



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

One State Street
New York, NY 10004

PUBLIC SUMMARY

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**
[Off-site Evaluation]

Date of Evaluation: December 31, 2003

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

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

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GENERAL INFORMATION

This document is an evaluation of the Community Reinvestment Act ("CRA") performance of North Fork Bank ("NFB") prepared by the New York State Banking Department. The evaluation represents the Banking Department's current assessment and rating of the institution's CRA performance based on an evaluation conducted as of December 31, 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- and 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 an institution's 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 ("Evaluation") be made available to the public. Evaluations are primarily based on a review of performance tests and standards described in Section 76.7 and detailed in Sections 76.8 to 76.13. The tests and standards incorporate the 12 assessment factors contained in Section 28-b of the New York State Banking Law.

For an 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

NFB 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 origination of residential mortgage and small business loans reflects excellent responsiveness to assessment area credit needs. The combined total number of originations for these loans increased 44.6% from the prior evaluation.
 - The level of HMDA-reportable lending remains high. In 2002, based on number of loans, the bank achieved a market share of 0.58% and ranked 26th out of 630 lenders. In 2003, the bank ranked 38th out of 640 lenders by achieving a market share of 0.46%.
 - The bank's small business loan originations increased 63.5% by number and 57.2% by dollar amount from the prior evaluation. In 2002, the bank ranked ninth among 300 reporters of small business loans by achieving a market share of 2.9%. In 2003, NFB ranked ninth out of 309 lenders, with a market share of 3.1%.
- The bank originated a substantial majority of its HMDA-reportable and small business loans inside the assessment area. During the evaluation period, 96.4% of NFB's originations were extended inside the assessment area. Based on dollar amount rather than number of loans, NFB originated 95.7% of its loan volume inside the assessment area.
- The geographic distribution of loans reflects a good penetration of HMDA-reportable loans and an excellent penetration of small business loans and modification, extension and consolidation agreements ("MECAs") throughout the assessment area, including LMI geographies.¹
 - The bank extended a high percentage of its HMDA-reportable loans in LMI areas. In 2002, the bank's LMI penetration rate of 19.2% was well above the aggregate's penetration rate of 13.6%. In 2003, however, the bank achieved an LMI penetration rate of 12.8%, which was slightly below the aggregate's rate of 15.2%. The bank's LMI penetration rates were enhanced by its multifamily MECAs. In 2002 and 2003, the

¹ MECAs are an arrangement through which a lender and a borrower agree to modify the terms of an existing loan. MECAs do not involve lending additional money and are not reportable under HMDA; however, since they achieve the same result as a loan refinancing, they are eligible for CRA consideration.

bank's LMI penetration rates for MECAs were 48.0% and 52.7%, respectively.

- A very high percentage of NFB's small business loans were extended in LMI areas. In 2002, the bank achieved a 23.3% LMI penetration rate compared to the aggregate's rate of 19.0%. In 2003, the bank's lending in LMI areas remained excellent with an LMI penetration rate of 19.4%, which outperformed the aggregate's 18.3% penetration rate. In terms of dollar amount, the bank also achieved a higher penetration of loans in LMI areas compared to the aggregate.
- The bank's distribution of HMDA-reportable and small business loans reflects excellent penetration among borrowers of different income levels and businesses of different sizes.
 - The bank had a good penetration of HMDA-reportable loans among LMI borrowers. In 2002 and 2003, the bank's LMI penetration rates of 20.0% and 12.4%, respectively, compared favorably to the rates achieved by the aggregate.
 - The bank had an excellent distribution of loans among small businesses (i.e., businesses with gross annual revenues of \$1 million or less). In 2002, the bank extended 68.8% of its small business loans to small businesses. This distribution rate increased to 70.6% in 2003. The rates of small business lending demonstrated by the bank were significantly above those achieved by the aggregate. In terms of dollar volume, the bank also extended a greater percentage of loans to small businesses than did the aggregate.
- The bank continues to demonstrate strong leadership in community development lending. As of the evaluation date, qualified community development loans totaled \$363.2 million, which represents an increase of 7.4% since the prior evaluation. Almost \$287 million (79%) of the total amount of qualified community development loans is "new money."
- The bank uses innovative and flexible lending practices to serve the credit needs of its assessment area.

Investment Test – "Outstanding"

The bank remains a leader in providing qualified community development investments and grants within the assessment area. The bank also makes extensive use of innovative and/or complex investment practices to serve the credit needs of its assessment area. Qualified investments and grants totaled \$90.1 million, including approximately \$32.5 million, or 36.0%, in new money.

Service Test – “Outstanding”

- NFB’s systems for delivering retail services are accessible to essentially all portions of the assessment area. As of year-end 2003, the bank’s network of retail offices consisted of 175 branches, including 25 (14.3%) branches in LMI geographies. An additional 45 (25.7%) branches were situated in middle- or upper-income census tracts adjacent to LMI areas. The delivery of services was enhanced by 237 on-site and 34 off-site automated teller machines (“ATMs”), with a good distribution within and adjacent to LMI areas.
- The bank distributes its products and services through a broad range of alternative delivery systems, 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 systems. During the evaluation period, 19 branches and 58 ATMs were opened within the assessment area. Four (21.1%) of the new branches were located in LMI census tracts. The bank also closed 10 branches and 9 ATMs during the evaluation period. Two (20%) of the closed branches were located in LMI tracts.
- The bank remains a leader in providing qualified community development services. In addition to a large number of seminars addressing subjects such as home buying, homeownership, basic financial education, and starting or developing a small business, the bank has developed multi-year programs to bring financial literacy education to students in New York-area schools.

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:

Chartered in 1858, North Fork Bank is a full-service commercial bank headquartered in Melville, New York. The bank is a wholly-owned subsidiary of North Fork Bancorporation, a bank holding company incorporated in Delaware in 1980. The bank is a shareholder of the Federal Home Loan Bank of New York.

As of December 31, 2003, NFB operated 175 branches spread across the following eight counties in New York State: Nassau, Suffolk, Bronx, Kings, Queens, New York, Rockland and Westchester Counties. As of year-end 2003, NFB also operated a network of 275 ATMs, including 237 machines located on branch premises, 34 machines situated off premises and four machines located outside the assessment area. NFB operates in the highly competitive metropolitan New York City market.

Financial Profile

On its year-end Call Report for calendar year 2003, NFB reported total assets of \$20.4 billion, including \$11.9 billion (58.6%) in loans and \$7.0 billion (34.3%) in securities. On the liability side of its balance sheet, NFB reported approximately \$14.7 billion in deposits and \$2.4 billion in purchased federal funds & repurchase agreements.

The following chart shows the year-end composition of NFB's loan portfolio for calendar years 2001, 2002 and 2003. As depicted in the chart below, NFB's loan portfolio showed net growth during the evaluation period, even as 1-4 residential mortgages decreased steadily both in absolute dollar volume and as a percentage of the total portfolio. Further examination of the table reveals that decreases in NFB's 1-4 family mortgage lending were more than offset by increases in the bank's commercial, industrial and commercial mortgage lending.

Loan Portfolio Composition (\$ Shown in Thousands)						
LOAN TYPE	12/31/2001		12/31/2002		12/31/2003	
	\$	%	\$	%	\$	%
1-4 Residential Mortgage Loans	2,583,862	25.1	2,462,615	22.0	2,206,252	18.2
Multifamily Loans	3,334,735	32.5	3,582,118	32.0	3,612,784	29.9
Commercial & Industrial Loans	1,404,821	13.7	1,676,365	15.0	2,045,765	16.9
Commercial Mortgage Loans	1,798,768	17.5	2,212,663	19.8	2,814,126	23.3
Consumer Loans	857,485	8.3	888,941	7.9	925,013	7.7
Agricultural Loans	152	0.0	52	0.0	0	0.0
Construction Loans	225,615	2.2	234,992	2.1	284,938	2.4
Obligations of States and Political Subdivisions in the U.S.	25,321	0.2	41,856	0.4	56,375	0.5
Other Loans	24,988	0.2	38,878	0.3	42,935	0.4
Lease Financing Receivables	18,743	0.2	63,790	0.6	102,188	0.8
Gross Loans	10,274,490	100.0	11,202,270	100.0	12,090,376	100.0

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

With regard to deposits, the FDIC's latest market share data indicates that, as of June 30, 2003, NFB achieved a market share of approximately 3.0% (\$14 billion) and ranked fifth among the 129 deposit-taking institutions in its assessment area. The following table provides a county-by-county summary of NFB's deposit market share and market rank:

Assessment Area Deposits and Market Share by County					
As of June 30, 2003					
County	Deposits (\$ in Thousands)	% of NFB's Total Deposits	Deposits as % of County Total	Deposit Market Ranking	
				Rank	# of Institutions
Nassau	2,664,203	19.03	6.26%	8	30
Suffolk	4,437,719	31.71	16.24%	2	26
Bronx	592,748	4.24	6.27%	5	23
Kings	501,676	3.58	1.75%	11	41
New York	2,698,471	19.28	0.91%	8	93
Queens	2,596,191	18.55	7.80%	4	47
Rockland	105,027	0.75	1.73%	12	18
Westchester	400,320	2.86	1.68%	12	33
Assessment Area	13,996,355	100.00	2.99%	5	129*

* Note: Column does not add to 129 because various institutions have branches in multiple counties.

Bank Holding Company and Affiliates

North Fork Bancorporation is a \$21 billion bank holding company headquartered in Melville, New York. The corporation's multiple subsidiaries include two banks: North Fork Bank and Superior Savings of New England, N.A.. Superior Savings of New England is a significantly smaller operation than North Fork Bank and operates from two offices that are located in Branford, Connecticut and The Bronx. North Fork Bancorporation's non-bank subsidiaries offer other financial services, such as asset management, insurance and securities brokerage.

During 2003 and 2004, North Fork Bancorporation announced its proposed acquisition of The Trust Company of New Jersey and Green Point Financial Corporation. Once both of these acquisitions have been consummated (The Trust Company acquisition was consummated in May 2004), North Fork Bank will have approximately \$54 billion in total assets and more than 300 locations and will rank as the 16th largest bank in the United States.

Prior Performance Evaluation

NFB's previous Performance Evaluation was conducted by the Banking Department as of December 31, 2001. That evaluation resulted in a rating of "1," reflecting an outstanding record of helping to meet community credit needs.

There were no known legal or financial issues that would adversely impact the bank's ability to meet the credit needs of its community.

Assessment Area:

The bank's assessment area includes Metropolitan Statistical Area ("MSA") 5380 in its entirety and all of MSA 5600 except Richmond and Putnam Counties. There have been no changes to the physical boundaries of NFB's assessment area since the previous evaluation; however, various details related to the assessment area changed because updated information from the 2000 Census was adopted for CRA regulatory purposes beginning in 2003. For example, based on data from the 2000 Census, the assessment area was broken into 24 additional census tracts, and the income levels assigned to individual census tracts changed dramatically. To be specific, the updates adopted in 2003 resulted in 31 fewer low-income tracts, 133 more moderate-income tracts, 111 fewer middle-income tracts and 33 more upper-income tracts.

In 2003, NFB's assessment area contained 2,983 census tracts. Please see table below for the distribution of these census tracts by county and geography income level.

Distribution of Census Tracts in the Assessment Area						
County	Tract Income Level					Total Tracts
	Zero	Low	Moderate	Middle	Upper	
Nassau	8	2	20	179	68	277
Suffolk	8	2	65	196	49	320
Subtotal: MSA 5380	16	4	85	375	117	597
Bronx	14	117	99	72	53	355
Kings	15	100	271	250	147	783
New York	9	47	68	26	146	296
Queens	18	12	107	298	238	673
Rockland	0	2	1	9	46	58
Westchester	4	2	17	37	161	221
Subtotal: MSA 5600	60	280	563	692	791	2,386
Grand Total	76	284	648	1,067	908	2,983
% of Total	2.5%	9.5%	21.7%	35.8%	30.4%	100.0%

In 2002, when assessment areas were still required to be defined using census tract boundaries from the 1990 Census, NFB's assessment area contained 2,959 census tracts, including 76 (2.6%) zero-income, 315 (10.7%) low-income, 515 (17.4%) moderate-income, 1,178 (39.8%) middle-income and 875 (29.6%) upper-income census tracts.

The assessment area appears reasonable based on the bank's lending patterns and the location of its offices. There is no evidence to indicate that LMI areas have been arbitrarily excluded from the assessment area.

Demographic and Economic Data of Assessment Area

The following is a listing of demographic charts included in the evaluation to show demographic and economic data for each county comprising the bank's assessment area. Economic and statistical data used in this evaluation were derived from various sources. The demographic data is obtained from the 1990 and 2000 U.S. Censuses. The 2002 and 2003 updated median family income figures are obtained from Department of Housing and Urban Development ("HUD") estimates.

Chart #1: Assessment Area Population and Income Characteristics by County & MSA.

Chart #2: Assessment Area Housing Characteristics by County & MSA.

Chart #3: Assessment Area Business Demographics by County & MSA.

In addition, unemployment data and business industry data are summarized in the tables below by MSA and County.

Provided below are the annual unemployment rates for the counties comprising the assessment area. The state-wide and MSA rates are included for comparisons:

State-wide, MSA and County Average Unemployment Rates											
Year	State-wide	MSA 5380	MSA 5600	Kings County	Queens County	New York County	Bronx County	Westchester County	Rockland County	Nassau County	Suffolk County
2002	6.1	4.3	7.3	8.6	6.5	8.3	9.2	4.2	3.9	4.1	4.4
2003	6.3	4.2	7.7	9.2	6.9	8.2	10.4	4.0	4.1	3.9	4.4

The following table provides a breakdown of the types of businesses operating in the assessment area during 2003, as reported by Dun and Bradstreet:

Types of Businesses in the Assessment Area								
County	Number of Businesses	Service Providers	Retail Trade	Construction	Transportation & Communication	Manufacturing	Finance/Insurance/Real Estate	Wholesale Trade
Nassau	126,926	48,328	18,739	8,598	4,463	3,981	11,626	6,166
Suffolk	125,372	44,955	18,975	13,602	4,574	5,583	8,808	6,230
MSA 5380	252,298	93,283	37,714	22,200	9,037	9,564	20,434	12,396
Bronx	37,871	13,919	9,011	2,234	1,607	975	3,396	1,622
Kings	106,517	38,236	21,815	5,902	4,452	4,118	8,310	6,296
New York	221,146	92,180	33,361	4,043	6,979	11,756	24,587	15,945
Queens	101,919	34,623	19,652	7,530	5,902	3,377	7,937	5,777
Rockland	24,599	9,795	3,495	1,912	805	827	1,887	1,171
Westchester	77,247	31,673	11,083	6,088	2,679	2,455	7,156	3,134
MSA 5600	569,299	220,426	98,417	27,709	22,424	23,508	53,273	33,945
Total	821,597	313,709	136,131	49,909	31,461	33,072	73,707	46,341

CHART # 1

NORTH FORK BANK

ASSESSMENT AREA POPULATION AND INCOME CHARACTERISTICS BY COUNTY & MSA

COUNTY	Total Population	Age 65 and over		Age 15 and less		Median Family Income(MFI)	HUD MSA MFI	# of Households		# of HH below poverty level	Total Families	Low income		Moderate income		Middle income		Upper income		LMI families in LMI tracts	
		#	%	#	%			#	%			#	%	#	%	#	%	#	%	#	%
NASSAU	1,334,544	200,841	15.0	293,128	22.0	85,752	83,700	447,803	23,537	5.3	349,694	58,413	16.7	59,669	17.1	80,471	23.0	151,141	43.2	17,024	14.4
SUFFOLK	1,419,369	167,558	11.8	332,521	23.4	74,455	83,700	469,535	26,498	5.6	362,857	70,052	19.3	72,922	20.1	91,882	25.3	128,001	35.3	44,577	31.2
MSA 5380	2,753,913	368,399	13.4	625,649	22.7	80,000	83,700	917,338	50,035	5.5	712,551	128,465	18.0	132,591	18.6	172,353	24.2	279,142	39.2	61,601	23.6
BRONX	1,332,650	133,948	10.1	356,895	26.8	33,099	51,900	463,242	134,404	29.0	317,248	126,457	39.9	57,091	18.0	51,600	16.3	82,100	25.9	150,948	82.2
KINGS	2,465,326	282,658	11.5	587,575	23.8	39,349	51,900	881,006	211,538	24.0	588,870	199,851	33.9	100,237	17.0	98,099	16.7	190,683	32.4	206,724	68.9
NEW YORK	1,537,195	186,776	12.2	229,772	14.9	71,629	51,900	739,167	123,037	16.6	306,220	84,445	27.6	39,739	13.0	38,302	12.5	143,734	46.9	95,683	77.0
QUEENS	2,229,379	283,042	12.7	453,930	20.4	49,815	51,900	782,646	110,462	14.1	542,804	114,175	21.0	88,789	16.4	104,945	19.3	234,895	43.3	62,219	30.7
ROCKLAND	286,753	33,853	11.8	72,084	25.1	79,882	51,900	92,744	6,955	7.5	71,741	7,554	10.5	6,266	8.7	9,606	13.4	48,315	67.3	1,625	11.8
WESTCHESTER	923,459	128,964	14.0	207,207	22.4	89,228	51,900	337,486	28,554	8.5	237,010	27,809	11.7	23,056	9.7	31,267	13.2	154,878	65.3	11,113	21.8
MSA 5600*	8,774,762	1,049,241	12.0	1,907,463	21.7	53,067	51,900	3,296,291	614,950	18.7	2,063,893	560,291	27.1	315,178	15.3	333,819	16.2	854,605	41.4	528,312	60.3
TOTAL A/A**	11,528,675	1,417,640	12.3	2,533,112	22.0	59,979	66,843	4,213,629	664,985	15.8	2,776,444	688,756	24.8	447,769	16.1	506,172	18.2	1,133,747	40.8	589,913	51.9

