67	227	17.47	2	18.18	312	21.49	5	17.24	539	19.59
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>0.1 total</b>		<b>18</b>	<b>100.00</b>	<b>1,299</b>	<b>100.00</b>	<b>11</b>	<b>100.00</b>	<b>1,452</b>	<b>100.00</b>	<b>29</b>	<b>100.00</b>	<b>2,751</b>
Saratoga*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	10	22.73	207	6.77	3	9.09	243	5.67	13	16.88	450	6.13
	middle	19	43.18	1,750	57.26	21	63.64	2,436	56.84	40	51.95	4,186	57.01
	upper	15	34.09	1,099	35.96	9	27.27	1,606	37.47	24	31.17	2,705	36.84
	zero & NAs	0	0.00	0	0.00	0	0.00	1	0.02	0	0.00	1	0.01
	<b>0.3 total</b>		<b>44</b>	<b>100.00</b>	<b>3,056</b>	<b>100.00</b>	<b>33</b>	<b>100.00</b>	<b>4,286</b>	<b>100.00</b>	<b>77</b>	<b>100.00</b>	<b>7,342</b>
Schenectady*	low	0	0.00	34	1.47	0	0.00	27	1.04	0	0.00	61	1.24
	moderate	6	20.00	390	16.85	2	7.41	231	8.92	8	14.04	621	12.66
	middle	19	63.33	1,201	51.88	18	66.67	1,423	54.92	37	64.91	2,624	53.49
	upper	5	16.67	690	29.81	7	25.93	910	35.12	12	21.05	1,600	32.61
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>0.2 total</b>		<b>30</b>	<b>100.00</b>	<b>2,315</b>	<b>100.00</b>	<b>27</b>	<b>100.00</b>	<b>2,591</b>	<b>100.00</b>	<b>57</b>	<b>100.00</b>	<b>4,906</b>
MSA 0160*	low	1	0.75	119	1.13	1	0.89	82	0.60	2	0.82	201	0.83
	moderate	27	20.30	1,061	10.06	13	11.61	874	6.38	40	16.33	1,935	7.98
	middle	67	50.38	5,644	53.51	62	55.36	7,390	53.97	129	52.65	13,034	53.77
	upper	38	28.57	3,724	35.31	36	32.14	5,347	39.05	74	30.20	9,071	37.42
	zero & NAs	0	0.00	0	0.00	0	0.00	1	0.01	0	0.00	1	0.00
	<b>0.9 total</b>		<b>133</b>	<b>100.00</b>	<b>10,548</b>	<b>100.00</b>	<b>112</b>	<b>100.00</b>	<b>13,694</b>	<b>100.00</b>	<b>245</b>	<b>100.00</b>	<b>24,242</b>
Broome	low	0	0.00	6	0.34	1	5.88	11	0.47	1	3.85	17	0.41
	moderate	1	11.11	223	12.56	2	11.76	241	10.32	3	11.54	464	11.29
	middle	6	66.67	1,066	60.06	12	70.59	1,374	58.84	18	69.23	2,440	59.37
	upper	2	22.22	480	27.04	2	11.76	709	30.36	4	15.38	1,189	28.93
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>0.1 total</b>		<b>9</b>	<b>100.00</b>	<b>1,775</b>	<b>100.00</b>	<b>17</b>	<b>100.00</b>	<b>2,335</b>	<b>100.00</b>	<b>26</b>	<b>100.00</b>	<b>4,110</b>
Tioga*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	middle	2	50.00	89	31.23	0	0.00	100	26.46	2	33.33	189	28.51
	upper	2	50.00	196	68.77	2	100.00	277	73.28	4	66.67	473	71.34
	zero & NAs	0	0.00	0	0.00	0	0.00	1	0.26	0	0.00	1	0.15
	<b>0.0 total</b>		<b>4</b>	<b>100.00</b>	<b>285</b>	<b>100.00</b>	<b>2</b>	<b>100.00</b>	<b>378</b>	<b>100.00</b>	<b>6</b>	<b>100.00</b>	<b>663</b>
MSA 0960*	low	0	0.00	6	0.29	1	5.26	11	0.41	1	3.13	17	0.36
	moderate	1	7.69	223	10.83	2	10.53	241	8.88	3	9.38	464	9.72
	middle	8	61.54	1,155	56.07	12	63.16	1,474	54.33	20	62.50	2,629	55.08
	upper	4	30.77	676	32.82	4	21.05	986	36.34	8	25.00	1,662	34.82
	zero & NAs	0	0.00	0	0.00	0	0.00	1	0.04	0	0.00	1	0.02
	<b>0.1 total</b>		<b>13</b>	<b>100.00</b>	<b>2,060</b>	<b>100.00</b>	<b>19</b>	<b>100.00</b>	<b>2,713</b>	<b>100.00</b>	<b>32</b>	<b>100.00</b>	<b>4,773</b>

MSA/County/Area % of Total A/A Lending	Geography Income Level	Home Purchase				Refinancing				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Erie MSA 1280*	low	2	0.71	87	0.78	5	2.84	174	1.33	7	1.54	261	1.08
	moderate	37	13.21	754	6.75	19	10.80	918	7.01	56	12.28	1,672	6.89
	middle	160	57.14	5,217	46.70	93	52.84	6,157	47.04	253	55.48	11,374	46.88
	upper	81	28.93	5,111	45.75	59	33.52	5,837	44.59	140	30.70	10,948	45.12
	zero & NAs	0	0.00	3	0.03	0	0.00	4	0.03	0	0.00	7	0.03
	<b>1.6 total</b>	<b>280</b>	<b>100.00</b>	<b>11,172</b>	<b>100.00</b>	<b>176</b>	<b>100.00</b>	<b>13,090</b>	<b>100.00</b>	<b>456</b>	<b>100.00</b>	<b>24,262</b>	<b>100.00</b>
Chemung MSA 2335	low	0	0.00	3	0.37	0	0.00	8	0.58	0	0.00	11	0.50
	moderate	2	20.00	48	5.88	2	22.22	86	6.29	4	21.05	134	6.14
	middle	7	70.00	523	64.09	3	33.33	849	62.06	10	52.63	1,372	62.82
	upper	1	10.00	242	29.66	4	44.44	425	31.07	5	26.32	667	30.54
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>0.1 total</b>	<b>10</b>	<b>100.00</b>	<b>816</b>	<b>100.00</b>	<b>9</b>	<b>100.00</b>	<b>1,368</b>	<b>100.00</b>	<b>19</b>	<b>100.00</b>	<b>2,184</b>	<b>100.00</b>
Nassau	low	0	0.00	0	0.00	0	0.00	2	0.00	0	0.00	2	0.00
	moderate	129	8.07	1,277	7.65	110	6.21	2,468	6.02	239	7.09	3,745	6.49
	middle	1,016	63.54	11,244	67.39	1,121	63.33	28,735	70.10	2,137	63.43	39,979	69.32
	upper	454	28.39	4,164	24.96	539	30.45	9,781	23.86	993	29.47	13,945	24.18
	zero & NAs	0	0.00	1	0.01	0	0.00	3	0.01	0	0.00	4	0.01
	<b>12.0 total</b>	<b>1,599</b>	<b>100.00</b>	<b>16,686</b>	<b>100.00</b>	<b>1,770</b>	<b>100.00</b>	<b>40,989</b>	<b>100.00</b>	<b>3,369</b>	<b>100.00</b>	<b>57,675</b>	<b>100.00</b>
Suffolk	low	3	0.15	23	0.10	1	0.04	42	0.07	4	0.09	65	0.08
	moderate	627	31.09	5,629	24.57	502	21.71	11,236	19.13	1,129	26.08	16,865	20.66
	middle	1,214	60.19	14,818	64.67	1,506	65.14	40,301	68.62	2,720	62.83	55,119	67.51
	upper	172	8.53	2,422	10.57	298	12.89	7,101	12.09	470	10.86	9,523	11.66
	zero & NAs	1	0.05	21	0.09	5	0.22	51	0.09	6	0.14	72	0.09
	<b>15.4 total</b>	<b>2,017</b>	<b>100.00</b>	<b>22,913</b>	<b>100.00</b>	<b>2,312</b>	<b>100.00</b>	<b>58,731</b>	<b>100.00</b>	<b>4,329</b>	<b>100.00</b>	<b>81,644</b>	<b>100.00</b>
MSA 5380	low	3	0.08	23	0.06	1	0.02	44	0.04	4	0.05	67	0.05
	moderate	756	20.91	6,906	17.44	612	14.99	13,704	13.74	1,368	17.77	20,610	14.79
	middle	2,230	61.67	26,062	65.81	2,627	64.36	69,036	69.23	4,857	63.09	95,098	68.26
	upper	626	17.31	6,586	16.63	837	20.50	16,882	16.93	1,463	19.00	23,468	16.84
	zero & NAs	1	0.03	22	0.06	5	0.12	54	0.05	6	0.08	76	0.05
	<b>27.4 total</b>	<b>3,616</b>	<b>100.00</b>	<b>39,599</b>	<b>100.00</b>	<b>4,082</b>	<b>100.00</b>	<b>99,720</b>	<b>100.00</b>	<b>7,698</b>	<b>100.00</b>	<b>139,319</b>	<b>100.00</b>
Bronx	low	66	12.09	702	16.40	30	8.72	601	10.09	96	10.79	1,303	12.73
	moderate	78	14.29	554	12.94	42	12.21	771	12.95	120	13.48	1,325	12.95
	middle	179	32.78	1,570	36.67	98	28.49	2,205	37.03	277	31.12	3,775	36.88
	upper	223	40.84	1,450	33.87	174	50.58	2,370	39.81	397	44.61	3,820	37.32
	zero & NAs	0	0.00	5	0.12	0	0.00	7	0.12	0	0.00	12	0.12
	<b>3.2 total</b>	<b>546</b>	<b>100.00</b>	<b>4,281</b>	<b>100.00</b>	<b>344</b>	<b>100.00</b>	<b>5,954</b>	<b>100.00</b>	<b>890</b>	<b>100.00</b>	<b>10,235</b>	<b>100.00</b>
Kings	low	367	15.44	1,630	12.00	73	5.50	1,271	6.68	440	11.88	2,901	8.90
	moderate	403	16.95	3,051	22.46	253	19.07	4,326	22.74	656	17.71	7,377	22.62
	middle	1,005	42.28	5,660	41.66	492	37.08	7,975	41.92	1,497	40.42	13,635	41.81
	upper	599	25.20	3,209	23.62	494	37.23	5,394	28.35	1,093	29.51	8,603	26.38
	zero & NAs	3	0.13	35	0.26	15	1.13	58	0.30	18	0.49	93	0.29
	<b>13.2 total</b>	<b>2,377</b>	<b>100.00</b>	<b>13,585</b>	<b>100.00</b>	<b>1,327</b>	<b>100.00</b>	<b>19,024</b>	<b>100.00</b>	<b>3,704</b>	<b>100.00</b>	<b>32,609</b>	<b>100.00</b>
New York	low	182	7.09	507	4.31	36	1.10	277	1.89	218	3.74	784	2.97
	moderate	175	6.82	732	6.22	131	4.01	747	5.10	306	5.25	1,479	5.60
	middle	237	9.24	946	8.04	229	7.01	1,053	7.18	466	7.99	1,999	7.56
	upper	1,971	76.81	9,557	81.21	2,869	87.87	12,565	85.73	4,840	83.00	22,122	83.72
	zero & NAs	1	0.04	26	0.22	0	0.00	15	0.10	1	0.02	41	0.16
	<b>20.7 total</b>	<b>2,566</b>	<b>100.00</b>	<b>11,763</b>	<b>100.00</b>	<b>3,265</b>	<b>100.00</b>	<b>14,657</b>	<b>100.00</b>	<b>5,831</b>	<b>100.00</b>	<b>26,425</b>	<b>100.00</b>
Putnam	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	middle	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	upper	79	100.00	1,763	100.00	105	100.00	3,547	100.00	184	100.00	5,310	100.00
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>0.7 total</b>	<b>79</b>	<b>100.00</b>	<b>1,763</b>	<b>100.00</b>	<b>105</b>	<b>100.00</b>	<b>3,547</b>	<b>100.00</b>	<b>184</b>	<b>100.00</b>	<b>5,310</b>	<b>100.00</b>

MSA/County/Area % of Total A/A Lending	Geography Income Level	Home Purchase				Refinancing				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Queens	low	8	0.30	91	0.48	2	0.14	119	0.46	10	0.24	210	0.47
	moderate	172	6.41	1,400	7.35	82	5.56	1,621	6.21	254	6.11	3,021	6.69
	middle	1,289	48.03	9,150	48.04	679	46.00	12,412	47.57	1,968	47.31	21,562	47.77
	upper	1,212	45.16	8,375	43.97	711	48.17	11,909	45.64	1,923	46.23	20,284	44.93
	zero & NAs	3	0.11	32	0.17	2	0.14	32	0.12	5	0.12	64	0.14
	<b>14.8 total</b>	<b>2,684</b>	<b>100.00</b>	<b>19,048</b>	<b>100.00</b>	<b>1,476</b>	<b>100.00</b>	<b>26,093</b>	<b>100.00</b>	<b>4,160</b>	<b>100.00</b>	<b>45,141</b>	<b>100.00</b>
Richmond	low	16	3.49	247	3.87	5	1.60	175	1.58	21	2.72	422	2.41
	moderate	10	2.18	102	1.60	4	1.28	99	0.89	14	1.81	201	1.15
	middle	69	15.03	1,141	17.86	39	12.46	1,649	14.85	108	13.99	2,790	15.95
	upper	364	79.30	4,898	76.65	265	84.66	9,177	82.65	629	81.48	14,075	80.46
	zero & NAs	0	0.00	2	0.03	0	0.00	3	0.03	0	0.00	5	0.03
	<b>2.7 total</b>	<b>459</b>	<b>100.00</b>	<b>6,390</b>	<b>100.00</b>	<b>313</b>	<b>100.00</b>	<b>11,103</b>	<b>100.00</b>	<b>772</b>	<b>100.00</b>	<b>17,493</b>	<b>100.00</b>
Rockland	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	1	0.56	26	0.72	2	0.82	30	0.36	3	0.71	56	0.47
	middle	19	10.73	321	8.86	19	7.79	459	5.55	38	9.03	780	6.56
	upper	157	88.70	3,271	90.23	223	91.39	7,772	93.96	380	90.26	11,043	92.82
	zero & NAs	0	0.00	7	0.19	0	0.00	11	0.13	0	0.00	18	0.15
	<b>1.5 total</b>	<b>177</b>	<b>100.00</b>	<b>3,625</b>	<b>100.00</b>	<b>244</b>	<b>100.00</b>	<b>8,272</b>	<b>100.00</b>	<b>421</b>	<b>100.00</b>	<b>11,897</b>	<b>100.00</b>
Westchester	low	2	0.17	32	0.26	0	0.00	21	0.09	2	0.09	53	0.15
	moderate	24	2.02	334	2.71	16	1.61	409	1.80	40	1.83	743	2.12
	middle	97	8.16	1,234	10.02	70	7.04	1,611	7.07	167	7.65	2,845	8.11
	upper	1,066	89.66	10,718	87.00	908	91.35	20,737	91.03	1,974	90.43	31,455	89.62
	zero & NAs	0	0.00	1	0.01	0	0.00	2	0.01	0	0.00	3	0.01
	<b>7.8 total</b>	<b>1,189</b>	<b>100.00</b>	<b>12,319</b>	<b>100.00</b>	<b>994</b>	<b>100.00</b>	<b>22,780</b>	<b>100.00</b>	<b>2,183</b>	<b>100.00</b>	<b>35,099</b>	<b>100.00</b>
MSA 5600	low	641	6.36	3,209	4.41	146	1.81	2,464	2.21	787	4.34	5,673	3.08
	moderate	863	8.56	6,199	8.52	530	6.57	8,003	7.18	1,393	7.68	14,202	7.71
	middle	2,895	28.73	20,022	27.51	1,626	20.15	27,364	24.56	4,521	24.92	47,386	25.72
	upper	5,671	56.28	43,241	59.41	5,749	71.26	73,471	65.93	11,420	62.94	116,712	63.36
	zero & NAs	7	0.07	108	0.15	17	0.21	128	0.11	24	0.13	236	0.13
	<b>64.5 total</b>	<b>10,077</b>	<b>100.00</b>	<b>72,779</b>	<b>100.00</b>	<b>8,068</b>	<b>100.00</b>	<b>111,430</b>	<b>100.00</b>	<b>18,145</b>	<b>100.00</b>	<b>184,209</b>	<b>100.00</b>
Orange* MSA 5660*	low	11	50.00	133	22.06	6	22.22	95	9.91	17	34.69	228	14.60
	moderate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	middle	6	27.27	190	31.51	5	18.52	327	34.10	11	22.45	517	33.10
	upper	5	22.73	280	46.43	16	59.26	537	56.00	21	42.86	817	52.30
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>0.2 total</b>	<b>22</b>	<b>100.00</b>	<b>603</b>	<b>100.00</b>	<b>27</b>	<b>100.00</b>	<b>959</b>	<b>100.00</b>	<b>49</b>	<b>100.00</b>	<b>1,562</b>	<b>100.00</b>
Monroe	low	11	2.57	154	1.43	13	3.89	209	1.45	24	3.15	363	1.44
	moderate	64	14.95	812	7.55	34	10.18	710	4.91	98	12.86	1,522	6.04
	middle	217	50.70	5,350	49.74	154	46.11	6,373	44.08	371	48.69	11,723	46.50
	upper	135	31.54	4,438	41.26	133	39.82	7,165	49.56	268	35.17	11,603	46.02
	zero & NAs	1	0.23	2	0.02	0	0.00	0	0.00	1	0.13	2	0.01
	<b>2.7 total</b>	<b>428</b>	<b>100.00</b>	<b>10,756</b>	<b>100.00</b>	<b>334</b>	<b>100.00</b>	<b>14,457</b>	<b>100.00</b>	<b>762</b>	<b>100.00</b>	<b>25,213</b>	<b>100.00</b>
Ontario*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	1	2.78	35	3.51	2	8.00	37	2.31	3	4.92	72	2.77
	middle	18	50.00	599	60.08	16	64.00	1,144	71.41	34	55.74	1,743	67.06
	upper	17	47.22	363	36.41	7	28.00	421	26.28	24	39.34	784	30.17
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>0.2 total</b>	<b>36</b>	<b>100.00</b>	<b>997</b>	<b>100.00</b>	<b>25</b>	<b>100.00</b>	<b>1,602</b>	<b>100.00</b>	<b>61</b>	<b>100.00</b>	<b>2,599</b>	<b>100.00</b>
Wayne*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	7	19.44	45	5.29	0	0.00	63	4.93	7	10.77	108	5.08
	middle	26	72.22	760	89.31	26	89.66	1,151	90.13	52	80.00	1,911	89.80
	upper	3	8.33	46	5.41	3	10.34	63	4.93	6	9.23	109	5.12
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>0.2 total</b>	<b>36</b>	<b>100.00</b>	<b>851</b>	<b>100.00</b>	<b>29</b>	<b>100.00</b>	<b>1,277</b>	<b>100.00</b>	<b>65</b>	<b>100.00</b>	<b>2,128</b>	<b>100.00</b>

MSA/County/Area % of Total A/A Lending	Geography Income Level	Home Purchase				Refinancing				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
<b>MSA 6840*</b>	low	11	2.20	154	1.22	13	3.35	209	1.21	24	2.70	363	1.21
	moderate	72	14.40	892	7.08	36	9.28	810	4.67	108	12.16	1,702	5.68
	middle	261	52.20	6,709	53.23	196	50.52	8,668	50.00	457	51.46	15,377	51.36
	upper	155	31.00	4,847	38.46	143	36.86	7,649	44.12	298	33.56	12,496	41.74
	zero & NAs	1	0.20	2	0.02	0	0.00	0	0.00	1	0.11	2	0.01
	<b>3.2 total</b>	<b>500</b>	<b>100.00</b>	<b>12,604</b>	<b>100.00</b>	<b>388</b>	<b>100.00</b>	<b>17,336</b>	<b>100.00</b>	<b>888</b>	<b>100.00</b>	<b>29,940</b>	<b>100.00</b>
Madison*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	3	13.04	104	16.20	0	0.00	119	12.85	3	8.11	223	14.22
	middle	18	78.26	461	71.81	13	92.86	671	72.46	31	83.78	1,132	72.19
	upper	2	8.70	77	11.99	1	7.14	136	14.69	3	8.11	213	13.58
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>0.1 total</b>	<b>23</b>	<b>100.00</b>	<b>642</b>	<b>100.00</b>	<b>14</b>	<b>100.00</b>	<b>926</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>1,568</b>	<b>100.00</b>
Onondaga	low	6	2.23	57	0.88	2	1.10	86	1.04	8	1.77	143	0.97
	moderate	30	11.15	322	4.95	8	4.40	337	4.06	38	8.43	659	4.45
	middle	117	43.49	3,075	47.30	86	47.25	3,788	45.68	203	45.01	6,863	46.39
	upper	116	43.12	3,046	46.85	86	47.25	4,080	49.20	202	44.79	7,126	48.17
	zero & NAs	0	0.00	1	0.02	0	0.00	1	0.01	0	0.00	2	0.01
	<b>1.6 total</b>	<b>269</b>	<b>100.00</b>	<b>6,501</b>	<b>100.00</b>	<b>182</b>	<b>100.00</b>	<b>8,292</b>	<b>100.00</b>	<b>451</b>	<b>100.00</b>	<b>14,793</b>	<b>100.00</b>
Oswego*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	5	22.73	125	18.97	3	27.27	170	16.77	8	24.24	295	17.63
	middle	17	77.27	518	78.60	8	72.73	809	79.78	25	75.76	1,327	79.32
	upper	0	0.00	16	2.43	0	0.00	35	3.45	0	0.00	51	3.05
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>0.1 total</b>	<b>22</b>	<b>100.00</b>	<b>659</b>	<b>100.00</b>	<b>11</b>	<b>100.00</b>	<b>1,014</b>	<b>100.00</b>	<b>33</b>	<b>100.00</b>	<b>1,673</b>	<b>100.00</b>
<b>MSA 8160*</b>	low	6	1.91	57	0.73	2	0.97	86	0.84	8	1.54	143	0.79
	moderate	38	12.10	551	7.06	11	5.31	626	6.12	49	9.40	1,177	6.53
	middle	152	48.41	4,054	51.96	107	51.69	5,268	51.49	259	49.71	9,322	51.69
	upper	118	37.58	3,139	40.23	87	42.03	4,251	41.55	205	39.35	7,390	40.98
	zero & NAs	0	0.00	1	0.01	0	0.00	1	0.01	0	0.00	2	0.01
	<b>1.9 total</b>	<b>314</b>	<b>100.00</b>	<b>7,802</b>	<b>100.00</b>	<b>207</b>	<b>100.00</b>	<b>10,232</b>	<b>100.00</b>	<b>521</b>	<b>100.00</b>	<b>18,034</b>	<b>100.00</b>
Oneida <b>MSA 8680*</b>	low	0	0.00	5	0.22	0	0.00	9	0.25	0	0.00	14	0.24
	moderate	3	5.36	147	6.47	0	0.00	176	4.98	3	3.57	323	5.56
	middle	39	69.64	1,192	52.46	17	60.71	1,847	52.23	56	66.67	3,039	52.32
	upper	14	25.00	926	40.76	11	39.29	1,502	42.48	25	29.76	2,428	41.80
	zero & NAs	0	0.00	2	0.09	0	0.00	2	0.06	0	0.00	4	0.07
	<b>0.3 total</b>	<b>56</b>	<b>100.00</b>	<b>2,272</b>	<b>100.00</b>	<b>28</b>	<b>100.00</b>	<b>3,536</b>	<b>100.00</b>	<b>84</b>	<b>100.00</b>	<b>5,808</b>	<b>100.00</b>
<b>NYS A/A TOTAL</b>	low	675	4.49	3,796	2.37	175	1.33	3,182	1.16	850	3.02	6,978	1.61
	moderate	1,799	11.98	16,781	10.47	1,225	9.34	25,438	9.28	3,024	10.75	42,219	9.72
	middle	5,825	38.78	70,768	44.16	4,748	36.20	128,380	46.84	10,573	37.58	199,148	45.85
	upper	6,713	44.69	68,772	42.91	6,946	52.96	116,887	42.65	13,659	48.54	185,659	42.75
	zero & NAs	9	0.06	138	0.09	22	0.17	191	0.07	31	0.11	329	0.08
	<b>100.0 total</b>	<b>15,021</b>	<b>100.00</b>	<b>160,255</b>	<b>100.00</b>	<b>13,116</b>	<b>100.00</b>	<b>274,078</b>	<b>100.00</b>	<b>28,137</b>	<b>100.00</b>	<b>434,333</b>	<b>100.00</b>

<sup>1</sup> Figures exclude home improvement and multifamily loans. The bank originated 38 home improvement loans totaling \$ 2.4 million and 9 multifamily loans totaling \$63.5 million.