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

** Assessment Area

CHART # 2

NORTH FORK BANK																			
ASSESSMENT AREA HOUSING CHARACTERISTICS BY COUNTY & MSA																			
COUNTY	Total Housing Units	1-4 family Units		Multifamily Units		Owner-Occupied Units (O-O)		O-O Units in Low-income Tracts		O-O Units in Mod-income Tracts		O-O Units in Mid-income Tracts		O-O Units in Upp-income Tracts		Rental Units		Vacant Units	
		#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
NASSAU	458,151	408,695	89.2	48,950	10.7	359,257	78.4	647	0.2	16,993	4.7	248,821	69.3	92,796	25.8	91,345	19.9	10,764	2.3
SUFFOLK	522,323	478,870	91.7	37,980	7.3	374,371	71.7	936	0.3	73,789	19.7	236,790	63.3	62,819	16.8	101,107	19.4	53,024	10.2
MSA 5380	980,474	887,565	90.5	86,930	8.9	733,628	74.8	1,614	0.2	90,823	12.4	485,662	66.2	155,602	21.2	192,452	19.6	63,788	6.5
BRONX	490,659	132,650	27.0	357,495	72.9	90,522	18.4	8,799	9.7	19,571	21.6	33,575	37.1	28,569	31.6	391,918	79.9	27,447	5.6
KINGS	930,866	455,859	49.0	474,122	50.9	238,290	25.6	10,032	4.2	67,293	28.2	94,577	39.7	66,388	27.9	670,996	72.1	50,139	5.4
NEW YORK	798,144	28,178	3.5	769,392	96.4	148,695	18.6	2,587	1.7	13,115	8.8	7,717	5.2	125,261	84.2	616,053	77.2	59,500	7.5
QUEENS	817,250	494,122	60.5	322,175	39.4	334,894	41.0	1,005	0.3	27,763	8.3	144,708	43.2	161,419	48.2	462,179	56.6	34,586	4.2
ROCKLAND	94,973	77,801	81.9	15,958	16.8	66,461	70.0	598	0.9	166	0.3	5,689	8.6	60,008	90.3	27,349	28.8	2,298	2.4
WESTCHESTER	349,445	237,122	67.9	112,117	32.1	202,765	58.0	203	0.1	3,366	1.7	18,087	8.9	181,110	89.3	140,169	40.1	12,303	3.5
MSA 5600*	3,481,337	1,425,732	41.0	2,051,259	58.9	1,081,627	31.1	23,255	2.2	131,310	12.1	304,370	28.1	622,801	57.6	2,308,664	66.3	186,273	5.4
TOTAL A/A**	4,461,811	2,313,297	51.8	2,138,189	47.9	1,815,255	40.7	24,869	1.4	222,133	12.2	790,032	43.5	778,403	42.9	2,501,116	56.1	250,061	5.6

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

** Assessment Area

CHART # 3

NORTH FORK BANK													
BUSINESS DEMOGRAPHICS BY COUNTY & MSA													
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 in LMI Tracts	
		#	%	#	%	#	%	#	%	#	%	#	%
NASSAU	126,926	81,945	64.6	7,198	5.7	37,783	29.8	92,972	73.2	117,386	92.5	8,495	6.7
SUFFOLK	125,372	83,000	66.2	7,496	6.0	34,876	27.8	95,192	75.9	115,150	91.8	25,833	20.6
MSA 5380	252,298	164,945	65.4	14,694	5.8	72,659	28.8	188,164	74.6	232,536	92.2	34,328	13.6
BRONX	37,871	24,644	65.1	1,855	4.9	11,372	30.0	27,926	73.7	34,750	91.8	23,019	60.8
KINGS	106,517	69,497	65.2	5,235	4.9	31,785	29.8	77,928	73.2	99,599	93.5	50,935	47.8
NEW YORK	221,146	131,056	59.3	23,366	10.6	66,724	30.2	163,025	73.7	190,918	86.3	27,545	12.5
QUEENS	101,919	65,521	64.3	5,435	5.3	30,963	30.4	73,999	72.6	94,685	92.9	22,455	22.0
ROCKLAND	24,599	16,082	65.4	1,174	4.8	7,343	29.9	18,302	74.4	22,639	92.0	672	2.7
WESTCHESTER	77,247	51,184	66.3	4,737	6.1	21,326	27.6	59,091	76.5	70,034	90.7	5,385	7.0
MSA 5600*	569,299	357,984	62.9	41,802	7.3	169,513	29.8	420,271	73.8	512,625	90.0	130,011	22.8
TOTAL A/A**	821,597	522,929	63.6	56,496	6.9	242,172	29.5	608,435	74.1	745,161	90.7	164,339	20.0

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

** Assessment Area

PERFORMANCE TESTS AND ASSESSMENT FACTORS

This performance evaluation is based on an examination of the bank's lending, investment, and service activities within its assessment area in accordance with in Parts 76.8, 76.9 and 76.10 of the General Regulations of the Banking Board.

This evaluation contains statistics obtained 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 FFIEC and from PCi Corporation's CRA Wiz[®] software. Demographic data were taken from the 1990 and 2000 U.S. Censuses, whereas updated median family income figures for 2002 and 2003 were obtained from estimates prepared by HUD.

Community development loans, grants and services extended in Bronx County by the bank's affiliate, Superior Savings of New England, N.A., were also evaluated. Additionally, management requested that examiners consider purchased modification, extension and consolidation agreements ("MECAs"). These agreements are lending-related activities and are eligible for CRA consideration even though they are not subject to annual HMDA or CRA reporting requirements.

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.

Examiners considered HMDA-reportable and small business loans, as well as MECAs, in evaluating factors (1), (2), (3), and (4) identified above. When assigning ratings, examiners gave the greatest consideration to NFB's small business lending performance because it accounted for approximately 80% of the bank's total lending activity.

Lending Activity: "Outstanding"

NFB's lending activity reflects excellent responsiveness to the credit needs of its assessment area.

Compared to the prior two-year evaluation period, NFB's lending has increased by 44.6% based on number of loans. Refer to the table below for a breakdown of NFB's lending volume during the current evaluation period. Figures from calendar year 2001 are shown for comparison purposes only.

North Fork Bank – Lending Within the Assessment Area (\$ Shown in Thousands)						
Loan Type	2001		2002		2003	
	#	\$	#	\$	#	\$
Residential Mortgage Loans**	1,715	880,238	2,352	1,185,058	2,320	1,066,742
Small Business Loans	6,692	646,981	8,658	798,082	9,835	925,398
Total	8,407	1,527,219	11,010	1,983,140	12,155	1,992,140

* Assessment Area; ** Includes MECAs

NFB continued originating a high level of HMDA-reportable loans during the evaluation period. In 2002, the bank ranked 26th out of 630 lenders in the assessment area and posted a market share of 0.58% based on number of loans. In 2003, the bank ranked 38th out of 640 lenders and achieved a market share of 0.46%.

NFB's volume of small business loan originations reflects an increase of 63.5% by number and 57.2% by dollar amount from the prior evaluation period. In 2002, the bank ranked ninth among 300 reporters of small business loans and achieved a market share of 2.9%. In 2003, the bank ranked ninth among 309 reporters and posted a market share of 3.1%.

Assessment Area Market Share*								
Year	HMDA-Reportable Loans				Small Business Loans			
	Total Number of Lenders	North Fork Bank			Total Number of Lenders	North Fork Bank		
		Market Rank	# of Loans	% of Market		Market Rank	# of Loans Count	% of Market
2001	549	35	1,326	0.57	290	14	6,692	2.60
2002	630	26	1,877	0.58	300	9	8,658	2.91
2003	640	38	1,984	0.46	309	9	9,835	3.06

* Based on originations only

HMDA-Reportable Loans

In 2002, the bank originated or purchased 2,252 HMDA-reportable loans, with a combined value of \$840.9 million, inside its assessment area. In 2003, NFB's volume of HMDA-reportable activity only showed marginal changes, decreasing 1.1% based on number of loans (minus 25 loans) and increasing 0.6% (\$5.4 million) based on dollar volume. As shown in the table below, home purchase and refinancing loans comprise 96.7% by number, and 84.8% by dollar volume, of NFB's total HMDA-reportable loans.

Summary of Originated & Purchased HMDA-Reportable Loans (\$ in Thousands)								
Loan Type	2002				2003			
	#	% by #	\$	% by \$	#	% by #	\$	% by \$
Home Purchase	940	41.7	339,566	40.4	821	36.9	373,005	44.1
Refinance	1,237	54.9	373,173	44.4	1,352	60.7	398,976	47.1
Multifamily	75	3.3	128,154	15.2	54	2.4	74,347	8.8
Total	2,252	100.0	840,893	100.0	2,227	100.0	846,328	100.0

The following table shows the distribution of NFB's HMDA-reportable loans between the two MSAs in which the bank has offices. For comparison purposes, the table also shows the distribution of NFB's deposits between the two MSAs, as reported in the bank's Call Report for June 30, 2003.⁴

Distribution of HMDA-Reportable Lending by MSA					
MSA	% Distribution of Deposits	2002		2003	
		% by #	% by \$	% by #	% by \$
5380-Nassau/Suffolk	50.7	33.8	25.4	31.3	22.1
5600-New York City	49.3	66.2	74.6	68.7	77.9

MECAs

During the evaluation period, the bank purchased 193 MECAs totaling \$564.6 million within its assessment area. The table below summarizes the bank's MECA activity in each MSA by number of transactions and dollar amount.

Summary of Purchased MECAs* (\$ Shown in Thousands)								
MSA	2002				2003			
	#	% by #	\$	% by \$	#	% by #	\$	% by \$
5380-Nassau/Suffolk	1	1.0	6,400	1.9	2	2.2	1,575	0.7
5600-New York	99	99.0	337,765	98.1	91	97.8	218,839	99.3
Total	100	100.0	344,165	100.0	93	100.0	220,414	100.0

* Purchased from other institutions

Small Business Loans

During the evaluation period, the bank originated or purchased 18,493 small business loans totaling \$1.7 billion inside the assessment area. The table below shows the distribution of NFB's small business loans by MSA during the evaluation period.

Small Business Lending Distribution by MSA					
MSA	% Deposit Distribution	2002		2003	
		% by #	% by \$	% by #	% by \$
5380-Nassau/Suffolk	50.7	56.7	52.3	56.3	51.5
5600-New York	49.3	43.3	47.7	43.7	48.5

Assessment Area Lending: "Outstanding"

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

⁴ Detailed deposit data is only reported once per year, as part of the June 30th Call Report.

Distribution of Loans Inside and Outside of the Assessment Area										
Loan Type	Number of Loans					Dollar Volume (in thousands)				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%		\$	%	\$	%	
HMDA										
2002	2,252	97.2	66	2.8	2,318	840,893	93.0	63,024	7.0	903,917
2003	2,227	96.8	73	3.2	2,300	846,328	94.4	49,824	5.6	896,152
Subtotal	4,479	97.0	139	3.0	4,618	1,687,221	93.7	112,848	6.3	1,800,069
MECAs										
2002	100	100.0	0	0.0	100	344,165	100.0	0	0.0	344,165
2003	93	100.0	0	0.0	93	220,414	100.0	0	0.0	220,414
Subtotal	193	100.0	0	0.0	193	564,579	100.0	0	0.0	564,579
Small Business										
2002	8,658	96.2	345	3.8	9,003	798,082	97.4	21,514	2.6	819,596
2003	9,835	96.3	383	3.7	10,218	925,398	95.5	43,619	4.5	969,017
Subtotal	18,493	96.2	728	3.8	19,221	1,723,480	96.4	65,133	3.6	1,788,613
Total	23,165	96.4	867	3.6	24,032	3,975,280	95.7	177,981	4.3	4,153,261

Geographic Distribution of Loans: “High Satisfactory”

The overall geographic distribution of lending within the assessment area is excellent. The bank achieved a good penetration of HMDA-reportable loans and an excellent penetration of small business loans and MECAs into LMI geographies within the assessment area.

HMDA-Reportable Loans⁵

During 2002, the bank originated or purchased 2,252 HMDA-reportable loans for a combined total of \$840.9 million. These amounts include 432 loans (19.2%) totaling \$111.2 million (13.2%) within LMI geographies. The bank’s LMI penetration rates were well above the aggregate’s rates of 13.6% and 12.7%, respectively.

In 2003, NFB’s HMDA-reportable purchases and originations decreased by 25 transactions to 2,227 loans totaling \$846.3 million. These amounts include 285 loans (12.8%) totaling \$90.1 million (10.7%) extended in LMI geographies. NFB’s penetration rates for 2003 were well below the previous year’s levels and also fell below the aggregate’s corresponding rates of 15.2% based on number of loans and 14.1% based on dollar volume.

The following table shows the distribution of NFB’s HMDA-reportable loans by

⁵ For additional details regarding the geographic distribution of NFB’s loans, refer to Exhibits 5-1 to 5-4. Additionally, refer to the demographic charts in the Performance Context section of this report for data regarding owner-occupied housing units within the assessment area.

census tract income level:

Distribution of HMDA-Reportable Loans by Census Tract Income Level								
Census Tract Income Level	2002				2003			
	North Fork Bank		Aggregate		North Fork Bank		Aggregate	
	% by #	% by \$	% by #	% by \$	% by #	% by \$	% by #	% by \$
Low	3.5	2.8	1.9	2.3	1.6	2.3	1.6	1.8
Moderate	15.7	10.5	11.7	10.4	11.2	8.4	13.6	12.3
LMI Total	19.2	13.3	13.6	12.7	12.8	10.7	15.2	14.1
Middle	30.8	18.3	46.3	38.6	32.0	20.4	43.3	37.2
Upper	49.9	68.3	40.0	48.6	54.8	68.1	41.4	48.3

During 2002, NFB's penetration rate in LMI geographies exceeded the aggregate's rate for both home purchase and refinance loans. However, during 2003 the bank's performance with respect to these two loan categories lagged the aggregate. Even so, the bank's lending in LMI geographies continues to compare favorably to the level of owner-occupied housing units in LMI areas.

The following table shows the distribution of NFB's HMDA-reportable loans by product type. For comparison purposes, the table also includes housing data regarding the rate of owner-occupancy in LMI areas.

2002 Distribution of HMDA-Reportable Loans by Product Type									
Geography Income Level	% Of Owner-Occupied Units	Home Purchase				Refinancing			
		Bank %		Aggregate %		Bank %		Aggregate %	
		#	\$	#	\$	#	\$	#	\$
Low	1.4	6.7	4.9	2.9	2.7	0.7	0.3	1.2	1.0
Moderate	12.2	16.3	8.8	12.5	10.4	14.6	10.4	11.0	8.9
LMI Total	13.6	23.0	13.7	15.4	13.1	15.3	10.7	12.2	9.9
2003 Distribution of HMDA-Reportable Loans by Product Type									
Low	1.4	1.7	1.1	2.3	2.0	1.0	0.6	1.2	1.1
Moderate	12.2	12.7	7.6	15.5	12.8	9.8	6.0	12.6	10.9
LMI Total	13.6	14.4	8.7	17.8	14.8	10.8	6.6	13.8	12.0

Multifamily Loans and MECAs

In 2002, the bank achieved an LMI penetration rate of 36.0% with its HMDA-reportable multifamily loans. This penetration rate was 11.3 percentage points less than the aggregate's rate of 47.3%. The bank's LMI penetration rate for multifamily MECAs was 48.0%, which is 3.1 percentage points higher than the level of multifamily housing units in LMI areas. Similarly, in 2003, the bank extended a good portion of its multifamily loans and MECAs in LMI areas.

The following table depicts the percentage of NFB's multifamily HMDA loans originated in LMI areas during the evaluation period:

2002 Distribution of Multifamily Loans by Geography Income Level					
Geography Income Level	% of Multifamily Units	HMDA-Reportable Multifamily			
		Bank		Aggregate	
		% by #	% by \$	% by #	% by \$
Low	15.5	9.3	4.1	16.1	12.5
Moderate	29.4	26.7	15.0	31.2	24.2
LMI Total	44.9	36.0	19.1	47.3	36.7
2003 Distribution of Multifamily Loans by Geography Income Level					
Low	15.5	14.8	16.9	13.7	9.2
Moderate	29.4	24.1	24.9	36.1	25.3
LMI Total	44.9	38.9	41.8	49.8	34.5

The following table shows the distribution of the bank's MECAs by geographic income level during the evaluation period:

Assessment Area Distribution of MECAs by Census Tract Income Level								
Census Tract Income Level	2002				2003			
	#	% by #	\$(000's)	% by \$	#	% by #	\$(000's)	% by \$
Low	19	19.0	49,675	14.4	20	21.5	39,910	18.1
Moderate	29	29.0	95,560	27.8	29	31.2	45,354	20.6
LMI Total	48	48.0	145,235	42.2	49	52.7	85,264	38.7
Middle	22	22.0	38,670	11.2	15	16.1	21,650	9.8
Upper	30	30.0	160,260	46.6	29	31.2	113,500	51.5
Total	100	100.0	344,165	100.0	93	100.0	220,414	100.0

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

MSA 5380 (Nassau-Suffolk)

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

In 2002, the bank extended 762 HMDA-reportable loans totaling \$214.0 million in this MSA, of which 196 (25.7%) totaling \$43.2 million (20.2%) were originated in LMI geographies. The resulting LMI penetration rates exceeded the corresponding aggregates rates of 14.9% by number and 12.4% by dollar amount.

In 2003, NFB extended 698 HMDA-reportable loans totaling \$187.1 million in this MSA, of which 131 (18.8%) totaling \$31.2 million (16.7%) were originated in LMI geographies. The bank's LMI penetration rates exceeded the corresponding aggregate rates of 15.7% and 13.3%.

The bank's rate of lending in LMI geographies exceeded the percentage of owner-occupied housing units in these geographies. To be specific, owner-occupied housing units in LMI areas accounted for 12.6% of total owner-occupied units in the MSA.

MSA 5600 (New York)

The bank had an excellent geographic distribution of HMDA-reportable loans in MSA 5600 during 2002 but only an adequate distribution during 2003.

In 2002, the bank originated 1,490 HMDA-reportable loans for \$626.9 million in this MSA. These totals include 236 (15.8%) loans for \$68.0 million (10.9%) extended in LMI geographies. The bank's LMI penetration rate was higher than the aggregate's rate of 12.6% by number, but lower than the aggregate's rate of 12.9% by dollar amount.

In 2003, the bank originated 1,529 HMDA-reportable loans for \$659.3 million in this MSA 5600, of which 154 loans, or 10.1% for \$58.9 million, or 8.9%, were extended in LMI geographies. The bank's LMI penetration rate was less than aggregate rate of 14.7% by number and dollar volume.

The bank's lending in LMI geographies compared favorably to the percentage of owner-occupied housing units located in LMI geographies. To be specific, owner-occupied housing units in LMI areas accounted for approximately 14.3% of total owner-occupied units in the MSA.

Small Business Loans⁶

The geographic distribution of NFB's small business loans is excellent and reflects thorough penetration of LMI areas in both MSA 5380 and MSA 5600.

During 2002, the bank originated 2,016 (23.3%) of its 8,658 small business loans in LMI geographies. These LMI-area loans, totaling \$189.9 million, represented 23.8% of the bank's \$798.1 million in small business originations for the year. These penetration rates compare favorably to the aggregate's LMI penetration rates of 19.0% based on number of loans and 18.8% based on dollar volume.

In 2003, the bank originated 1,909 (19.4%) loans totaling \$175.7 million (19.0%) in LMI geographies. Total small business lending for the year equaled 9,835 originations for \$925.4 million. As was the case in 2002, the bank's LMI penetration rates exceeded the aggregate's penetration rates. During 2003, the aggregate originated 18.3% of its total number of small business loans, and 17.3% of its total dollar volume of small business loans, in LMI geographies.

⁶ Refer to exhibits 5-7 and 5-8, entitled "Small Business Lending," for lending details. Refer to the Performance Context section of this report for business demographics.

Distribution of Small Business Loans by Census Tract Income Level								
Census Tract Income Level	2002				2003			
	North Fork Bank		Aggregate		North Fork Bank		Aggregate	
	% by #	% by \$	% by #	% by \$	% by #	% by \$	% by #	% by \$
Low	3.4	4.3	4.1	3.8	2.6	2.7	3.5	3.2
Moderate	19.9	19.5	14.9	15.0	16.8	16.3	14.8	14.1
LMI Total	23.3	23.8	19.0	18.8	19.4	19.0	18.3	17.3
Middle	45.4	40.6	38.1	34.6	46.3	39.9	35.2	32.5
Upper	30.6	34.3	41.5	44.2	34.0	40.6	45.7	48.8
N/A	0.7	1.3	1.5	2.4	0.3	0.5	0.8	1.5

NFB also achieved an excellent penetration of loans in LMI areas when measured against the percentage of businesses in the assessment area that are located in LMI census tracts (i.e., 18.5%).

The following paragraphs contain an MSA-level analysis of the bank's small business lending in LMI areas:

MSA 5380 (Nassau-Suffolk)

The bank achieved an excellent penetration of small business loans in LMI geographies inside MSA 5380.

In 2002, the bank originated 4,910 small business loans for \$417.5 million in this MSA, of which 1,088 (22.2%) loans for \$81.3 million (19.5%) were extended in LMI geographies. The bank's LMI penetration rates were significantly higher than the corresponding aggregate rates of 14.1% by number and 14.5% by dollar amount.

In 2003, NFB's volume of small business loan originations in MSA 5380 increased to 5,539 transactions totaling \$476.1 million. This total includes 1,015 loans (18.3%) for \$82.0 million (17.3%) that were extended in LMI geographies. By comparison, the aggregate's LMI penetration rates were 13.8% by number and 14.4% by dollar amount. NFB's distribution of loans in LMI census tracts was also greater than the 13.6% of businesses located in these areas.

MSA 5600 (New York)

The geographic distribution of NFB's small business loans in MSA 5600 was excellent.

In 2002, the bank originated 3,748 small business loans for \$380.6 million in MSA 5600. These totals include 928 loans (24.8%) for \$108.6 million (28.5%) extended in LMI geographies. The percentage of NFB's small business

originations in LMI areas exceeded the corresponding aggregate rates of 21.3% by number and 20.8% by dollar amount.

In 2003, NFB originated 4,296 small business loans for \$449.3 million in MSA 5600, including 894 (20.9%) loans for \$93.7 million (20.9%) in LMI geographies. During 2003, the bank's LMI penetration rates were consistent with the corresponding aggregate rates of 20.3% by number and 18.7% by dollar amount. The bank's LMI penetration rates were also reasonable when measured against the percentage of businesses located in LMI geographies (i.e., 22.8%).

Borrower Characteristics: "Outstanding"

The overall distribution of NFB's loans among customers of different income levels and businesses of different revenue sizes is excellent. At the product level, the bank achieved a good distribution of HMDA lending and an excellent distribution of small business lending.

HMDA-Reportable Loans⁷

The bank had a good distribution of HMDA loans among borrowers of different income levels, including LMI borrowers.

In 2002, the bank originated 2,177 HMDA-reportable 1- to 4-family loans, including 436 (20.0%) loans to LMI borrowers. This penetration rate is slightly above the aggregate's LMI penetration rate of 18.3%.

In 2003, the bank originated 2,173 HMDA-reportable 1- to 4-family loans, including 270 loans to LMI borrowers. The resulting penetration rate of 12.4% was slightly less than the aggregate's LMI penetration rate of 14.1%.

Distribution of HMDA Loans by Borrower Income Level					
Borrower Income Level	% of Total Families in the Assessment Area	Percent of Total Lending Based on Number of Loans			
		2002		2003	
		North Fork Bank	Aggregate	North Fork Bank	Aggregate
Low	24.8	4.2	3.4	2.8	2.5
Moderate	16.1	15.8	14.9	9.6	11.6
LMI Total	40.9	20.0	18.3	12.4	14.1
Middle	18.2	19.0	24.9	14.8	22.2
Upper	40.8	57.1	47.2	69.7	54.1
N/A	0.0	3.8	9.7	3.1	9.5

⁷ Refer to exhibits 5-5 and 5-6, entitled "1-4 Family HMDA Loan Originations and Purchases – Borrower Income Level Distribution," for related detail. For demographic information please refer to the Performance Context section of this report.

As summarized in the table below, NFB's LMI penetration rates for home purchase loans generally were in line with or better than the aggregate's performance, while its LMI penetration rates for HMDA-reportable refinance loans were somewhat lower than the aggregate's performance.

2002 Distribution of HMDA Loans By Borrower Income Level and Loan Type					
Borrower Income Level	% Total Families in Assessment Area	Home Purchase		Refinancing	
		Bank %	Aggregate %	Bank %	Aggregate %
Low	24.8	4.7	2.7	3.9	3.7
Moderate	16.1	18.3	13.9	13.9	15.4
LMI Total	40.9	23.0	16.6	17.8	19.1
2003 Distribution of HMDA Loans By Borrower Income Level and Loan Type					
Low	24.8	2.8	1.4	2.8	2.8
Moderate	16.1	7.3	9.0	11.0	12.6
LMI Total	40.9	10.1	10.4	13.8	15.4

The percentage of NFB's HMDA-reportable loans originated to LMI borrowers was lower than the percentage of families in the assessment area classified as LMI (24.8% low-income and 16.1% moderate-income).

The following paragraphs contain an MSA-level analysis of the bank's HMDA-reportable loans to LMI borrowers:

MSA 5380 (Nassau-Suffolk)

The distribution of NFB's HMDA-reportable loans to borrowers of different income levels was excellent in MSA 5380.

In 2002, the bank originated 756 HMDA-reportable loans in this MSA, including 215 (28.4%) loans to LMI borrowers. The bank's LMI penetration rate exceeded the aggregate's penetration rate of 24.9% by 3.5 percentage points.

In 2003, NFB's level of HMDA-reportable lending in MSA 5380 decreased to 695 loans, including 183 (26.3%) loans to LMI borrowers. Again, the bank's LMI penetration rate was slightly greater than the aggregate's rate of 24.0%.

A review of NFB's lending by product type revealed that the bank outperformed the aggregate in lending to LMI borrowers with respect to both home purchase and refinancing loans. At the same time, the percentage of the bank's HMDA-reportable loans extended to LMI borrowers was lower than the percentage of families in MSA 5380 classified as LMI (18.0% low-income and 18.6% moderate-income).

MSA 5600 (New York)

NFB achieved a good distribution of HMDA-reportable loans among borrowers of different income levels in MSA 5600.

In 2002, the bank originated 1,421 HMDA-reportable loans in this MSA, including 221 loans (15.6%) to LMI borrowers. At 15.6%, NFB's LMI penetration rate was notably higher than the aggregate's penetration rate of 12.4%.

In 2003, the bank's HMDA-reportable originations increased by 57 transactions to 1,478 loans. This total includes 87 loans to LMI borrowers, leading to an LMI penetration rate of 5.9%. By comparison, the aggregate's LMI penetration rate was 5.7%.

The distribution of NFB's loans by product type shows that, in both years of the evaluation period, the bank outperformed the aggregate in the percentage of home purchase loans extended to LMI borrowers, but underperformed the aggregate in the percentage of refinance loans extended to LMI borrowers.

The percentage of HMDA-reportable loans extended by NFB to LMI borrowers was lower than the percentage of families in MSA 5600 that were classified as LMI (27.1% low-income and 15.3% moderate-income).

Small Business Loans

During the evaluation period, NFB achieved an excellent distribution of small business loans to borrowers of different revenue sizes. The bank's penetration was especially strong among businesses with gross annual revenues of \$1 million or less.

During 2002, the bank originated 5,953 small business loans (68.8%) totaling \$361.1 million (45.2%) to businesses with gross annual revenues of \$1 million or less. In comparison, the aggregate extended a substantially smaller percentage of its originated small business loans to businesses in this revenue category. To be specific, the aggregate 32.9% by number and 36.5% by dollar amount of its small business loans to businesses with gross annual revenues of \$1 million or less.

In 2003, the bank originated 6,946 loans (70.6%) totaling \$459.5 million (49.7%) to businesses with gross annual revenues of \$1 million or less. The bank's penetration rates remained well above the aggregate's penetration rates of 39.5% by number of loans and 39.9% by dollar amount.

Loans To Businesses With Gross Annual Revenues Of \$1 Million Or Less				
Year	North Fork Bank		Aggregate	
	% by #	% by \$	% by #	% by \$
2002	68.8	45.2	32.9	36.5
2003	70.6	49.7	39.5	39.9

The following paragraphs contain an MSA-level analysis of the bank's small business lending to businesses with gross annual revenues of \$1 million or less.

MSA 5380 (Nassau-Suffolk)

During the evaluation period, NFB had an excellent distribution of loans to small businesses in MSA 5380.

In 2002, the bank originated 3,348 small business loans (68.2%) totaling \$186.9 million (44.8%) to businesses with gross annual revenues of \$1 million or less. NFB's penetration rates were significantly higher than the aggregate's penetration rates of 32.6% by number of loans and 36.4% by dollar amount.

In 2003, NFB increased its volume of lending to businesses with gross annual revenues of \$1 million or less. During 2003, the bank made 3,937 (71.1%) loans totaling \$237.7 million (49.9%) to businesses in the aforementioned revenue category. For comparison, the corresponding aggregate penetration rates were 38.9% by number of loans and 39.3% by dollar amount.

MSA 5600 (New York)

The bank had an excellent distribution of loans to small businesses in MSA 5600.

In 2002, NFB originated 2,605 (69.5%) loans totaling \$174.1 million (45.8%) to businesses with gross annual revenues of \$1 million or less. The bank's penetration rates were higher than the aggregate's corresponding rates of 33.1% by number of loans and 36.6% by dollar amount.

In 2003, the bank originated 3,009 loans (70.0%) totaling \$221.8 million (49.4%) to businesses with gross annual revenues of \$1 million or less. These penetration rates compare favorably to the corresponding aggregate penetration rates of 39.8% by number of loans and 40.2% by dollar amount.

Community Development Lending: “Outstanding”

The bank remained a leader in making qualified community development loans. As of year-end 2003, NFB’s qualified community development loans totaled \$363.2 million, including approximately \$287 million (79%) in loans extended since the prior evaluation period (i.e., “new money”).

Since the prior evaluation period, the bank’s portfolio of qualified community development loans has increased by \$24.9 million (7.4%). The bank provided a majority (53.2%) of its total loan commitments to support affordable housing efforts. Another 24.9% of NFB’s commitments supported community service activities and 21.9% supported community revitalization or stabilization efforts. Approximately 89.8% of the bank’s total commitments supported projects and programs in MSA 5600, while 9.5% benefited MSA 5380. Further details are provided in the chart below.

Summary of Qualified Community Development Lending Activities (\$ in Thousands)								
MSA	Affordable Housing		Community Services		Revitalization/ Stabilization		Bank Total	
	Cmm’t*	New \$	Cmm’t	New \$	Cmm’t	New \$	Cmm’t	New \$
5380	24,990	12,150	5,947	800	3,716		34,653	12,950
5600	168,428	166,387	82,075	55,474	75,635	52,178	326,138	274,039
5660	0	0	2,268	0	0	0	2,268	0
Statewide	0	0	0	0	120	0	120	0
Total	193,418	178,537	90,290	56,274	79,471	52,178	363,179	286,989
% of Bank Total	53.2%		24.9%		21.9%		100.0%	79.0%

* Commitment

The bank has focused its community development lending on facilitating affordable housing and economic development projects in LMI communities. The range of activities supported by the bank’s efforts has included:

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

The following table summarizes the bank’s volume of qualified community development lending during the evaluation period:

Qualified Community Development Loans by Type (\$ Shown in Thousands)							
Loan Type	New Commitments		Outstanding Since Prior Examination		Total Qualified Investments for Current Examination		
	#	\$	#	\$	#	\$	%
MECA – Multifamily	108	162,662	0	0	108	162,662	44.8
Commercial Mortgage	6	52,878	11	43,785	17	96,663	26.6
Construction Loan	5	29,900	3	4,474	8	34,374	9.5
Line of Credit	11	17,273	25	10,025	36	27,298	7.5
Letter of Credit	2	11,596	4	0	6	11,596	3.2
Term Loan	8	11,680	9	15,499	17	27,179	7.5
Revolving Credit	1	1,000	1	2,407	2	3,407	0.9
Total	141	286,989	53	76,190	194	363,179	100.0

Many of the qualified 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 of its communities.

The following examples demonstrate the complexity, innovativeness and responsiveness of the bank's qualified community development lending practices:

Community Development Loans Supporting Affordable Housing

- During the evaluation period, the bank provided 108 multifamily MECAs, totaling \$162.7 million, within its assessment area. These transactions met the definition of community development because they provide affordable housing, as verified during the examination by a sampling of rent rolls for the properties. The following table shows a distribution of the bank's qualified MECAs during the evaluation period.

MECAs that Qualify as Community Development Loans				
MSA	#	% by #	\$000's	% by \$
5380	3	2.8	3,750	2.3
5600	105	97.2	158,912	97.7
Total	108	100	162,662	100

- In January 2003, NFB originated a \$6 million loan for the rehabilitation of a 48-unit apartment building in a moderate-income neighborhood in Manhattan. The entire building has been leased to Harlem Interim Housing, Inc. for 20 years. This entity will sublease the property to low-income families awaiting the availability subsidized public housing.
- In December 2003, NFB granted \$8.4 million in financing for the construction of 92 rental units for low-income seniors.

Community Development Loans Supporting Community Services

- In November 2002, NFB extended a \$12 million commercial mortgage, a \$1.6 million revolving credit, a \$1 million term loan, and a \$1.4 million standby letter of credit to support the purchase and working capital of a 320-bed skilled nursing facility located in Flushing, Queens. The facility also has an 85-slot adult day care program. A majority of the residents at this facility receive Medicaid.
- In November 2002, the bank granted an \$8 million commercial mortgage, a \$2 million revolving credit and a \$1 million term loan to a rehabilitation and health care facility to support the purchase and renovation of a building and to provide working capital. The building is a 205-bed residential skilled nursing facility located in upper Manhattan on 190th Street. A majority of the facility's residents receive Medicaid.

Community Development Loans Supporting Revitalization and Stabilization

- In January 2002, the bank extended a \$13.4 million commercial mortgage loan to a limited liability corporation formed for the ownership of the subject property, a one-story warehouse located in the Hunts Point Industrial Park in Bronx County. The loan will be used to make renovations and finance a permanent mortgage. The property has been leased to the Metropolitan Transit Authority. This loan will assist in the stabilization of the Hunts Point Industrial Park and is consistent with other community development efforts in this area.
- In March 2003, NFB originated two construction loans totaling \$20.1 million and approved a \$1.5 million line of credit and a \$10.2 million standby letter of credit for a project in the Kingsbridge section of The Bronx. These loans support the development of a retail center that will help stabilize a moderate-income area by creating numerous jobs for LMI individuals.

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

NFB 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 or expanded qualifying ratios. The table below summarizes the bank's affordable mortgage loans to LMI individuals or geographies during the evaluation period:

Special Underwriting Programs (\$ Shown in Thousands)				
Program	2002 Originations		2003 Originations	
	#	\$	#	\$
North Fork Affordable II	39	2,874.6	15	861.8
FHLB-First Home Club	12	60.0	3	15.0
North Fork Subsidy Program	8	--	19	--
SONYMA- Low Interest Rate	19	2,753.0	2	209.4
SONYMA- Achieve A Dream	10	1,018.7	3	423.5
Fannie 97%	1	171.7	1	250.0
Fannie Mae- Expanded Approval	11	1,631.2	5	389.6
Fannie Mae- Timely Payment Awards	2	320.0	11	1,498.9
Cooperative Program	6	359.9	13	602.5
Harriet Tubman	0	0	9	1,167.8
Community Housing Innovations	10	935.5	9	882.2
Total	118	\$10,124.6	90	\$6,300.7

Provided below are examples of the bank's responsive and innovative mortgage lending programs:

- *North Fork Affordable II:* This program is designed to help LMI borrowers become homeowners. Accordingly, the program targets LMI applicants by setting its income eligibility limit at 80% of the MSA's median family income. The program is restricted to borrowers residing in MSA 5600.
- *First Home Club:* NFB is a participant in the Federal Home Loan Bank ("FHLB") of New York's First Home Club. This program helps low-income first-time homebuyers obtain funds for a down payment and closing costs. Eligible participants must systematically save for a minimum of 10 months and a maximum of 30 months. For every \$1 saved, the FHLB matches the savings with \$3 in grant money, up to a maximum of \$5 thousand per household. To be eligible for this program, participants must be first-time homebuyers and meet certain income requirements.
- *North Fork Subsidy Program:* In 2001, NFB established a subsidy program to promote homeownership. This program provides closing cost assistance of up to \$3,000 to borrowers who are seeking to purchase homes in predominantly minority communities throughout the bank's assessment area. To qualify for the program, borrowers' income may not exceed \$70,250.
- *State of New York Mortgage Agency ("SONYMA") Low Interest Rate Mortgage Loan Program:* Under this program, first-time homebuyers who meet certain income and purchase price criteria can receive below-market financing for their purchase of 1- to 4-family homes, cooperatives, condominiums and 2-4 family development properties.

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- *SONYMA Achieve A Dream Program:* This program targets low-income borrowers by further limiting the income eligibility and purchase price caps of SONYMA's Low Interest Rate Mortgage Loan program.
 - *The Harriet Tubman Gardens Apartment Corporation:* This initiative involves the construction of a mixed-use development that includes 73 co-operatively owned apartments. The subject property is owned by the New York City Housing Development Fund, which is the development arm of the New York City Housing Partnership. The Partnership's sole mission is to improve the supply of quality, affordable family housing in New York.
 - *Community Housing Innovations, Incorporated:* In 1999, the bank began partnering with Community Housing Innovations to educate the public about the FHLB's First Home Club and increase the availability of homeownership opportunities for LMI homebuyers. As part of this collaborative effort, NFB waives the private mortgage insurance requirement for loans up to 90% financing rather than the customary 80%.

II. Investment Test: "Outstanding"

The Investment Test evaluates a banking institution's record of helping to meet the credit needs of its assessment area through qualified investments. Qualified investments are evaluated based on their dollar volume, innovation and complexity, responsiveness to community development needs, and the degree to which they are not routinely provided by private investors.

Investment Volume: "Outstanding"

NFB's level of qualified investments continues to be excellent. As of the evaluation date, the bank had \$90.1 million in qualified investments, including approximately \$2.3 million in grants and donations. Newly-funded investments and commitments ("new money") accounted for approximately \$32.5 million, or 36.0%, of total qualified investments.

NFB's total qualified investments included the following activities:

- \$39.5 million (43.8%) in state or municipal obligations;
- \$38.7 million (42.9%) in mortgage-backed securities, including \$27.7 million in new money; and,
- \$7.7 million (8.6%) in qualified investments made through financial intermediaries.

The balance of the bank's investments was divided among various types of equity investments, deposits and grants.

Responsiveness to Community Developments Needs: “High Satisfactory”

The bank has demonstrated a good level of responsiveness and significant use of innovative or complex investments in addressing the needs of its assessment area.

The bank’s qualified investments, including grants and donations, are summarized below. As was the case with its community development loans, NFB focuses its investment efforts on affordable housing initiatives (96.9% of total qualified investments). Other community development activities still receive support, but at comparatively low levels.