<sup>2</sup> These figures exclude bank's purchased loans from its affiliates. Aggregate figures include loans originated only.

\* Bank included only parts of the county or MSA in its assessment area

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

**HMDA LOAN ORIGINATIONS AND PURCHASES<sup>1</sup> -- YEAR 2001**  
**GEOGRAPHY INCOME LEVEL DISTRIBUTION -- VOLUME OF LOANS IN THOUSANDS OF DOLLARS**

MSA/County/Area % of Total A/A Lending	Geography Income Level	Home Purchase				Refinancing				Total			
		Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %
Albany*	low	0	0.00	3,220	0.78	64	2.71	2,136	0.57	64	0.79	5,356	0.68
	moderate	52	0.91	16,729	4.03	132	5.59	13,064	3.46	184	2.28	29,793	3.76
	middle	3,154	55.28	176,503	42.48	1,417	60.04	174,425	46.15	4,571	56.67	350,928	44.23
	upper	2,500	43.81	219,004	52.71	747	31.65	188,298	49.82	3,247	40.26	407,302	51.34
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>0.2 total</b>		<b>5,706</b>	<b>100.00</b>	<b>415,456</b>	<b>100.00</b>	<b>2,360</b>	<b>100.00</b>	<b>377,923</b>	<b>100.00</b>	<b>8,066</b>	<b>100.00</b>	<b>793,379</b>
Rensselaer*	low	0	0.00	919	0.93	0	0.00	790	0.82	0	0.00	1,709	0.87
	moderate	224	27.69	8,178	8.26	194	20.15	8,257	8.54	418	23.59	16,435	8.40
	middle	564	69.72	66,729	67.38	648	67.29	66,021	68.32	1,212	68.40	132,750	67.84
	upper	21	2.60	23,205	23.43	121	12.56	21,574	22.32	142	8.01	44,779	22.88
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>0.0 total</b>		<b>809</b>	<b>100.00</b>	<b>99,031</b>	<b>100.00</b>	<b>963</b>	<b>100.00</b>	<b>96,642</b>	<b>100.00</b>	<b>1,772</b>	<b>100.00</b>	<b>195,673</b>
Saratoga*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	458	10.61	13,978	3.93	252	11.36	14,872	4.36	710	10.87	28,850	4.14
	middle	2,810	65.12	190,291	53.44	1,116	50.29	184,009	53.96	3,926	60.09	374,300	53.69
	upper	1,047	24.26	151,572	42.56	851	38.35	142,138	41.68	1,898	29.05	293,710	42.13
	zero & NAs	0	0.00	275	0.08	0	0.00	0	0.00	0	0.00	275	0.04
	<b>0.1 total</b>		<b>4,315</b>	<b>100.00</b>	<b>356,116</b>	<b>100.00</b>	<b>2,219</b>	<b>100.00</b>	<b>341,019</b>	<b>100.00</b>	<b>6,534</b>	<b>100.00</b>	<b>697,135</b>
Schenectady*	low	0	0.00	609	0.33	23	1.13	1,030	0.62	23	0.55	1,639	0.47
	moderate	66	3.08	14,405	7.91	155	7.59	8,166	4.94	221	5.28	22,571	6.50
	middle	1,335	62.32	94,848	52.08	447	21.88	90,517	54.80	1,782	42.58	185,365	53.38
	upper	741	34.59	72,241	39.67	1,418	69.41	65,449	39.63	2,159	51.59	137,690	39.65
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>0.1 total</b>		<b>2,142</b>	<b>100.00</b>	<b>182,103</b>	<b>100.00</b>	<b>2,043</b>	<b>100.00</b>	<b>165,162</b>	<b>100.00</b>	<b>4,185</b>	<b>100.00</b>	<b>347,265</b>
MSA 0160*	low	0	0.00	4,748	0.45	87	1.15	3,956	0.40	87	0.42	8,704	0.43
	moderate	800	6.17	53,290	5.06	733	9.66	44,359	4.52	1,533	7.46	97,649	4.80
	middle	7,863	60.62	528,371	50.19	3,628	47.83	514,972	52.51	11,491	55.90	1,043,343	51.31
	upper	4,309	33.22	466,022	44.27	3,137	41.36	417,459	42.57	7,446	36.22	883,481	43.45
	zero & NAs	0	0.00	275	0.03	0	0.00	0	0.00	0	0.00	275	0.01
	<b>0.4 total</b>		<b>12,972</b>	<b>100.00</b>	<b>1,052,706</b>	<b>100.00</b>	<b>7,585</b>	<b>100.00</b>	<b>980,746</b>	<b>100.00</b>	<b>20,557</b>	<b>100.00</b>	<b>2,033,452</b>
Broome	low	0	0.00	234	0.16	31	1.10	439	0.32	31	0.66	673	0.24
	moderate	135	7.20	13,419	9.03	464	16.50	11,651	8.47	599	12.78	25,070	8.76
	middle	1,473	78.52	81,190	54.66	1,403	49.89	78,665	57.16	2,876	61.35	159,855	55.86
	upper	268	14.29	53,694	36.15	914	32.50	46,877	34.06	1,182	25.21	100,571	35.14
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>0.1 total</b>		<b>1,876</b>	<b>100.00</b>	<b>148,537</b>	<b>100.00</b>	<b>2,812</b>	<b>100.00</b>	<b>137,632</b>	<b>100.00</b>	<b>4,688</b>	<b>100.00</b>	<b>286,169</b>
Tioga*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	middle	259	48.41	6,171	25.25	50	15.24	5,129	26.40	309	35.81	11,300	25.76
	upper	276	51.59	18,265	74.75	278	84.76	14,302	73.60	554	64.19	32,567	74.24
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>0.0 total</b>		<b>535</b>	<b>100.00</b>	<b>24,436</b>	<b>100.00</b>	<b>328</b>	<b>100.00</b>	<b>19,431</b>	<b>100.00</b>	<b>863</b>	<b>100.00</b>	<b>43,867</b>
MSA 0960*	low	0	0.00	234	0.14	31	0.99	439	0.28	31	0.56	673	0.20
	moderate	135	5.60	13,419	7.76	464	14.78	11,651	7.42	599	10.79	25,070	7.60
	middle	1,732	71.84	87,361	50.51	1,453	46.27	83,794	53.35	3,185	57.38	171,155	51.86
	upper	544	22.56	71,959	41.60	1,192	37.96	61,179	38.95	1,736	31.27	133,138	40.34
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>0.1 total</b>		<b>2,411</b>	<b>100.00</b>	<b>172,973</b>	<b>100.00</b>	<b>3,140</b>	<b>100.00</b>	<b>157,063</b>	<b>100.00</b>	<b>5,551</b>	<b>100.00</b>	<b>330,036</b>

MSA/County/Area % of Total A/A Lending	Geography Income Level	Home Purchase				Refinancing				Total			
		Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %
Erie MSA 1280*	low	119	0.62	6,902	0.69	19	0.19	11,529	1.10	138	0.47	18,431	0.90
	moderate	1,083	5.64	37,016	3.71	826	8.38	47,348	4.50	1,909	6.57	84,364	4.11
	middle	9,271	48.29	383,127	38.37	4,405	44.67	414,350	39.36	13,676	47.06	797,477	38.88
	upper	8,724	45.44	571,194	57.21	4,611	46.76	579,364	55.04	13,335	45.89	1,150,558	56.10
	zero & NAs	0	0.00	150	0.02	0	0.00	0	0.00	0	0.00	150	0.01
	<b>0.6 total</b>	<b>19,197</b>	<b>100.00</b>	<b>998,389</b>	<b>100.00</b>	<b>9,861</b>	<b>100.00</b>	<b>1,052,591</b>	<b>100.00</b>	<b>29,058</b>	<b>100.00</b>	<b>2,050,980</b>	<b>100.00</b>
Chemung MSA 2335	low	0	0.00	168	0.22	0	0.00	37	0.04	0	0.00	205	0.13
	moderate	0	0.00	2,454	3.22	0	0.00	3,845	4.39	0	0.00	6,299	3.84
	middle	801	80.10	42,204	55.37	207	100.00	46,231	52.77	1,008	83.51	88,435	53.98
	upper	199	19.90	31,392	41.19	0	0.00	37,498	42.80	199	16.49	68,890	42.05
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>0.0 total</b>	<b>1,000</b>	<b>100.00</b>	<b>76,218</b>	<b>100.00</b>	<b>207</b>	<b>100.00</b>	<b>87,611</b>	<b>100.00</b>	<b>1,207</b>	<b>100.00</b>	<b>163,829</b>	<b>100.00</b>
Nassau	low	0	0.00	1,250	0.03	0	0.00	610	0.01	0	0.00	1,860	0.02
	moderate	25,331	6.03	218,141	5.93	15,098	4.80	261,100	4.98	40,429	5.50	479,241	5.37
	middle	215,251	51.20	2,198,972	59.73	173,548	55.22	3,310,049	63.12	388,799	52.92	5,509,021	61.72
	upper	179,813	42.77	1,262,631	34.30	125,611	39.97	1,671,924	31.88	305,424	41.57	2,934,555	32.88
	zero & NAs	0	0.00	445	0.01	0	0.00	649	0.01	0	0.00	1,094	0.01
	<b>14.1 total</b>	<b>420,395</b>	<b>100.00</b>	<b>3,681,439</b>	<b>100.00</b>	<b>314,257</b>	<b>100.00</b>	<b>5,244,332</b>	<b>100.00</b>	<b>734,652</b>	<b>100.00</b>	<b>8,925,771</b>	<b>100.00</b>
Suffolk	low	154	0.04	4,259	0.10	247	0.07	4,543	0.07	401	0.05	8,802	0.08
	moderate	99,789	24.47	881,694	20.23	79,124	21.35	1,060,807	15.92	178,913	22.98	1,942,501	17.63
	middle	235,277	57.68	2,766,715	63.49	225,116	60.75	4,546,094	68.24	460,393	59.15	7,312,809	66.36
	upper	72,506	17.78	702,423	16.12	65,706	17.73	1,047,779	15.73	138,212	17.76	1,750,202	15.88
	zero & NAs	143	0.04	2,887	0.07	338	0.09	2,509	0.04	481	0.06	5,396	0.05
	<b>15.0 total</b>	<b>407,869</b>	<b>100.00</b>	<b>4,357,978</b>	<b>100.00</b>	<b>370,531</b>	<b>100.00</b>	<b>6,661,732</b>	<b>100.00</b>	<b>778,400</b>	<b>100.00</b>	<b>11,019,710</b>	<b>100.00</b>
MSA 5380	low	154	0.02	5,509	0.07	247	0.04	5,153	0.04	401	0.03	10,662	0.05
	moderate	125,120	15.11	1,099,835	13.68	94,222	13.76	1,321,907	11.10	219,342	14.50	2,421,742	12.14
	middle	450,528	54.39	4,965,687	61.77	398,664	58.22	7,856,143	65.98	849,192	56.12	12,821,830	64.28
	upper	252,319	30.46	1,965,054	24.44	191,317	27.94	2,719,703	22.84	443,636	29.32	4,684,757	23.49
	zero & NAs	143	0.02	3,332	0.04	338	0.05	3,158	0.03	481	0.03	6,490	0.03
	<b>29.1 total</b>	<b>828,264</b>	<b>100.00</b>	<b>8,039,417</b>	<b>100.00</b>	<b>684,788</b>	<b>100.00</b>	<b>11,906,064</b>	<b>100.00</b>	<b>1,513,052</b>	<b>100.00</b>	<b>19,945,481</b>	<b>100.00</b>
Bronx	low	29,862	28.62	117,759	16.41	3,597	9.81	63,880	9.92	33,459	23.73	181,639	13.35
	moderate	8,500	8.15	92,613	12.91	6,565	17.91	89,062	13.84	15,065	10.69	181,675	13.35
	middle	23,932	22.94	239,078	33.32	11,864	32.37	235,741	36.63	35,796	25.39	474,819	34.89
	upper	41,793	40.06	267,197	37.24	14,623	39.90	254,357	39.52	56,416	40.02	521,554	38.32
	zero & NAs	240	0.23	804	0.11	0	0.00	590	0.09	240	0.17	1,394	0.10
	<b>2.7 total</b>	<b>104,327</b>	<b>100.00</b>	<b>717,451</b>	<b>100.00</b>	<b>36,649</b>	<b>100.00</b>	<b>643,630</b>	<b>100.00</b>	<b>140,976</b>	<b>100.00</b>	<b>1,361,081</b>	<b>100.00</b>
Kings	low	54,292	12.62	258,117	9.16	8,833	5.58	145,449	5.71	63,125	10.73	403,566	7.53
	moderate	72,352	16.82	616,855	21.89	30,041	18.98	546,408	21.47	102,393	17.40	1,163,263	21.69
	middle	167,856	39.02	1,175,230	41.71	60,052	37.94	1,094,147	42.99	227,908	38.73	2,269,377	42.32
	upper	132,300	30.75	757,347	26.88	58,873	37.20	753,132	29.59	191,173	32.49	1,510,479	28.17
	zero & NAs	3,411	0.79	9,961	0.35	483	0.31	5,915	0.23	3,894	0.66	15,876	0.30
	<b>11.3 total</b>	<b>430,211</b>	<b>100.00</b>	<b>2,817,510</b>	<b>100.00</b>	<b>158,282</b>	<b>100.00</b>	<b>2,545,051</b>	<b>100.00</b>	<b>588,493</b>	<b>100.00</b>	<b>5,362,561</b>	<b>100.00</b>
New York	low	23,822	2.84	80,783	2.30	3,322	0.59	46,499	1.69	27,144	1.94	127,282	2.03
	moderate	35,372	4.21	142,363	4.05	15,313	2.74	107,664	3.92	50,685	3.63	250,027	3.99
	middle	45,537	5.43	185,773	5.29	34,509	6.18	164,864	6.00	80,046	5.73	350,637	5.60
	upper	734,234	87.48	3,101,085	88.27	505,520	90.49	2,427,221	88.32	1,239,754	88.68	5,528,306	88.29
	zero & NAs	344	0.04	3,262	0.09	0	0.00	1,931	0.07	344	0.02	5,193	0.08
	<b>26.9 total</b>	<b>839,309</b>	<b>100.00</b>	<b>3,513,266</b>	<b>100.00</b>	<b>558,664</b>	<b>100.00</b>	<b>2,748,179</b>	<b>100.00</b>	<b>1,397,973</b>	<b>100.00</b>	<b>6,261,445</b>	<b>100.00</b>
Putnam	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	middle	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	upper	18,963	100.00	335,569	100.00	17,831	100.00	410,022	100.00	36,794	100.00	745,591	100.00
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>0.7 total</b>	<b>18,963</b>	<b>100.00</b>	<b>335,569</b>	<b>100.00</b>	<b>17,831</b>	<b>100.00</b>	<b>410,022</b>	<b>100.00</b>	<b>36,794</b>	<b>100.00</b>	<b>745,591</b>	<b>100.00</b>

MSA/County/Area % of Total A/A Lending	Geography Income Level	Home Purchase				Refinancing				Total			
		Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %
Queens	low	1,650	0.43	11,575	0.33	340	0.22	11,096	0.36	1,990	0.37	22,671	0.34
	moderate	28,058	7.24	275,671	7.82	10,614	6.97	206,074	6.72	38,672	7.17	481,745	7.31
	middle	180,793	46.67	1,713,293	48.58	66,409	43.64	1,438,944	46.95	247,202	45.81	3,152,237	47.82
	upper	176,899	45.66	1,521,181	43.13	74,819	49.16	1,403,866	45.81	251,718	46.65	2,925,047	44.37
	zero & NAs	0	0.00	5,338	0.15	0	0.00	4,730	0.15	0	0.00	10,068	0.15
<b>10.4</b>	<b>total</b>	<b>387,400</b>	<b>100.00</b>	<b>3,527,058</b>	<b>100.00</b>	<b>152,182</b>	<b>100.00</b>	<b>3,064,710</b>	<b>100.00</b>	<b>539,582</b>	<b>100.00</b>	<b>6,591,768</b>	<b>100.00</b>
Richmond	low	1,681	1.79	15,328	1.25	1,461	3.61	15,590	1.31	3,142	2.34	30,918	1.28
	moderate	974	1.04	7,278	0.59	117	0.29	6,547	0.55	1,091	0.81	13,825	0.57
	middle	17,313	18.46	207,466	16.92	7,486	18.51	173,631	14.57	24,799	18.47	381,097	15.76
	upper	73,827	78.71	996,070	81.24	31,375	77.59	995,664	83.57	105,202	78.37	1,991,734	82.39
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>2.6</b>	<b>total</b>	<b>93,795</b>	<b>100.00</b>	<b>1,226,142</b>	<b>100.00</b>	<b>40,439</b>	<b>100.00</b>	<b>1,191,432</b>	<b>100.00</b>	<b>134,234</b>	<b>100.00</b>	<b>2,417,574</b>	<b>100.00</b>
Rockland	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	116	0.28	2,907	0.39	430	0.92	4,756	0.45	546	0.62	7,663	0.42
	middle	3,851	9.40	39,694	5.29	1,393	2.99	39,573	3.75	5,244	5.99	79,267	4.39
	upper	36,997	90.32	706,057	94.15	44,769	96.09	1,011,439	95.77	81,766	93.39	1,717,496	95.10
	zero & NAs	0	0.00	1,246	0.17	0	0.00	320	0.03	0	0.00	1,566	0.09
<b>1.7</b>	<b>total</b>	<b>40,964</b>	<b>100.00</b>	<b>749,904</b>	<b>100.00</b>	<b>46,592</b>	<b>100.00</b>	<b>1,056,088</b>	<b>100.00</b>	<b>87,556</b>	<b>100.00</b>	<b>1,805,992</b>	<b>100.00</b>
Westchester	low	161	0.04	3,745	0.12	105	0.06	1,704	0.05	266	0.05	5,449	0.08
	moderate	4,403	1.19	52,587	1.63	2,454	1.30	47,866	1.43	6,857	1.23	100,453	1.53
	middle	15,254	4.11	195,818	6.07	12,048	6.40	192,225	5.72	27,302	4.88	388,043	5.89
	upper	351,121	94.66	2,972,348	92.18	173,753	92.25	3,116,827	92.80	524,874	93.84	6,089,175	92.50
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>10.8</b>	<b>total</b>	<b>370,939</b>	<b>100.00</b>	<b>3,224,498</b>	<b>100.00</b>	<b>188,360</b>	<b>100.00</b>	<b>3,358,622</b>	<b>100.00</b>	<b>559,299</b>	<b>100.00</b>	<b>6,583,120</b>	<b>100.00</b>
MSA 5600	low	111,468	4.88	487,307	3.02	17,658	1.47	284,218	1.89	129,126	3.71	771,525	2.48
	moderate	149,775	6.55	1,190,274	7.39	65,534	5.47	1,008,377	6.71	215,309	6.18	2,198,651	7.06
	middle	454,536	19.88	3,756,352	23.31	193,761	16.16	3,339,125	22.23	648,297	18.60	7,095,477	22.79
	upper	1,566,134	68.51	10,656,854	66.14	921,563	76.86	10,372,528	69.07	2,487,697	71.38	21,029,382	67.56
	zero & NAs	3,995	0.17	20,611	0.13	483	0.04	13,486	0.09	4,478	0.13	34,097	0.11
<b>67.0</b>	<b>total</b>	<b>2,285,908</b>	<b>100.00</b>	<b>16,111,398</b>	<b>100.00</b>	<b>1,198,999</b>	<b>100.00</b>	<b>15,017,734</b>	<b>100.00</b>	<b>3,484,907</b>	<b>100.00</b>	<b>31,129,132</b>	<b>100.00</b>
Orange* MSA 5660*	low	1,728	38.00	13,587	14.88	779	16.35	8,867	9.54	2,507	26.92	22,454	12.19
	moderate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	middle	1,078	23.71	24,037	26.33	1,117	23.44	25,028	26.93	2,195	23.57	49,065	26.63
	upper	1,741	38.29	53,684	58.79	2,869	60.21	59,050	63.53	4,610	49.51	112,734	61.18
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>0.2</b>	<b>total</b>	<b>4,547</b>	<b>100.00</b>	<b>91,308</b>	<b>100.00</b>	<b>4,765</b>	<b>100.00</b>	<b>92,945</b>	<b>100.00</b>	<b>9,312</b>	<b>100.00</b>	<b>184,253</b>	<b>100.00</b>
Monroe	low	327	0.80	6,344	0.59	254	1.07	7,609	0.76	581	0.90	13,953	0.68
	moderate	2,072	5.04	48,471	4.54	632	2.65	29,747	2.99	2,704	4.17	78,218	3.79
	middle	16,112	39.21	432,102	40.44	10,157	42.65	389,113	39.06	26,269	40.47	821,215	39.77
	upper	22,585	54.96	581,485	54.42	12,770	53.63	569,698	57.18	35,355	54.47	1,151,183	55.75
	zero & NAs	0	0.00	75	0.01	0	0.00	115	0.01	0	0.00	190	0.01
<b>1.2</b>	<b>total</b>	<b>41,096</b>	<b>100.00</b>	<b>1,068,477</b>	<b>100.00</b>	<b>23,813</b>	<b>100.00</b>	<b>996,282</b>	<b>100.00</b>	<b>64,909</b>	<b>100.00</b>	<b>2,064,759</b>	<b>100.00</b>
Ontario*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	117	4.47	1,530	1.32	65	2.17	2,813	2.54	182	3.24	4,343	1.92
	middle	1,676	64.04	60,335	52.25	2,279	76.14	70,893	64.10	3,955	70.50	131,228	58.04
	upper	824	31.49	53,617	46.43	649	21.68	36,897	33.36	1,473	26.26	90,514	40.04
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>0.1</b>	<b>total</b>	<b>2,617</b>	<b>100.00</b>	<b>115,482</b>	<b>100.00</b>	<b>2,993</b>	<b>100.00</b>	<b>110,603</b>	<b>100.00</b>	<b>5,610</b>	<b>100.00</b>	<b>226,085</b>	<b>100.00</b>
Wayne*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	628	17.38	3,718	5.14	0	0.00	4,153	5.21	628	13.59	7,871	5.18
	middle	2,705	74.87	65,105	89.95	830	82.26	70,680	88.69	3,535	76.48	135,785	89.29
	upper	280	7.75	3,553	4.91	179	17.74	4,863	6.10	459	9.93	8,416	5.53
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>0.1</b>	<b>total</b>	<b>3,613</b>	<b>100.00</b>	<b>72,376</b>	<b>100.00</b>	<b>1,009</b>	<b>100.00</b>	<b>79,696</b>	<b>100.00</b>	<b>4,622</b>	<b>100.00</b>	<b>152,072</b>	<b>100.00</b>