Summary of Qualified Investments (\$ in Thousands)							
Type of Investment	#	Total Dollar Amount	New Money (Included in Total)	Affordable Housing	Community Services	Economic Development	Revitalization & Stabilization
Financial Intermediaries	2	7,706.1	0	7,706.1	0	0	0
State & Municipal Obligations	7	39,481.5	2,470.0	39,481.5	0	0	0
Mortgage-backed Securities	14	38,672.4	27,698.5	38,672.4	0	0	0
Qualified Deposits	2	100.0	0	0	100.0	0	0
Other Qualified Debt or Equity	2	1,850.7	0	0	850.7	1,000	0
Subtotal: Investments	27	87,810.7	30,168.5	85,860	950.7	1,000	0
Grants	112	1,092.5	1,092.5	213.2	793.6	56.2	29.5
FHLB of NY	2	1,224.0	1,224.0	1,224.0	0	0	0
Subtotal: Grants	114	2,316.5	2,316.5	1,437.2	793.6	56.2	29.5
Total	141	90,127.2	32,485.0	87,297.2	1,744.3	1,056.2	29.5
Percent of Total		100.0%	36.0%	96.9%	1.9%	1.2%	<1%

Source: Bank records

Examples of large investments and grants made during the evaluation period are highlighted below:

Investments

- In May 2003, NFB purchased a \$4.2 million FNMA mortgage-backed security that financed a property located in a low-income census tract in Manhattan. The property is a 108-unit, 8-story apartment building that is fully leased to Section 8 tenants.

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- During the summer of 2003, NFB invested in twelve pools of mortgage-backed securities, totaling \$23.5 million, in its assessment area. Each of the underlying mortgages was originated to a low- or moderate-income borrower.
 - In March 2002, the bank invested \$2.5 million in a multifamily housing revenue bond issued by the New York State Housing Finance Agency. The bond supports the construction of an 87-unit rental project for LMI senior citizens in the Village of East Patchogue in Suffolk County. The project will create 52 units (60%) for individuals whose annual income does not exceed 60% of the median income for the Nassau-Suffolk MSA. The remaining 35 units (40%) will be set aside for individuals whose annual incomes do not exceed 90% of the area median income, adjusted for family size.

Grants

- *Neighborhood Housing Services of New York City (“NHSNYC”)*: During the evaluation period, the bank awarded NHS a total of \$77.9 thousand in grants. NHSNYC is a nonprofit intermediary that creates and preserves affordable housing and increases investment in underserved neighborhoods.
- *Community Housing Innovations, Incorporated*: This nonprofit organization serves the housing needs of LMI families in Westchester and Suffolk Counties. During the evaluation period, NFB provided grant support to this organization in the amount of \$21.5 thousand.
- *Association for the Help of Retarded Children (“AHRC”)*: NFB awarded \$40.8 thousand to this agency during the evaluation period. AHRC works to address the needs of physically challenged children.
- *Independent Home Group Living Program (“IHGL”)*: The bank awarded \$62.5 thousand to IHGL. This nonprofit institution provides care for individuals with developmental disabilities on Eastern Long Island. Over 90% of IHGL’s revenues are derived from Medicaid and other forms of public assistance.
- *Safe Horizon*: NFB provided support of \$101.5 thousand to Safe Horizon. In addition to its violence prevention efforts, this organization provides support and promotes justice for victims of crime and abuse. Safe Horizon’s clients are primarily LMI individuals. One of NFB’s executive vice presidents sits on Safe Horizon’s board of directors.

In-Kind Donations

NFB provided in-kind donations totaling approximately \$26 thousand. This amount represents the value of office space, furniture, and facilities donated to various nonprofit organizations located within the bank’s assessment area.

III. Service Test: “Outstanding”

The Service Test evaluates both the availability and effectiveness of the bank's systems for delivering retail banking services and the extent and innovativeness of its community development services.

Retail Banking Services: “High Satisfactory”

Accessibility of Delivery Systems

NFB's delivery systems are accessible to essentially all portions of its assessment area. As of December 31, 2003, the bank had 175 retail branches in its assessment area, including 25 branches (14.3%) in LMI areas, and 45 (25.7%) branches in census tracts adjacent to LMI geographies.

NFB's branches are divided almost evenly between MSA 5380 and MSA 5600. The bank has 90 branches (51.4%) in MSA 5380 and 85 branches (48.6%) in MSA 5600. LMI branches are also divided almost evenly between the two MSAs, with 12 LMI branches in MSA 5380 and 13 LMI branches in MSA 5600.

The bank's retail service network is augmented by a total of 275 ATMs, including 237 machines located at branches, 34 located off premises, and four located outside the assessment area. Thirty-three (33) of the bank's onsite ATMs are located in LMI areas, and another 15 ATMs at offsite locations are situated in LMI areas. The following table shows a distribution of NFB's branches and on-site ATMs as of the evaluation date:

Distribution of Branches and On-Site ATMs as of 12/31/03										
County Name (#)	# Of Branches	Low	Mod	LMI %	Adjacent to LMI	Adjacent %	# Of ATM's	Low	Mod	ATM LMI %
Nassau (059)	35	0	0	0.0	9	25.7	38	0	0	0.0
Suffolk (103)	55	1	11	21.8	18	32.7	57	1	11	21.1
Nassau/Suffolk (MSA 5380)	90	1	11	13.3	27	30.0	95	1	11	12.6
Bronx (005)	9	1	3	44.4	0	0.0	15	2	5	46.7
Kings (047)	8	0	2	25.0	1	12.5	13	0	3	23.1
New York (061)	27	0	1	3.7	13	48.1	58	0	0	0.0
Queens (081)	34	0	5	14.7	3	8.8	49	0	10	20.4
Rockland (087)	3	0	0	0.0	1	33.3	3	0	0	0.0
Westchester (119)	4	0	1	25.0	0	0.0	4	0	1	25.0
New York (MSA 5600)	85	1	12	15.3	18	21.2	142	2	19	14.8
Total	175	2	23	14.3	45	25.7	237	3	30	13.9

Special Products

The bank offers the following retail deposit products that benefit small businesses and LMI individuals:

- Preference 50 Checking (customers who are 50 years and over, \$100 minimum, no service charge)
- Basic Banking
- Student Privilege Checking
- Student Privilege statement savings
- Statement or passbook savings, time and IRA accounts
- Essential Business Checking
- Business Advantage
- Business statement savings and time accounts
- Statement or passbook qualified plan accounts
- Nonprofit checking
- Merchant MasterCard/Visa Processing: NFB provides processing at cost for nonprofit organizations
- St. Mary's Savings Account: In September 2000, the bank created a special product for clients of the St. Mary's Foundation in Garden City, Long Island. The Foundation's clients are among Long Island's working poor and earn less than \$30 thousand per year. Bank staff presented financial literacy seminars for the Foundation for the past several years, and this partnership led the bank to develop this no-cost savings account.
- EBT: NFB participates in the state's electronic benefits program. This program allows New York State public assistance recipients to receive their benefits electronically and without surcharge via the bank's ATM network.

Alternative Delivery Systems

NFB offers the following alternative delivery systems:

- *Telephone Express* – NFB operates a call center from its headquarters in Melville, New York. The center is available 24 hours per day, 7 days per week to respond to balance inquiries, funds transfer requests, stop payment orders and requests for account histories. These automated services are available in English and Spanish. In addition, English and Spanish speaking customer service representatives are available seven days per week, from 8:00 A.M. until 8:00 P.M. Monday through Friday, 8:00 A.M. to 4:00 P.M. on Saturdays and 10:00 A.M. until 3:00 P.M. on Sundays.
- *NorthForkBank.com* - NFB offers internet-based services through its website at www.NorthForkBank.com. Currently, the site is used primarily to provide

information about NFB's banking services. Customers also may use the site to e-mail the bank's marketing department.

NFB operates two other websites: MyNFBOnline.com and NFBConnect.com. These sites are interactive and serve the bank's retail and commercial clients, respectively. The services offered through these sites include access to account histories and statements, stop payment orders and account transfers. MyNFBOnline.com also offers bill payment services, and NFBConnect.com offers commercial features such as wire transfers, ACH files, federal tax payments and online review of items in clearing.

- *Cash Management Services:* NFB offers its business customers a broad array of cash management services, including account balance and transaction systems. Electronic account balance information is provided to businesses so that they can determine their available cash position for making daily financial decisions.
- *Supermarket Branches:* NFB offers seven supermarket branches. Five of these seven branches offer traditional banking services such as deposits and loans, as well as non-traditional financial services such as annuities and mutual funds. The two remaining supermarket branches offer automated services. All seven in-store locations offer onsite ATM services.
- *Satellite Offices:* Five branches offer free-standing satellite facilities, including a mini branch and four drive-up facilities.
- *CMBC, Incorporated:* NFB operates 13 licensed check casher locations through its affiliate, CMBC, Incorporated.

Changes in Branch Locations

The bank's record of opening and closing of branches has not adversely affected the accessibility of its delivery system, particularly to LMI geographies or individuals. During 2002 and 2003, the bank opened 19 branches within the assessment area, including four branches (21.1%) in LMI geographies, and 58 ATMs, including 13 machines (22.4%) in LMI census tracts. During the same period, the bank also closed 10 branches and 9 ATMs. Two of the closed branches (20%) and one of the closed ATMs (11.1%) were located in LMI geographies. The following table shows the distribution of NFB's branch and ATM openings and closings during the evaluation period:

Branches and ATMs Opened During 2002 and 2003										
Location	Census Tract Income Level									
	Low or N/A		Moderate		Middle		Upper		Total	
	Branch	ATM	Branch	ATM	Branch	ATM	Branch	ATM	Branch	ATM
MSA 5380	0	0	1	3	5	18	2	2	8	23
MSA 5600	1	4	2	6	0	2	8	23	11	35
Total	1	4	3	9	5	20	10	25	19	58
Branches and ATMs Closed During 2002 and 2003										
MSA 5380	1	0	0	0	2	2	2	1	5	3
MSA 5600	0	0	1	1	2	2	2	3	5	6
Total	1	0	1	1	4	4	4	4	10	9

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

The bank's business hours are tailored to the convenience and needs of the assessment area. Services and business hours are reasonably available to all segments of the community, including LMI residents and neighborhoods. During the week, branches generally open at 8:30 A.M. and close at 6:00 P.M.; however, 24 branches offer extended evening hours until 7:00 P.M. on Fridays. Saturday hours are available at 148 branches, and run from either 9:00 A.M. until 3:00 P.M. or from 10:00 A.M. until 3:00 P.M. Furthermore, nine branches offer Sunday hours.

Community Development Services: "Outstanding"

The bank is a leader in providing community development services within its assessment area. Following are examples of NFB's community development service activities during the evaluation period:

The bank's Retail Incentive Program was modified in 2000 to require the provision of community development services. Thus, while staff must engage in a minimum of four CRA activities and one CRA homebuyer's seminar each year, staff members who engage in more than the minimum are compensated for their efforts. These activities include financial literacy programs offered in schools and in partnership with nonprofit organizations. Over all, bank management reported that, in 2002, NFB staff participated in 3,255 CRA activities. During 2003, NFB staff reportedly participated in 3,591 activities.

- *School Bank Program:* Through this program NFB provides financial literacy classes for students throughout the New York metropolitan area. The program is designed to introduce children to basic financial concepts and includes the following initiatives:
- *Consumerism for Kids: Money Matters* – Consumerism for Kids is a four-week program that introduces elementary school children to the basic principles of

managing money. The program is the cornerstone of the bank's School Bank Program. In 2003, NFB presented this program at 22 schools.

- *Grace Dodge Vocational High School* (Bronx) – In June 2003, NFB awarded \$5 thousand college scholarships to each of five Grace Dodge seniors. The scholarships were awarded based on the bank's assessment of applicant's capacity for hard work, teamwork, community involvement, integrity and their ability to overcome obstacles. Students were not required to submit grades and, accordingly, were not judged on their academic abilities.
- *Washington Irving High School* (Manhattan): In October 2003, branch staff commenced a six-week financial literacy program for two classes at this Manhattan high school. In addition, NFB staff participated in a Career Day hosted by the school. The purpose of the career day was for various professionals to speak with students about achieving success in the workplace.
- *Banking on the Future* – This financial literacy program is offered in collaboration with Operation Hope, and provides youths from LMI households with basic information and the core skills necessary to build their financial future. In 2003, NFB staff participated in training sessions at 11 schools throughout New York City.

Nonprofit Agencies Sponsorships – NFB provides ongoing financial literacy classes through many nonprofit organizations. Examples include the following:

- *St. Mary's Family and Children Services* (Garden City, Long Island and Queens): Bank representatives have met for four years with clients of this community service provider. The clients are exclusively very low-income individuals. Continuing classes are offered throughout the year on topics such as budgeting, bank accounts, and taxes, among others.
- *Coalition for Consumer Bankruptcy Debtor Education* (New York City): The bank continued its participation in this program to provide consumer education for debtors filing for bankruptcy protection. Two NFB branch managers participated in training sessions during 2002.
- *Nassau Suffolk Law Services* – In June 2003, the bank co-sponsored a half-day financial literacy seminar for more than 50 community service providers that assist LMI individuals and families.

Senior Citizen Outreach – NFB employees provide useful information to senior citizens concerning their special financial situations. On numerous occasions, senior citizens were invited to local branches to meet representatives from the local county aging advocates and receive demonstrations on ATMs.

Local Branch Outreach – NFB branch staff also participate in outreach events at the branch level. The following examples took place during the evaluation period.

- *Sag Harbor Branch* (Long Island): The branch hosted four seminars in 2002 for Spanish-speaking employees of business customers who cash their paychecks at NFB. The target market is local laborers, many of whom do not maintain bank accounts.
- *Banking Information Day at Southampton Hospital*: The bank hosted a Banking Information Day each year for employees of Southampton Hospital. During these sessions, bank representatives provide information about NFB's deposit and loan products. The majority of the hospital's employees are LMI individuals.

Homebuyers Seminars: During the evaluation period, the bank conducted more than 180 homeowner and financial counseling seminars targeted to LMI borrowers. The seminars were held at the bank's branches, at trade shows and in conjunction with local community organizations. The seminars taught prospective first-time homebuyers about looking for a home, saving for a down payment and self-qualifying for a mortgage.

Small Business Seminars: The bank sponsored and participated in several small business seminars to provide technical assistance and education to small business owners. Examples of the bank's small business outreach efforts include the following:

- During the spring of 2003, the bank's staff organized and sponsored three small business seminars to teach business owners about marketing and sales techniques. Each seminar was entitled "Developing Your Business Image."
- In June 2003, NFB's branches participated in the Women in the Black/Who's the Boss business conference. This conference targeted Harlem-based business owners and provided a forum for several banks to discuss financing alternatives with local small businesses.
- In June 2003, the bank's Jamaica branch collaborated with the Jamaica Business Resource Center and provided technical assistance to approximately 50 small businesses regarding start-up issues.

During the evaluation period, NFB's directors, officers and employees participated in approximate 80 community development organizations, serving as board members, treasurers and financial advisors in a capacity related to the provision of financial services. Examples of this involvement in the community are provided below:

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- *Bank of the Future*: an assistant branch manager is an advisory committee member
 - *Bronx Overall Economic Development Corporation*: a senior vice president is a board member
 - *Center for Developmental Disabilities*: a senior vice president is a board member
 - *Center for Alternative Sentencing and Employment Services*: a senior vice president is a board member and head of the audit committee
 - *Community Development Corporation of Long Island*: an assistant treasurer and senior vice president participate on this organization's First Home Club and Section 8 Homeownership Loan Committees
 - *Family and Children's Association*: a senior vice president is on this board of directors and its executive committee
 - *Fannie Mae*: an executive vice president is on Fannie Mae's Long Island advisory committee
 - *Gateway Youth Outreach*: a vice president is an officer and board member
 - *Habitat for Humanity of Suffolk County*: an assistant treasurer sits on the family selection committee
 - *Hispanic Brotherhood of Rockville Center*: a branch manager sits on the board of directors
 - *Long Island Development Corporation*: a vice president sits on the advisory board
 - *Long Island Housing Partnership*: a senior vice president is a board member
 - *Transitional Services for New York, Incorporated*: an assistant vice president sits on the advisory board

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 examination of NFB was conducted as of June 30, 2002. This examination found satisfactory adherence to anti-discrimination and other applicable laws and regulations. No evidence of prohibited discrimination or other illegal credit practices was noted.

V. Process Factors

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

NFB actively ascertains the credit needs of the communities within its assessment area by maintaining ongoing contacts with community-based organizations and interacting with governmental agencies and officials.

Through its outreach efforts NFB identified the need for a subsidized loan program to promote home ownership. Accordingly, the bank created a subsidy program that offers closing cost assistance for eligible home buyers. In addition, the bank has attempted to offer assistance to borrowers seeking to purchase cooperative apartments where the number of underlying units is less than typically accepted by other lenders. As a further example, NFB's decision to participate in Fannie Mae's Expanded Approval Program has offered borrowers with minor credit problems the opportunity to become homeowners.

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.

NFB relies on word-of-mouth and its involvement with community-based organizations to make the public aware of its products. Such involvement includes meetings and participation in various fundraisers. Marketing also occurs as a natural consequence of the bank's extensive financial literacy outreach efforts.

Homebuyer seminars also play an important role in the bank's efforts to market its special credit products. In addition, in October 2002, the bank was the lead sponsor of the Fourth Annual Latin Expo and made a \$50 thousand contribution to ensure the success of the event. The Expo typically draws more than 10 thousand attendees and provided a unique opportunity for the bank to disseminate homeownership and banking information to members of the Latino community throughout the New York City metropolitan area.

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

NFB's board of directors is actively involved in the institution's CRA process. Board members provide input and guidance on community development matters throughout the year. The CRA officer, who is a senior vice president, acts as the focal point for the bank's overall CRA activities and presents quarterly CRA reports to the board of directors.

VI. Other Factors

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

Awards and Honors

During the evaluation period, NFB received numerous awards recognizing both the bank and its staff for outstanding community service. Examples of these awards are provided below:

- NFB received a Corporate Conscience award from Nassau-Suffolk Law Services for its leadership in providing financial literacy services.
- NFB received a volunteer award from Operation Hope for providing volunteers to promote financial literacy in New York City schools.
- NFB received a Corporate Citizen Award from Catholic Big Brothers for its support of the organization and its spirit of volunteerism.
- A manager in the bank's Patchogue branch was honored for her service to the Bellport, Hagerman, East Patchogue Alliance, Inc.
- A manager in the bank's Bayside-Main branch received the Lou Theiss Community Service Award for her work on behalf of the Bayside Kiwanis.
- A customer service representative in the bank's Union Square branch received a certificate of recognition for her participation in the Learning to Succeed program. This program worked in partnership with NFB to provide financial literacy classes in various New York City schools.
- Managers in the bank's Manhattan offices received certificates of appreciation for presenting workshops on Getting Control of Your Finances for the COPE Program. The COPE Program provides support service for low-income New York City community college students.
- A manager in the bank's 95th Street branch in Brooklyn was recognized as an outstanding contributor to the Brooklyn business community.
- Manager of the Rocky Point branch received the prestigious New York State Women of Honor award in Albany for her work in the community and on behalf of local school districts.

HMDA LOAN ORIGINATIONS/PURCHASES -- YEAR 2002

GEOGRAPHY INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area % of Total A/A Loans	Geography Income Level	Home Purchase				Refinancing				Multifamily				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Nassau	low	0	0.0	0	0.0	0	0.0	2	0.0	0	0.0	0	0.0	0	0.0	2	0.0
	moderate	10	13.9	1,277	7.7	11	6.5	2,468	6.0	0	0.0	15	22.4	21	8.6	3,760	6.5
	middle	38	52.8	11,244	67.4	119	70.0	28,735	70.1	2	66.7	47	70.1	159	64.9	40,026	69.3
	upper	24	33.3	4,164	25.0	40	23.5	9,781	23.9	1	33.3	5	7.5	65	26.5	13,950	24.2
	zero & NAs	0	0.0	1	0.0	0	0.0	3	0.0	0	0.0	0	0.0	0	0.0	4	0.0
10.9	total	72	100.0	16,686	100.0	170	100.0	40,989	100.0	3	100.0	67	100.0	245	100.0	57,742	100.0
Suffolk	low	0	0.0	23	0.1	0	0.0	42	0.1	0	0.0	0	0.0	0	0.0	65	0.1
	moderate	53	35.6	5,629	24.6	119	32.6	11,236	19.1	3	100.0	21	42.0	175	33.8	16,886	20.7
	middle	83	55.7	14,818	64.7	205	56.2	40,301	68.6	0	0.0	26	52.0	288	55.7	55,145	67.5
	upper	13	8.7	2,422	10.6	41	11.2	7,101	12.1	0	0.0	3	6.0	54	10.4	9,526	11.7
	zero & NAs	0	0.0	21	0.1	0	0.0	51	0.1	0	0.0	0	0.0	0	0.0	72	0.1
23.0	total	149	100.0	22,913	100.0	365	100.0	58,731	100.0	3	100.0	50	100.0	517	100.0	81,694	100.0
MSA 5380	low	0	0.0	23	0.1	0	0.0	44	0.0	0	0.0	0	0.0	0	0.0	67	0.0
	moderate	63	28.5	6,906	17.4	130	24.3	13,704	13.7	3	50.0	36	30.8	196	25.7	20,646	14.8
	middle	121	54.8	26,062	65.8	324	60.6	69,036	69.2	2	33.3	73	62.4	447	58.7	95,171	68.3
	upper	37	16.7	6,586	16.6	81	15.1	16,882	16.9	1	16.7	8	6.8	119	15.6	23,476	16.8
	zero & NAs	0	0.0	22	0.1	0	0.0	54	0.1	0	0.0	0	0.0	0	0.0	76	0.1
33.8	total	221	100.0	39,599	100.0	535	100.0	99,720	100.0	6	100.0	117	100.0	762	100.0	139,436	100.0
Bronx	low	19	30.2	702	16.4	5	15.2	601	10.1	2	33.3	176	43.8	26	25.5	1,479	13.9
	moderate	13	20.6	554	12.9	6	18.2	771	12.9	2	33.3	127	31.6	21	20.6	1,452	13.7
	middle	20	31.7	1,570	36.7	10	30.3	2,205	37.0	1	16.7	78	19.4	31	30.4	3,853	36.2
	upper	11	17.5	1,450	33.9	12	36.4	2,370	39.8	1	16.7	20	5.0	24	23.5	3,840	36.1
	zero & NAs	0	0.0	5	0.1	0	0.0	7	0.1	0	0.0	1	0.2	0	0.0	13	0.1
4.5	total	63	100.0	4,281	100.0	33	100.0	5,954	100.0	6	100.0	402	100.0	102	100.0	10,637	100.0
Kings	low	27	20.3	1,630	12.0	3	3.7	1,271	6.7	3	13.0	215	17.3	33	13.9	3,116	9.2
	moderate	46	34.6	3,051	22.5	25	30.9	4,326	22.7	10	43.5	482	38.9	81	34.2	7,859	23.2
	middle	34	25.6	5,660	41.7	16	19.8	7,975	41.9	8	34.8	431	34.8	58	24.5	14,066	41.6
	upper	26	19.5	3,209	23.6	37	45.7	5,394	28.4	2	8.7	111	9.0	65	27.4	8,714	25.7
	zero & NAs	0	0.0	35	0.3	0	0.0	58	0.3	0	0.0	1	0.1	0	0.0	94	0.3
10.5	total	133	100.0	13,585	100.0	81	100.0	19,024	100.0	23	100.0	1,240	100.0	237	100.0	33,849	100.0
New York	low	16	4.9	507	4.3	1	0.3	277	1.9	2	6.3	150	15.2	19	2.7	934	3.4
	moderate	11	3.4	732	6.2	12	3.5	747	5.1	4	12.5	244	24.7	27	3.9	1,723	6.3
	middle	10	3.1	946	8.0	17	5.0	1,053	7.2	3	9.4	109	11.0	30	4.3	2,108	7.7
	upper	285	88.0	9,557	81.2	313	91.3	12,565	85.7	23	71.9	480	48.6	621	88.8	22,602	82.5
	zero & NAs	2	0.6	26	0.2	0	0.0	15	0.1	0	0.0	4	0.4	2	0.3	45	0.2
31.0	total	324	100.0	11,768	100.0	343	100.0	14,657	100.0	32	100.0	987	100.0	699	100.0	27,412	100.0
Queens	low	1	0.7	91	0.5	0	0.0	119	0.5	0	0.0	1	0.2	1	0.3	211	0.5
	moderate	20	14.0	1,400	7.3	6	3.9	1,621	6.2	1	14.3	135	28.4	27	8.9	3,156	6.9
	middle	53	37.1	9,150	48.0	59	38.8	12,412	47.6	3	42.9	280	58.9	115	38.1	21,842	47.9
	upper	69	48.3	8,375	44.0	87	57.2	11,909	45.6	3	42.9	59	12.4	159	52.6	20,343	44.6
	zero & NAs	0	0.0	32	0.2	0	0.0	32	0.1	0	0.0	0	0.0	0	0.0	64	0.1
13.4	total	143	100.0	19,048	100.0	152	100.0	26,093	100.0	7	100.0	475	100.0	302	100.0	45,616	100.0
Rockland	low	0	0.0	0	0.0	0	0.0	0	0.0	0	-	0	0.0	0	0.0	0	0.0
	moderate	0	0.0	26	0.7	0	0.0	30	0.4	0	-	0	0.0	0	0.0	56	0.5
	middle	0	0.0	321	8.9	1	4.2	459	5.5	0	-	3	42.9	1	3.3	783	6.6
	upper	6	100.0	3,271	90.2	23	95.8	7,772	94.0	0	-	4	57.1	29	96.7	11,047	92.8
	zero & NAs	0	0.0	7	0.2	0	0.0	11	0.1	0	-	0	0.0	0	0.0	18	0.2
1.3	total	6	100.0	3,625	100.0	24	100.0	8,272	100.0	0	-	7	100.0	30	100.0	11,904	100.0
Westchester	low	0	0.0	32	0.3	0	0.0	21	0.1	0	0.0	1	0.7	0	0.0	54	0.2
	moderate	0	0.0	334	2.7	1	1.4	409	1.8	0	0.0	29	20.3	1	0.8	772	2.2
	middle	6	12.0	1,234	10.0	6	8.7	1,611	7.1	0	0.0	56	39.2	12	10.0	2,901	8.2
	upper	44	88.0	10,718	87.0	62	89.9	20,737	91.0	1	100.0	57	39.9	107	89.2	31,512	89.4
	zero & NAs	0	0.0	1	0.0	0	0.0	2	0.0	0	0.0	0	0.0	0	0.0	3	0.0
5.3	total	50	100.0	12,319	100.0	69	100.0	22,780	100.0	1	100.0	143	100.0	120	100.0	35,242	100.0

HMDA LOAN ORIGINATIONS/PURCHASES -- YEAR 2002

GEOGRAPHY INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area % of Total A/A Loans	Geography Income Level	Home Purchase				Refinancing				Multifamily				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
MSA 5600*	low	63	8.8	2,962	4.6	9	1.3	2,289	2.4	7	10.1	543	16.7	79	5.3	5,794	3.5
	moderate	90	12.5	6,097	9.4	50	7.1	7,904	8.2	17	24.6	1,017	31.3	157	10.5	15,018	9.1
	middle	123	17.1	18,881	29.2	109	15.5	25,715	26.6	15	21.7	957	29.4	247	16.6	45,553	27.7
	upper	441	61.3	36,580	56.6	534	76.1	60,747	62.8	30	43.5	731	22.5	1,005	67.4	98,058	59.6
	zero & NAs	2	0.3	106	0.2	0	0.0	125	0.1	0	0.0	6	0.2	2	0.1	237	0.1
66.2	total	719	100.0	64,626	100.0	702	100.0	96,780	100.0	69	100.0	3,254	100.0	1,490	100.0	164,660	100.0
A/A Total	low	63	6.7	2,985	2.9	9	0.7	2,333	1.2	7	9.3	543	16.1	79	3.5	5,861	1.9
	moderate	153	16.3	13,003	12.5	180	14.6	21,608	11.0	20	26.7	1,053	31.2	353	15.7	35,664	11.7
	middle	244	26.0	44,943	43.1	433	35.0	94,751	48.2	17	22.7	1,030	30.6	694	30.8	140,724	46.3
	upper	478	50.9	43,166	41.4	615	49.7	77,629	39.5	31	41.3	739	21.9	1,124	49.9	121,534	40.0
	zero & NAs	2	0.2	128	0.1	0	0.0	179	0.1	0	0.0	6	0.2	2	0.1	313	0.1
100.0	total	940	100.0	104,225	100.0	1,237	100.0	196,500	100.0	75	100.0	3,371	100.0	2,252	100.0	304,096	100.0

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

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

HMDA LOAN ORIGINATIONS/PURCHASES -- YEAR 2003

GEOGRAPHY INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area	Geography Income Level	Home Purchase				Refinancing				Multifamily				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Nassau	low	0	0.0	71	0.4	0	0.0	154	0.3	0	0.0	3	5.4	0	0.0	228.00	0.3
	moderate	10	21.7	1,330	7.7	11	5.3	3,587	5.9	0	0.0	8	14.3	21	8.2	4,925.00	6.3
	middle	27	58.7	11,809	68.0	143	68.8	42,067	69.3	2	100.0	39	69.6	172	67.2	53,915.00	69.0
	upper	9	19.6	4,151	23.9	54	26.0	14,899	24.5	0	0.0	6	10.7	63	24.6	19,056.00	24.4
	zero & NAs	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0.00	0.0
	11.5 total	46	100.0	17,361	100.0	208	100.0	60,707	100.0	2	100.0	56	100.0	256	100.0	78,124.00	100.0
Suffolk	low	0	0.0	122	0.5	4	1.2	237	0.3	0	0.0	0	0.0	4	0.9	359.00	0.3
	moderate	37	33.0	6,650	26.7	68	20.7	17,648	20.4	1	100.0	9	19.6	106	24.0	24,307.00	21.8
	middle	63	56.3	14,789	59.4	227	69.0	55,736	64.4	0	0.0	34	73.9	290	65.6	70,559.00	63.3
	upper	12	10.7	3,327	13.4	30	9.1	12,908	14.9	0	0.0	3	6.5	42	9.5	16,238.00	14.6
	zero & NAs	0	0.0	0	0.0	0	0.0	1	0.0	0	0.0	0	0.0	0	0.0	1.00	0.0
	19.8 total	112	100.0	24,888	100.0	329	100.0	86,530	100.0	1	100.0	46	100.0	442	100.0	111,464.00	100.0
MSA 5380	low	0	0.0	193	0.5	4	0.7	391	0.3	0	0.0	3	2.9	4	0.6	587.00	0.3
	moderate	47	29.7	7,980	18.9	79	14.7	21,235	14.4	1	33.3	17	16.7	127	18.2	29,232.00	15.4
	middle	90	57.0	26,598	63.0	370	68.9	97,803	66.4	2	66.7	73	71.6	462	66.2	124,474.00	65.7
	upper	21	13.3	7,478	17.7	84	15.6	27,807	18.9	0	0.0	9	8.8	105	15.0	35,294.00	18.6
	zero & NAs	0	0.0	0	0.0	0	0.0	1	0.0	0	0.0	0	0.0	0	0.0	1.00	0.0
	31.3 total	158	100.0	42,249	100.0	537	100.0	147,237	100.0	3	100.0	102	100.0	698	100.0	189,588.00	100.0
Bronx	low	7	33.3	660	12.8	2	7.4	937	9.7	0	0.0	217	40.6	9	17.0	1,814.00	11.8
	moderate	5	23.8	1,345	26.0	7	25.9	2,052	21.2	4	80.0	236	44.1	16	30.2	3,633.00	23.6
	middle	3	14.3	1,570	30.4	10	37.0	3,250	33.6	0	0.0	64	12.0	13	24.5	4,884.00	31.8
	upper	6	28.6	1,586	30.7	8	29.6	3,410	35.3	1	20.0	16	3.0	15	28.3	5,012.00	32.6
	zero & NAs	0	0.0	6	0.1	0	0.0	11	0.1	0	0.0	2	0.4	0	0.0	19.00	0.1
	2.4 total	21	100.0	5,167	100.0	27	100.0	9,660	100.0	5	100.0	535	100.0	53	100.0	15,362.00	100.0
Kings	low	3	4.1	1,231	8.2	6	5.0	1,662	5.2	5	41.7	193	14.8	14	6.8	3,086.00	6.4
	moderate	11	14.9	4,654	30.9	25	20.8	9,032	28.3	4	33.3	637	48.7	40	19.4	14,323.00	29.7
	middle	21	28.4	4,998	33.1	37	30.8	11,077	34.7	3	25.0	315	24.1	61	29.6	16,390.00	33.9
	upper	39	52.7	4,157	27.6	51	42.5	10,020	31.4	0	0.0	160	12.2	90	43.7	14,337.00	29.7
	zero & NAs	0	0.0	42	0.3	1	0.8	96	0.3	0	0.0	3	0.2	1	0.5	141.00	0.3
	9.3 total	74	100.0	15,082	100.0	120	100.0	31,887	100.0	12	100.0	1,308	100.0	206	100.0	48,277.00	100.0
New York	low	4	0.9	310	2.3	1	0.3	295	1.2	3	15.0	97	8.7	8	0.9	702.00	1.8
	moderate	28	6.4	956	7.1	11	2.9	1,456	6.1	1	5.0	252	22.5	40	4.7	2,664.00	6.9
	middle	16	3.6	813	6.0	8	2.1	994	4.2	2	10.0	129	11.5	26	3.1	1,936.00	5.0
	upper	388	88.2	11,293	83.5	359	93.5	20,653	87.0	14	70.0	632	56.5	761	90.2	32,578.00	84.9
	zero & NAs	4	0.9	151	1.1	5	1.3	351	1.5	0	0.0	9	0.8	9	1.1	511.00	1.3
	37.9 total	440	100.0	13,523	100.0	384	100.0	23,749	100.0	20	100.0	1,119	100.0	844	100.0	38,391.00	100.0
Queens	low	0	0.0	128	0.6	0	0.0	149	0.4	0	0.0	1	0.2	0	0.0	278.00	0.4
	moderate	13	14.6	2,351	11.1	9	4.2	3,692	8.8	3	30.0	179	36.0	25	8.0	6,222.00	9.8
	middle	41	46.1	9,760	46.0	89	41.6	18,274	43.8	4	40.0	268	53.9	134	42.8	28,302.00	44.6
	upper	35	39.3	8,935	42.2	116	54.2	19,568	46.9	3	30.0	49	9.9	154	49.2	28,552.00	45.0
	zero & NAs	0	0.0	23	0.1	0	0.0	37	0.1	0	0.0	0	0.0	0	0.0	60.00	0.1
	14.1 total	89	100.0	21,197	100.0	214	100.0	41,720	100.0	10	100.0	497	100.0	313	100.0	63,414.00	100.0
Rockland	low	0	0.0	43	1.0	0	0.0	115	0.8	0	-	3	12.5	0	0.0	161.00	0.9
	moderate	0	0.0	17	0.4	0	0.0	49	0.4	0	-	0	0.0	0	0.0	66.00	0.4
	middle	2	50.0	600	14.2	0	0.0	1,130	8.2	0	-	4	16.7	2	25.0	1,734.00	9.6
	upper	2	50.0	3,575	84.4	4	100.0	12,510	90.6	0	-	17	70.8	6	75.0	16,102.00	89.1
	zero & NAs	0	0.0	0	0.0	0	0.0	0	0.0	0	-	0	0.0	0	0.0	0.00	0.0
	0.4 total	4	100.0	4,235	100.0	4	100.0	13,804	100.0	0	-	24	100.0	8	100.0	18,063.00	100.0
Westchester	low	0	0.0	29	0.2	1	1.5	29	0.1	0	0.0	6	2.8	1	1.0	64.00	0.1
	moderate	0	0.0	339	2.7	1	1.5	660	1.9	0	0.0	49	22.9	1	1.0	1,048.00	2.2
	middle	3	8.6	1,438	11.5	10	15.2	2,994	8.5	1	25.0	71	33.2	14	13.3	4,503.00	9.4
	upper	32	91.4	10,726	85.5	54	81.8	31,531	89.5	3	75.0	88	41.1	89	84.8	42,345.00	88.2
	zero & NAs	0	0.0	10	0.1	0	0.0	14	0.0	0	0.0	0	0.0	0	0.0	24.00	0.1
	4.7 total	35	100.0	12,542	100.0	66	100.0	35,228	100.0	4	100.0	214	100.0	105	100.0	47,984.00	100.0

HMDA LOAN ORIGINATIONS/PURCHASES -- YEAR 2003

GEOGRAPHY INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area % of Total A/A Loans	Geography Income Level	Home Purchase				Refinancing				Multifamily				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
MSA 5600*	low	14	2.1	2,401	3.3	10	1.2	3,187	2.0	8	15.7	517	14.0	32	2.1	6,105.00	2.6
	moderate	57	8.6	9,662	13.5	53	6.5	16,941	10.9	12	23.5	1,353	36.6	122	8.0	27,956.00	12.1
	middle	86	13.0	19,179	26.7	154	18.9	37,719	24.2	10	19.6	851	23.0	250	16.4	57,749.00	24.9
	upper	502	75.7	40,272	56.1	592	72.6	97,692	62.6	21	41.2	962	26.0	1,115	72.9	138,926.00	60.0
	zero & NAs	4	0.6	232	0.3	6	0.7	509	0.3	0	0.0	14	0.4	10	0.7	755.00	0.3
68.7	total	663	100.0	71,746	100.0	815	100.0	156,048	100.0	51	100.0	3,697	100.0	1,529	100.0	231,491.00	100.0
A/A Total	low	14	1.7	2,594	2.3	14	1.0	3,578	1.2	8	14.8	520	13.7	36	1.6	6,692.00	1.6
	moderate	104	12.7	17,642	15.5	132	9.8	38,176	12.6	13	24.1	1,370	36.1	249	11.2	57,188.00	13.6
	middle	176	21.4	45,777	40.2	524	38.8	135,522	44.7	12	22.2	924	24.3	712	32.0	182,223.00	43.3
	upper	523	63.7	47,750	41.9	676	50.0	125,499	41.4	21	38.9	971	25.6	1,220	54.8	174,220.00	41.4
	zero & NAs	4	0.5	232	0.2	6	0.4	510	0.2	0	0.0	14	0.4	10	0.4	756.00	0.2
100.0	total	821	100.0	113,995	100.0	1,352	100.0	303,285	100.0	54	100.0	3,799	100.0	2,227	100.0	421,079.00	100.0

* The bank takes only that part of the county or MSA in its assessment area.
Sources of data: Bank (bank loans and assessment area); and 2000 Census (geography income levels).