MSA/County/Area % of Total A/A Lending	Geography Income Level	Home Purchase				Refinancing				Total			
		Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %
<b>MSA 6840*</b>	low	327	0.69	6,344	0.50	254	0.91	7,609	0.64	581	0.77	13,953	0.57
	moderate	2,817	5.95	53,719	4.28	697	2.51	36,713	3.09	3,514	4.68	90,432	3.70
	middle	20,493	43.30	557,542	44.38	13,266	47.69	530,686	44.72	33,759	44.93	1,088,228	44.55
	upper	23,689	50.05	638,655	50.83	13,598	48.89	611,458	51.53	37,287	49.62	1,250,113	51.17
	zero & NAs	0	0.00	75	0.01	0	0.00	115	0.01	0	0.00	190	0.01
	<b>1.4 total</b>	<b>47,326</b>	<b>100.00</b>	<b>1,256,335</b>	<b>100.00</b>	<b>27,815</b>	<b>100.00</b>	<b>1,186,581</b>	<b>100.00</b>	<b>75,141</b>	<b>100.00</b>	<b>2,442,916</b>	<b>100.00</b>
Madison*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	926	22.76	4,961	9.60	119	5.95	7,624	10.99	1,045	17.22	12,585	10.40
	middle	2,732	67.16	37,774	73.11	1,356	67.83	49,911	71.96	4,088	67.38	87,685	72.45
	upper	410	10.08	8,930	17.28	524	26.21	11,823	17.05	934	15.39	20,753	17.15
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>0.1 total</b>	<b>4,068</b>	<b>100.00</b>	<b>51,665</b>	<b>100.00</b>	<b>1,999</b>	<b>100.00</b>	<b>69,358</b>	<b>100.00</b>	<b>6,067</b>	<b>100.00</b>	<b>121,023</b>	<b>100.00</b>
Onondaga	low	461	1.34	2,934	0.54	0	0.00	3,497	0.68	461	0.97	6,431	0.61
	moderate	1,553	4.53	14,977	2.75	312	2.37	14,276	2.79	1,865	3.93	29,253	2.77
	middle	14,413	42.02	221,332	40.58	4,442	33.78	205,824	40.24	18,855	39.73	427,156	40.41
	upper	17,876	52.11	306,157	56.13	8,395	63.85	287,930	56.29	26,271	55.36	594,087	56.21
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>0.9 total</b>	<b>34,303</b>	<b>100.00</b>	<b>545,400</b>	<b>100.00</b>	<b>13,149</b>	<b>100.00</b>	<b>511,527</b>	<b>100.00</b>	<b>47,452</b>	<b>100.00</b>	<b>1,056,927</b>	<b>100.00</b>
Oswego*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	268	16.52	6,593	13.68	43	9.17	9,039	15.28	311	14.87	15,632	14.56
	middle	1,354	83.48	40,745	84.52	376	80.17	47,833	80.87	1,730	82.74	88,578	82.51
	upper	0	0.00	869	1.80	50	10.66	2,275	3.85	50	2.39	3,144	2.93
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>0.0 total</b>	<b>1,622</b>	<b>100.00</b>	<b>48,207</b>	<b>100.00</b>	<b>469</b>	<b>100.00</b>	<b>59,147</b>	<b>100.00</b>	<b>2,091</b>	<b>100.00</b>	<b>107,354</b>	<b>100.00</b>
<b>MSA 8160*</b>	low	461	1.15	2,934	0.45	0	0.00	3,497	0.55	461	0.83	6,431	0.50
	moderate	2,747	6.87	26,531	4.11	474	3.04	30,939	4.83	3,221	5.79	57,470	4.47
	middle	18,499	46.26	299,851	46.47	6,174	39.53	303,568	47.43	24,673	44.37	603,419	46.95
	upper	18,286	45.72	315,956	48.96	8,969	57.43	302,028	47.19	27,255	49.01	617,984	48.08
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>1.1 total</b>	<b>39,993</b>	<b>100.00</b>	<b>645,272</b>	<b>100.00</b>	<b>15,617</b>	<b>100.00</b>	<b>640,032</b>	<b>100.00</b>	<b>55,610</b>	<b>100.00</b>	<b>1,285,304</b>	<b>100.00</b>
Oneida <b>MSA 8680*</b>	low	0	0.00	181	0.13	0	0.00	216	0.12	0	0.00	397	0.12
	moderate	188	3.33	5,140	3.56	133	7.96	6,252	3.43	321	4.39	11,392	3.49
	middle	3,544	62.81	70,049	48.50	808	48.38	87,531	48.01	4,352	59.52	157,580	48.23
	upper	1,910	33.85	68,811	47.65	729	43.65	88,228	48.39	2,639	36.09	157,039	48.06
	zero & NAs	0	0.00	240	0.17	0	0.00	101	0.06	0	0.00	341	0.10
	<b>0.1 total</b>	<b>5,642</b>	<b>100.00</b>	<b>144,421</b>	<b>100.00</b>	<b>1,670</b>	<b>100.00</b>	<b>182,328</b>	<b>100.00</b>	<b>7,312</b>	<b>100.00</b>	<b>326,749</b>	<b>100.00</b>
<b>NYS A/A TOTAL</b>	low	114,257	3.52	527,914	1.85	19,075	0.98	325,521	1.04	133,332	2.56	853,435	1.42
	moderate	282,665	8.70	2,481,678	8.68	163,083	8.34	2,511,391	8.02	445,748	8.57	4,993,069	8.34
	middle	968,345	29.82	10,714,581	37.48	623,483	31.90	13,201,428	42.17	1,591,828	30.60	23,916,009	39.93
	upper	1,877,855	57.83	14,839,581	51.91	1,147,985	58.74	15,248,495	48.71	3,025,840	58.17	30,088,076	50.24
	zero & NAs	4,138	0.13	24,683	0.09	821	0.04	16,860	0.05	4,959	0.10	41,543	0.07
	<b>100.0 total</b>	<b>3,247,260</b>	<b>100.00</b>	<b>28,588,437</b>	<b>100.00</b>	<b>1,954,447</b>	<b>100.00</b>	<b>31,303,695</b>	<b>100.00</b>	<b>5,201,707</b>	<b>100.00</b>	<b>59,892,132</b>	<b>100.00</b>

<sup>1</sup> Figures exclude home improvement and multifamily loans. The bank originated 53 home improvement loans totaling \$ 5.1 million and 9 multifamily loans totaling \$28.9 million.

<sup>2</sup> These figures exclude bank's purchased loans from its affiliates. Aggregate figures include loans originated only.

\* Bank included only parts of the county or MSA in its assessment area

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

## HMDA LOAN ORIGINATIONS AND PURCHASES<sup>1</sup> -- YEAR 2002

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

MSA/County/Area % of Total A/A Lending	Geography Income Level	Home Purchase				Refinancing				Total			
		Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %
Albany*	low	86	2.07	4,337	0.96	83	1.58	2,665	0.45	169	1.80	7,002	0.67
	moderate	434	10.44	22,123	4.87	157	2.99	16,385	2.75	591	6.28	38,508	3.67
	middle	1,516	36.46	191,412	42.18	2,113	40.22	260,196	43.60	3,629	38.56	451,608	42.99
	upper	2,122	51.03	235,975	51.99	2,900	55.21	317,504	53.21	5,022	53.36	553,479	52.68
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>0.1 total</b>		<b>4,158</b>	<b>100.00</b>	<b>453,847</b>	<b>100.00</b>	<b>5,253</b>	<b>100.00</b>	<b>596,750</b>	<b>100.00</b>	<b>9,411</b>	<b>100.00</b>	<b>1,050,597</b>	<b>100.00</b>
Rensselaer*	low	0	0.00	1,505	1.20	0	0.00	1,060	0.77	0	0.00	2,565	0.98
	moderate	232	16.70	8,469	6.78	347	46.70	9,952	7.22	579	27.16	18,421	7.01
	middle	755	54.36	87,295	69.88	225	30.28	92,017	66.78	980	45.97	179,312	68.25
	upper	402	28.94	27,648	22.13	171	23.01	34,768	25.23	573	26.88	62,416	23.76
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>0.0 total</b>		<b>1,389</b>	<b>100.00</b>	<b>124,917</b>	<b>100.00</b>	<b>743</b>	<b>100.00</b>	<b>137,797</b>	<b>100.00</b>	<b>2,132</b>	<b>100.00</b>	<b>262,714</b>	<b>100.00</b>
Saratoga*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	786	19.78	21,013	5.45	279	8.33	24,896	4.76	1,065	14.55	45,909	5.05
	middle	1,401	35.26	205,127	53.22	2,106	62.88	270,013	51.63	3,507	47.90	475,140	52.30
	upper	1,786	44.95	159,276	41.33	964	28.78	227,902	43.58	2,750	37.56	387,178	42.62
	zero & NAs	0	0.00	0	0.00	0	0.00	198	0.04	0	0.00	198	0.02
<b>0.1 total</b>		<b>3,973</b>	<b>100.00</b>	<b>385,416</b>	<b>100.00</b>	<b>3,349</b>	<b>100.00</b>	<b>523,009</b>	<b>100.00</b>	<b>7,322</b>	<b>100.00</b>	<b>908,425</b>	<b>100.00</b>
Schenectady*	low	0	0.00	1,301	0.63	0	0.00	1,079	0.45	0	0.00	2,380	0.54
	moderate	270	10.63	20,270	9.89	104	4.67	13,058	5.48	374	7.85	33,328	7.52
	middle	1,636	64.41	97,801	47.73	1,519	68.24	120,358	50.49	3,155	66.20	218,159	49.21
	upper	634	24.96	85,513	41.74	603	27.09	103,898	43.58	1,237	25.95	189,411	42.73
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>0.1 total</b>		<b>2,540</b>	<b>100.00</b>	<b>204,885</b>	<b>100.00</b>	<b>2,226</b>	<b>100.00</b>	<b>238,393</b>	<b>100.00</b>	<b>4,766</b>	<b>100.00</b>	<b>443,278</b>	<b>100.00</b>
MSA 0160*	low	86	0.71	7,143	0.61	83	0.72	4,804	0.32	169	0.72	11,947	0.45
	moderate	1,722	14.28	71,875	6.15	887	7.67	64,291	4.30	2,609	11.04	136,166	5.11
	middle	5,308	44.01	581,635	49.75	5,963	51.53	742,584	49.64	11,271	47.70	1,324,219	49.69
	upper	4,944	41.00	508,412	43.49	4,638	40.08	684,072	45.73	9,582	40.55	1,192,484	44.75
	zero & NAs	0	0.00	0	0.00	0	0.00	198	0.01	0	0.00	198	0.01
<b>0.4 total</b>		<b>12,060</b>	<b>100.00</b>	<b>1,169,065</b>	<b>100.00</b>	<b>11,571</b>	<b>100.00</b>	<b>1,495,949</b>	<b>100.00</b>	<b>23,631</b>	<b>100.00</b>	<b>2,665,014</b>	<b>100.00</b>
Broome	low	0	0.00	301	0.21	38	3.29	593	0.33	38	2.22	894	0.28
	moderate	21	3.74	11,995	8.55	108	9.36	13,095	7.28	129	7.52	25,090	7.84
	middle	270	48.13	79,000	56.31	837	72.53	97,945	54.45	1,107	64.55	176,945	55.27
	upper	270	48.13	48,987	34.92	171	14.82	68,248	37.94	441	25.71	117,235	36.62
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>0.0 total</b>		<b>561</b>	<b>100.00</b>	<b>140,283</b>	<b>100.00</b>	<b>1,154</b>	<b>100.00</b>	<b>179,881</b>	<b>100.00</b>	<b>1,715</b>	<b>100.00</b>	<b>320,164</b>	<b>100.00</b>
Tioga*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	middle	142	64.84	5,931	24.86	0	0.00	6,544	23.19	142	39.44	12,475	23.96
	upper	77	35.16	17,928	75.14	141	100.00	21,650	76.73	218	60.56	39,578	76.00
	zero & NAs	0	0.00	0	0.00	0	0.00	20	0.07	0	0.00	20	0.04
<b>0.0 total</b>		<b>219</b>	<b>100.00</b>	<b>23,859</b>	<b>100.00</b>	<b>141</b>	<b>100.00</b>	<b>28,214</b>	<b>100.00</b>	<b>360</b>	<b>100.00</b>	<b>52,073</b>	<b>100.00</b>
MSA 0960*	low	0	0.00	301	0.18	38	2.93	593	0.28	38	1.83	894	0.24
	moderate	21	2.69	11,995	7.31	108	8.34	13,095	6.29	129	6.22	25,090	6.74
	middle	412	52.82	84,931	51.74	837	64.63	104,489	50.21	1,249	60.19	189,420	50.89
	upper	347	44.49	66,915	40.77	312	24.09	89,898	43.20	659	31.76	156,813	42.13
	zero & NAs	0	0.00	0	0.00	0	0.00	20	0.01	0	0.00	20	0.01
<b>0.0 total</b>		<b>780</b>	<b>100.00</b>	<b>164,142</b>	<b>100.00</b>	<b>1,295</b>	<b>100.00</b>	<b>208,095</b>	<b>100.00</b>	<b>2,075</b>	<b>100.00</b>	<b>372,237</b>	<b>100.00</b>

MSA/County/Area % of Total A/A Lending	Geography Income Level	Home Purchase				Refinancing				Total			
		Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %
Erie MSA 1280*	low	56	0.27	5,589	0.52	271	1.96	7,825	0.67	327	0.95	13,414	0.60
	moderate	1,537	7.43	37,614	3.47	747	5.41	46,040	3.95	2,284	6.62	83,654	3.72
	middle	11,052	53.42	410,033	37.81	7,022	50.88	467,433	40.13	18,074	52.40	877,466	39.01
	upper	8,045	38.88	630,928	58.18	5,762	41.75	643,058	55.21	13,807	40.03	1,273,986	56.64
	zero & NAs	0	0.00	254	0.02	0	0.00	316	0.03	0	0.00	570	0.03
	<b>0.5 total</b>	<b>20,690</b>	<b>100.00</b>	<b>1,084,418</b>	<b>100.00</b>	<b>13,802</b>	<b>100.00</b>	<b>1,164,672</b>	<b>100.00</b>	<b>34,492</b>	<b>100.00</b>	<b>2,249,090</b>	<b>100.00</b>
Chemung MSA 2335	low	0	0.00	89	0.14	0	0.00	306	0.29	0	0.00	395	0.24
	moderate	57	14.21	1,932	3.10	88	14.45	4,156	3.99	145	14.36	6,088	3.66
	middle	306	76.31	34,513	55.43	190	31.20	58,816	56.44	496	49.11	93,329	56.06
	upper	38	9.48	25,725	41.32	331	54.35	40,932	39.28	369	36.53	66,657	40.04
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	<b>0.0 total</b>	<b>401</b>	<b>100.00</b>	<b>62,259</b>	<b>100.00</b>	<b>609</b>	<b>100.00</b>	<b>104,210</b>	<b>100.00</b>	<b>1,010</b>	<b>100.00</b>	<b>166,469</b>	<b>100.00</b>
Nassau	low	0	0.00	0	0.00	0	0.00	750	0.01	0	0.00	750	0.01
	moderate	23,778	5.54	251,076	5.49	17,106	4.16	413,099	4.83	40,884	4.87	664,175	5.06
	middle	222,837	51.93	2,680,629	58.63	206,507	50.22	5,183,504	60.65	429,344	51.09	7,864,133	59.95
	upper	182,512	42.53	1,640,004	35.87	187,593	45.62	2,949,292	34.51	370,105	44.04	4,589,296	34.98
	zero & NAs	0	0.00	194	0.00	0	0.00	276	0.00	0	0.00	470	0.00
	<b>12.6 total</b>	<b>429,127</b>	<b>100.00</b>	<b>4,571,903</b>	<b>100.00</b>	<b>411,206</b>	<b>100.00</b>	<b>8,546,921</b>	<b>100.00</b>	<b>840,333</b>	<b>100.00</b>	<b>13,118,824</b>	<b>100.00</b>
Suffolk	low	492	0.10	3,437	0.06	168	0.04	6,462	0.06	660	0.07	9,899	0.06
	moderate	127,027	26.73	1,123,843	20.76	85,869	18.44	1,863,932	16.58	212,896	22.63	2,987,775	17.94
	middle	283,706	59.70	3,477,676	64.25	294,472	63.25	7,552,288	67.19	578,178	61.46	11,029,964	66.23
	upper	63,782	13.42	803,687	14.85	84,330	18.11	1,810,967	16.11	148,112	15.74	2,614,654	15.70
	zero & NAs	217	0.05	3,667	0.07	737	0.16	6,999	0.06	954	0.10	10,666	0.06
	<b>14.1 total</b>	<b>475,224</b>	<b>100.00</b>	<b>5,412,310</b>	<b>100.00</b>	<b>465,576</b>	<b>100.00</b>	<b>11,240,648</b>	<b>100.00</b>	<b>940,800</b>	<b>100.00</b>	<b>16,652,958</b>	<b>100.00</b>
MSA 5380	low	492	0.05	3,437	0.03	168	0.02	7,212	0.04	660	0.04	10,649	0.04
	moderate	150,805	16.68	1,374,919	13.77	102,975	11.74	2,277,031	11.51	253,780	14.25	3,651,950	12.27
	middle	506,543	56.01	6,158,305	61.68	500,979	57.14	12,735,792	64.36	1,007,522	56.57	18,894,097	63.46
	upper	246,294	27.23	2,443,691	24.48	271,923	31.01	4,760,259	24.06	518,217	29.09	7,203,950	24.20
	zero & NAs	217	0.02	3,861	0.04	737	0.08	7,275	0.04	954	0.05	11,136	0.04
	<b>26.7 total</b>	<b>904,351</b>	<b>100.00</b>	<b>9,984,213</b>	<b>100.00</b>	<b>876,782</b>	<b>100.00</b>	<b>19,787,569</b>	<b>100.00</b>	<b>1,781,133</b>	<b>100.00</b>	<b>29,771,782</b>	<b>100.00</b>
Bronx	low	14,539	14.34	147,432	17.82	5,171	9.16	98,020	9.22	19,710	12.49	245,452	12.98
	moderate	15,923	15.71	116,441	14.08	7,163	12.69	141,137	13.27	23,086	14.63	257,578	13.63
	middle	30,324	29.92	276,092	33.38	17,737	31.43	386,579	36.36	48,061	30.46	662,671	35.05
	upper	40,570	40.03	286,017	34.58	26,358	46.71	436,109	41.02	66,928	42.42	722,126	38.20
	zero & NAs	0	0.00	1,162	0.14	0	0.00	1,438	0.14	0	0.00	2,600	0.14
	<b>2.4 total</b>	<b>101,356</b>	<b>100.00</b>	<b>827,144</b>	<b>100.00</b>	<b>56,429</b>	<b>100.00</b>	<b>1,063,283</b>	<b>100.00</b>	<b>157,785</b>	<b>100.00</b>	<b>1,890,427</b>	<b>100.00</b>
Kings	low	76,379	14.67	415,880	11.80	12,110	4.80	242,532	6.08	88,489	11.45	658,412	8.76
	moderate	86,231	16.56	835,541	23.70	46,367	18.39	862,896	21.61	132,598	17.16	1,698,437	22.59
	middle	208,514	40.05	1,386,191	39.33	84,612	33.57	1,678,834	42.05	293,126	37.94	3,065,025	40.77
	upper	148,929	28.61	877,860	24.91	106,556	42.27	1,196,193	29.96	255,485	33.07	2,074,053	27.59
	zero & NAs	537	0.10	9,319	0.26	2,432	0.96	11,701	0.29	2,969	0.38	21,020	0.28
	<b>11.6 total</b>	<b>520,590</b>	<b>100.00</b>	<b>3,524,791</b>	<b>100.00</b>	<b>252,077</b>	<b>100.00</b>	<b>3,992,156</b>	<b>100.00</b>	<b>772,667</b>	<b>100.00</b>	<b>7,516,947</b>	<b>100.00</b>
New York	low	45,661	4.65	150,294	3.11	11,136	1.00	81,707	1.52	56,797	2.72	232,001	2.27
	moderate	40,986	4.17	188,219	3.90	27,980	2.52	169,886	3.15	68,966	3.30	358,105	3.51
	middle	83,602	8.51	357,830	7.41	92,977	8.39	430,393	7.99	176,579	8.45	788,223	7.72
	upper	811,645	82.64	4,120,701	85.39	976,255	88.08	4,700,184	87.28	1,787,900	85.52	8,820,885	86.39
	zero & NAs	300	0.03	8,852	0.18	0	0.00	2,968	0.06	300	0.01	11,820	0.12
	<b>31.4 total</b>	<b>982,194</b>	<b>100.00</b>	<b>4,825,896</b>	<b>100.00</b>	<b>1,108,348</b>	<b>100.00</b>	<b>5,385,138</b>	<b>100.00</b>	<b>2,090,542</b>	<b>100.00</b>	<b>10,211,034</b>	<b>100.00</b>