HMDA LOAN ORIGINATIONS/PURCHASES -- YEAR 2002
GEOGRAPHY INCOME LEVEL DISTRIBUTION -- VOLUME OF LOANS IN THOUSANDS OF DOLLARS

County/Area	Geography Income Level	Home Purchase				Refinancing				Multifamily				Total			
		Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %
Nassau	low	0	0.00	0	0.0	0	0.0	750	0.0	0	0.0	0	0.0	0	0.0	750	0.0
	moderate	1,183	5.26	251,076	5.5	1,577	4.6	413,099	4.8	0	0.0	12,113	10.2	2,760	3.0	676,288	5.1
	middle	8,128	36.17	2,680,629	58.6	16,869	49.5	5,183,504	60.6	1,400	3.9	52,672	44.3	26,397	28.5	7,916,805	59.8
	upper	13,163	58.57	1,640,004	35.9	15,609	45.8	2,949,292	34.5	34,700	96.1	54,226	45.6	63,472	68.5	4,643,522	35.1
	zero & NAs	0	0.00	194	0.0	0	0.0	276	0.0	0	0.0	0	0.0	0	0.0	470	0.0
11.0 total	22,474	100.00	4,571,903	100.0	34,055	100.0	8,546,921	100.0	36,100	100.0	119,011	100.0	92,629	100.0	13,237,835	100.0	
Suffolk	low	0	0.00	3,437	0.1	0	0.0	6,462	0.1	0	0.0	0	0.0	0	0.0	9,899	0.1
	moderate	9,183	22.96	1,123,843	20.8	27,493	35.4	1,863,932	16.6	3,750	100.0	26,405	32.3	40,426	33.3	3,014,180	18.0
	middle	24,945	62.37	3,477,676	64.3	41,618	53.6	7,552,288	67.2	0	0.0	48,761	59.6	66,563	54.9	11,078,725	66.2
	upper	5,864	14.66	803,687	14.8	8,501	11.0	1,810,967	16.1	0	0.0	6,600	8.1	14,365	11.8	2,621,254	15.7
	zero & NAs	0	0.00	3,667	0.1	0	0.0	6,999	0.1	0	0.0	0	0.0	0	0.0	10,666	0.1
14.4 total	39,992	100.00	5,412,310	100.0	77,612	100.0	11,240,648	100.0	3,750	100.0	81,766	100.0	121,354	100.0	16,734,724	100.0	
MSA 5380	low	0	0.00	3,437	0.0	0	0.0	7,212	0.0	0	0.0	0	0.0	0	0.0	10,649	0.0
	moderate	10,366	16.59	1,374,919	13.8	29,070	26.0	2,277,031	11.5	3,750	9.4	38,518	19.2	43,186	20.2	3,690,468	12.3
	middle	33,073	52.95	6,158,305	61.7	58,487	52.4	12,735,792	64.4	1,400	3.5	101,433	50.5	92,960	43.4	18,995,530	63.4
	upper	19,027	30.46	2,443,691	24.5	24,110	21.6	4,760,259	24.1	34,700	87.1	60,826	30.3	77,837	36.4	7,264,776	24.2
	zero & NAs	0	0.00	3,861	0.0	0	0.0	7,275	0.0	0	0.0	0	0.0	0	0.0	11,136	0.0
25.4 total	62,466	100.00	9,984,213	100.0	111,667	100.0	19,787,569	100.0	39,850	100.0	200,777	100.0	213,983	100.0	29,972,559	100.0	
Bronx	low	4,013	36.89	147,432	17.8	701	16.0	98,020	9.2	1,540	31.5	247,022	51.8	6,254	31.0	492,474	20.8
	moderate	2,440	22.43	116,441	14.1	1,048	23.9	141,137	13.3	1,950	39.9	131,791	27.6	5,438	27.0	389,369	16.4
	middle	3,585	32.96	276,092	33.4	1,261	28.7	386,579	36.4	1,000	20.4	73,290	15.4	5,846	29.0	735,961	31.1
	upper	840	7.72	286,017	34.6	1,380	31.4	436,109	41.0	400	8.2	24,779	5.2	2,620	13.0	746,905	31.5
	zero & NAs	0	0.00	1,162	0.1	0	0.0	1,438	0.1	0	0.0	225	0.0	0	0.0	2,825	0.1
2.4 total	10,878	100.00	827,144	100.0	4,390	100.0	1,063,283	100.0	4,890	100.0	477,107	100.0	20,158	100.0	2,367,534	100.0	
Kings	low	6,391	17.81	415,880	11.8	466	2.4	242,532	6.1	2,000	9.3	94,776	14.2	8,857	11.5	753,188	9.2
	moderate	9,436	26.29	835,541	23.7	4,364	22.1	862,896	21.6	10,470	48.5	216,453	32.4	24,270	31.4	1,914,890	23.4
	middle	9,294	25.90	1,386,191	39.3	2,473	12.5	1,678,834	42.1	8,110	37.5	274,385	41.1	19,877	25.7	3,339,410	40.8
	upper	10,767	30.00	877,860	24.9	12,419	63.0	1,196,193	30.0	1,025	4.7	82,503	12.3	24,211	31.4	2,156,556	26.3
	zero & NAs	0	0.00	9,319	0.3	0	0.0	11,701	0.3	0	0.0	263	0.0	0	0.0	21,283	0.3
9.2 total	35,888	100.00	3,524,791	100.0	19,722	100.0	3,992,156	100.0	21,605	100.0	668,380	100.0	77,215	100.0	8,185,327	100.0	
New York	low	6,232	3.26	150,294	3.1	108	0.1	81,707	1.5	1,765	3.7	217,443	8.3	8,105	1.9	449,444	3.5
	moderate	3,677	1.93	188,219	3.9	3,571	2.0	169,886	3.2	2,300	4.9	596,910	22.9	9,548	2.3	955,015	7.4
	middle	5,228	2.74	357,830	7.4	7,569	4.2	430,393	8.0	3,900	8.2	240,271	9.2	16,697	4.0	1,028,494	8.0
	upper	174,387	91.34	4,120,701	85.4	168,462	93.7	4,700,184	87.3	39,325	83.2	1,548,463	59.3	382,174	91.4	10,369,348	80.9
	zero & NAs	1,397	0.73	8,852	0.2	0	0.0	2,968	0.1	0	0.0	7,013	0.3	1,397	0.3	18,833	0.1
49.7 total	190,921	100.00	4,825,896	100.0	179,710	100.0	5,385,138	100.0	47,290	100.0	2,610,100	100.0	417,921	100.0	12,821,134	100.0	
Queens	low	94	0.52	17,408	0.4	0	0.0	18,409	0.4	0	0.0	520	0.1	94	0.2	36,337	0.4
	moderate	3,808	21.20	312,588	7.7	585	2.9	339,271	6.9	750	5.7	68,077	19.3	5,143	10.0	719,936	7.7
	middle	5,815	32.37	1,908,263	47.1	8,480	42.2	2,349,003	47.5	2,119	16.2	197,520	56.0	16,414	32.1	4,454,786	47.7
	upper	8,245	45.90	1,802,275	44.5	11,046	54.9	2,231,677	45.1	10,250	78.1	86,888	24.6	29,541	57.7	4,120,840	44.1
	zero & NAs	0	0.00	7,848	0.2	0	0.0	7,677	0.2	0	0.0	0	0.0	0	0.0	15,525	0.2
6.1 total	17,962	100.00	4,048,382	100.0	20,111	100.0	4,946,037	100.0	13,119	100.0	353,005	100.0	51,192	100.0	9,347,424	100.0	
Rockland	low	0	0.00	0	0.0	0	0.0	0	0.0	0	-	0	0.0	0	0.0	0	0.0
	moderate	0	0.00	5,111	0.6	0	0.0	6,490	0.4	0	-	0	0.0	0	0.0	11,601	0.4
	middle	0	0.00	46,123	5.6	87	1.6	68,059	3.8	0	-	4,250	73.8	87	1.3	118,432	4.5
	upper	1,490	100.00	775,077	93.5	5,315	98.4	1,718,864	95.7	0	-	1,511	26.2	6,805	98.7	2,495,452	94.9
	zero & NAs	0	0.00	2,830	0.3	0	0.0	1,991	0.1	0	-	0	0.0	0	0.0	4,821	0.2
0.8 total	1,490	100.00	829,141	100.0	5,402	100.0	1,795,404	100.0	0	-	5,761	100.0	6,892	100.0	2,630,306	100.0	
Westchester	low	0	0.00	5,766	0.2	0	0.0	3,206	0.0	0	0.0	1,600	0.9	0	0.0	10,572	0.1
	moderate	0	0.00	61,251	1.6	294	0.9	71,227	1.1	0	0.0	32,896	18.9	294	0.5	165,374	1.6
	middle	1,030	5.16	224,434	6.0	914	2.8	309,412	4.7	0	0.0	55,956	32.2	1,944	3.6	589,802	5.7
	upper	18,931	94.84	3,420,680	92.1	30,963	96.2	6,139,370	94.1	1,400	100.0	83,165	47.9	51,294	95.8	9,643,215	92.6
	zero & NAs	0	0.00	153	0.0	0	0.0	198	0.0	0	0.0	0	0.0	0	0.0	351	0.0
6.4 total	19,961	100.00	3,712,284	100.0	32,171	100.0	6,523,413	100.0	1,400	100.0	173,617	100.0	53,532	100.0	10,409,314	100.0	

HMDA LOAN ORIGINATIONS/PURCHASES -- YEAR 2002
GEOGRAPHY INCOME LEVEL DISTRIBUTION -- VOLUME OF LOANS IN THOUSANDS OF DOLLARS

County/Area	Geography Income Level	Home Purchase				Refinancing				Multifamily				Total			
		Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %
MSA 5600*	low	16,730	6.04	736,780	4.1	1,275	0.5	443,874	1.9	5,305	6.0	561,361	13.1	23,310	3.7	1,742,015	3.8
	moderate	19,361	6.99	1,519,151	8.6	9,862	3.8	1,590,907	6.7	15,470	17.5	1,046,127	24.4	44,693	7.1	4,156,185	9.1
	middle	24,952	9.00	4,198,933	23.6	20,784	7.9	5,222,280	22.0	15,129	17.1	845,672	19.7	60,865	9.7	10,266,885	22.4
	upper	214,660	77.47	11,282,610	63.5	229,585	87.8	16,422,397	69.3	52,400	59.3	1,827,309	42.6	496,645	79.2	29,532,316	64.5
	zero & NAs	1,397	0.50	30,164	0.2	0	0.0	25,973	0.1	0	0.0	7,501	0.2	1,397	0.2	63,638	0.1
	74.6 total	277,100	100.00	17,767,638	100.0	261,506	100.0	23,705,431	100.0	88,304	100.0	4,287,970	100.0	626,910	100.0	45,761,039	100.0
A/A Total	low	16,730	4.93	740,217	2.7	1,275	0.3	451,086	1.0	5,305	4.1	561,361	12.5	23,310	2.8	1,752,664	2.3
	moderate	29,727	8.75	2,894,070	10.4	38,932	10.4	3,867,938	8.9	19,220	15.0	1,084,645	24.2	87,879	10.5	7,846,653	10.4
	middle	58,025	17.09	10,357,238	37.3	79,271	21.2	17,958,072	41.3	16,529	12.9	947,105	21.1	153,825	18.3	29,262,415	38.6
	upper	233,687	68.82	13,726,301	49.5	253,695	68.0	21,182,656	48.7	87,100	68.0	1,888,135	42.1	574,482	68.3	36,797,092	48.6
	zero & NAs	1,397	0.41	34,025	0.1	0	0.0	33,248	0.1	0	0.0	7,501	0.2	1,397	0.2	74,774	0.1
	100.0 total	339,566	100.00	27,751,851	100.0	373,173	100.0	43,493,000	100.0	128,154	100.0	4,488,747	100.0	840,893	100.0	75,733,598	100.0

* The bank takes only that part of the county or MSA in its assessment area
Sources of data: Bank (bank loans and assessment area); and 1990 Census (geography income levels)

HMDA LOAN ORIGINATIONS/PURCHASES -- YEAR 2003

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

County/Area	Geography % of Total A/A Loans Income Level	Home Purchase				Refinancing				Multifamily				Total			
		Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. #	Agg. %
Nassau	low	0	0.00	14,420	0.28	0	0.0	28,986	0.2	0	0.0	11,450	10.1	0	0.0	54,856	0.3
	moderate	803	6.13	294,204	5.64	1,299	3.0	665,363	4.9	0	0.0	41,306	36.3	2,102	3.2	1,000,873	5.3
	middle	6,710	51.19	3,094,425	59.34	20,976	48.9	8,327,898	61.4	9,300	100.0	53,989	47.5	36,986	56.6	11,476,312	60.7
	upper	5,596	42.69	1,811,864	34.74	20,656	48.1	4,551,616	33.5	0	0.0	7,013	6.2	26,252	40.2	6,370,493	33.7
	zero & NAs	0	0.00	0	0.00	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0	0	0.0
	7.7 total	13,109	100.00	5,214,913	100.00	42,931	100.00	13,573,863	100.00	9,300	100.00	113,758	100.00	65,340	100.00	18,902,534	100.00
Suffolk	low	0	0.00	22,976	0.34	510	0.8	36,136	0.2	0	0.0	0	0.0	510	0.4	59,112	0.2
	moderate	13,862	27.70	1,450,324	21.74	10,368	15.4	3,132,059	18.0	4,350	100.0	15,955	13.5	28,580	23.5	4,598,338	19.0
	middle	29,877	59.70	4,023,426	60.31	49,078	72.9	10,983,464	63.2	0	0.0	101,385	85.5	78,955	64.9	15,108,275	62.5
	upper	6,304	12.60	1,174,664	17.61	7,386	11.0	3,228,779	18.6	0	0.0	1,230	1.0	13,690	11.2	4,404,673	18.2
	zero & NAs	0	0.00	0	0.00	0	0.0	350	0.0	0	0.0	0	0.0	0	0.0	350	0.0
	14.4 total	50,043	100.00	6,671,390	100.00	67,342	100.00	17,380,788	100.00	4,350	100.00	118,570	100.00	121,735	100.00	24,170,748	100.00
MSA 5380	low	0	0.00	37,396	0.31	510	0.5	65,122	0.2	0	0.0	11,450	4.9	510	0.3	113,968	0.3
	moderate	14,665	23.22	1,744,528	14.68	11,667	10.6	3,797,422	12.3	4,350	31.9	57,261	24.6	30,682	16.4	5,599,211	13.0
	middle	36,587	57.93	7,117,851	59.88	70,054	63.5	19,311,362	62.4	9,300	68.1	155,374	66.9	115,941	62.0	26,584,587	61.7
	upper	11,900	18.84	2,986,528	25.13	28,042	25.4	7,780,395	25.1	0	0.0	8,243	3.5	39,942	21.4	10,775,166	25.0
	zero & NAs	0	0.00	0	0.00	0	0.0	350	0.0	0	0.0	0	0.0	0	0.0	350	0.0
	22.1 total	63,152	100.00	11,886,303	100.00	110,273	100.00	30,954,651	100.00	13,650	100.00	232,328	100.00	187,075	100.00	43,073,282	100.00
Bronx	low	1,565	47.82	157,195	13.90	201	5.7	180,989	9.5	0	0.0	279,745	36.5	1,766	16.9	617,929	16.2
	moderate	960	29.33	271,247	23.99	1,124	31.9	401,693	21.1	2,848	78.3	375,130	48.9	4,932	47.2	1,048,070	27.6
	middle	310	9.47	347,060	30.70	1,308	37.1	640,090	33.6	0	0.0	92,190	12.0	1,618	15.5	1,079,340	28.4
	upper	438	13.38	353,666	31.28	895	25.4	681,184	35.7	790	21.7	16,356	2.1	2,123	20.3	1,051,206	27.6
	zero & NAs	0	0.00	1,378	0.12	0	0.0	2,092	0.1	0	0.0	3,000	0.4	0	0.0	6,470	0.2
	1.2 total	3,273	100.00	1,130,546	100.00	3,528	100.00	1,906,048	100.00	3,638	100.00	766,421	100.00	10,439	100.00	3,803,015	100.00
Kings	low	769	2.93	344,745	8.13	1,033	4.3	353,479	4.9	8,920	53.9	105,809	11.7	10,722	16.1	804,033	6.5
	moderate	2,272	8.67	1,275,003	30.07	4,200	17.5	1,966,154	27.4	2,760	16.7	422,285	46.5	9,232	13.8	3,663,442	29.8
	middle	4,189	15.98	1,301,892	30.71	6,348	26.5	2,446,793	34.1	4,875	29.4	235,160	25.9	15,412	23.1	3,983,845	32.4
	upper	18,978	72.41	1,304,741	30.78	12,129	50.6	2,379,562	33.2	0	0.0	140,480	15.5	31,107	46.6	3,824,783	31.1
	zero & NAs	0	0.00	13,116	0.31	270	1.1	21,169	0.3	0	0.0	3,575	0.4	270	0.4	37,860	0.3
	7.9 total	26,208	100.00	4,239,497	100.00	23,980	100.00	7,167,157	100.00	16,555	100.00	907,309	100.00	66,743	100.00	12,313,963	100.00
New York	low	1,783	0.71	80,714	1.48	198	0.1	80,215	1.0	3,674	19.8	138,731	4.3	5,655	1.2	299,660	1.8
	moderate	9,394	3.74	272,213	5.00	4,835	2.4	379,420	4.8	800	4.3	442,291	13.8	15,029	3.2	1,093,924	6.6
	middle	6,741	2.69	222,937	4.10	3,691	1.8	218,213	2.8	2,150	11.6	345,971	10.8	12,582	2.7	787,121	4.8
	upper	230,087	91.71	4,741,895	87.18	190,880	93.7	7,007,917	88.7	11,901	64.2	2,261,040	70.6	432,868	91.5	14,010,852	84.7
	zero & NAs	2,891	1.15	121,422	2.23	4,049	2.0	215,141	2.7	0	0.0	15,969	0.5	6,940	1.5	352,532	2.1
	55.9 total	250,896	100.00	5,439,181	100.00	203,653	100.00	7,900,906	100.00	18,525	100.00	3,204,002	100.00	473,074	100.00	16,544,089	100.00
Queens	low	0	0.00	29,172	0.56	0	0.0	27,375	0.3	0	0.0	8,500	1.5	0	0.0	65,047	0.5
	moderate	1,216	10.34	601,958	11.56	2,058	6.7	846,817	9.9	7,775	40.6	156,563	27.4	11,049	18.0	1,605,338	11.2
	middle	4,697	39.93	2,350,625	45.15	13,136	43.1	3,713,261	43.5	6,519	34.1	289,699	50.7	24,352	39.7	6,353,585	44.4
	upper	5,849	49.73	2,220,022	42.64	15,303	50.2	3,940,974	46.2	4,835	25.3	116,166	20.3	25,987	42.3	6,277,162	43.9
	zero & NAs	0	0.00	5,046	0.10	0	0.0	7,655	0.1	0	0.0	0	0.0	0	0.0	12,701	0.1
	7.3 total	11,762	100.00	5,206,823	100.00	30,497	100.00	8,536,082	100.00	19,129	100.00	570,928	100.00	61,388	100.00	14,313,833	100.00
Rockland	low	0	0.00	11,004	1.00	0	0.0	26,793	0.9	0	-	1,131	4.3	0	0.0	38,928	1.0
	moderate	0	0.00	3,571	0.33	0	0.0	8,650	0.3	0	-	0	0.0	0	0.0	12,221	0.3
	middle	286	19.27	111,055	10.12	0	0.0	203,947	7.0	0	-	2,592	9.8	286	14.2	317,594	7.8
	upper	1,198	80.73	971,616	88.55	525	100.0	2,683,368	91.8	0	-	22,790	86.0	1,723	85.8	3,677,774	90.9
	zero & NAs	0	0.00	0	0.00	0	0.0	0	0.0	0	-	0	0.0	0	0.0	0	0.0
	0.2 total	1,484	100.00	1,097,246	100.00	525	100.00	2,922,758	100.00	0	-	26,513	100.00	2,009	100.00	4,046,517	100.00
Westchester	low	0	0.00	6,623	0.16	388	1.5	6,038	0.1	0	0.0	3,217	1.2	388	0.9	15,878	0.1
	moderate	0	0.00	71,025	1.76	175	0.7	135,199	1.4	0	0.0	60,715	22.1	175	0.4	266,939	1.9
	middle	290	1.79	309,198	7.68	1,616	6.1	618,613	6.5	750	26.3	98,573	35.8	2,656	5.8	1,026,384	7.5
	upper	15,940	98.21	3,636,898	90.36	24,341	91.8	8,714,196	92.0	2,100	73.7	112,803	41.0	42,381	92.9	12,463,897	90.5
	zero & NAs	0	0.00	1,269	0.03	0	0.0	1,563	0.0	0	0.0	0	0.0	0	0.0	2,832	0.0
	5.4 total	16,230	100.00	4,025,013	100.00	26,520	100.00	9,475,609	100.00	2,850	100.00	275,308	100.00	45,600	100.00	13,775,930	100.00

HMDA LOAN ORIGINATIONS/PURCHASES -- YEAR 2003

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

County/Area	Geography Income Level	Home Purchase				Refinancing				Multifamily				Total			
		Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. #	Agg. %
MSA 5600*	low	4,117	1.33	629,453	2.98	1,820	0.6	674,889	1.8	12,594	20.7	537,133	9.3	18,531	2.8	1,841,475	2.8
	moderate	13,842	4.47	2,495,017	11.80	12,392	4.3	3,737,933	9.9	14,183	23.4	1,456,984	25.3	40,417	6.1	7,689,934	11.9
	middle	16,513	5.33	4,642,767	21.96	26,099	9.0	7,840,917	20.7	14,294	23.5	1,064,185	18.5	56,906	8.6	13,547,869	20.9
	upper	272,490	87.94	13,228,838	62.58	244,073	84.5	25,407,201	67.0	19,626	32.3	2,669,635	46.4	536,189	81.3	41,305,674	63.7
	zero & NAs	2,891	0.93	142,231	0.67	4,319	1.5	247,620	0.7	0	0.0	22,544	0.4	7,210	1.1	412,395	0.6
77.9 total		309,853	100.00	21,138,306	100.00	288,703	100.0	37,908,560	100.0	60,697	100.0	5,750,481	100.0	659,253	100.0	64,797,347	100.0
A/A Total	low	4,117	1.10	666,849	2.02	2,330	0.6	740,011	1.1	12,594	16.9	548,583	9.2	19,041	2.2	1,955,443	1.8
	moderate	28,507	7.64	4,239,545	12.84	24,059	6.0	7,535,355	10.9	18,533	24.9	1,514,245	25.3	71,099	8.4	13,289,145	12.3
	middle	53,100	14.24	11,760,618	35.61	96,153	24.1	27,152,279	39.4	23,594	31.7	1,219,559	20.4	172,847	20.4	40,132,456	37.2
	upper	284,390	76.24	16,215,366	49.10	272,115	68.2	33,187,596	48.2	19,626	26.4	2,677,878	44.8	576,131	68.1	52,080,840	48.3
	zero & NAs	2,891	0.78	142,231	0.43	4,319	1.1	247,970	0.4	0	0.0	22,544	0.4	7,210	0.9	412,745	0.4
0.0 total		373,005	100.00	33,024,609	100.00	398,976	100.0	68,863,211	100.0	74,347	100.0	5,982,809	100.0	846,328	100.0	107,870,629	100.0

* The bank takes only that part of the county or MSA in its assessment area.
Sources of data: Bank (bank loans and assessment area); and 2000 Census (geography income levels).

1-4 FAMILY HMDA LOAN ORIGINATIONS/PURCHASES -- YEAR 2002

BORROWER INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area	Borrower Income Level	Home Purchase				Refinancing				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Nassau	low	6	8.3	406	2.4	9	5.3	1,598	3.9	15	6.2	2,004	3.5
	moderate	12	16.7	2,504	15.0	35	20.6	7,137	17.4	47	19.4	9,641	16.7
	middle	13	18.1	4,654	27.9	46	27.1	11,705	28.6	59	24.4	16,359	28.4
	upper	31	43.1	7,460	44.7	69	40.6	16,568	40.4	100	41.3	24,028	41.7
	zero & NAs	10	13.9	1,662	10.0	11	6.5	3,981	9.7	21	8.7	5,643	9.8
	11.1 total	72	100.0	16,686	100.0	170	100.0	40,989	100.0	242	100.0	57,675	100.0
Suffolk	low	15	10.1	1,073	4.7	24	6.6	3,488	5.9	39	7.6	4,561	5.6
	moderate	40	26.8	5,055	22.1	74	20.3	13,481	23.0	114	22.2	18,536	22.7
	middle	28	18.8	6,772	29.6	105	28.8	17,409	29.6	133	25.9	24,181	29.6
	upper	55	36.9	7,965	34.8	130	35.6	18,997	32.3	185	36.0	26,962	33.0
	zero & NAs	11	7.4	2,048	8.9	32	8.8	5,356	9.1	43	8.4	7,404	9.1
	23.6 total	149	100.0	22,913	100.0	365	100.0	58,731	100.0	514	100.0	81,644	100.0
MSA 5380	low	21	9.5	1,479	3.7	33	6.2	5,086	5.1	54	7.1	6,565	4.7
	moderate	52	23.5	7,559	19.1	109	20.4	20,618	20.7	161	21.3	28,177	20.2
	middle	41	18.6	11,426	28.9	151	28.2	29,114	29.2	192	25.4	40,540	29.1
	upper	86	38.9	15,425	39.0	199	37.2	35,565	35.7	285	37.7	50,990	36.6
	zero & NAs	21	9.5	3,710	9.4	43	8.0	9,337	9.4	64	8.5	13,047	9.4
	34.7 total	221	100.0	39,599	100.0	535	100.0	99,720	100.0	756	100.0	139,319	100.0
Bronx	low	3	4.8	174	4.1	5	15.2	250	4.2	8	8.3	424	4.1
	moderate	24	38.1	734	17.1	10	30.3	1,012	17.0	34	35.4	1,746	17.1
	middle	24	38.1	1,312	30.6	11	33.3	1,826	30.7	35	36.5	3,138	30.7
	upper	11	17.5	1,676	39.1	6	18.2	2,225	37.4	17	17.7	3,901	38.1
	zero & NAs	1	1.6	385	9.0	1	3.0	641	10.8	2	2.1	1,026	10.0
	4.4 total	63	100.0	4,281	100.0	33	100.0	5,954	100.0	96	100.0	10,235	100.0
Kings	low	5	3.8	327	2.4	1	1.2	722	3.8	6	2.8	1,049	3.2
	moderate	37	27.8	1,538	11.3	9	11.1	2,554	13.4	46	21.5	4,092	12.5
	middle	33	24.8	3,216	23.7	23	28.4	5,117	26.9	56	26.2	8,333	25.6
	upper	57	42.9	6,812	50.1	47	58.0	8,099	42.6	104	48.6	14,911	45.7
	zero & NAs	1	0.8	1,692	12.5	1	1.2	2,532	13.3	2	0.9	4,224	13.0
	9.8 total	133	100.0	13,585	100.0	81	100.0	19,024	100.0	214	100.0	32,609	100.0
New York	low	0	0.0	50	0.4	1	0.3	87	0.6	1	0.1	137	0.5
	moderate	4	1.2	473	4.0	2	0.6	474	3.2	6	0.9	947	3.6
	middle	12	3.7	1,247	10.6	7	2.0	1,282	8.7	19	2.8	2,529	9.6
	upper	308	95.1	9,485	80.6	333	97.1	11,809	80.6	641	96.1	21,294	80.6
	zero & NAs	0	0.0	513	4.4	0	0.0	1,005	6.9	0	0.0	1,518	5.7
	30.6 total	324	100.0	11,768	100.0	343	100.0	14,657	100.0	667	100.0	26,425	100.0
Queens	low	13	9.1	498	2.6	8	5.3	887	3.4	21	7.1	1,385	3.1
	moderate	47	32.9	2,752	14.4	35	23.0	3,879	14.9	82	27.8	6,631	14.7
	middle	47	32.9	5,333	28.0	46	30.3	7,618	29.2	93	31.5	12,951	28.7
	upper	34	23.8	8,271	43.4	59	38.8	10,403	39.9	93	31.5	18,674	41.4
	zero & NAs	2	1.4	2,194	11.5	4	2.6	3,306	12.7	6	2.0	5,500	12.2
	13.6 total	143	100.0	19,048	100.0	152	100.0	26,093	100.0	295	100.0	45,141	100.0
Rockland	low	0	0.0	49	1.4	0	0.0	108	1.3	0	0.0	157	1.3
	moderate	2	33.3	306	8.4	2	8.3	553	6.7	4	13.3	859	7.2
	middle	1	16.7	753	20.8	7	29.2	1,511	18.3	8	26.7	2,264	19.0
	upper	2	33.3	2,306	63.6	13	54.2	5,405	65.3	15	50.0	7,711	64.8
	zero & NAs	1	16.7	211	5.8	2	8.3	695	8.4	3	10.0	906	7.6
	1.4 total	6	100.0	3,625	100.0	24	100.0	8,272	100.0	30	100.0	11,897	100.0
Westchester	low	2	4.0	198	1.6	0	0.0	186	0.8	2	1.7	384	1.1
	moderate	6	12.0	1,078	8.8	5	7.2	1,114	4.9	11	9.2	2,192	6.2
	middle	7	14.0	1,944	15.8	4	5.8	3,182	14.0	11	9.2	5,126	14.6
	upper	31	62.0	8,264	67.1	58	84.1	16,304	71.6	89	74.8	24,568	70.0
	zero & NAs	4	8.0	835	6.8	2	2.9	1,994	8.8	6	5.0	2,829	8.1
	5.5 total	50	100.0	12,319	100.0	69	100.0	22,780	100.0	119	100.0	35,099	100.0

1-4 FAMILY HMDA LOAN ORIGINATIONS/PURCHASES -- YEAR 2002

BORROWER INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area % of Total A/A Loans	Borrower Income Level	Home Purchase				Refinancing				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
MSA 5600*	low	23	3.2	1,296	2.0	15	2.1	2,240	2.3	38	2.7	3,536	2.2
	moderate	120	16.7	6,881	10.6	63	9.0	9,586	9.9	183	12.9	16,467	10.2
	middle	124	17.2	13,805	21.4	98	14.0	20,536	21.2	222	15.6	34,341	21.3
	upper	443	61.6	36,814	57.0	516	73.5	54,245	56.0	959	67.5	91,059	56.4
	zero & NAs	9	1.3	5,830	9.0	10	1.4	10,173	10.5	19	1.3	16,003	9.9
65.3	total	719	100.0	64,626	100.0	702	100.0	96,780	100.0	1,421	100.0	161,406	100.0
A/A Total	low	44	4.7	2,775	2.7	48	3.9	7,326	3.7	92	4.2	10,101	3.4
	moderate	172	18.3	14,440	13.9	172	13.9	30,204	15.4	344	15.8	44,644	14.8
	middle	165	17.6	25,231	24.2	249	20.1	49,650	25.3	414	19.0	74,881	24.9
	upper	529	56.3	52,239	50.1	715	57.8	89,810	45.7	1,244	57.1	142,049	47.2
	zero & NAs	30	3.2	9,540	9.2	53	4.3	19,510	9.9	83	3.8	29,050	9.7
100.0	total	940	100.0	104,225	100.0	1,237	100.0	196,500	100.0	2,177	100.0	300,725	100.0

* The bank takes only that part of the county or MSA in its assessment area.
Sources of data: Bank (bank loans and assessment area); and 1990 Census (geography income levels).

1-4 FAMILY HMDA LOAN ORIGINATIONS/PURCHASES -- YEAR 2003

BORROWER INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area % of Total A/A Loans	Borrower Income Level	Home Purchase				Refinancing				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Nassau	low	4	8.7	342	2.0	10	4.8	2,173	3.6	14	5.5	2,515	3.2
	moderate	11	23.9	2,179	12.6	37	17.8	10,658	17.6	48	18.9	12,837	16.4
	middle	6	13.0	5,269	30.3	58	27.9	17,934	29.5	64	25.2	32,203	29.7
	upper	21	45.7	8,049	46.4	97	46.6	24,031	39.6	118	46.5	32,080	41.1
	zero & NAs	4	8.7	1,522	8.8	6	2.9	5,911	9.7	10	3.9	7,433	9.5
	11.7 total	46	100.0	17,361	100.0	208	100.0	60,707	100.0	254	100.0	78,068	100.0
Suffolk	low	15	13.4	853	3.4	21	6.4	4,922	5.7	36	8.2	5,775	5.2
	moderate	13	11.6	4,629	18.6	72	21.9	19,655	22.7	85	19.3	24,284	21.8
	middle	14	12.5	7,897	31.7	88	26.7	26,469	30.6	102	23.1	34,366	30.8
	upper	59	52.7	9,181	36.9	125	38.0	27,441	31.7	184	41.7	36,622	32.9
	zero & NAs	11	9.8	2,328	9.4	23	7.0	8,043	9.3	34	7.7	10,371	9.3
	20.3 total	112	100.0	24,888	100.0	329	100.0	86,530	100.0	441	100.0	111,418	100.0
MSA 5380	low	19	12.0	1,195	2.8	31	5.8	7,095	4.8	50	7.2	8,290	4.4
	moderate	24	15.2	6,808	16.1	109	20.3	30,313	20.6	133	19.1	37,121	19.6
	middle	20	12.7	13,166	31.2	146	27.2	44,403	30.2	166	23.9	57,569	30.4
	upper	80	50.6	17,230	40.8	222	41.3	51,472	35.0	302	43.5	68,702	36.3
	zero & NAs	15	9.5	3,850	9.1	29	5.4	13,954	9.5	44	6.3	17,804	9.4
	32.0 total	158	100.0	42,249	100.0	537	100.0	147,237	100.0	695	100.0	189,486	100.0
Bronx	low	0	0.0	73	1.4	1	3.7	168	1.7	1	2.1	241	1.6
	moderate	4	19.0	436	8.4	3	11.1	739	7.7	7	14.6	1,175	7.9
	middle	10	47.6	1,074	20.8	5	18.5	2,300	23.8	15	31.3	3,374	22.8
	upper	7	33.3	3,136	60.7	17	63.0	5,470	56.6	24	50.0	8,606	58.0
	zero & NAs	0	0.0	448	8.7	1	3.7	983	10.2	1	2.1	1,431	9.7
	2.2 total	21	100.0	5,167	100.0	27	100.0	9,660	100.0	48	100.0	14,827	100.0
Kings	low	3	4.1	112	0.7	1	0.8	487	1.5	4	2.1	599	1.3
	moderate	11	14.9	759	5.0	13	10.8	2,148	6.7	24	12.4	2,907	6.2
	middle	9	12.2	2,405	15.9	24	20.0	6,374	20.0	33	17.0	8,779	18.7
	upper	51	68.9	10,157	67.3	81	67.5	19,200	60.2	132	68.0	29,357	62.5
	zero & NAs	0	0.0	1,649	10.9	1	0.8	3,678	11.5	1	0.5	5,327	11.3
	8.9 total	74	100.0	15,082	100.0	120	100.0	31,887	100.0	194	100.0	46,969	100.0
New York	low	0	0.0	13	0.1	0	0.0	62	0.3	0	0.0	75	0.2
	moderate	0	0.0	226	1.7	3	0.8	419	1.8	3	0.4	645	1.7
	middle	13	3.0	1,028	7.6	10	2.6	1,579	6.6	23	2.8	2,607	7.0
	upper	427	97.0	11,640	86.1	370	96.4	19,941	84.0	797	96.7	31,581	84.7
	zero & NAs	0	0.0	616	4.6	1	0.3	1,748	7.4	1	0.1	2,364	6.3
	37.9 total	440	100.0	13,523	100.0	384	100.0	23,749	100.0	824	100.0	37,272	100.0
Queens	low	1	1.1	130	0.6	5	2.3	572	1.4	6	2.0	702	1.1
	moderate	18	20.2	1,260	5.9	20	9.3	3,139	7.5	38	12.5	4,399	7.0
	middle	19	21.3	4,188	19.8	54	25.2	9,213	22.1	73	24.1	13,401	21.3
	upper	45	50.6	13,111	61.9	126	58.9	23,960	57.4	171	56.4	37,071	58.9
	zero & NAs	6	6.7	2,508	11.8	9	4.2	4,836	11.6	15	5.0	7,344	11.7
	13.9 total	89	100.0	21,197	100.0	214	100.0	41,720	100.0	303	100.0	62,917	100.0
Rockland	low	0	0.0	16	0.4	0	0.0	82	0.6	0	0.0	98	0.5
	moderate	0	0.0	154	3.6	0	0.0	435	3.2	0	0.0	589	3.3
	middle	1	25.0	590	13.9	0	0.0	1,643	11.9	1	12.5	2,233	12.4
	upper	3	75.0	3,201	75.6	4	100.0	10,334	74.9	7	87.5	13,535	75.0
	zero & NAs	0	0.0	274	6.5	0	0.0	1,310	9.5	0	0.0	1,584	8.8
	0.4 total	4	100.0	4,235	100.0	4	100.0	13,804	100.0	8	100.0	18,039	100.0
Westchester	low	0	0.0	69	0.6	0	0.0	148	0.4	0	0.0	217	0.5
	moderate	3	8.6	555	4.4	1	1.5	856	2.4	4	4.0	1,411	3.0
	middle	3	8.6	1,547	12.3	7	10.6	3,254	9.2	10	9.9	4,801	10.1
	upper	29	82.9	9,603	76.6	53	80.3	27,362	77.7	82	81.2	36,965	77.4
	zero & NAs	0	0.0	768	6.1	5	7.6	3,608	10.2	5	5.0	4,376	9.2
	4.6 total	35	100.0	12,542	100.0	66	100.0	35,228	100.0	101	100.0	47,770	100.0

1-4 FAMILY HMDA LOAN ORIGINATIONS/PURCHASES -- YEAR 2003

BORROWER INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area % of Total A/A Loans	Borrower Income Level	Home Purchase				Refinancing				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
MSA 5600*	low	4	0.6	413	0.6	7	0.9	1,519	1.0	11	0.7	1,932	0.8
	moderate	36	5.4	3,390	4.7	40	4.9	7,736	5.0	76	5.1	11,126	4.9
	middle	55	8.3	10,832	15.1	100	12.3	24,363	15.6	155	10.5	35,195	15.5
	upper	562	84.8	50,848	70.9	651	79.9	106,267	68.1	1,213	82.1	157,115	69.0
	zero & NAs	6	0.9	6,263	8.7	17	2.1	16,163	10.4	23	1.6	22,426	9.8
68.0	total	663	100.0	71,746	100.0	815	100.0	156,048	100.0	1,478	100.0	227,794	100.0
A/A Total	low	23	2.8	1,608	1.4	38	2.8	8,614	2.8	61	2.8	10,222	2.4
	moderate	60	7.3	10,198	8.9	149	11.0	38,049	12.5	209	9.6	48,247	11.6
	middle	75	9.1	23,998	21.1	246	18.2	68,766	22.7	321	14.8	92,764	22.2
	upper	642	78.2	68,078	59.7	873	64.6	157,739	52.0	1,515	69.7	225,817	54.1
	zero & NAs	21	2.6	10,113	8.9	46	3.4	30,117	9.9	67	3.1	40,230	9.6
100.0	total	821	100.0	113,995	100.0	1,352	100.0	303,285	100.0	2,173	100.0	417,280	100.0

* The bank takes only that part of the county or MSA in its assessment area.
Sources of data: Bank (bank loans and assessment area); and 2000 Census (geography income levels).