MSA/County/Area % of Total A/A Lending	Geography Income Level	Home Purchase				Refinancing				Total			
		Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %
Putnam	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	middle	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	upper	17,277	100.00	392,996	100.00	19,571	100.00	651,482	100.00	36,848	100.00	1,044,478	100.00
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>0.6</b>	<b>total</b>	<b>17,277</b>	<b>100.00</b>	<b>392,996</b>	<b>100.00</b>	<b>19,571</b>	<b>100.00</b>	<b>651,482</b>	<b>100.00</b>	<b>36,848</b>	<b>100.00</b>	<b>1,044,478</b>	<b>100.00</b>
Queens	low	1,636	0.37	17,408	0.43	339	0.15	18,409	0.37	1,975	0.29	35,817	0.40
	moderate	28,149	6.35	312,588	7.72	14,054	6.08	339,271	6.86	42,203	6.26	651,859	7.25
	middle	209,013	47.18	1,908,263	47.14	111,574	48.23	2,349,003	47.49	320,587	47.54	4,257,266	47.33
	upper	203,688	45.98	1,802,275	44.52	104,847	45.32	2,231,677	45.12	308,535	45.75	4,033,952	44.85
	zero & NAs	544	0.12	7,848	0.19	514	0.22	7,677	0.16	1,058	0.16	15,525	0.17
<b>10.1</b>	<b>total</b>	<b>443,030</b>	<b>100.00</b>	<b>4,048,382</b>	<b>100.00</b>	<b>231,328</b>	<b>100.00</b>	<b>4,946,037</b>	<b>100.00</b>	<b>674,358</b>	<b>100.00</b>	<b>8,994,419</b>	<b>100.00</b>
Richmond	low	2,827	2.79	40,142	2.76	692	1.18	24,253	1.21	3,519	2.20	64,395	1.86
	moderate	2,166	2.14	17,439	1.20	562	0.95	14,599	0.73	2,728	1.70	32,038	0.93
	middle	14,369	14.17	296,909	20.45	6,853	11.64	284,952	14.21	21,222	13.24	581,861	16.83
	upper	82,047	80.91	1,097,107	75.56	50,783	86.23	1,681,295	83.84	132,830	82.86	2,778,402	80.36
	zero & NAs	0	0.00	407	0.03	0	0.00	333	0.02	0	0.00	740	0.02
<b>2.4</b>	<b>total</b>	<b>101,409</b>	<b>100.00</b>	<b>1,452,004</b>	<b>100.00</b>	<b>58,890</b>	<b>100.00</b>	<b>2,005,432</b>	<b>100.00</b>	<b>160,299</b>	<b>100.00</b>	<b>3,457,436</b>	<b>100.00</b>
Rockland	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	148	0.37	5,111	0.62	465	0.91	6,490	0.36	613	0.67	11,601	0.44
	middle	2,630	6.66	46,123	5.56	3,267	6.36	68,059	3.79	5,897	6.49	114,182	4.35
	upper	36,699	92.96	775,077	93.48	47,611	92.73	1,718,864	95.74	84,310	92.83	2,493,941	95.02
	zero & NAs	0	0.00	2,830	0.34	0	0.00	1,991	0.11	0	0.00	4,821	0.18
<b>1.4</b>	<b>total</b>	<b>39,477</b>	<b>100.00</b>	<b>829,141</b>	<b>100.00</b>	<b>51,343</b>	<b>100.00</b>	<b>1,795,404</b>	<b>100.00</b>	<b>90,820</b>	<b>100.00</b>	<b>2,624,545</b>	<b>100.00</b>
Westchester	low	393	0.10	5,766	0.16	0	0.00	3,206	0.05	393	0.06	8,972	0.09
	moderate	4,122	1.01	61,251	1.65	3,022	1.04	71,227	1.09	7,144	1.02	132,478	1.29
	middle	15,524	3.81	224,434	6.05	11,854	4.09	309,412	4.74	27,378	3.92	533,846	5.22
	upper	387,762	95.09	3,420,680	92.14	275,293	94.87	6,139,370	94.11	663,055	95.00	9,560,050	93.40
	zero & NAs	0	0.00	153	0.00	0	0.00	198	0.00	0	0.00	351	0.00
<b>10.5</b>	<b>total</b>	<b>407,801</b>	<b>100.00</b>	<b>3,712,284</b>	<b>100.00</b>	<b>290,169</b>	<b>100.00</b>	<b>6,523,413</b>	<b>100.00</b>	<b>697,970</b>	<b>100.00</b>	<b>10,235,697</b>	<b>100.00</b>
MSA 5600	low	141,435	5.41	776,922	3.96	29,448	1.42	468,127	1.78	170,883	3.65	1,245,049	2.71
	moderate	177,725	6.80	1,536,590	7.83	99,613	4.82	1,605,506	6.09	277,338	5.92	3,142,096	6.83
	middle	563,976	21.58	4,495,842	22.92	328,874	15.90	5,507,232	20.89	892,850	19.07	10,003,074	21.76
	upper	1,728,617	66.15	12,772,713	65.12	1,607,274	77.72	18,755,174	71.14	3,335,891	71.26	31,527,887	68.58
	zero & NAs	1,381	0.05	30,571	0.16	2,946	0.14	26,306	0.10	4,327	0.09	56,877	0.12
<b>70.2</b>	<b>total</b>	<b>2,613,134</b>	<b>100.00</b>	<b>19,612,638</b>	<b>100.00</b>	<b>2,068,155</b>	<b>100.00</b>	<b>26,362,345</b>	<b>100.00</b>	<b>4,681,289</b>	<b>100.00</b>	<b>45,974,983</b>	<b>100.00</b>
Orange* MSA 5660*	low	1,997	40.95	17,351	14.86	1,120	20.99	14,940	7.84	3,117	30.52	32,291	10.51
	moderate	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	middle	1,054	21.61	31,868	27.29	860	16.12	46,383	24.34	1,914	18.74	78,251	25.46
	upper	1,826	37.44	67,556	57.85	3,356	62.89	129,268	67.82	5,182	50.74	196,824	64.04
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>0.2</b>	<b>total</b>	<b>4,877</b>	<b>100.00</b>	<b>116,775</b>	<b>100.00</b>	<b>5,336</b>	<b>100.00</b>	<b>190,591</b>	<b>100.00</b>	<b>10,213</b>	<b>100.00</b>	<b>307,366</b>	<b>100.00</b>
Monroe	low	500	1.36	6,194	0.56	428	1.32	8,887	0.62	928	1.34	15,081	0.59
	moderate	2,877	7.82	47,574	4.27	1,752	5.39	40,357	2.82	4,629	6.68	87,931	3.45
	middle	17,313	47.08	477,035	42.84	12,263	37.71	530,267	37.04	29,576	42.68	1,007,302	39.58
	upper	16,052	43.65	582,556	52.32	18,080	55.59	852,276	59.53	34,132	49.25	1,434,832	56.37
	zero & NAs	32	0.09	148	0.01	0	0.00	0	0.00	32	0.05	148	0.01
<b>1.0</b>	<b>total</b>	<b>36,774</b>	<b>100.00</b>	<b>1,113,507</b>	<b>100.00</b>	<b>32,523</b>	<b>100.00</b>	<b>1,431,787</b>	<b>100.00</b>	<b>69,297</b>	<b>100.00</b>	<b>2,545,294</b>	<b>100.00</b>
Ontario*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	41	1.45	2,745	2.18	164	7.79	3,371	1.91	205	4.16	6,116	2.02
	middle	1,574	55.70	63,648	50.50	1,398	66.44	115,885	65.68	2,972	60.28	179,533	59.35
	upper	1,211	42.85	59,650	47.33	542	25.76	57,177	32.41	1,753	35.56	116,827	38.62
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>0.1</b>	<b>total</b>	<b>2,826</b>	<b>100.00</b>	<b>126,043</b>	<b>100.00</b>	<b>2,104</b>	<b>100.00</b>	<b>176,433</b>	<b>100.00</b>	<b>4,930</b>	<b>100.00</b>	<b>302,476</b>	<b>100.00</b>

MSA/County/Area % of Total A/A Lending	Geography Income Level	Home Purchase				Refinancing				Total			
		Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %
Wayne*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	501	17.74	2,730	3.24	0	0.00	3,945	3.49	501	9.41	6,675	3.38
	middle	2,137	75.67	77,180	91.51	2,253	90.16	102,743	90.77	4,390	82.47	179,923	91.09
	upper	186	6.59	4,431	5.25	246	9.84	6,498	5.74	432	8.12	10,929	5.53
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>0.1 total</b>	<b>2,824</b>	<b>100.00</b>	<b>84,341</b>	<b>100.00</b>	<b>2,499</b>	<b>100.00</b>	<b>113,186</b>	<b>100.00</b>	<b>5,323</b>	<b>100.00</b>	<b>197,527</b>	<b>100.00</b>	
MSA 6840*	low	500	1.18	6,194	0.47	428	1.15	8,887	0.52	928	1.17	15,081	0.50
	moderate	3,419	8.06	53,049	4.01	1,916	5.16	47,673	2.77	5,335	6.71	100,722	3.31
	middle	21,024	49.56	617,863	46.67	15,914	42.86	748,895	43.50	36,938	46.43	1,366,758	44.88
	upper	17,449	41.13	646,637	48.84	18,868	50.82	915,951	53.21	36,317	45.65	1,562,588	51.31
	zero & NAs	32	0.08	148	0.01	0	0.00	0	0.00	32	0.04	148	0.00
<b>1.2 total</b>	<b>42,424</b>	<b>100.00</b>	<b>1,323,891</b>	<b>100.00</b>	<b>37,126</b>	<b>100.00</b>	<b>1,721,406</b>	<b>100.00</b>	<b>79,550</b>	<b>100.00</b>	<b>3,045,297</b>	<b>100.00</b>	
Madison*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	209	10.00	7,029	12.45	0	0.00	8,358	9.30	209	6.69	15,387	10.51
	middle	1,655	79.22	39,154	69.36	887	85.54	59,582	66.26	2,542	81.32	98,736	67.46
	upper	225	10.77	10,271	18.19	150	14.46	21,975	24.44	375	12.00	32,246	22.03
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>0.0 total</b>	<b>2,089</b>	<b>100.00</b>	<b>56,454</b>	<b>100.00</b>	<b>1,037</b>	<b>100.00</b>	<b>89,915</b>	<b>100.00</b>	<b>3,126</b>	<b>100.00</b>	<b>146,369</b>	<b>100.00</b>	
Onondaga	low	344	1.45	3,752	0.56	104	0.65	4,277	0.58	448	1.12	8,029	0.57
	moderate	1,342	5.64	17,732	2.63	425	2.64	17,715	2.40	1,767	4.43	35,447	2.51
	middle	9,551	40.12	308,079	45.73	6,621	41.18	301,798	40.83	16,172	40.55	609,877	43.17
	upper	12,569	52.80	344,029	51.07	8,929	55.53	415,301	56.19	21,498	53.90	759,330	53.75
	zero & NAs	0	0.00	47	0.01	0	0.00	60	0.01	0	0.00	107	0.01
<b>0.6 total</b>	<b>23,806</b>	<b>100.00</b>	<b>673,639</b>	<b>100.00</b>	<b>16,079</b>	<b>100.00</b>	<b>739,151</b>	<b>100.00</b>	<b>39,885</b>	<b>100.00</b>	<b>1,412,790</b>	<b>100.00</b>	
Oswego*	low	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	moderate	359	26.85	6,998	14.28	151	23.78	9,617	13.54	510	25.86	16,615	13.85
	middle	978	73.15	40,828	83.33	484	76.22	58,469	82.35	1,462	74.14	99,297	82.75
	upper	0	0.00	1,172	2.39	0	0.00	2,915	4.11	0	0.00	4,087	3.41
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
<b>0.0 total</b>	<b>1,337</b>	<b>100.00</b>	<b>48,998</b>	<b>100.00</b>	<b>635</b>	<b>100.00</b>	<b>71,001</b>	<b>100.00</b>	<b>1,972</b>	<b>100.00</b>	<b>119,999</b>	<b>100.00</b>	
MSA 8160*	low	344	1.26	3,752	0.48	104	0.59	4,277	0.48	448	1.00	8,029	0.48
	moderate	1,910	7.01	31,759	4.08	576	3.24	35,690	3.97	2,486	5.53	67,449	4.02
	middle	12,184	44.74	388,061	49.81	7,992	45.02	419,849	46.65	20,176	44.85	807,910	48.11
	upper	12,794	46.98	355,472	45.63	9,079	51.15	440,191	48.91	21,873	48.63	795,663	47.38
	zero & NAs	0	0.00	47	0.01	0	0.00	60	0.01	0	0.00	107	0.01
<b>0.7 total</b>	<b>27,232</b>	<b>100.00</b>	<b>779,091</b>	<b>100.00</b>	<b>17,751</b>	<b>100.00</b>	<b>900,067</b>	<b>100.00</b>	<b>44,983</b>	<b>100.00</b>	<b>1,679,158</b>	<b>100.00</b>	
Oneida MSA 8680*	low	0	0.00	222	0.13	0	0.00	318	0.12	0	0.00	540	0.12
	moderate	117	3.35	6,217	3.58	0	0.00	7,779	2.95	117	2.10	13,996	3.20
	middle	2,342	67.09	76,640	44.12	1,122	53.89	124,265	47.11	3,464	62.16	200,905	45.92
	upper	1,032	29.56	90,466	52.08	960	46.11	131,285	49.77	1,992	35.74	221,751	50.69
	zero & NAs	0	0.00	159	0.09	0	0.00	120	0.05	0	0.00	279	0.06
<b>0.1 total</b>	<b>3,491</b>	<b>100.00</b>	<b>173,704</b>	<b>100.00</b>	<b>2,082</b>	<b>100.00</b>	<b>263,767</b>	<b>100.00</b>	<b>5,573</b>	<b>100.00</b>	<b>437,471</b>	<b>100.00</b>	
<b>NYS A/A TOTAL</b>	low	144,910	3.99	821,000	2.38	31,660	1.04	517,289	0.99	176,570	2.65	1,338,289	1.54
	moderate	337,313	9.29	3,125,950	9.07	206,910	6.82	4,101,261	7.86	544,223	8.17	7,227,211	8.34
	middle	1,124,201	30.97	12,879,691	37.36	869,753	28.66	20,955,738	40.15	1,993,954	29.92	33,835,429	39.04
	upper	2,021,386	55.69	17,608,515	51.08	1,922,503	63.35	26,590,088	50.94	3,943,889	59.18	44,198,603	51.00
	zero & NAs	1,630	0.04	35,040	0.10	3,683	0.12	34,295	0.07	5,313	0.08	69,335	0.08
<b>100.0 total</b>	<b>3,629,440</b>	<b>100.00</b>	<b>34,470,196</b>	<b>100.00</b>	<b>3,034,509</b>	<b>100.00</b>	<b>52,198,671</b>	<b>100.00</b>	<b>6,663,949</b>	<b>100.00</b>	<b>86,668,867</b>	<b>100.00</b>	

<sup>1</sup> Figures exclude home improvement and multifamily loans. The bank originated 38 home improvement loans totaling \$ 2.4 million and 9 multifamily loans totaling \$63.5 million.

<sup>2</sup> These figures exclude bank's purchased loans from its affiliates. Aggregate figures include loans originated only.

\* Bank included only parts of the county or MSA in its assessment area

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

**1-4 FAMILY HMDA LOAN ORIGINATIONS AND PURCHASES<sup>1</sup> -- YEAR 2001**

**BORROWER INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS**

MSA/County/Area % of Total A/A Lending	Borrower Income Level	Home Purchase				Refinancing				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Albany*	low	1	2.13	153	4.20	3	13.04	130	3.53	4	5.71	283	3.86
	moderate	8	17.02	756	20.74	1	4.35	473	12.83	9	12.86	1,229	16.76
	middle	11	23.40	950	26.06	2	8.70	803	21.78	13	18.57	1,753	23.91
	upper	27	57.45	1,689	46.32	11	47.83	1,772	48.06	38	54.29	3,461	47.20
	zero & NAs	0	0.00	98	2.69	6	26.09	509	13.81	6	8.57	607	8.28
	<b>0.3 total</b>		<b>47</b>	<b>100.00</b>	<b>3,646</b>	<b>100.00</b>	<b>23</b>	<b>100.00</b>	<b>3,687</b>	<b>100.00</b>	<b>70</b>	<b>100.00</b>	<b>7,333</b>
Rensselaer*	low	1	8.33	76	7.20	1	6.67	56	5.19	2	7.41	132	6.18
	moderate	2	16.67	267	25.31	2	13.33	194	17.96	4	14.81	461	21.59
	middle	2	16.67	298	28.25	3	20.00	255	23.61	5	18.52	553	25.90
	upper	5	41.67	382	36.21	5	33.33	452	41.85	10	37.04	834	39.06
	zero & NAs	2	16.67	32	3.03	4	26.67	123	11.39	6	22.22	155	7.26
	<b>0.1 total</b>		<b>12</b>	<b>100.00</b>	<b>1,055</b>	<b>100.00</b>	<b>15</b>	<b>100.00</b>	<b>1,080</b>	<b>100.00</b>	<b>27</b>	<b>100.00</b>	<b>2,135</b>
Saratoga*	low	3	5.36	129	4.39	1	5.88	88	2.89	4	5.48	217	3.62
	moderate	10	17.86	477	16.22	3	17.65	297	9.74	13	17.81	774	12.93
	middle	7	12.50	741	25.20	4	23.53	624	20.47	11	15.07	1,365	22.80
	upper	26	46.43	1,519	51.67	8	47.06	1,631	53.51	34	46.58	3,150	52.61
	zero & NAs	10	17.86	74	2.52	1	5.88	408	13.39	11	15.07	482	8.05
	<b>0.3 total</b>		<b>56</b>	<b>100.00</b>	<b>2,940</b>	<b>100.00</b>	<b>17</b>	<b>100.00</b>	<b>3,048</b>	<b>100.00</b>	<b>73</b>	<b>100.00</b>	<b>5,988</b>
Schenectady*	low	1	3.70	167	8.25	2	12.50	92	4.79	3	6.98	259	6.57
	moderate	7	25.93	527	26.04	3	18.75	359	18.71	10	23.26	886	22.47
	middle	7	25.93	573	28.31	3	18.75	425	22.15	10	23.26	998	25.31
	upper	12	44.44	678	33.50	6	37.50	820	42.73	18	41.86	1,498	37.99
	zero & NAs	0	0.00	79	3.90	2	12.50	223	11.62	2	4.65	302	7.66
	<b>0.2 total</b>		<b>27</b>	<b>100.00</b>	<b>2,024</b>	<b>100.00</b>	<b>16</b>	<b>100.00</b>	<b>1,919</b>	<b>100.00</b>	<b>43</b>	<b>100.00</b>	<b>3,943</b>
MSA 0160*	low	6	4.23	525	5.43	7	9.86	366	3.76	13	6.10	891	4.59
	moderate	27	19.01	2,027	20.97	9	12.68	1,323	13.59	36	16.90	3,350	17.27
	middle	27	19.01	2,562	26.51	12	16.90	2,107	21.65	39	18.31	4,669	24.07
	upper	70	49.30	4,268	44.16	30	42.25	4,675	48.03	100	46.95	8,943	46.10
	zero & NAs	12	8.45	283	2.93	13	18.31	1,263	12.98	25	11.74	1,546	7.97
	<b>0.9 total</b>		<b>142</b>	<b>100.00</b>	<b>9,665</b>	<b>100.00</b>	<b>71</b>	<b>100.00</b>	<b>9,734</b>	<b>100.00</b>	<b>213</b>	<b>100.00</b>	<b>19,399</b>
Broome	low	3	10.71	146	7.59	3	6.98	108	5.32	6	8.45	254	6.42
	moderate	9	32.14	412	21.41	8	18.60	332	16.35	17	23.94	744	18.81
	middle	8	28.57	501	26.04	17	39.53	503	24.77	25	35.21	1,004	25.39
	upper	7	25.00	820	42.62	11	25.58	935	46.04	18	25.35	1,755	44.37
	zero & NAs	1	3.57	45	2.34	4	9.30	153	7.53	5	7.04	198	5.01
	<b>0.3 total</b>		<b>28</b>	<b>100.00</b>	<b>1,924</b>	<b>100.00</b>	<b>43</b>	<b>100.00</b>	<b>2,031</b>	<b>100.00</b>	<b>71</b>	<b>100.00</b>	<b>3,955</b>
Tioga*	low	1	11.11	15	4.89	0	0.00	13	4.61	1	7.14	28	4.75
	moderate	2	22.22	43	14.01	0	0.00	38	13.48	2	14.29	81	13.75
	middle	2	22.22	92	29.97	1	20.00	54	19.15	3	21.43	146	24.79
	upper	4	44.44	152	49.51	3	60.00	151	53.55	7	50.00	303	51.44
	zero & NAs	0	0.00	5	1.63	1	20.00	26	9.22	1	7.14	31	5.26
	<b>0.1 total</b>		<b>9</b>	<b>100.00</b>	<b>307</b>	<b>100.00</b>	<b>5</b>	<b>100.00</b>	<b>282</b>	<b>100.00</b>	<b>14</b>	<b>100.00</b>	<b>589</b>
MSA 0960*	low	4	10.81	161	7.22	3	6.25	121	5.23	7	8.24	282	6.21
	moderate	11	29.73	455	20.39	8	16.67	370	16.00	19	22.35	825	18.16
	middle	10	27.03	593	26.58	18	37.50	557	24.08	28	32.94	1,150	25.31
	upper	11	29.73	972	43.57	14	29.17	1,086	46.95	25	29.41	2,058	45.29
	zero & NAs	1	2.70	50	2.24	5	10.42	179	7.74	6	7.06	229	5.04
	<b>0.3 total</b>		<b>37</b>	<b>100.00</b>	<b>2,231</b>	<b>100.00</b>	<b>48</b>	<b>100.00</b>	<b>2,313</b>	<b>100.00</b>	<b>85</b>	<b>100.00</b>	<b>4,544</b>

MSA/County/Area % of Total A/A Lending	Borrower Income Level	Home Purchase				Refinancing				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Erie <b>MSA 1280*</b>	low	21	8.24	771	7.16	9	7.09	780	6.33	30	7.85	1,551	6.72
	moderate	66	25.88	2,440	22.65	11	8.66	1,840	14.94	77	20.16	4,280	18.54
	middle	75	29.41	3,096	28.74	28	22.05	3,303	26.82	103	26.96	6,399	27.71
	upper	81	31.76	4,159	38.61	45	35.43	5,695	46.24	126	32.98	9,854	42.68
	zero & NAs	12	4.71	307	2.85	34	26.77	699	5.68	46	12.04	1,006	4.36
	<b>1.5 total</b>		<b>255</b>	<b>100.00</b>	<b>10,773</b>	<b>100.00</b>	<b>127</b>	<b>100.00</b>	<b>12,317</b>	<b>100.00</b>	<b>382</b>	<b>100.00</b>	<b>23,090</b>
Chemung <b>MSA 2335</b>	low	1	7.69	55	5.82	0	0.00	61	5.09	1	6.25	116	5.41
	moderate	3	23.08	202	21.38	2	66.67	167	13.93	5	31.25	369	17.21
	middle	2	15.38	239	25.29	0	0.00	295	24.60	2	12.50	534	24.91
	upper	6	46.15	424	44.87	1	33.33	612	51.04	7	43.75	1,036	48.32
	zero & NAs	1	7.69	25	2.65	0	0.00	64	5.34	1	6.25	89	4.15
	<b>0.1 total</b>		<b>13</b>	<b>100.00</b>	<b>945</b>	<b>100.00</b>	<b>3</b>	<b>100.00</b>	<b>1,199</b>	<b>100.00</b>	<b>16</b>	<b>100.00</b>	<b>2,144</b>
Nassau	low	56	3.09	419	2.68	48	3.27	1,106	3.97	104	3.17	1,525	3.51
	moderate	251	13.85	2,180	13.95	221	15.06	4,454	15.98	472	14.39	6,634	15.25
	middle	483	26.66	4,618	29.55	386	26.31	8,158	29.27	869	26.50	12,776	29.37
	upper	890	49.12	6,726	43.04	637	43.42	11,058	39.67	1,527	46.57	17,784	40.88
	zero & NAs	132	7.28	1,683	10.77	175	11.93	3,099	11.12	307	9.36	4,782	10.99
	<b>13.3 total</b>		<b>1,812</b>	<b>100.00</b>	<b>15,626</b>	<b>100.00</b>	<b>1,467</b>	<b>100.00</b>	<b>27,875</b>	<b>100.00</b>	<b>3,279</b>	<b>100.00</b>	<b>43,501</b>
Suffolk	low	121	5.66	1,134	5.19	97	4.81	2,262	5.58	218	5.25	3,396	5.45
	moderate	480	22.46	4,687	21.45	407	20.19	8,329	20.56	887	21.36	13,016	20.87
	middle	658	30.79	6,568	30.06	650	32.24	12,545	30.97	1,308	31.50	19,113	30.65
	upper	755	35.33	7,289	33.35	674	33.43	13,151	32.47	1,429	34.41	20,440	32.78
	zero & NAs	123	5.76	2,175	9.95	188	9.33	4,218	10.41	311	7.49	6,393	10.25
	<b>16.8 total</b>		<b>2,137</b>	<b>100.00</b>	<b>21,853</b>	<b>100.00</b>	<b>2,016</b>	<b>100.00</b>	<b>40,505</b>	<b>100.00</b>	<b>4,153</b>	<b>100.00</b>	<b>62,358</b>
<b>MSA 5380</b>	low	177	4.48	1,553	4.14	145	4.16	3,368	4.93	322	4.33	4,921	4.65
	moderate	731	18.51	6,867	18.32	628	18.03	12,783	18.69	1,359	18.29	19,650	18.56
	middle	1,141	28.89	11,186	29.85	1,036	29.74	20,703	30.28	2,177	29.29	31,889	30.12
	upper	1,645	41.66	14,015	37.39	1,311	37.64	24,209	35.40	2,956	39.77	38,224	36.11
	zero & NAs	255	6.46	3,858	10.29	363	10.42	7,317	10.70	618	8.32	11,175	10.56
	<b>30.1 total</b>		<b>3,949</b>	<b>100.00</b>	<b>37,479</b>	<b>100.00</b>	<b>3,483</b>	<b>100.00</b>	<b>68,380</b>	<b>100.00</b>	<b>7,432</b>	<b>100.00</b>	<b>105,859</b>
Bronx	low	21	3.32	150	3.76	8	3.31	157	3.93	29	3.31	307	3.84
	moderate	158	24.96	675	16.92	33	13.64	572	14.31	191	21.83	1,247	15.61
	middle	207	32.70	1,134	28.43	60	24.79	1,141	28.55	267	30.51	2,275	28.49
	upper	228	36.02	1,702	42.67	100	41.32	1,589	39.75	328	37.49	3,291	41.21
	zero & NAs	19	3.00	328	8.22	41	16.94	538	13.46	60	6.86	866	10.84
	<b>3.5 total</b>		<b>633</b>	<b>100.00</b>	<b>3,989</b>	<b>100.00</b>	<b>242</b>	<b>100.00</b>	<b>3,997</b>	<b>100.00</b>	<b>875</b>	<b>100.00</b>	<b>7,986</b>
Kings	low	57	2.57	246	1.97	34	3.92	468	3.53	91	2.95	714	2.77
	moderate	398	17.98	1,347	10.78	114	13.15	1,569	11.83	512	16.62	2,916	11.32
	middle	659	29.77	2,933	23.48	208	23.99	3,353	25.27	867	28.14	6,286	24.40
	upper	1,019	46.03	6,455	51.68	406	46.83	5,985	45.11	1,425	46.25	12,440	48.30
	zero & NAs	81	3.66	1,510	12.09	105	12.11	1,892	14.26	186	6.04	3,402	13.21
	<b>12.5 total</b>		<b>2,214</b>	<b>100.00</b>	<b>12,491</b>	<b>100.00</b>	<b>867</b>	<b>100.00</b>	<b>13,267</b>	<b>100.00</b>	<b>3,081</b>	<b>100.00</b>	<b>25,758</b>
New York	low	8	0.34	53	0.57	2	0.12	28	0.36	10	0.25	81	0.48
	moderate	115	4.93	342	3.70	39	2.29	199	2.55	154	3.81	541	3.17
	middle	296	12.70	883	9.56	172	10.08	707	9.05	468	11.59	1,590	9.33
	upper	1,803	77.35	7,526	81.49	1,376	80.66	6,303	80.72	3,179	78.75	13,829	81.14
	zero & NAs	109	4.68	432	4.68	117	6.86	571	7.31	226	5.60	1,003	5.88
	<b>16.4 total</b>		<b>2,331</b>	<b>100.00</b>	<b>9,236</b>	<b>100.00</b>	<b>1,706</b>	<b>100.00</b>	<b>7,808</b>	<b>100.00</b>	<b>4,037</b>	<b>100.00</b>	<b>17,044</b>