SMALL BUSINESS LENDING

YEAR 2002

MSA/County/Area	Geography Income Level	Small Business Loans ¹								% of Loans by Loan Size ²						Loans to Small Businesses ³									
		Bank				Aggregate				Bank			Aggregate			Bank #	% of SBLs	Bank \$	% of SBLs	Aggreg. #	% of SBLs	Aggreg. \$	% of SBLs		
		#	%	\$000's	%	#	%	\$000's	%	LS1	LS2	LS3	LS1	LS2	LS3										
Nassau	low	0	0.0	0	0.0	1	0.0	122	0.0																
	moderate	119	6.6	12,681	7.7	3,044	7.2	87,318	7.6																
	middle	1,100	61.2	92,885	56.5	27,273	64.5	686,931	59.4																
	upper	579	32.2	58,865	35.8	11,973	28.3	381,353	33.0																
	zero & NAs	0	0.0	0	0.0	3	0.0	17	0.0																
	20.8 total	1,798	100.0	164,431	100.0	42,294	100.0	1,155,741	100.0	83.9	9.9	6.2	95.8	2.3	1.9	1,109	61.7	73,060	44.4	14,007	33.1	404,952	35.0		
Suffolk	low	4	0.1	962	0.4	63	0.1	3,247	0.2																
	moderate	965	31.0	67,704	26.8	9,568	20.1	274,856	20.2																
	middle	1,767	56.8	156,388	61.8	31,197	65.4	889,821	65.5																
	upper	376	12.1	28,025	11.1	6,831	14.3	191,177	14.1																
	zero & NAs	0	0.0	0	0.0	20	0.0	371	0.0																
	35.9 total	3,112	100.0	253,079	100.0	47,679	100.0	1,359,472	100.0	86.9	7.6	5.4	95.3	2.6	2.1	2,239	71.9	113,880	45.0	15,318	32.1	510,225	37.5		
MSA 5380	low	4	0.1	962	0.2	64	0.1	3,369	0.1																
	moderate	1,084	22.1	80,385	19.3	12,612	14.0	362,174	14.4																
	middle	2,867	58.4	249,273	59.7	58,470	65.0	1,576,752	62.7																
	upper	955	19.5	86,890	20.8	18,804	20.9	572,530	22.8																
	zero & NAs	0	0.0	0	0.0	23	0.0	388	0.0																
	56.7 total	4,910	100.0	417,510	100.0	89,973	100.0	2,515,213	100.0	85.8	8.5	5.7	95.5	2.5	2.0	3,348	68.2	186,940	44.8	29,325	32.6	915,177	36.4		
Bronx	low	103	36.8	9,540	45.3	3,535	29.0	79,798	29.0																
	moderate	53	18.9	2,365	11.2	2,266	18.6	58,021	21.1																
	middle	92	32.9	4,792	22.7	3,675	30.2	71,717	26.1																
	upper	29	10.4	3,060	14.5	2,589	21.2	59,876	21.8																
	zero & NAs	3	1.1	1,325	6.3	124	1.0	5,601	2.0																
	3.2 total	280	100.0	21,082	100.0	12,189	100.0	275,013	100.0	89.6	5.0	5.4	96.9	1.6	1.5	218	77.9	11,364	53.9	3,703	30.4	110,624	40.2		
Kings	low	146	25.9	16,528	30.5	3,883	10.2	109,044	14.0																
	moderate	66	11.7	8,644	16.0	9,766	25.8	199,420	25.6																
	middle	179	31.8	17,185	31.7	16,613	43.8	301,357	38.7																
	upper	153	27.2	8,034	14.8	6,551	17.3	118,131	15.2																
	zero & NAs	19	3.4	3,800	7.0	1,081	2.9	50,619	6.5																
	6.5 total	563	100.0	54,191	100.0	37,894	100.0	778,571	100.0	84.4	7.1	8.5	97.3	1.5	1.2	413	73.4	28,883	53.3	11,727	30.9	298,417	38.3		
New York	low	31	2.6	6,401	3.7	3,620	4.9	88,684	3.6																
	moderate	155	13.1	23,882	14.0	11,256	15.3	349,563	14.4																
	middle	90	7.6	7,682	4.5	7,221	9.8	245,324	10.1																
	upper	882	74.4	130,289	76.1	48,824	66.4	1,646,468	67.7																
	zero & NAs	28	2.4	2,844	1.7	2,560	3.5	102,478	4.2																
	13.7 total	1,186	100.0	171,098	100.0	73,481	100.0	2,432,517	100.0	72.8	13.5	13.7	94.9	2.9	2.1	707	59.6	67,753	39.6	26,288	35.8	820,800	33.7		
Queens	low	9	0.7	946	0.9	142	0.4	5,380	0.6																
	moderate	313	23.4	34,368	31.8	5,657	14.5	175,966	19.1																
	middle	630	47.1	41,412	38.3	19,680	50.4	441,550	48.0																
	upper	371	27.7	29,087	26.9	13,119	33.6	268,724	29.2																
	zero & NAs	14	1.0	2,256	2.1	411	1.1	28,474	3.1																
	15.4 total	1,337	100.0	108,069	100.0	39,009	100.0	920,094	100.0	86.0	6.2	7.8	96.7	1.8	1.6	971	72.6	53,660	49.7	12,253	31.4	362,559	39.4		
Rockland	low	0	0.0	0	0.0	0	0.0	0	0.0																
	moderate	1	0.8	75	1.1	151	1.7	2,516	1.1																
	middle	6	5.0	235	3.4	672	7.7	15,786	6.7																
	upper	112	94.1	6,675	95.6	7,889	90.6	216,983	92.2																
	zero & NAs	0	0.0	0	0.0	0	0.0	0	0.0																
	1.4 total	119	100.0	6,985	100.0	8,712	100.0	235,285	100.0	93.3	5.0	1.7	95.6	2.3	2.1	100	84.0	3,790	54.3	2,782	31.9	105,859	45.0		
Westchester	low	3	1.1	98	0.5	479	1.7	18,620	2.3																
	moderate	48	18.3	5,736	30.0	1,497	5.4	52,956	6.4																
	middle	64	24.3	3,391	17.7	3,800	13.6	105,251	12.7																
	upper	148	56.3	9,922	51.8	22,178	79.3	648,920	78.6																
	zero & NAs	0	0.0	0	0.0	1	0.0	250	0.0																
	3.0 total	263	100.0	19,147	100.0	27,955	100.0	825,997	100.0	90.1	4.6	5.3	95.4	2.3	2.3	196	74.5	8,666	45.3	9,126	32.6	304,129	36.8		

SMALL BUSINESS LENDING

YEAR 2002

MSA/County/Area % of Bank Total #	Geography Income Level	Small Business Loans ¹								% of Loans by Loan Size ²						Loans to Small Businesses ³										
		Bank				Aggregate				Bank			Aggregate			Bank #	% of SBLs	Bank \$	% of SBLs	Aggreg. #	% of SBLs	Aggreg. \$	% of SBLs			
		#	%	\$000's	%	#	%	\$000's	%	LS1	LS2	LS3	LS1	LS2	LS3											
MSA 5600*	low	292	7.8	33,513	8.8	11,659	5.9	301,526	5.5																	
	moderate	636	17.0	75,070	19.7	30,593	15.4	838,442	15.3																	
	middle	1,061	28.3	74,697	19.6	51,661	25.9	1,180,985	21.6																	
	upper	1,695	45.2	187,067	49.2	101,150	50.8	2,959,102	54.1																	
	zero & NAs	64	1.7	10,225	2.7	4,177	2.1	187,422	3.4																	
43.3 total		3,748	100.0	380,572	100.0	199,240	100.0	5,467,477	100.0	82.4	8.4	9.2	95.9	2.3	1.8	2,605	69.5	174,116	45.8	65,879	33.1	2,002,388	36.6			
NYS A/A TOTAL	low	296	3.4	34,475	4.3	11,723	4.1	304,895	3.8																	
	moderate	1,720	19.9	155,455	19.5	43,205	14.9	1,200,616	15.0																	
	middle	3,928	45.4	323,970	40.6	110,131	38.1	2,757,737	34.5																	
	upper	2,650	30.6	273,957	34.3	119,954	41.5	3,531,632	44.2																	
	zero & NAs	64	0.7	10,225	1.3	4,200	1.5	187,810	2.4																	
100.0 total		8,658	100.0	798,082	100.0	289,213	100.0	7,982,690	100.0	84.3	8.4	7.2	95.8	2.3	1.9	5,953	68.8	361,056	45.2	95,204	32.9	2,917,565	36.5			

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

¹ Loans included in "loans to small businesses" as defined in call report instructions, generally consisting of business loans with original amounts of \$1 million or less

² Loan size categories: LS1 means up to \$100 thousand; LS2 means more than \$100 thousand and up to \$250 thousand; and LS3 means more than \$250 thousand.

³ Small business loans to entities with gross annual revenues of \$1 million or less

Sources of data: Bank (assessment area); FFIEC (aggregate lending); 1990 Census (geography income levels); and Dun & Bradstreet (small business entities).

SMALL BUSINESS LENDING

YEAR 2003

MSA/County/Area	Geography Income Level	Small Business Loans ¹								% of Loans by Loan Size ²						Loans to Small Businesses ³							
		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
Nassau	low	10	0.5	421	0.2	249	0.5	4,818	0.4														
	moderate	123	6.0	11,475	5.9	2,699	5.7	84,129	6.2														
	middle	1,300	63.8	113,684	58.8	30,793	65.4	841,819	62.1														
	upper	606	29.7	67,921	35.1	13,335	28.3	425,666	31.4														
	zero & NAs	0	0.0	0	0.0	2	0.0	42	0.0														
20.7	total	2,039	100.0	193,501	100.0	47,078	100.0	1,356,474	100.0	83.9	9.4	6.7	95.6	2.4	2.0	1,376	67.5	97,673	50.5	18,290	38.9	522,057	38.5
Suffolk	low	57	1.6	5,149	1.8	253	0.5	12,920	0.8														
	moderate	825	23.6	64,958	23.0	10,562	20.0	312,259	20.5														
	middle	2,136	61.0	175,742	62.2	32,576	61.5	917,137	60.3														
	upper	482	13.8	36,798	13.0	9,545	18.0	278,796	18.3														
	zero & NAs	0	0.0	0	0.0	1	0.0	3	0.0														
35.6	total	3,500	100.0	282,647	100.0	52,937	100.0	1,521,115	100.0	86.8	7.7	5.5	95.5	2.4	2.2	2,561	73.2	140,028	49.5	20,581	38.9	608,532	40.0
MSA 5380	low	67	1.2	5,570	1.2	502	0.5	17,738	0.6														
	moderate	948	17.1	76,433	16.1	13,261	13.3	396,388	13.8														
	middle	3,436	62.0	289,426	60.8	63,369	63.4	1,758,956	61.1														
	upper	1,088	19.6	104,719	22.0	22,880	22.9	704,462	24.5														
	zero & NAs	0	0.0	0	0.0	3	0.0	45	0.0														
56.3	total	5,539	100.0	476,148	100.0	100,015	100.0	2,877,589	100.0	85.7	8.3	6.0	95.5	2.4	2.1	3,937	71.1	237,701	49.9	38,871	38.9	1,130,589	39.3
Bronx	low	115	31.2	10,951	44.1	3,382	27.2	96,320	32.9														
	moderate	127	34.4	4,919	19.8	3,515	28.3	74,132	25.3														
	middle	83	22.5	4,830	19.4	3,067	24.7	66,990	22.9														
	upper	42	11.4	3,080	12.4	2,325	18.7	45,549	15.6														
	zero & NAs	2	0.5	1,075	4.3	124	1.0	9,846	3.4														
3.8	total	369	100.0	24,855	100.0	12,413	100.0	292,837	100.0	92.1	3.3	4.6	96.9	1.5	1.6	299	81.0	14,565	58.6	4,959	40.0	121,396	41.5
Kings	low	40	6.6	4,300	6.0	3,516	8.6	85,311	8.8														
	moderate	289	47.9	39,391	55.3	14,843	36.2	408,007	41.9														
	middle	164	27.2	16,533	23.2	13,858	33.8	300,071	30.8														
	upper	108	17.9	10,226	14.4	8,469	20.7	169,873	17.4														
	zero & NAs	2	0.3	725	1.0	264	0.6	10,470	1.1														
6.1	total	603	100.0	71,175	100.0	40,950	100.0	973,732	100.0	80.3	10.1	9.6	96.6	1.8	1.6	440	73.0	43,108	60.6	16,130	39.4	432,000	44.4
New York	low	12	0.8	2,352	1.0	2,580	3.2	56,380	2.1														
	moderate	60	4.0	10,469	4.5	5,723	7.2	131,210	4.8														
	middle	106	7.0	9,901	4.3	5,908	7.4	174,146	6.4														
	upper	1,318	87.2	205,892	89.4	63,677	80.0	2,278,629	83.4														
	zero & NAs	16	1.1	1,800	0.8	1,719	2.2	91,539	3.4														
15.4	total	1,512	100.0	230,414	100.0	79,607	100.0	2,731,904	100.0	71.6	12.8	15.7	94.6	3.1	2.3	883	58.4	97,418	42.3	32,393	40.7	990,489	36.3
Queens	low	17	1.2	1,510	1.7	484	1.2	16,862	1.7														
	moderate	186	13.6	15,723	17.3	7,578	18.7	208,976	20.8														
	middle	693	50.5	43,964	48.3	18,437	45.5	456,051	45.5														
	upper	464	33.8	28,741	31.5	13,646	33.7	300,706	30.0														
	zero & NAs	12	0.9	1,165	1.3	377	0.9	20,501	2.0														
14.0	total	1,372	100.0	91,103	100.0	40,522	100.0	1,003,096	100.0	90.5	5.8	3.6	96.4	2.1	1.5	1,035	75.4	50,400	55.3	15,936	39.3	460,734	45.9
Rockland	low	3	2.4	167	2.2	336	3.4	7,196	2.9														
	moderate	0	0.0	0	0.0	31	0.3	1,550	0.6														
	middle	8	6.3	300	4.0	1,291	13.2	26,225	10.5														
	upper	116	91.3	7,119	93.8	8,106	83.0	214,359	86.0														
	zero & NAs	0	0.0	0	0.0	0	0.0	0	0.0														
1.3	total	127	100.0	7,586	100.0	9,764	100.0	249,330	100.0	93.7	4.7	1.6	96.0	2.0	2.0	105	82.7	4,161	54.9	3,760	38.5	116,002	46.5
Westchester	low	0	0.0	0	0.0	70	0.2	3,864	0.5														
	moderate	45	14.4	3,875	16.1	1,572	5.0	47,478	5.6														
	middle	64	20.4	4,260	17.7	4,910	15.7	132,853	15.7														
	upper	204	65.2	15,982	66.3	24,815	79.1	663,280	78.2														
	zero & NAs	0	0.0	0	0.0	4	0.0	462	0.1														
3.2	total	313	100.0	24,117	100.0	31,371	100.0	847,937	100.0	89.5	3.8	6.7	96.0	2.1	1.9	247	78.9	12,124	50.3	12,269	39.1	329,123	38.8

SMALL BUSINESS LENDING

YEAR 2003

MSA/County/Area % of Bank Total #	Geography Income Level	Small Business Loans ¹								% of Loans by Loan Size ²						Loans to Small Businesses ³							
		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
MSA 5600*	low	187	4.4	19,280	4.3	10,368	4.8	265,933	4.4														
	moderate	707	16.5	74,377	16.6	33,262	15.5	871,353	14.3														
	middle	1,118	26.0	79,788	17.8	47,471	22.1	1,156,336	19.0														
	upper	2,252	52.4	271,040	60.3	121,038	56.4	3,672,396	60.2														
	zero & NAs	32	0.7	4,765	1.1	2,488	1.2	132,818	2.2														
	43.7 total		4,296	100.0	449,250	100.0	214,627	100.0	6,098,836	100.0	82.6	8.5	9.0	95.7	2.4	1.9	3,009	70.0	221,776	49.4	85,447	39.8	2,449,744
NYS A/A TOTAL	low	254	2.6	24,850	2.7	10,870	3.5	283,671	3.2														
	moderate	1,655	16.8	150,810	16.3	46,523	14.8	1,267,741	14.1														
	middle	4,554	46.3	369,214	39.9	110,840	35.2	2,915,292	32.5														
	upper	3,340	34.0	375,759	40.6	143,918	45.7	4,376,858	48.8														
	zero & NAs	32	0.3	4,765	0.5	2,491	0.8	132,863	1.5														
	100.0 total		9,835	100.0	925,398	100.0	314,642	100.0	8,976,425	100.0	84.3	8.4	7.3	95.7	2.4	2.0	6,946	70.6	459,477	49.7	124,318	39.5	3,580,333

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

¹ Loans included in "loans to small businesses" as defined in call report instructions, generally consisting of business loans with original amounts of \$1 million or less

² Loan size categories: LS1 means up to \$100 thousand; LS2 means more than \$100 thousand and up to \$250 thousand; and LS3 means more than \$250 thousand.

³ Small business loans to entities with gross annual revenues of \$1 million or less

Sources of data: Bank (assessment area); FFIEC (aggregate lending); 2000 Census (geography income levels); and Dun & Bradstreet (small business entities).

GLOSSARY

Aggregate

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

Community Development

The term “community development” is defined to mean:

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

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

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

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

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- 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;

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- ❖ 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 (for a particular product) that was 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.