MSA/County/Area % of Total A/A Lending	Borrower Income Level	Home Purchase				Refinancing				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Putnam	low	0	0.00	13	0.75	0	0.00	31	1.26	0	0.00	44	1.05
	moderate	11	11.58	152	8.81	9	9.68	189	7.67	20	10.64	341	8.14
	middle	15	15.79	402	23.29	19	20.43	530	21.51	34	18.09	932	22.24
	upper	59	62.11	1,063	61.59	53	56.99	1,521	61.73	112	59.57	2,584	61.67
	zero & NAs	10	10.53	96	5.56	12	12.90	193	7.83	22	11.70	289	6.90
<b>0.8</b>	<b>total</b>	<b>95</b>	<b>100.00</b>	<b>1,726</b>	<b>100.00</b>	<b>93</b>	<b>100.00</b>	<b>2,464</b>	<b>100.00</b>	<b>188</b>	<b>100.00</b>	<b>4,190</b>	<b>100.00</b>
Queens	low	112	4.30	441	2.42	43	4.41	550	3.06	155	4.33	991	2.74
	moderate	494	18.95	2,400	13.18	167	17.15	2,435	13.54	661	18.46	4,835	13.36
	middle	864	33.14	5,045	27.71	273	28.03	4,827	26.85	1,137	31.75	9,872	27.28
	upper	1,049	40.24	8,288	45.52	363	37.27	7,547	41.97	1,412	39.43	15,835	43.76
	zero & NAs	88	3.38	2,035	11.18	128	13.14	2,621	14.58	216	6.03	4,656	12.87
<b>14.5</b>	<b>total</b>	<b>2,607</b>	<b>100.00</b>	<b>18,209</b>	<b>100.00</b>	<b>974</b>	<b>100.00</b>	<b>17,980</b>	<b>100.00</b>	<b>3,581</b>	<b>100.00</b>	<b>36,189</b>	<b>100.00</b>
Richmond	low	4	0.83	79	1.27	5	2.11	164	2.21	9	1.25	243	1.78
	moderate	37	7.68	657	10.57	30	12.66	778	10.48	67	9.32	1,435	10.52
	middle	165	34.23	1,806	29.06	57	24.05	1,995	26.87	222	30.88	3,801	27.86
	upper	249	51.66	3,035	48.83	103	43.46	3,614	48.67	352	48.96	6,649	48.74
	zero & NAs	27	5.60	638	10.27	42	17.72	875	11.78	69	9.60	1,513	11.09
<b>2.9</b>	<b>total</b>	<b>482</b>	<b>100.00</b>	<b>6,215</b>	<b>100.00</b>	<b>237</b>	<b>100.00</b>	<b>7,426</b>	<b>100.00</b>	<b>719</b>	<b>100.00</b>	<b>13,641</b>	<b>100.00</b>
Rockland	low	2	0.90	48	1.30	3	1.32	44	0.78	5	1.11	92	0.99
	moderate	23	10.41	324	8.80	10	4.39	310	5.51	33	7.35	634	6.81
	middle	39	17.65	677	18.39	50	21.93	962	17.11	89	19.82	1,639	17.61
	upper	134	60.63	2,388	64.86	152	66.67	3,854	68.53	286	63.70	6,242	67.08
	zero & NAs	23	10.41	245	6.65	13	5.70	454	8.07	36	8.02	699	7.51
<b>1.8</b>	<b>total</b>	<b>221</b>	<b>100.00</b>	<b>3,682</b>	<b>100.00</b>	<b>228</b>	<b>100.00</b>	<b>5,624</b>	<b>100.00</b>	<b>449</b>	<b>100.00</b>	<b>9,306</b>	<b>100.00</b>
Westchester	low	13	1.02	140	1.15	5	0.74	103	0.75	18	0.92	243	0.93
	moderate	83	6.53	945	7.74	48	7.07	647	4.69	131	6.72	1,592	6.12
	middle	173	13.61	1,919	15.71	86	12.67	1,860	13.47	259	13.28	3,779	14.53
	upper	903	71.05	8,330	68.21	457	67.30	9,897	71.70	1,360	69.74	18,227	70.06
	zero & NAs	99	7.79	878	7.19	83	12.22	1,297	9.40	182	9.33	2,175	8.36
<b>7.9</b>	<b>total</b>	<b>1,271</b>	<b>100.00</b>	<b>12,212</b>	<b>100.00</b>	<b>679</b>	<b>100.00</b>	<b>13,804</b>	<b>100.00</b>	<b>1,950</b>	<b>100.00</b>	<b>26,016</b>	<b>100.00</b>
MSA 5600	low	217	2.20	1,170	1.73	100	1.99	1,545	2.13	317	2.13	2,715	1.94
	moderate	1,319	13.39	6,842	10.10	450	8.95	6,699	9.26	1,769	11.89	13,541	9.66
	middle	2,418	24.54	14,799	21.84	925	18.40	15,375	21.24	3,343	22.47	30,174	21.53
	upper	5,444	55.25	38,787	57.24	3,010	59.89	40,310	55.70	8,454	56.81	79,097	56.45
	zero & NAs	456	4.63	6,162	9.09	541	10.76	8,441	11.66	997	6.70	14,603	10.42
<b>60.4</b>	<b>total</b>	<b>9,854</b>	<b>100.00</b>	<b>67,760</b>	<b>100.00</b>	<b>5,026</b>	<b>100.00</b>	<b>72,370</b>	<b>100.00</b>	<b>14,880</b>	<b>100.00</b>	<b>140,130</b>	<b>100.00</b>
Orange* MSA 5660*	low	3	9.68	13	2.42	1	5.26	7	1.19	4	8.00	20	1.78
	moderate	2	6.45	65	12.08	1	5.26	33	5.63	3	6.00	98	8.72
	middle	8	25.81	133	24.72	1	5.26	118	20.14	9	18.00	251	22.33
	upper	12	38.71	279	51.86	15	78.95	375	63.99	27	54.00	654	58.19
	zero & NAs	6	19.35	48	8.92	1	5.26	53	9.04	7	14.00	101	8.99
<b>0.2</b>	<b>total</b>	<b>31</b>	<b>100.00</b>	<b>538</b>	<b>100.00</b>	<b>19</b>	<b>100.00</b>	<b>586</b>	<b>100.00</b>	<b>50</b>	<b>100.00</b>	<b>1,124</b>	<b>100.00</b>
Monroe	low	54	11.92	955	8.87	8	3.33	567	5.23	62	8.95	1,522	7.05
	moderate	103	22.74	2,596	24.12	34	14.17	1,834	16.93	137	19.77	4,430	20.51
	middle	84	18.54	2,648	24.60	43	17.92	2,682	24.76	127	18.33	5,330	24.68
	upper	175	38.63	4,182	38.86	112	46.67	4,993	46.10	287	41.41	9,175	42.49
	zero & NAs	37	8.17	382	3.55	43	17.92	755	6.97	80	11.54	1,137	5.27
<b>2.8</b>	<b>total</b>	<b>453</b>	<b>100.00</b>	<b>10,763</b>	<b>100.00</b>	<b>240</b>	<b>100.00</b>	<b>10,831</b>	<b>100.00</b>	<b>693</b>	<b>100.00</b>	<b>21,594</b>	<b>100.00</b>
Ontario*	low	6	13.64	82	8.02	1	3.70	56	5.11	7	9.86	138	6.52
	moderate	8	18.18	199	19.47	2	7.41	162	14.79	10	14.08	361	17.05
	middle	7	15.91	239	23.39	6	22.22	281	25.66	13	18.31	520	24.56
	upper	17	38.64	484	47.36	15	55.56	530	48.40	32	45.07	1,014	47.90
	zero & NAs	6	13.64	18	1.76	3	11.11	66	6.03	9	12.68	84	3.97
<b>0.3</b>	<b>total</b>	<b>44</b>	<b>100.00</b>	<b>1,022</b>	<b>100.00</b>	<b>27</b>	<b>100.00</b>	<b>1,095</b>	<b>100.00</b>	<b>71</b>	<b>100.00</b>	<b>2,117</b>	<b>100.00</b>

MSA/County/Area % of Total A/A Lending	Borrower Income Level	Home Purchase				Refinancing				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Wayne*	low	11	22.92	60	7.72	0	0.00	46	4.77	11	18.64	106	6.09
	moderate	12	25.00	163	20.98	4	36.36	177	18.36	16	27.12	340	19.53
	middle	15	31.25	252	32.43	0	0.00	267	27.70	15	25.42	519	29.81
	upper	8	16.67	273	35.14	5	45.45	404	41.91	13	22.03	677	38.89
	zero & NAs	2	4.17	29	3.73	2	18.18	70	7.26	4	6.78	99	5.69
<b>0.2 total</b>		<b>48</b>	<b>100.00</b>	<b>777</b>	<b>100.00</b>	<b>11</b>	<b>100.00</b>	<b>964</b>	<b>100.00</b>	<b>59</b>	<b>100.00</b>	<b>1,741</b>	<b>100.00</b>
MSA 6840*	low	71	13.03	1,097	8.73	9	3.24	669	5.19	80	9.72	1,766	6.94
	moderate	123	22.57	2,958	23.55	40	14.39	2,173	16.86	163	19.81	5,131	20.16
	middle	106	19.45	3,139	24.99	49	17.63	3,230	25.06	155	18.83	6,369	25.02
	upper	200	36.70	4,939	39.32	132	47.48	5,927	45.98	332	40.34	10,866	42.69
	zero & NAs	45	8.26	429	3.42	48	17.27	891	6.91	93	11.30	1,320	5.19
<b>3.3 total</b>		<b>545</b>	<b>100.00</b>	<b>12,562</b>	<b>100.00</b>	<b>278</b>	<b>100.00</b>	<b>12,890</b>	<b>100.00</b>	<b>823</b>	<b>100.00</b>	<b>25,452</b>	<b>100.00</b>
Madison*	low	3	6.25	39	6.57	1	5.26	29	3.58	4	5.97	68	4.85
	moderate	11	22.92	132	22.22	5	26.32	153	18.91	16	23.88	285	20.31
	middle	20	41.67	162	27.27	3	15.79	184	22.74	23	34.33	346	24.66
	upper	10	20.83	238	40.07	6	31.58	401	49.57	16	23.88	639	45.55
	zero & NAs	4	8.33	23	3.87	4	21.05	42	5.19	8	11.94	65	4.63
<b>0.3 total</b>		<b>48</b>	<b>100.00</b>	<b>594</b>	<b>100.00</b>	<b>19</b>	<b>100.00</b>	<b>809</b>	<b>100.00</b>	<b>67</b>	<b>100.00</b>	<b>1,403</b>	<b>100.00</b>
Onondaga	low	32	7.73	284	4.72	3	2.27	197	3.37	35	6.41	481	4.06
	moderate	94	22.71	1,240	20.63	18	13.64	721	12.34	112	20.51	1,961	16.54
	middle	136	32.85	1,593	26.50	25	18.94	1,284	21.98	161	29.49	2,877	24.27
	upper	147	35.51	2,678	44.55	52	39.39	3,087	52.83	199	36.45	5,765	48.63
	zero & NAs	5	1.21	216	3.59	34	25.76	554	9.48	39	7.14	770	6.50
<b>2.2 total</b>		<b>414</b>	<b>100.00</b>	<b>6,011</b>	<b>100.00</b>	<b>132</b>	<b>100.00</b>	<b>5,843</b>	<b>100.00</b>	<b>546</b>	<b>100.00</b>	<b>11,854</b>	<b>100.00</b>
Oswego*	low	0	0.00	52	7.56	0	0.00	52	6.00	0	0.00	104	6.69
	moderate	13	46.43	183	26.60	2	28.57	170	19.63	15	42.86	353	22.72
	middle	9	32.14	200	29.07	2	28.57	234	27.02	11	31.43	434	27.93
	upper	4	14.29	245	35.61	2	28.57	379	43.76	6	17.14	624	40.15
	zero & NAs	2	7.14	8	1.16	1	14.29	31	3.58	3	8.57	39	2.51
<b>0.1 total</b>		<b>28</b>	<b>100.00</b>	<b>688</b>	<b>100.00</b>	<b>7</b>	<b>100.00</b>	<b>866</b>	<b>100.00</b>	<b>35</b>	<b>100.00</b>	<b>1,554</b>	<b>100.00</b>
MSA 8160*	low	35	7.14	375	5.14	4	2.53	278	3.70	39	6.02	653	4.41
	moderate	118	24.08	1,555	21.32	25	15.82	1,044	13.89	143	22.07	2,599	17.55
	middle	165	33.67	1,955	26.81	30	18.99	1,702	22.64	195	30.09	3,657	24.69
	upper	161	32.86	3,161	43.34	60	37.97	3,867	51.44	221	34.10	7,028	47.45
	zero & NAs	11	2.24	247	3.39	39	24.68	627	8.34	50	7.72	874	5.90
<b>2.6 total</b>		<b>490</b>	<b>100.00</b>	<b>7,293</b>	<b>100.00</b>	<b>158</b>	<b>100.00</b>	<b>7,518</b>	<b>100.00</b>	<b>648</b>	<b>100.00</b>	<b>14,811</b>	<b>100.00</b>
Oneida MSA 8680*	low	10	10.31	107	5.36	2	7.41	103	3.83	12	9.68	210	4.48
	moderate	18	18.56	423	21.17	5	18.52	331	12.30	23	18.55	754	16.08
	middle	34	35.05	548	27.43	8	29.63	652	24.22	42	33.87	1,200	25.59
	upper	25	25.77	874	43.74	4	14.81	1,472	54.68	29	23.39	2,346	50.02
	zero & NAs	10	10.31	46	2.30	8	29.63	134	4.98	18	14.52	180	3.84
<b>0.5 total</b>		<b>97</b>	<b>100.00</b>	<b>1,998</b>	<b>100.00</b>	<b>27</b>	<b>100.00</b>	<b>2,692</b>	<b>100.00</b>	<b>124</b>	<b>100.00</b>	<b>4,690</b>	<b>100.00</b>
<b>NYS A/A TOTAL</b>	low	545	3.54	5,827	3.85	280	3.03	7,298	3.84	825	3.35	13,125	3.85
	moderate	2,418	15.69	23,834	15.76	1,179	12.76	26,763	14.09	3,597	14.59	50,597	14.83
	middle	3,986	25.86	38,250	25.29	2,107	22.80	48,042	25.29	6,093	24.72	86,292	25.29
	upper	7,655	49.67	71,878	47.52	4,622	50.02	88,228	46.44	12,277	49.80	160,106	46.92
	zero & NAs	809	5.25	11,455	7.57	1,052	11.39	19,668	10.35	1,861	7.55	31,123	9.12
<b>100.0 total</b>		<b>15,413</b>	<b>100.00</b>	<b>151,244</b>	<b>100.00</b>	<b>9,240</b>	<b>100.00</b>	<b>189,999</b>	<b>100.00</b>	<b>24,653</b>	<b>100.00</b>	<b>341,243</b>	<b>100.00</b>

<sup>1</sup> Figures exclude home improvement and multifamily loans. The bank originated 53 home improvement loans totaling \$ 5.1 million and 9 multifamily loans totaling \$28.9 million.

<sup>2</sup> These figures exclude bank's purchased loans from its affiliates. Aggregate figures include loans originated only.

\* Bank included only parts of the county or MSA in its assessment area

Sources of data: Bank (assessment area); JPMorgan Chase Bank (bank loans); FFIEC (aggregate loans); and HUD (borrower income levels)

# 1-4 FAMILY HMDA LOAN ORIGINATIONS AND PURCHASES<sup>1</sup> -- YEAR 2002

## BORROWER INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

MSA/County/Area % of Total A/A Lending	Borrower Income Level	Home Purchase				Refinancing				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Albany*	low	3	7.32	187	4.82	3	7.32	191	3.56	6	7.32	378	4.09
	moderate	8	19.51	818	21.09	7	17.07	705	13.14	15	18.29	1,523	16.48
	middle	13	31.71	1,043	26.90	7	17.07	1,159	21.60	20	24.39	2,202	23.82
	upper	16	39.02	1,731	44.64	21	51.22	2,605	48.56	37	45.12	4,336	46.91
	zero & NAs	1	2.44	99	2.55	3	7.32	705	13.14	4	4.88	804	8.70
	<b>0.3 total</b>		<b>41</b>	<b>100.00</b>	<b>3,878</b>	<b>100.00</b>	<b>41</b>	<b>100.00</b>	<b>5,365</b>	<b>100.00</b>	<b>82</b>	<b>100.00</b>	<b>9,243</b>
Rensselaer*	low	2	11.11	105	8.08	1	9.09	66	4.55	3	10.34	171	6.22
	moderate	5	27.78	332	25.56	3	27.27	256	17.63	8	27.59	588	21.37
	middle	1	5.56	380	29.25	1	9.09	318	21.90	2	6.90	698	25.37
	upper	10	55.56	450	34.64	6	54.55	620	42.70	16	55.17	1,070	38.89
	zero & NAs	0	0.00	32	2.46	0	0.00	192	13.22	0	0.00	224	8.14
	<b>0.1 total</b>		<b>18</b>	<b>100.00</b>	<b>1,299</b>	<b>100.00</b>	<b>11</b>	<b>100.00</b>	<b>1,452</b>	<b>100.00</b>	<b>29</b>	<b>100.00</b>	<b>2,751</b>
Saratoga*	low	3	6.82	116	3.80	1	3.03	109	2.54	4	5.19	225	3.06
	moderate	5	11.36	510	16.69	6	18.18	488	11.39	11	14.29	998	13.59
	middle	15	34.09	807	26.41	9	27.27	938	21.89	24	31.17	1,745	23.77
	upper	17	38.64	1,544	50.52	15	45.45	2,287	53.36	32	41.56	3,831	52.18
	zero & NAs	4	9.09	79	2.59	2	6.06	464	10.83	6	7.79	543	7.40
	<b>0.3 total</b>		<b>44</b>	<b>100.00</b>	<b>3,056</b>	<b>100.00</b>	<b>33</b>	<b>100.00</b>	<b>4,286</b>	<b>100.00</b>	<b>77</b>	<b>100.00</b>	<b>7,342</b>
Schenectady*	low	5	16.67	224	9.68	2	7.41	135	5.21	7	12.28	359	7.32
	moderate	9	30.00	615	26.57	7	25.93	412	15.90	16	28.07	1,027	20.93
	middle	4	13.33	632	27.30	10	37.04	645	24.89	14	24.56	1,277	26.03
	upper	11	36.67	745	32.18	6	22.22	1,092	42.15	17	29.82	1,837	37.44
	zero & NAs	1	3.33	99	4.28	2	7.41	307	11.85	3	5.26	406	8.28
	<b>0.2 total</b>		<b>30</b>	<b>100.00</b>	<b>2,315</b>	<b>100.00</b>	<b>27</b>	<b>100.00</b>	<b>2,591</b>	<b>100.00</b>	<b>57</b>	<b>100.00</b>	<b>4,906</b>
MSA 0160*	low	13	9.77	632	5.99	7	6.25	501	3.66	20	8.16	1,133	4.67
	moderate	27	20.30	2,275	21.57	23	20.54	1,861	13.59	50	20.41	4,136	17.06
	middle	33	24.81	2,862	27.13	27	24.11	3,060	22.35	60	24.49	5,922	24.43
	upper	54	40.60	4,470	42.38	48	42.86	6,604	48.23	102	41.63	11,074	45.68
	zero & NAs	6	4.51	309	2.93	7	6.25	1,668	12.18	13	5.31	1,977	8.16
	<b>0.9 total</b>		<b>133</b>	<b>100.00</b>	<b>10,548</b>	<b>100.00</b>	<b>112</b>	<b>100.00</b>	<b>13,694</b>	<b>100.00</b>	<b>245</b>	<b>100.00</b>	<b>24,242</b>
Broome	low	1	11.11	144	8.11	3	17.65	115	4.93	4	15.38	259	6.30
	moderate	4	44.44	426	24.00	4	23.53	351	15.03	8	30.77	777	18.91
	middle	3	33.33	491	27.66	8	47.06	557	23.85	11	42.31	1,048	25.50
	upper	0	0.00	685	38.59	2	11.76	1,094	46.85	2	7.69	1,779	43.28
	zero & NAs	1	11.11	29	1.63	0	0.00	218	9.34	1	3.85	247	6.01
	<b>0.1 total</b>		<b>9</b>	<b>100.00</b>	<b>1,775</b>	<b>100.00</b>	<b>17</b>	<b>100.00</b>	<b>2,335</b>	<b>100.00</b>	<b>26</b>	<b>100.00</b>	<b>4,110</b>
Tioga*	low	1	25.00	15	5.26	0	0.00	10	2.65	1	16.67	25	3.77
	moderate	1	25.00	57	20.00	0	0.00	47	12.43	1	16.67	104	15.69
	middle	1	25.00	71	24.91	1	50.00	82	21.69	2	33.33	153	23.08
	upper	1	25.00	133	46.67	1	50.00	214	56.61	2	33.33	347	52.34
	zero & NAs	0	0.00	9	3.16	0	0.00	25	6.61	0	0.00	34	5.13
	<b>0.0 total</b>		<b>4</b>	<b>100.00</b>	<b>285</b>	<b>100.00</b>	<b>2</b>	<b>100.00</b>	<b>378</b>	<b>100.00</b>	<b>6</b>	<b>100.00</b>	<b>663</b>
MSA 0960*	low	2	15.38	159	7.72	3	15.79	125	4.61	5	15.63	284	5.95
	moderate	5	38.46	483	23.45	4	21.05	398	14.67	9	28.13	881	18.46
	middle	4	30.77	562	27.28	9	47.37	639	23.55	13	40.63	1,201	25.16
	upper	1	7.69	818	39.71	3	15.79	1,308	48.21	4	12.50	2,126	44.54
	zero & NAs	1	7.69	38	1.84	0	0.00	243	8.96	1	3.13	281	5.89
	<b>0.1 total</b>		<b>13</b>	<b>100.00</b>	<b>2,060</b>	<b>100.00</b>	<b>19</b>	<b>100.00</b>	<b>2,713</b>	<b>100.00</b>	<b>32</b>	<b>100.00</b>	<b>4,773</b>

MSA/County/Area % of Total A/A Lending	Borrower Income Level	Home Purchase				Refinancing				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Erie MSA 1280*	low	30	10.71	855	7.65	18	10.23	706	5.39	48	10.53	1,561	6.43
	moderate	81	28.93	2,592	23.20	28	15.91	2,054	15.69	109	23.90	4,646	19.15
	middle	87	31.07	3,023	27.06	30	17.05	3,415	26.09	117	25.66	6,438	26.54
	upper	68	24.29	4,193	37.53	61	34.66	5,957	45.51	129	28.29	10,150	41.83
	zero & NAs	14	5.00	509	4.56	39	22.16	958	7.32	53	11.62	1,467	6.05
	<b>1.6 total</b>	<b>280</b>	<b>100.00</b>	<b>11,172</b>	<b>100.00</b>	<b>176</b>	<b>100.00</b>	<b>13,090</b>	<b>100.00</b>	<b>456</b>	<b>100.00</b>	<b>24,262</b>	<b>100.00</b>
Chemung MSA 2335	low	1	10.00	68	8.33	1	11.11	74	5.41	2	10.53	142	6.50
	moderate	4	40.00	213	26.10	2	22.22	222	16.23	6	31.58	435	19.92
	middle	4	40.00	214	26.23	4	44.44	353	25.80	8	42.11	567	25.96
	upper	1	10.00	306	37.50	1	11.11	643	47.00	2	10.53	949	43.45
	zero & NAs	0	0.00	15	1.84	1	11.11	76	5.56	1	5.26	91	4.17
	<b>0.1 total</b>	<b>10</b>	<b>100.00</b>	<b>816</b>	<b>100.00</b>	<b>9</b>	<b>100.00</b>	<b>1,368</b>	<b>100.00</b>	<b>19</b>	<b>100.00</b>	<b>2,184</b>	<b>100.00</b>
Nassau	low	51	3.19	406	2.43	60	3.39	1,598	3.90	111	3.29	2,004	3.47
	moderate	245	15.32	2,504	15.01	277	15.65	7,137	17.41	522	15.49	9,641	16.72
	middle	428	26.77	4,654	27.89	431	24.35	11,705	28.56	859	25.50	16,359	28.36
	upper	696	43.53	7,460	44.71	745	42.09	16,568	40.42	1,441	42.77	24,028	41.66
	zero & NAs	179	11.19	1,662	9.96	257	14.52	3,981	9.71	436	12.94	5,643	9.78
	<b>12.0 total</b>	<b>1,599</b>	<b>100.00</b>	<b>16,686</b>	<b>100.00</b>	<b>1,770</b>	<b>100.00</b>	<b>40,989</b>	<b>100.00</b>	<b>3,369</b>	<b>100.00</b>	<b>57,675</b>	<b>100.00</b>
Suffolk	low	102	5.06	1,073	4.68	157	6.79	3,488	5.94	259	5.98	4,561	5.59
	moderate	521	25.83	5,055	22.06	550	23.79	13,481	22.95	1,071	24.74	18,536	22.70
	middle	566	28.06	6,772	29.56	673	29.11	17,409	29.64	1,239	28.62	24,181	29.62
	upper	666	33.02	7,965	34.76	712	30.80	18,997	32.35	1,378	31.83	26,962	33.02
	zero & NAs	162	8.03	2,048	8.94	220	9.52	5,356	9.12	382	8.82	7,404	9.07
	<b>15.4 total</b>	<b>2,017</b>	<b>100.00</b>	<b>22,913</b>	<b>100.00</b>	<b>2,312</b>	<b>100.00</b>	<b>58,731</b>	<b>100.00</b>	<b>4,329</b>	<b>100.00</b>	<b>81,644</b>	<b>100.00</b>
MSA 5380	low	153	4.23	1,479	3.73	217	5.32	5,086	5.10	370	4.81	6,565	4.71
	moderate	766	21.18	7,559	19.09	827	20.26	20,618	20.68	1,593	20.69	28,177	20.22
	middle	994	27.49	11,426	28.85	1,104	27.05	29,114	29.20	2,098	27.25	40,540	29.10
	upper	1,362	37.67	15,425	38.95	1,457	35.69	35,565	35.66	2,819	36.62	50,990	36.60
	zero & NAs	341	9.43	3,710	9.37	477	11.69	9,337	9.36	818	10.63	13,047	9.36
	<b>27.4 total</b>	<b>3,616</b>	<b>100.00</b>	<b>39,599</b>	<b>100.00</b>	<b>4,082</b>	<b>100.00</b>	<b>99,720</b>	<b>100.00</b>	<b>7,698</b>	<b>100.00</b>	<b>139,319</b>	<b>100.00</b>
Bronx	low	21	3.85	174	4.06	11	3.20	250	4.20	32	3.60	424	4.14
	moderate	111	20.33	734	17.15	58	16.86	1,012	17.00	169	18.99	1,746	17.06
	middle	186	34.07	1,312	30.65	113	32.85	1,826	30.67	299	33.60	3,138	30.66
	upper	206	37.73	1,676	39.15	131	38.08	2,225	37.37	337	37.87	3,901	38.11
	zero & NAs	22	4.03	385	8.99	31	9.01	641	10.77	53	5.96	1,026	10.02
	<b>3.2 total</b>	<b>546</b>	<b>100.00</b>	<b>4,281</b>	<b>100.00</b>	<b>344</b>	<b>100.00</b>	<b>5,954</b>	<b>100.00</b>	<b>890</b>	<b>100.00</b>	<b>10,235</b>	<b>100.00</b>
Kings	low	108	4.54	327	2.41	66	4.97	722	3.80	174	4.70	1,049	3.22
	moderate	457	19.23	1,538	11.32	187	14.09	2,554	13.43	644	17.39	4,092	12.55
	middle	704	29.62	3,216	23.67	376	28.33	5,117	26.90	1,080	29.16	8,333	25.55
	upper	1,028	43.25	6,812	50.14	551	41.52	8,099	42.57	1,579	42.63	14,911	45.73
	zero & NAs	80	3.37	1,692	12.45	147	11.08	2,532	13.31	227	6.13	4,224	12.95
	<b>13.2 total</b>	<b>2,377</b>	<b>100.00</b>	<b>13,585</b>	<b>100.00</b>	<b>1,327</b>	<b>100.00</b>	<b>19,024</b>	<b>100.00</b>	<b>3,704</b>	<b>100.00</b>	<b>32,609</b>	<b>100.00</b>
New York	low	17	0.66	50	0.42	17	0.52	87	0.59	34	0.58	137	0.52
	moderate	131	5.11	473	4.02	105	3.22	474	3.23	236	4.05	947	3.58
	middle	326	12.70	1,247	10.60	261	7.99	1,282	8.75	587	10.07	2,529	9.57
	upper	1,904	74.20	9,485	80.60	2,715	83.15	11,809	80.57	4,619	79.21	21,294	80.58
	zero & NAs	188	7.33	513	4.36	167	5.11	1,005	6.86	355	6.09	1,518	5.74
	<b>20.7 total</b>	<b>2,566</b>	<b>100.00</b>	<b>11,768</b>	<b>100.00</b>	<b>3,265</b>	<b>100.00</b>	<b>14,657</b>	<b>100.00</b>	<b>5,831</b>	<b>100.00</b>	<b>26,425</b>	<b>100.00</b>

MSA/County/Area % of Total A/A Lending	Borrower Income Level	Home Purchase				Refinancing				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Putnam	low	0	0.00	27	1.53	0	0.00	45	1.27	0	0.00	72	1.36
	moderate	4	5.06	134	7.60	15	14.29	291	8.20	19	10.33	425	8.00
	middle	11	13.92	393	22.29	22	20.95	825	23.26	33	17.93	1,218	22.94
	upper	57	72.15	1,125	63.81	56	53.33	2,113	59.57	113	61.41	3,238	60.98
	zero & NAs	7	8.86	84	4.76	12	11.43	273	7.70	19	10.33	357	6.72
	<b>0.7 total</b>	<b>79</b>	<b>100.00</b>	<b>1,763</b>	<b>100.00</b>	<b>105</b>	<b>100.00</b>	<b>3,547</b>	<b>100.00</b>	<b>184</b>	<b>100.00</b>	<b>5,310</b>	<b>100.00</b>
Queens	low	119	4.43	498	2.61	64	4.34	887	3.40	183	4.40	1,385	3.07
	moderate	575	21.42	2,752	14.45	269	18.22	3,879	14.87	844	20.29	6,631	14.69
	middle	916	34.13	5,333	28.00	486	32.93	7,618	29.20	1,402	33.70	12,951	28.69
	upper	965	35.95	8,271	43.42	498	33.74	10,403	39.87	1,463	35.17	18,674	41.37
	zero & NAs	109	4.06	2,194	11.52	159	10.77	3,306	12.67	268	6.44	5,500	12.18
	<b>14.8 total</b>	<b>2,684</b>	<b>100.00</b>	<b>19,048</b>	<b>100.00</b>	<b>1,476</b>	<b>100.00</b>	<b>26,093</b>	<b>100.00</b>	<b>4,160</b>	<b>100.00</b>	<b>45,141</b>	<b>100.00</b>
Richmond	low	8	1.74	104	1.63	11	3.51	295	2.66	19	2.46	399	2.28
	moderate	62	13.51	797	12.47	33	10.54	1,418	12.77	95	12.31	2,215	12.66
	middle	133	28.98	1,928	30.17	83	26.52	3,182	28.66	216	27.98	5,110	29.21
	upper	206	44.88	2,961	46.34	127	40.58	5,039	45.38	333	43.13	8,000	45.73
	zero & NAs	50	10.89	600	9.39	59	18.85	1,169	10.53	109	14.12	1,769	10.11
	<b>2.7 total</b>	<b>459</b>	<b>100.00</b>	<b>6,390</b>	<b>100.00</b>	<b>313</b>	<b>100.00</b>	<b>11,103</b>	<b>100.00</b>	<b>772</b>	<b>100.00</b>	<b>17,493</b>	<b>100.00</b>
Rockland	low	3	1.69	49	1.35	4	1.64	108	1.31	7	1.66	157	1.32
	moderate	12	6.78	306	8.44	19	7.79	553	6.69	31	7.36	859	7.22
	middle	36	20.34	753	20.77	47	19.26	1,511	18.27	83	19.71	2,264	19.03
	upper	105	59.32	2,306	63.61	152	62.30	5,405	65.34	257	61.05	7,711	64.81
	zero & NAs	21	11.86	211	5.82	22	9.02	695	8.40	43	10.21	906	7.62
	<b>1.5 total</b>	<b>177</b>	<b>100.00</b>	<b>3,625</b>	<b>100.00</b>	<b>244</b>	<b>100.00</b>	<b>8,272</b>	<b>100.00</b>	<b>421</b>	<b>100.00</b>	<b>11,897</b>	<b>100.00</b>
Westchester	low	23	1.93	198	1.61	6	0.60	186	0.82	29	1.33	384	1.09
	moderate	86	7.23	1,078	8.75	62	6.24	1,114	4.89	148	6.78	2,192	6.25
	middle	148	12.45	1,944	15.78	141	14.19	3,182	13.97	289	13.24	5,126	14.60
	upper	798	67.12	8,264	67.08	680	68.41	16,304	71.57	1,478	67.70	24,568	70.00
	zero & NAs	134	11.27	835	6.78	105	10.56	1,994	8.75	239	10.95	2,829	8.06
	<b>7.8 total</b>	<b>1,189</b>	<b>100.00</b>	<b>12,319</b>	<b>100.00</b>	<b>994</b>	<b>100.00</b>	<b>22,780</b>	<b>100.00</b>	<b>2,183</b>	<b>100.00</b>	<b>35,099</b>	<b>100.00</b>
MSA 5600	low	299	2.97	1,427	1.96	179	2.22	2,580	2.32	478	2.63	4,007	2.18
	moderate	1,438	14.27	7,812	10.73	748	9.27	11,295	10.14	2,186	12.05	19,107	10.37
	middle	2,460	24.41	16,126	22.16	1,529	18.95	24,543	22.03	3,989	21.98	40,669	22.08
	upper	5,269	52.29	40,900	56.20	4,910	60.86	61,397	55.10	10,179	56.10	102,297	55.53
	zero & NAs	611	6.06	6,514	8.95	702	8.70	11,615	10.42	1,313	7.24	18,129	9.84
	<b>64.5 total</b>	<b>10,077</b>	<b>100.00</b>	<b>72,779</b>	<b>100.00</b>	<b>8,068</b>	<b>100.00</b>	<b>111,430</b>	<b>100.00</b>	<b>18,145</b>	<b>100.00</b>	<b>184,209</b>	<b>100.00</b>
Orange* MSA 5660*	low	1	4.55	26	4.31	0	0.00	11	1.15	1	2.04	37	2.37
	moderate	1	4.55	81	13.43	3	11.11	49	5.11	4	8.16	130	8.32
	middle	9	40.91	128	21.23	6	22.22	209	21.79	15	30.61	337	21.57
	upper	10	45.45	338	56.05	15	55.56	602	62.77	25	51.02	940	60.18
	zero & NAs	1	4.55	30	4.98	3	11.11	88	9.18	4	8.16	118	7.55
	<b>0.2 total</b>	<b>22</b>	<b>100.00</b>	<b>603</b>	<b>100.00</b>	<b>27</b>	<b>100.00</b>	<b>959</b>	<b>100.00</b>	<b>49</b>	<b>100.00</b>	<b>1,562</b>	<b>100.00</b>
Monroe	low	77	17.99	984	9.15	17	5.09	800	5.53	94	12.34	1,784	7.08
	moderate	122	28.50	2,659	24.72	46	13.77	2,261	15.64	168	22.05	4,920	19.51
	middle	80	18.69	2,758	25.64	71	21.26	3,479	24.06	151	19.82	6,237	24.74
	upper	117	27.34	4,035	37.51	133	39.82	6,882	47.60	250	32.81	10,917	43.30
	zero & NAs	32	7.48	320	2.98	67	20.06	1,035	7.16	99	12.99	1,355	5.37
	<b>2.7 total</b>	<b>428</b>	<b>100.00</b>	<b>10,756</b>	<b>100.00</b>	<b>334</b>	<b>100.00</b>	<b>14,457</b>	<b>100.00</b>	<b>762</b>	<b>100.00</b>	<b>25,213</b>	<b>100.00</b>
Ontario*	low	2	5.56	57	5.72	1	4.00	91	5.68	3	4.92	148	5.69
	moderate	12	33.33	204	20.46	7	28.00	260	16.23	19	31.15	464	17.85
	middle	11	30.56	270	27.08	3	12.00	365	22.78	14	22.95	635	24.43
	upper	8	22.22	442	44.33	11	44.00	802	50.06	19	31.15	1,244	47.86
	zero & NAs	3	8.33	24	2.41	3	12.00	84	5.24	6	9.84	108	4.16
	<b>0.2 total</b>	<b>36</b>	<b>100.00</b>	<b>997</b>	<b>100.00</b>	<b>25</b>	<b>100.00</b>	<b>1,602</b>	<b>100.00</b>	<b>61</b>	<b>100.00</b>	<b>2,599</b>	<b>100.00</b>

MSA/County/Area % of Total A/A Lending	Borrower Income Level	Home Purchase				Refinancing				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Wayne*	low	4	11.11	52	6.11	1	3.45	58	4.54	5	7.69	110	5.17
	moderate	18	50.00	224	26.32	6	20.69	224	17.54	24	36.92	448	21.05
	middle	10	27.78	251	29.49	6	20.69	353	27.64	16	24.62	604	28.38
	upper	3	8.33	300	35.25	10	34.48	544	42.60	13	20.00	844	39.66
	zero & NAs	1	2.78	24	2.82	6	20.69	98	7.67	7	10.77	122	5.73
	<b>0.2 total</b>	<b>36</b>	<b>100.00</b>	<b>851</b>	<b>100.00</b>	<b>29</b>	<b>100.00</b>	<b>1,277</b>	<b>100.00</b>	<b>65</b>	<b>100.00</b>	<b>2,128</b>	<b>100.00</b>
MSA 6840*	low	83	16.60	1,093	8.67	19	4.90	949	5.47	102	11.49	2,042	6.82
	moderate	152	30.40	3,087	24.49	59	15.21	2,745	15.83	211	23.76	5,832	19.48
	middle	101	20.20	3,279	26.02	80	20.62	4,197	24.21	181	20.38	7,476	24.97
	upper	128	25.60	4,777	37.90	154	39.69	8,228	47.46	282	31.76	13,005	43.44
	zero & NAs	36	7.20	368	2.92	76	19.59	1,217	7.02	112	12.61	1,585	5.29
	<b>3.2 total</b>	<b>500</b>	<b>100.00</b>	<b>12,604</b>	<b>100.00</b>	<b>388</b>	<b>100.00</b>	<b>17,336</b>	<b>100.00</b>	<b>888</b>	<b>100.00</b>	<b>29,940</b>	<b>100.00</b>
Madison*	low	2	8.70	48	7.48	0	0.00	35	3.78	2	5.41	83	5.29
	moderate	7	30.43	157	24.45	3	21.43	132	14.25	10	27.03	289	18.43
	middle	6	26.09	158	24.61	2	14.29	209	22.57	8	21.62	367	23.41
	upper	7	30.43	267	41.59	7	50.00	498	53.78	14	37.84	765	48.79
	zero & NAs	1	4.35	12	1.87	2	14.29	52	5.62	3	8.11	64	4.08
	<b>0.1 total</b>	<b>23</b>	<b>100.00</b>	<b>642</b>	<b>100.00</b>	<b>14</b>	<b>100.00</b>	<b>926</b>	<b>100.00</b>	<b>37</b>	<b>100.00</b>	<b>1,568</b>	<b>100.00</b>
Onondaga	low	14	5.20	444	6.83	6	3.30	321	3.87	20	4.43	765	5.17
	moderate	81	30.11	1,399	21.52	26	14.29	1,070	12.90	107	23.73	2,469	16.69
	middle	75	27.88	1,712	26.33	34	18.68	1,988	23.97	109	24.17	3,700	25.01
	upper	87	32.34	2,770	42.61	76	41.76	4,142	49.95	163	36.14	6,912	46.72
	zero & NAs	12	4.46	176	2.71	40	21.98	771	9.30	52	11.53	947	6.40
	<b>1.6 total</b>	<b>269</b>	<b>100.00</b>	<b>6,501</b>	<b>100.00</b>	<b>182</b>	<b>100.00</b>	<b>8,292</b>	<b>100.00</b>	<b>451</b>	<b>100.00</b>	<b>14,793</b>	<b>100.00</b>
Oswego*	low	4	18.18	55	8.35	2	18.18	64	6.31	6	18.18	119	7.11
	moderate	7	31.82	191	28.98	4	36.36	163	16.07	11	33.33	354	21.16
	middle	7	31.82	175	26.56	1	9.09	289	28.50	8	24.24	464	27.73
	upper	4	18.18	232	35.20	1	9.09	470	46.35	5	15.15	702	41.96
	zero & NAs	0	0.00	6	0.91	3	27.27	28	2.76	3	9.09	34	2.03
	<b>0.1 total</b>	<b>22</b>	<b>100.00</b>	<b>659</b>	<b>100.00</b>	<b>11</b>	<b>100.00</b>	<b>1,014</b>	<b>100.00</b>	<b>33</b>	<b>100.00</b>	<b>1,673</b>	<b>100.00</b>
MSA 8160*	low	20	6.37	547	7.01	8	3.86	420	4.10	28	5.37	967	5.36
	moderate	95	30.25	1,747	22.39	33	15.94	1,365	13.34	128	24.57	3,112	17.26
	middle	88	28.03	2,045	26.21	37	17.87	2,486	24.30	125	23.99	4,531	25.12
	upper	98	31.21	3,269	41.90	84	40.58	5,110	49.94	182	34.93	8,379	46.46
	zero & NAs	13	4.14	194	2.49	45	21.74	851	8.32	58	11.13	1,045	5.79
	<b>1.9 total</b>	<b>314</b>	<b>100.00</b>	<b>7,802</b>	<b>100.00</b>	<b>207</b>	<b>100.00</b>	<b>10,232</b>	<b>100.00</b>	<b>521</b>	<b>100.00</b>	<b>18,034</b>	<b>100.00</b>
Oneida MSA 8680*	low	3	5.36	142	6.25	2	7.14	114	3.22	5	5.95	256	4.41
	moderate	12	21.43	457	20.11	4	14.29	479	13.55	16	19.05	936	16.12
	middle	27	48.21	630	27.73	3	10.71	821	23.22	30	35.71	1,451	24.98
	upper	13	23.21	972	42.78	14	50.00	1,916	54.19	27	32.14	2,888	49.72
	zero & NAs	1	1.79	71	3.13	5	17.86	206	5.83	6	7.14	277	4.77
	<b>0.3 total</b>	<b>56</b>	<b>100.00</b>	<b>2,272</b>	<b>100.00</b>	<b>28</b>	<b>100.00</b>	<b>3,536</b>	<b>100.00</b>	<b>84</b>	<b>100.00</b>	<b>5,808</b>	<b>100.00</b>
NYS A/A TOTAL	low	605	4.03	6,428	4.01	454	3.46	10,566	3.86	1,059	3.76	16,994	3.91
	moderate	2,581	17.18	26,306	16.42	1,731	13.20	41,086	14.99	4,312	15.33	67,392	15.52
	middle	3,807	25.34	40,295	25.14	2,829	21.57	68,837	25.12	6,636	23.58	109,132	25.13
	upper	7,004	46.63	75,468	47.09	6,747	51.44	127,330	46.46	13,751	48.87	202,798	46.69
	zero & NAs	1,024	6.82	11,758	7.34	1,355	10.33	26,259	9.58	2,379	8.46	38,017	8.75
	<b>100.0 total</b>	<b>15,021</b>	<b>100.00</b>	<b>160,255</b>	<b>100.00</b>	<b>13,116</b>	<b>100.00</b>	<b>274,078</b>	<b>100.00</b>	<b>28,137</b>	<b>100.00</b>	<b>434,333</b>	<b>100.00</b>

<sup>1</sup> Figures exclude home improvement and multifamily loans. The bank originated 38 home improvement loans totaling \$ 2.4 million and 9 multifamily loans totaling \$63.5 million.

<sup>2</sup> These figures exclude bank's purchased loans from its affiliates. Aggregate figures include loans originated only.

\* Bank included only parts of the county or MSA in its assessment area

Sources of data: Bank (assessment area); JPMorgan Chase Bank (bank loans); FFIEC (aggregate loans); and HUD (borrower income levels)

## SMALL BUSINESS LENDING

YEAR 2001

MSA/County/Area	Geography Income Level	Small Business Loans <sup>1</sup>								% of Loans by Loan Size <sup>2</sup>						Loans to Small Businesses <sup>3</sup>						# of SB Entities	# of Bank Loans to SBs per 1,000 SBs					
		Bank				Aggregate				Bank			Aggregate			Bank	% of	Bank	% of	Aggreg.	% of			Aggreg.	% of			
		#	%	\$000's	%	#	%	\$000's	%	LS1	LS2	LS3	LS1	LS2	LS3	#	SBLs	\$	SBLs	#	SBLs			\$	SBLs			
Albany*	low	17	13.60	2,200	15.4	485	9.25	28,572	12.2																			
	moderate	16	12.80	2,020	14.1	459	8.75	20,439	8.7																			
	middle	51	40.80	4,323	30.2	2,450	46.72	104,667	44.7																			
	upper	41	32.80	5,756	40.3	1,850	35.28	80,579	34.4																			
	zero & NAs	0	0.00	0	0.0	0	0.00	0	0.0																			
<b>0.3 total</b>	<b>125</b>	<b>100.00</b>	<b>14,299</b>	<b>100.0</b>	<b>5,244</b>	<b>100.00</b>	<b>234,257</b>	<b>100.0</b>	<b>79.2</b>	<b>8.0</b>	<b>12.8</b>	<b>90.7</b>	<b>4.9</b>	<b>4.4</b>	<b>23</b>	<b>18.4</b>	<b>868</b>	<b>6.1</b>	<b>2,120</b>	<b>40.4</b>	<b>82,549</b>	<b>35.2</b>	<b>13,991</b>	<b>1.6</b>				
Rensselaer*	low	3	30.00	115	37.1	248	17.88	6,148	13.8																			
	moderate	0	0.00	0	0.0	201	14.49	6,475	14.5																			
	middle	4	40.00	155	50.0	707	50.97	24,858	55.7																			
	upper	3	30.00	40	12.9	231	16.65	7,178	16.1																			
	zero & NAs	0	0.00	0	0.0	0	0.00	0	0.0																			
<b>0.0 total</b>	<b>10</b>	<b>100.00</b>	<b>310</b>	<b>100.0</b>	<b>1,387</b>	<b>100.00</b>	<b>44,659</b>	<b>100.0</b>	<b>100.0</b>	<b>0.0</b>	<b>0.0</b>	<b>93.3</b>	<b>3.9</b>	<b>2.8</b>	<b>2</b>	<b>20.0</b>	<b>28</b>	<b>9.0</b>	<b>573</b>	<b>41.3</b>	<b>18,580</b>	<b>41.6</b>	<b>3,386</b>	<b>0.6</b>				
Saratoga*	low	0	0.00	0	0.0	0	0.00	0	0.0																			
	moderate	2	8.00	10	0.2	282	9.29	8,055	7.0																			
	middle	20	80.00	3,528	88.1	1,949	64.24	75,702	65.7																			
	upper	3	12.00	465	11.6	803	26.47	31,492	27.3																			
	zero & NAs	0	0.00	0	0.0	0	0.00	0	0.0																			
<b>0.1 total</b>	<b>25</b>	<b>100.00</b>	<b>4,003</b>	<b>100.0</b>	<b>3,034</b>	<b>100.00</b>	<b>115,249</b>	<b>100.0</b>	<b>72.0</b>	<b>4.0</b>	<b>24.0</b>	<b>92.6</b>	<b>3.8</b>	<b>3.5</b>	<b>4</b>	<b>16.0</b>	<b>55</b>	<b>1.4</b>	<b>1,288</b>	<b>42.5</b>	<b>47,350</b>	<b>41.1</b>	<b>5,989</b>	<b>0.7</b>				
Schenectady*	low	1	6.67	50	3.0	60	3.02	3,313	4.8																			
	moderate	4	26.67	1,274	77.4	449	22.59	19,278	27.7																			
	middle	8	53.33	237	14.4	914	45.98	29,335	42.2																			
	upper	2	13.33	84	5.1	565	28.42	17,591	25.3																			
	zero & NAs	0	0.00	0	0.0	0	0.00	0	0.0																			
<b>0.0 total</b>	<b>15</b>	<b>100.00</b>	<b>1,645</b>	<b>100.0</b>	<b>1,988</b>	<b>100.00</b>	<b>69,517</b>	<b>100.0</b>	<b>86.7</b>	<b>0.0</b>	<b>13.3</b>	<b>92.8</b>	<b>4.0</b>	<b>3.2</b>	<b>3</b>	<b>20.0</b>	<b>145</b>	<b>8.8</b>	<b>736</b>	<b>37.0</b>	<b>28,988</b>	<b>41.7</b>	<b>4,911</b>	<b>0.6</b>				
MSA 0160* (Included Counties)	low	21	12.00	2,365	11.7	793	6.81	38,033	8.2																			
	moderate	22	12.57	3,304	16.3	1,391	11.94	54,247	11.7																			
	middle	83	47.43	8,243	40.7	6,020	51.66	234,562	50.6																			
	upper	49	28.00	6,345	31.3	3,449	29.60	136,840	29.5																			
	zero & NAs	0	0.00	0	0.0	0	0.00	0	0.0																			
<b>0.4 total</b>	<b>175</b>	<b>100.00</b>	<b>20,257</b>	<b>100.0</b>	<b>11,653</b>	<b>100.00</b>	<b>463,682</b>	<b>100.0</b>	<b>80.0</b>	<b>6.3</b>	<b>13.7</b>	<b>91.9</b>	<b>4.3</b>	<b>3.8</b>	<b>32</b>	<b>18.3</b>	<b>1,096</b>	<b>5.4</b>	<b>4,717</b>	<b>40.5</b>	<b>177,467</b>	<b>38.3</b>	<b>28,277</b>	<b>1.1</b>				
Broome	low	4	12.12	330	27.8	242	6.49	21,120	9.2																			
	moderate	7	21.21	198	16.7	626	16.79	37,908	16.5																			
	middle	14	42.42	219	18.4	1,956	52.47	107,234	46.5																			
	upper	8	24.24	442	37.2	904	24.25	64,135	27.8																			
	zero & NAs	0	0.00	0	0.0	0	0.00	0	0.0																			
<b>0.1 total</b>	<b>33</b>	<b>100.00</b>	<b>1,189</b>	<b>100.0</b>	<b>3,728</b>	<b>100.00</b>	<b>230,397</b>	<b>100.0</b>	<b>93.9</b>	<b>3.0</b>	<b>3.0</b>	<b>86.4</b>	<b>7.3</b>	<b>6.3</b>	<b>8</b>	<b>24.2</b>	<b>134</b>	<b>11.3</b>	<b>1,451</b>	<b>38.9</b>	<b>64,093</b>	<b>27.8</b>	<b>7,508</b>	<b>1.1</b>				
Tioga*	low	0	0.00	0	0.0	0	0.00	0	0.0																			
	moderate	0	0.00	0	0.0	0	0.00	0	0.0																			
	middle	0	0.00	0	0.0	158	43.17	8,850	47.6																			
	upper	2	100.00	46	100.0	208	56.83	9,739	52.4																			
	zero & NAs	0	0.00	0	0.0	0	0.00	0	0.0																			
<b>0.0 total</b>	<b>2</b>	<b>100.00</b>	<b>46</b>	<b>100.0</b>	<b>366</b>	<b>100.00</b>	<b>18,589</b>	<b>100.0</b>	<b>100.0</b>	<b>0.0</b>	<b>0.0</b>	<b>86.9</b>	<b>8.2</b>	<b>4.9</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>148</b>	<b>40.4</b>	<b>7,336</b>	<b>39.5</b>	<b>906</b>	<b>0.0</b>				
MSA 0960*	low	4	11.43	330	26.7	242	5.91	21,120	8.5																			
	moderate	7	20.00	198	16.0	626	15.29	37,908	15.2																			
	middle	14	40.00	219	17.7	2,114	51.64	116,084	46.6																			
	upper	10	28.57	488	39.5	1,112	27.16	73,874	29.7																			
	zero & NAs	0	0.00	0	0.0	0	0.00	0	0.0																			
<b>0.1 total</b>	<b>35</b>	<b>100.00</b>	<b>1,235</b>	<b>100.0</b>	<b>4,094</b>	<b>100.00</b>	<b>248,986</b>	<b>100.0</b>	<b>94.3</b>	<b>2.9</b>	<b>2.9</b>	<b>86.4</b>	<b>7.4</b>	<b>6.2</b>	<b>8</b>	<b>22.9</b>	<b>134</b>	<b>10.9</b>	<b>1,599</b>	<b>39.1</b>	<b>71,429</b>	<b>28.7</b>	<b>8,414</b>	<b>1.0</b>				







**SMALL BUSINESS LENDING**

YEAR 2002

MSA/County/Area	Geography Income Level	Small Business Loans <sup>1</sup>								% of Loans by Loan Size <sup>2</sup>						Loans to Small Businesses <sup>3</sup>								# of SB Entities	# of Bank Loans to SBs per 1,000 SBs			
		Bank				Aggregate				Bank			Aggregate			Bank \$000's	% of SBLs	Aggreg. #	% of SBLs	Aggreg. \$000's	% of SBLs							
		#	%	\$000's	%	#	%	\$000's	%	LS1	LS2	LS3	LS1	LS2	LS3													
% of Bank Total #																												
Albany*	low	18	17.48	3,968	25.5	520	8.40	32,827	11.0																			
	moderate	10	9.71	2,141	13.7	570	9.21	31,849	10.6																			
	middle	49	47.57	5,548	35.6	2,893	46.75	121,107	40.5																			
	upper	26	25.24	3,923	25.2	2,205	35.63	113,538	37.9																			
	zero & NAs	0	0.00	0	0.0	0	0.00	0	0.0																			
<b>0.2 total</b>		<b>103</b>	<b>100.00</b>	<b>15,580</b>	<b>100.0</b>	<b>6,188</b>	<b>100.00</b>	<b>299,321</b>	<b>100.0</b>	<b>66.0</b>	<b>13.6</b>	<b>20.4</b>	<b>90.2</b>	<b>4.3</b>	<b>5.5</b>	<b>22</b>	<b>21.4</b>	<b>808</b>	<b>5.2</b>	<b>1,816</b>	<b>29.3</b>	<b>103,704</b>	<b>34.6</b>	<b>20,999</b>	<b>1.0</b>			
Rensselaer*	low	1	7.14	27	1.1	287	17.88	11,011	18.4																			
	moderate	1	7.14	15	0.6	287	17.88	15,280	25.5																			
	middle	11	78.57	2,447	97.2	810	50.47	27,692	46.2																			
	upper	1	7.14	29	1.2	221	13.77	5,986	10.0																			
	zero & NAs	0	0.00	0	0.0	0	0.00	0	0.0																			
<b>0.0 total</b>		<b>14</b>	<b>100.00</b>	<b>2,518</b>	<b>100.0</b>	<b>1,605</b>	<b>100.00</b>	<b>59,969</b>	<b>100.0</b>	<b>50.0</b>	<b>21.4</b>	<b>28.6</b>	<b>92.0</b>	<b>4.5</b>	<b>3.6</b>	<b>2</b>	<b>14.3</b>	<b>37</b>	<b>1.5</b>	<b>472</b>	<b>29.4</b>	<b>18,956</b>	<b>31.6</b>	<b>4,708</b>	<b>0.4</b>			
Saratoga*	low	0	0.00	0	0.0	0	0.00	0	0.0																			
	moderate	0	0.00	0	0.0	332	9.14	10,381	7.2																			
	middle	25	89.29	3,811	96.6	2,320	63.89	94,489	65.1																			
	upper	3	10.71	135	3.4	979	26.96	40,303	27.8																			
	zero & NAs	0	0.00	0	0.0	0	0.00	0	0.0																			
<b>0.1 total</b>		<b>28</b>	<b>100.00</b>	<b>3,946</b>	<b>100.0</b>	<b>3,631</b>	<b>100.00</b>	<b>145,173</b>	<b>100.0</b>	<b>82.1</b>	<b>0.0</b>	<b>17.9</b>	<b>92.2</b>	<b>3.7</b>	<b>4.2</b>	<b>3</b>	<b>10.7</b>	<b>56</b>	<b>1.4</b>	<b>1,198</b>	<b>33.0</b>	<b>63,618</b>	<b>43.8</b>	<b>8,665</b>	<b>0.3</b>			
Schenectady*	low	1	5.26	50	2.0	55	2.38	2,013	2.7																			
	moderate	8	42.11	1,364	55.7	526	22.79	18,952	25.6																			
	middle	6	31.58	454	18.5	1,076	46.62	34,087	46.1																			
	upper	4	21.05	582	23.8	651	28.21	18,952	25.6																			
	zero & NAs	0	0.00	0	0.0	0	0.00	0	0.0																			
<b>0.0 total</b>		<b>19</b>	<b>100.00</b>	<b>2,450</b>	<b>100.0</b>	<b>2,308</b>	<b>100.00</b>	<b>74,004</b>	<b>100.0</b>	<b>78.9</b>	<b>5.3</b>	<b>15.8</b>	<b>93.4</b>	<b>3.3</b>	<b>3.2</b>	<b>4</b>	<b>21.1</b>	<b>186</b>	<b>7.6</b>	<b>569</b>	<b>24.7</b>	<b>28,768</b>	<b>38.9</b>	<b>6,992</b>	<b>0.6</b>			
MSA 0160* (Included Counties)	low	20	12.20	4,045	16.5	862	6.28	45,851	7.9																			
	moderate	19	11.59	3,520	14.4	1,715	12.49	76,462	13.2																			
	middle	91	55.49	12,260	50.1	7,099	51.70	277,375	48.0																			
	upper	34	20.73	4,669	19.1	4,056	29.54	178,779	30.9																			
	zero & NAs	0	0.00	0	0.0	0	0.00	0	0.0																			
<b>0.4 total</b>		<b>164</b>	<b>100.00</b>	<b>24,494</b>	<b>100.0</b>	<b>13,732</b>	<b>100.00</b>	<b>578,467</b>	<b>100.0</b>	<b>68.9</b>	<b>11.0</b>	<b>20.1</b>	<b>91.5</b>	<b>4.0</b>	<b>4.5</b>	<b>31</b>	<b>18.9</b>	<b>1,087</b>	<b>4.4</b>	<b>4,055</b>	<b>29.5</b>	<b>215,046</b>	<b>37.2</b>	<b>41,364</b>	<b>0.7</b>			
Broome	low	6	12.00	349	18.5	355	8.23	18,172	8.5																			
	moderate	13	26.00	324	17.1	776	17.98	34,246	16.1																			
	middle	21	42.00	544	28.8	2,164	50.15	107,112	50.2																			
	upper	10	20.00	673	35.6	1,020	23.64	53,717	25.2																			
	zero & NAs	0	0.00	0	0.0	0	0.00	0	0.0																			
<b>0.1 total</b>		<b>50</b>	<b>100.00</b>	<b>1,890</b>	<b>100.0</b>	<b>4,315</b>	<b>100.00</b>	<b>213,247</b>	<b>100.0</b>	<b>96.0</b>	<b>2.0</b>	<b>2.0</b>	<b>89.3</b>	<b>5.9</b>	<b>4.8</b>	<b>17</b>	<b>34.0</b>	<b>286</b>	<b>15.1</b>	<b>1,192</b>	<b>27.6</b>	<b>70,257</b>	<b>32.9</b>	<b>10,104</b>	<b>1.7</b>			
Tioga*	low	0	0.00	0	0.0	0	0.00	0	0.0																			
	moderate	0	0.00	0	0.0	0	0.00	0	0.0																			
	middle	0	0.00	0	0.0	187	47.10	4,102	45.7																			
	upper	1	100.00	5	100.0	210	52.90	4,867	54.3																			
	zero & NAs	0	0.00	0	0.0	0	0.00	0	0.0																			
<b>0.0 total</b>		<b>1</b>	<b>100.00</b>	<b>5</b>	<b>100.0</b>	<b>397</b>	<b>100.00</b>	<b>8,969</b>	<b>100.0</b>	<b>100.0</b>	<b>0.0</b>	<b>0.0</b>	<b>95.2</b>	<b>3.8</b>	<b>1.0</b>	<b>0</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>115</b>	<b>29.0</b>	<b>4,155</b>	<b>46.3</b>	<b>1,191</b>	<b>0.0</b>			
MSA 0960*	low	6	11.76	349	18.4	355	7.53	18,172	8.2																			
	moderate	13	25.49	324	17.1	776	16.47	34,246	15.4																			
	middle	21	41.18	544	28.7	2,351	49.89	111,214	50.0																			
	upper	11	21.57	678	35.8	1,230	26.10	58,584	26.4																			
	zero & NAs	0	0.00	0	0.0	0	0.00	0	0.0																			
<b>0.1 total</b>		<b>51</b>	<b>100.00</b>	<b>1,895</b>	<b>100.0</b>	<b>4,712</b>	<b>100.00</b>	<b>222,216</b>	<b>100.0</b>	<b>96.1</b>	<b>2.0</b>	<b>2.0</b>	<b>89.8</b>	<b>5.7</b>	<b>4.5</b>	<b>17</b>	<b>33.3</b>	<b>286</b>	<b>15.1</b>	<b>1,307</b>	<b>27.7</b>	<b>74,412</b>	<b>33.5</b>	<b>11,295</b>	<b>1.5</b>			







**LENDING-DEPOSIT ANALYSIS, 2001**

MSA/County/Area % of Total A/A HMDA & S.B. Lending in \$	Geography Income Level	Bank & Affiliate's Lending Market Share (%) Year 2001 -- 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	% 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								
Albany*	low	1.19	7.70	6.67	42	0.0	5,818	0.7	1	0.3	120	0.8
	moderate	0.62	9.88	4.39								
	middle	1.30	4.13	1.95								
	upper	0.80	7.14	1.85								
	zero & NAs	--	--	--								
	<b>11.7 total</b>	<b>1.02</b>	<b>6.10</b>	<b>2.18</b>								
Rensselaer*	low	0.00	1.87	1.46	0	0.0	1,618	0.0	0	0.0	48	0.0
	moderate	2.54	0.00	1.82								
	middle	0.91	0.62	0.87								
	upper	0.32	0.56	0.35								
	zero & NAs	--	--	--								
	<b>10.4 total</b>	<b>0.91</b>	<b>0.69</b>	<b>0.87</b>								
Saratoga*	low	--	--	--	0	0.0	1,979	0.0	0	0.0	71	0.0
	moderate	2.46	0.12	1.95								
	middle	1.05	4.66	1.66								
	upper	0.65	1.48	0.73								
	zero & NAs	0.00	--	0.00								
	<b>10.8 total</b>	<b>0.94</b>	<b>3.47</b>	<b>1.30</b>								
Schenectady*	low	1.40	1.51	1.47	0	0.0	2,000	0.0	0	0.0	49	0.0
	moderate	0.98	6.61	3.57								
	middle	0.96	0.81	0.94								
	upper	1.57	0.48	1.44								
	zero & NAs	--	--	--								
	<b>13.9 total</b>	<b>1.21</b>	<b>2.37</b>	<b>1.40</b>								
MSA 0160* (Included Counties)	low	1.00	6.22	5.25	42	0.0	11,415	0.4	1	0.3	288	0.3
	moderate	1.57	6.09	3.18								
	middle	1.10	3.51	1.54								
	upper	0.84	4.64	1.35								
	zero & NAs	0.00	--	0.00								
	<b>11.6 total</b>	<b>1.01</b>	<b>4.37</b>	<b>1.63</b>								
Broome	low	4.61	1.56	1.66	0	0.0	2,251	0.0	1	0.3	51	2.0
	moderate	2.39	0.52	1.27								
	middle	1.80	0.20	1.16								
	upper	1.18	0.69	0.99								
	zero & NAs	--	--	--								
	<b>18.9 total</b>	<b>1.64</b>	<b>0.52</b>	<b>1.14</b>								
Tioga*	low	--	--	--	0	0.0	343	0.0	0	0.0	15	0.0
	moderate	--	--	--								
	middle	2.73	0.00	1.53								
	upper	1.70	0.47	1.42								
	zero & NAs	--	--	--								
	<b>22.7 total</b>	<b>1.97</b>	<b>0.25</b>	<b>1.46</b>								
MSA 0960*	low	4.61	1.56	1.66	0	0.0	2,594	0.0	1	0.3	66	1.5
	moderate	2.39	0.52	1.27								
	middle	1.86	0.19	1.19								
	upper	1.30	0.66	1.07								
	zero & NAs	--	--	--								
	<b>19.4 total</b>	<b>1.68</b>	<b>0.50</b>	<b>1.17</b>								

**LENDING-DEPOSIT ANALYSIS, 2001**

MSA/County/Area % of Total A/A HMDA & S.B. Lending in \$	Geography Income Level	Bank & Affiliate's Lending Market Share (%) Year 2001 -- 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	% 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								
Erie MSA 1280*	low	0.75	4.13	3.27	437	16,028	2.7	1	0.3	226	0.4	
	moderate	2.26	3.58	3.08								
	middle	1.71	1.51	1.65								
	upper	1.16	2.02	1.33								
	zero & NAs	0.00	1.02	0.98								
	<b>total</b>	<b>1.42</b>	<b>2.17</b>	<b>1.64</b>								
Chemung MSA 2335	low	0.00	4.79	4.61	206	1,078	19.1	1	0.3	24	4.2	
	moderate	0.00	0.00	0.00								
	middle	1.14	4.15	2.13								
	upper	0.29	0.53	0.34								
	zero & NAs	--	0.00	0.00								
	<b>total</b>	<b>0.74</b>	<b>2.65</b>	<b>1.37</b>								
Nassau	low	0.00	0.00	0.00	4,272	36,533	11.7	34	8.8	418	8.1	
	moderate	8.44	21.12	10.18								
	middle	7.06	21.90	8.48								
	upper	10.41	24.24	11.88								
	zero & NAs	0.00	--	0.00								
	<b>total</b>	<b>8.23</b>	<b>22.65</b>	<b>9.70</b>								
Suffolk	low	4.56	18.75	8.06	3,623	23,903	15.2	35	9.0	383	9.1	
	moderate	9.21	12.37	9.54								
	middle	6.30	17.92	7.42								
	upper	7.90	20.37	8.92								
	zero & NAs	8.91	0.00	7.52								
	<b>total</b>	<b>7.06</b>	<b>17.16</b>	<b>8.03</b>								
MSA 5380	low	3.76	17.30	6.83	7,895	60,436	13.1	69	17.8	801	8.6	
	moderate	9.06	14.57	9.67								
	middle	6.62	19.63	7.88								
	upper	9.47	23.04	10.79								
	zero & NAs	7.41	0.00	6.42								
	<b>total</b>	<b>7.59</b>	<b>19.70</b>	<b>8.78</b>								
Bronx	low	18.42	27.85	21.08	2,755	8,957	30.8	33	8.5	112	29.5	
	moderate	8.29	22.89	11.78								
	middle	7.54	27.33	9.87								
	upper	10.82	28.06	12.57								
	zero & NAs	17.22	35.83	32.26								
	<b>total</b>	<b>10.36</b>	<b>26.85</b>	<b>12.97</b>								
Kings	low	15.64	23.51	17.25	4,471	25,705	17.4	40	10.3	245	16.3	
	moderate	8.80	29.57	11.78								
	middle	10.04	29.88	12.16								
	upper	12.66	24.60	13.49								
	zero & NAs	24.53	43.83	38.81								
	<b>total</b>	<b>10.97</b>	<b>28.94</b>	<b>13.12</b>								
New York	low	21.33	26.57	23.67	75,285	218,545	34.4	97	25.1	459	21.1	
	moderate	20.27	26.35	23.92								
	middle	22.83	29.34	25.33								
	upper	22.43	28.79	23.92								
	zero & NAs	6.62	19.74	19.22								
	<b>total</b>	<b>22.33</b>	<b>27.94</b>	<b>23.94</b>								

**LENDING-DEPOSIT ANALYSIS, 2001**

MSA/County/Area % of Total A/A HMDA & S.B. Lending in \$	Geography Income Level	Bank & Affiliate's Lending Market Share (%) Year 2001 -- 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	% 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								
Putnam	low	--	--	--	45	3,638	1.2	2	0.5	25	8.0	
	moderate	--	--	--								
	middle	--	--	--								
	upper	4.93	12.40	5.45								
	zero & NAs	--	--	--								
<b>56.8</b>	<b>total</b>	<b>4.93</b>	<b>12.40</b>	<b>5.45</b>								
Queens	low	8.78	16.91	9.69	4,578	29,761	15.4	43	11.1	324	13.3	
	moderate	8.03	35.16	14.12								
	middle	7.84	28.28	10.06								
	upper	8.61	27.55	9.95								
	zero & NAs	0.00	40.90	28.39								
<b>94.2</b>	<b>total</b>	<b>8.19</b>	<b>29.64</b>	<b>10.44</b>								
Richmond	low	10.16	20.58	11.19	740	6,595	11.2	8	2.1	74	10.8	
	moderate	7.89	77.98	17.07								
	middle	6.51	11.23	6.87								
	upper	5.28	12.64	5.67								
	zero & NAs	--	0.00	0.00								
<b>63.9</b>	<b>total</b>	<b>5.55</b>	<b>13.42</b>	<b>6.01</b>								
Rockland	low	--	--	--	432	5,041	8.6	5	1.3	96	5.2	
	moderate	7.13	11.78	8.27								
	middle	6.62	7.66	6.79								
	upper	4.76	12.23	5.54								
	zero & NAs	0.00	0.00	0.00								
<b>55.8</b>	<b>total</b>	<b>4.85</b>	<b>11.89</b>	<b>5.60</b>								
Westchester	low	4.88	22.48	17.88	3,239	20,315	15.9	39	10.1	300	13.0	
	moderate	6.83	15.05	9.61								
	middle	7.04	16.17	8.80								
	upper	8.62	17.72	9.46								
	zero & NAs	--	--	--								
<b>97.8</b>	<b>total</b>	<b>8.50</b>	<b>17.45</b>	<b>9.44</b>								
MSA 5600	low	16.74	25.44	19.17	91,545	318,557	28.7	267	69.0	1,635	16.3	
	moderate	9.79	27.75	14.68								
	middle	9.14	26.99	11.49								
	upper	11.83	24.36	13.43								
	zero & NAs	13.13	28.16	25.95								
<b>128.9</b>	<b>total</b>	<b>11.20</b>	<b>25.58</b>	<b>13.35</b>								
Orange* MSA 5660*	low	11.17	10.37	11.12	50	3,902	1.3	2	100.0	120	1.7	
	moderate	--	--	--								
	middle	4.47	26.56	6.53								
	upper	4.09	8.75	4.25								
	zero & NAs	--	--	--								
<b>58.2</b>	<b>total</b>	<b>5.05</b>	<b>17.54</b>	<b>5.72</b>								
Monroe	low	4.16	8.30	7.43	1,384	11,131	12.4	27	7.0	185	14.6	
	moderate	3.46	12.14	8.34								
	middle	3.20	9.97	5.23								
	upper	3.07	8.82	4.07								
	zero & NAs	0.00	4.62	4.56								
<b>36.2</b>	<b>total</b>	<b>3.14</b>	<b>9.67</b>	<b>4.90</b>								

**LENDING-DEPOSIT ANALYSIS, 2001**

MSA/County/Area % of Total A/A HMDA & S.B. Lending in \$	Geography Income Level	Bank & Affiliate's Lending Market Share (%) Year 2001 -- 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	% 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								
Ontario*	low	--	--	--	51	1,036	4.9	1	0.3	28	3.6	
	moderate	4.19	1.03	3.25								
	middle	3.01	3.64	3.20								
	upper	1.63	7.83	3.31								
	zero & NAs	--	--	--								
<b>28.6</b>	<b>total</b>	<b>2.48</b>	<b>5.12</b>	<b>3.24</b>								
Wayne*	low	--	--	--	39	684	5.7	2	0.5	23	8.7	
	moderate	7.98	17.21	10.28								
	middle	2.60	14.37	4.93								
	upper	5.45	24.27	8.09								
	zero & NAs	--	--	--								
<b>35.0</b>	<b>total</b>	<b>3.04</b>	<b>14.94</b>	<b>5.39</b>								
MSA 6840*	low	4.16	8.30	7.43	1,474	12,851	11.5	30	7.8	236	12.7	
	moderate	3.89	12.07	8.28								
	middle	3.10	9.50	4.95								
	upper	2.98	8.78	4.03								
	zero & NAs	0.00	4.62	4.56								
<b>35.4</b>	<b>total</b>	<b>3.08</b>	<b>9.42</b>	<b>4.77</b>								
Madison*	low	--	--	--	28	602	4.7	1	0.3	20	5.0	
	moderate	8.30	6.66	7.67								
	middle	4.66	3.22	4.36								
	upper	4.50	1.61	3.81								
	zero & NAs	--	--	--								
<b>57.7</b>	<b>total</b>	<b>5.01</b>	<b>3.67</b>	<b>4.69</b>								
Onondaga	low	7.17	12.89	12.27	607	5,541	11.0	12	3.1	132	9.1	
	moderate	6.38	11.69	10.12								
	middle	4.41	8.41	5.91								
	upper	4.42	8.27	5.09								
	zero & NAs	--	0.00	0.00								
<b>51.7</b>	<b>total</b>	<b>4.49</b>	<b>9.30</b>	<b>6.04</b>								
Oswego*	low	--	--	--	31	1,053	2.9	1	0.3	37	2.7	
	moderate	1.99	2.89	2.26								
	middle	1.95	6.63	2.76								
	upper	1.59	0.00	1.57								
	zero & NAs	--	--	--								
<b>22.4</b>	<b>total</b>	<b>1.95</b>	<b>5.63</b>	<b>2.65</b>								
MSA 8160*	low	7.17	12.89	12.27	666	7,196	9.3	14	3.6	189	7.4	
	moderate	5.60	10.52	8.53								
	middle	4.09	7.89	5.34								
	upper	4.41	7.94	5.03								
	zero & NAs	--	0.00	0.00								
<b>49.8</b>	<b>total</b>	<b>4.33</b>	<b>8.76</b>	<b>5.68</b>								
Oneida MSA 8680*	low	0.00	1.93	1.79	193	2,940	6.6	1	0.3	76	1.3	
	moderate	2.82	0.66	1.43								
	middle	2.76	0.36	2.00								
	upper	1.68	3.03	1.97								
	zero & NAs	0.00	0.00	0.00								
<b>25.8</b>	<b>total</b>	<b>2.24</b>	<b>1.23</b>	<b>1.93</b>								
<b>NYS A/A TOTAL</b>	low	15.62	17.52	16.35	102,508	436,997	23.5	387	100.0	3,661	10.6	
	moderate	8.93	19.12	11.38								
	middle	6.66	15.86	7.99								
	upper	10.06	20.12	11.38								
	zero & NAs	11.94	25.39	23.28								
	<b>100.0</b>	<b>total</b>	<b>8.69</b>	<b>18.38</b>								<b>10.18</b>

\* Partial county in the 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); FFIEC (aggregate lending); 1990 Census (geography income levels); and FDIC (deposits and branches).

**LENDING-DEPOSIT ANALYSIS, 2002**

MSA/County/Area	% of Total A/A HMDA & S.B. Lending in \$	Geography Income Level	Bank & Affiliate's Lending Market Share (%) Year 2002 -- based on \$ volume			Bank's Deposits at 6/30/02 (\$mil)	% of Bank's Total Dep. In A/A	Market's Deposits at 6/30/02 (\$mil)	Bank's Market Share of Dep. (%)	Bank's # of Branches at 6/30/02	% of Bank's Branches in A/A	# of Dep. Branches in Market at 6/30/02	Bank's Market Share of Br. (%)
			HMDA	S. B.	Total								
Albany*		low	2.41	12.09	10.39								
		moderate	1.53	6.72	3.88								
		middle	0.80	4.58	1.60								
		upper	0.91	3.46	1.34								
		zero & NAs	--	--	--								
<b>11.7</b>	<b>total</b>	<b>0.90</b>	<b>5.21</b>	<b>1.85</b>	<b>45</b>	<b>0.0</b>	<b>7,226</b>	<b>0.6</b>	<b>1</b>	<b>0.3</b>	<b>118</b>	<b>0.8</b>	
Rensselaer*		low	0.00	0.25	0.20								
		moderate	3.14	0.10	1.76								
		middle	0.55	8.84	1.66								
		upper	0.92	0.48	0.88								
		zero & NAs	--	--	--								
<b>10.6</b>	<b>total</b>	<b>0.81</b>	<b>4.20</b>	<b>1.44</b>	<b>0</b>	<b>0.0</b>	<b>1,691</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>47</b>	<b>0.0</b>	
Saratoga*		low	--	--	--								
		moderate	2.32	0.00	1.89								
		middle	0.74	4.03	1.28								
		upper	0.71	0.33	0.67								
		zero & NAs	0.00	--	0.00								
<b>10.5</b>	<b>total</b>	<b>0.81</b>	<b>2.72</b>	<b>1.07</b>	<b>0</b>	<b>0.0</b>	<b>2,154</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>73</b>	<b>0.0</b>	
Schenectady*		low	0.00	2.48	1.14								
		moderate	1.12	7.20	3.32								
		middle	1.45	1.33	1.43								
		upper	0.65	3.07	0.87								
		zero & NAs	--	--	--								
<b>14.0</b>	<b>total</b>	<b>1.08</b>	<b>3.31</b>	<b>1.39</b>	<b>0</b>	<b>0.0</b>	<b>2,105</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>50</b>	<b>0.0</b>	
MSA 0160* (Included Counties)		low	1.41	8.82	7.29								
		moderate	1.92	4.60	2.88								
		middle	0.85	4.42	1.47								
		upper	0.80	2.61	1.04								
		zero & NAs	0.00	--	0.00								
<b>11.5</b>	<b>total</b>	<b>0.89</b>	<b>4.23</b>	<b>1.48</b>	<b>45</b>	<b>0.0</b>	<b>13,176</b>	<b>0.3</b>	<b>1</b>	<b>0.3</b>	<b>288</b>	<b>0.3</b>	
Broome		low	4.25	1.92	2.03								
		moderate	0.51	0.95	0.76								
		middle	0.63	0.51	0.58								
		upper	0.38	1.25	0.65								
		zero & NAs	--	--	--								
<b>7.0</b>	<b>total</b>	<b>0.54</b>	<b>0.89</b>	<b>0.68</b>	<b>0</b>	<b>0.0</b>	<b>2,138</b>	<b>0.0</b>	<b>1</b>	<b>0.3</b>	<b>51</b>	<b>2.0</b>	
Tioga*		low	--	--	--								
		moderate	--	--	--								
		middle	1.14	0.00	0.86								
		upper	0.55	0.10	0.50								
		zero & NAs	0.00	--	0.00								
<b>9.0</b>	<b>total</b>	<b>0.69</b>	<b>0.06</b>	<b>0.60</b>	<b>0</b>	<b>0.0</b>	<b>366</b>	<b>0.0</b>	<b>0</b>	<b>0.0</b>	<b>15</b>	<b>0.0</b>	
MSA 0960*		low	4.25	1.92	2.03								
		moderate	0.51	0.95	0.76								
		middle	0.66	0.49	0.60								
		upper	0.42	1.16	0.62								
		zero & NAs	0.00	--	0.00								
<b>7.2</b>	<b>total</b>	<b>0.56</b>	<b>0.85</b>	<b>0.67</b>	<b>0</b>	<b>0.0</b>	<b>2,504</b>	<b>0.0</b>	<b>1</b>	<b>0.3</b>	<b>66</b>	<b>1.5</b>	

**LENDING-DEPOSIT ANALYSIS, 2002**

MSA/County/Area	Geography Income Level	Bank & Affiliate's Lending Market Share (%)			Bank's Deposits at 6/30/02 (\$mil)	% of Bank's Total Dep. In A/A	Market's Deposits at 6/30/02 (\$mil)	Bank's Market Share of Dep. (%)	Bank's # of Branches at 6/30/02	% of Bank's Branches in A/A	# of Dep. Branches in Market at 6/30/02	Bank's Market Share of Br. (%)
		Year 2002 -- based on \$ volume										
		HMDA	S. B.	Total								
Erie MSA 1280*	low	2.44	5.09	4.51	747	0.6	19,817	3.8	1	0.3	220	0.5
	moderate	2.73	4.84	4.04								
	middle	2.06	0.92	1.72								
	upper	1.08	2.07	1.27								
	zero & NAs	0.00	16.44	14.01								
	<b>19.9 total</b>	<b>1.53</b>	<b>2.25</b>	<b>1.73</b>								
Chemung MSA 2335	low	0.00	0.00	0.00	206	0.2	1,085	19.0	1	0.3	24	4.2
	moderate	2.38	0.00	0.54								
	middle	0.53	1.17	0.72								
	upper	0.55	0.55	0.55								
	zero & NAs	--	--	--								
	<b>7.9 total</b>	<b>0.61</b>	<b>0.65</b>	<b>0.62</b>								
Nassau	low	0.00	0.00	0.00	5,094	4.2	38,574	13.2	32	8.4	411	7.8
	moderate	6.16	22.66	8.09								
	middle	5.46	21.57	6.77								
	upper	8.06	22.61	9.19								
	zero & NAs	0.00	45.16	2.79								
	<b>83.3 total</b>	<b>6.41</b>	<b>21.99</b>	<b>7.68</b>								
Suffolk	low	6.67	17.25	9.28	4,177	3.4	24,735	16.9	35	9.2	383	9.1
	moderate	7.13	12.28	7.56								
	middle	5.24	18.28	6.23								
	upper	5.66	18.92	6.58								
	zero & NAs	8.94	0.00	8.64								
	<b>73.5 total</b>	<b>5.65</b>	<b>17.15</b>	<b>6.53</b>								
MSA 5380	low	6.20	16.62	8.70	9,271	7.6	63,309	14.6	67	17.7	794	8.4
	moderate	6.95	14.79	7.66								
	middle	5.33	19.71	6.45								
	upper	7.19	21.38	8.25								
	zero & NAs	8.57	3.48	8.39								
	<b>77.8 total</b>	<b>5.98</b>	<b>19.38</b>	<b>7.04</b>								
Bronx	low	8.03	28.74	13.19	2,757	2.3	9,145	30.1	32	8.4	113	28.3
	moderate	8.96	23.87	11.73								
	middle	7.25	28.06	9.34								
	upper	9.27	28.62	10.76								
	zero & NAs	0.00	29.53	20.25								
	<b>108.6 total</b>	<b>8.35</b>	<b>27.53</b>	<b>10.82</b>								
Kings	low	13.44	28.43	15.60	5,069	4.2	27,233	18.6	40	10.6	247	16.2
	moderate	7.81	34.08	10.61								
	middle	9.56	32.53	11.64								
	upper	12.32	28.84	13.21								
	zero & NAs	14.12	38.65	31.51								
	<b>133.7 total</b>	<b>10.28</b>	<b>32.19</b>	<b>12.36</b>								
New York	low	24.48	28.86	25.73	89,065	73.2	250,504	35.6	94	24.8	469	20.0
	moderate	19.26	28.64	23.91								
	middle	22.40	30.67	24.37								
	upper	20.27	31.74	22.08								
	zero & NAs	2.54	28.90	26.18								
	<b>266.3 total</b>	<b>20.47</b>	<b>30.96</b>	<b>22.50</b>								

**LENDING-DEPOSIT ANALYSIS, 2002**

MSA/County/Area % of Total A/A HMDA & S.B. Lending in \$	Geography Income Level	Bank & Affiliate's Lending Market Share (%) Year 2002 -- based on \$ volume			Bank's Deposits at 6/30/02 (\$mil)	% of Bank's Total Dep. In A/A	Market's Deposits at 6/30/02 (\$mil)	Bank's Market Share of Dep. (%)	Bank's # of Branches at 6/30/02	% of Bank's Branches in A/A	# of Dep. Branches in Market at 6/30/02	Bank's Market Share of Br. (%)
		HMDA	S. B.	Total								
Putnam	low	--	--	--	52	3,950	1.3	2	0.5	26	7.7	
	moderate	--	--	--								
	middle	--	--	--								
	upper	3.53	12.65	4.12								
	zero & NAs	--	--	--								
<b>45.9</b>	<b>total</b>	<b>3.53</b>	<b>12.65</b>	<b>4.12</b>								
Queens	low	5.51	17.77	7.14	5,147	31,849	16.2	42	11.1	331	12.7	
	moderate	6.47	26.81	10.83								
	middle	7.53	28.90	9.56								
	upper	7.65	27.87	8.92								
	zero & NAs	6.81	42.02	29.63								
<b>97.5</b>	<b>total</b>	<b>7.50</b>	<b>28.54</b>	<b>9.47</b>								
Richmond	low	5.46	17.86	6.21	794	7,305	10.9	8	2.1	77	10.4	
	moderate	8.51	49.24	10.94								
	middle	3.65	14.12	4.31								
	upper	4.78	13.92	5.19								
	zero & NAs	0.00	0.00	0.00								
<b>60.3</b>	<b>total</b>	<b>4.64</b>	<b>14.47</b>	<b>5.11</b>								
Rockland	low	--	--	--	544	5,505	9.9	6	1.6	98	6.1	
	moderate	5.28	18.80	7.70								
	middle	5.16	8.34	5.55								
	upper	3.38	12.09	4.08								
	zero & NAs	0.00	--	0.00								
<b>45.0</b>	<b>total</b>	<b>3.46</b>	<b>11.91</b>	<b>4.16</b>								
Westchester	low	4.38	16.50	12.62	3,775	22,195	17.0	39	10.3	306	12.7	
	moderate	5.39	12.35	7.53								
	middle	5.13	14.70	6.78								
	upper	6.94	18.64	7.69								
	zero & NAs	0.00	0.00	0.00								
<b>88.7</b>	<b>total</b>	<b>6.82</b>	<b>17.64</b>	<b>7.65</b>								
MSA 5600	low	13.73	27.59	16.51	107,203	357,686	30.0	263	69.4	1,667	15.8	
	moderate	8.83	28.13	12.96								
	middle	8.93	28.08	11.04								
	upper	10.58	26.02	12.00								
	zero & NAs	7.61	33.52	27.51								
<b>132.4</b>	<b>total</b>	<b>10.18</b>	<b>27.10</b>	<b>12.07</b>								
Orange* MSA 5660*	low	9.65	4.37	9.30	57	4,215	1.4	2	100.0	120	1.7	
	moderate	--	--	--								
	middle	2.45	10.77	3.03								
	upper	2.63	8.17	2.84								
	zero & NAs	--	--	--								
<b>43.2</b>	<b>total</b>	<b>3.32</b>	<b>8.58</b>	<b>3.58</b>								
Monroe	low	6.15	7.17	6.95	3,181	13,469	23.6	26	6.9	180	14.4	
	moderate	5.26	12.73	9.33								
	middle	2.94	8.11	4.26								
	upper	2.38	10.73	3.58								
	zero & NAs	21.62	6.40	6.52								
<b>35.4</b>	<b>total</b>	<b>2.72</b>	<b>9.45</b>	<b>4.28</b>								

**LENDING-DEPOSIT ANALYSIS, 2002**

MSA/County/Area	% of Total A/A HMDA & S.B. Lending in \$	Geography Income Level	Bank & Affiliate's Lending Market Share (%) Year 2002 -- based on \$ volume			Bank's Deposits at 6/30/02 (\$mil)	% of Bank's Total Dep. In A/A	Market's Deposits at 6/30/02 (\$mil)	Bank's Market Share of Dep. (%)	Bank's # of Branches at 6/30/02	% of Bank's Branches in A/A	# of Dep. Branches in Market at 6/30/02	Bank's Market Share of Br. (%)
			HMDA	S. B.	Total								
Ontario*	21.2	low	--	--	--	49	0.0	1,185	4.1	1	0.3	28	3.6
		moderate	3.35	11.36	5.88								
		middle	1.66	7.21	2.94								
		upper	1.50	9.89	3.41								
		zero & NAs	--	--	--								
total	1.63	8.35	3.19										
Wayne*	35.0	low	--	--	--	41	0.0	665	6.2	2	0.5	22	9.1
		moderate	7.51	38.69	14.14								
		middle	2.44	18.13	4.83								
		upper	3.95	55.56	8.17								
		zero & NAs	--	--	--								
total	2.69	20.23	5.34										
MSA 6840*	34.0	low	6.15	7.17	6.95	3,271	2.7	15,319	21.4	29	7.7	230	12.6
		moderate	5.30	13.12	9.38								
		middle	2.70	8.74	4.16								
		upper	2.32	10.78	3.59								
		zero & NAs	21.62	6.40	6.52								
total	2.61	9.76	4.23										
Madison*	27.8	low	--	--	--	39	0.0	575	6.8	1	0.3	19	5.3
		moderate	1.36	13.24	3.85								
		middle	2.57	11.43	4.49								
		upper	1.16	1.48	1.24								
		zero & NAs	--	--	--								
total	2.14	9.02	3.68										
Onondaga	36.7	low	5.58	9.24	8.79	614	0.5	5,860	10.5	11	2.9	134	8.2
		moderate	4.98	8.32	7.18								
		middle	2.65	8.27	4.26								
		upper	2.83	10.96	3.94								
		zero & NAs	0.00	0.00	0.00								
total	2.82	9.05	4.43										
Oswego*	21.4	low	--	--	--	31	0.0	922	3.4	1	0.3	31	3.2
		moderate	3.07	3.34	3.16								
		middle	1.47	6.35	2.35								
		upper	0.00	21.74	1.38								
		zero & NAs	--	--	--								
total	1.64	5.69	2.46										
MSA 8160*	34.8	low	5.58	9.24	8.79	684	0.6	7,357	9.3	13	3.4	184	7.1
		moderate	3.69	8.08	6.08								
		middle	2.50	8.42	4.08								
		upper	2.75	10.19	3.80								
		zero & NAs	0.00	0.00	0.00								
total	2.68	8.86	4.24										
Oneida MSA 8680*	16.6	low	0.00	1.80	1.64	245	0.2	3,138	7.8	1	0.3	69	1.4
		moderate	0.84	1.21	1.07								
		middle	1.72	0.28	1.38								
		upper	0.90	0.17	0.79								
		zero & NAs	0.00	0.00	0.00								
total	1.27	0.45	1.08										
<b>NYS A/A TOTAL</b>	<b>100.0</b>	low	13.19	18.56	14.77	<b>121,729</b>	<b>100.0</b>	<b>487,606</b>	<b>25.0</b>	<b>379</b>	<b>100.0</b>	<b>3,662</b>	<b>10.3</b>
		moderate	7.53	19.17	9.75								
		middle	5.89	16.78	7.15								
		upper	8.92	21.13	10.11								
		zero & NAs	7.66	30.39	24.82								
total	7.69	19.24	9.06										

\* Partial county in the 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); FFIEC (aggregate lending); 1990 Census (geography income levels); and FDIC (deposits and branches).

## GLOSSARY

### Aggregate

The cumulative lending by all HMDA- and small business loan-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.

### **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.

### **LMI Penetration Rate**

A number that depicts the percentage of a bank's total loans extended to LMI geographies or borrowers. For example, an LMI penetration rate of 20% would indicate that the bank made 20 out of a total of 100 loans to LMI geographies or borrowers.

### **Small Business Loans**

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