



NEW YORK STATE BANKING DEPARTMENT
CONSUMER SERVICES DIVISION
One State Street
New York, NY 10004

PUBLIC SUMMARY

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

Date of Evaluation: January 1, 2004

Institution: Manufacturers & Traders Trust Company
One M&T Plaza
Buffalo, NY 14203

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 Manufacturers and Traders Trust Company (“M&T Bank”) prepared by the New York State Banking Department. The evaluation represents the Banking Department’s current assessment and rating of the institution’s CRA performance based on an evaluation conducted as of January 1, 2004.

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 through 76.13. These tests and standards incorporate the 12 assessment factors contained in Section 28-b of the New York State Banking Law.

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

OVERVIEW OF INSTITUTION'S PERFORMANCE

Overall Rating

Manufacturers and Traders Trust Company is rated "1," indicating an outstanding record of helping to meet community credit needs.

Lending Test: "High Satisfactory"

Lending Activity: The bank's lending levels for HMDA-reportable and small business loans reflect good responsiveness to assessment area needs.

- Although its overall HMDA lending activity increased 1.6% by number of loans and 21.5% by dollar volume, the bank's market share inside its New York State assessment area reflected a downward trend since the previous evaluation.¹ The bank's ranking among competing lenders also dropped during the same period.
- While its overall small business lending activity reflected moderate improvement of 15.4% by number of loans and 10.5% by dollar volume, the bank's market share has declined slightly since the previous evaluation.

Assessment Area Lending: The bank extended a substantial majority of its HMDA-reportable and small business loans within the assessment area. During the evaluation period, the bank originated 90.5% of its total number of loans, and 93.9% of its total dollar volume, inside the assessment area.

Geographic Distribution of Loans: The bank's geographic distribution of loans reflects good dispersion throughout the assessment area.

- During 2002, the bank's LMI penetration ratio of 11.3% for HMDA-reportable lending slightly trailed the market aggregate's ratio of 11.6%. However, the bank's LMI penetration ratio of 15.1% by dollar volume was well above the aggregate's ratio of 11%. During 2003, the bank's LMI penetration ratio based on number of loans improved significantly to 14.3%, while its penetration ratio based on dollar volume declined slightly to 14.5%.
- In 2002, the bank's small business LMI penetration ratios of 18.6% by number of loans and 20.1% by dollar volume slightly exceeded the aggregate's ratios of 18.2% and 19.3%, respectively. During 2003, the bank's ratios improved to 21.4% by number of loans and 22.8% by dollar volume.

Borrower Characteristics: The bank's distribution of loans reflects good lending penetration among customers of different income levels and businesses of different revenue sizes.

¹ Based on the bank's market share including subsidiaries.

- During 2002, the bank achieved an LMI penetration ratio of 22.5% for its HMDA-reportable loans, which was slightly above the aggregate's ratio of 20.4%. During 2003, the bank's LMI penetration ratio increased to 27.4%.
- In 2002, the bank extended approximately 46% of its small business loans to businesses with gross annual revenues of \$1 million or less. This degree of lending to smaller businesses was well above the aggregate's ratio of 32%. During 2003, the bank's ratio increased to 47%.

Community Development Lending: The bank is a leader in community development lending. During the evaluation period, the bank's commitments totaled approximately \$414 million, including \$313 million (76%) in new money. This level of community development lending represents an increase of approximately 24% since the prior evaluation.

Innovative and Flexible Lending Practices: The bank makes extensive use of innovative and flexible lending practices in serving the credit needs of its assessment area.

Investment Test: "Outstanding"

The bank has an excellent level of qualified community development investments. Qualified investments during the evaluation period total \$42.7 million, including \$28.6 million (67%) in new initiatives. The total also includes more than \$7.7 million in grants.

Services Test: "Outstanding"

Retail Banking Services

- The bank's retail service delivery systems are readily accessible to all portions of the assessment area. M&T Bank operates 243 full-service branches in New York State. Approximately 21% of these branches are located in LMI areas and an additional 32% are located in areas adjacent to LMI census tracts.
- The bank's retail branch system is augmented by a network of 270 onsite ATMs, 210 offsite ATMs and 16 Business Banking centers. These facilities are distributed well throughout the assessment area, including LMI areas.
- The bank offers a wide array of alternative service delivery mechanisms, including Internet and telephone banking, to deliver its products and services.
- The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems. During the evaluation period, the bank opened two branch offices, including one office in an area adjacent to LMI census tracts. The bank did not close any banking offices during the review period.

- M&T Bank's services do not vary in a way that inconveniences any particular portion of the assessment area, particularly LMI geographies or LMI individuals.

Community Development Services

- M&T Bank is a leader in providing community development services. During the evaluation period, the bank provided a large volume of seminars and workshops on a broad range of topics such as mortgage lending, small business lending and financial literacy. In addition, bank management provided a high level of technical assistance throughout the assessment area to organizations and programs that promote affordable housing, economic development and community services.

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

Manufacturers and Traders Trust Company is a New York-chartered commercial bank with banking offices in New York State, Pennsylvania, Maryland, Delaware, Virginia, West Virginia and the District of Columbia, and an office in the Cayman Islands. M&T Bank and its subsidiaries offer a broad range of financial services to a diverse base of consumers, businesses, professional clients, governmental entities and financial institutions in its markets.

M&T Bank, headquartered in Buffalo (Erie County), New York, is a wholly owned bank subsidiary of M&T Bank Corporation, a bank holding company with consolidated assets of \$49.8 billion as of December 31, 2003. The holding company also owns M&T Bank, National Association ("M&T Bank, N.A."). M&T Bank, N.A., with total assets of \$473 million as of December 31, 2003, is a national bank with an office in Oakfield (Genesee County), New York. M&T Bank, N.A. offers selected deposit and loan products on a nationwide basis, largely through telephone and direct mail marketing techniques.

M&T Bank's subsidiaries includes: M&T Credit Corporation, a consumer lending and commercial leasing and lending company; M&T Financial Corporation, a commercial leasing company; M&T Mortgage Corporation (M&T Mortgage), a residential mortgage banking company; M&T Real Estate Trust, a commercial mortgage lender; M&T Realty Capital Corporation, a multi-family commercial mortgage lender; M&T Securities, Inc., a broker / dealer; MTB Investment Advisors, Inc., which serves as investment advisor to the MTB funds, a family of proprietary mutual funds, and other funds and institutional clients; Highland Lease Corporation, a consumer leasing company; and Matthews, Bartlett & Dedecker, Inc., an insurance agency.

The CRA related loans of two of the bank's subsidiaries, M&T Real Estate Trust and M&T Mortgage and its affiliate M&T Bank, N.A. are considered for this performance evaluation.

As per the Federal Deposit Insurance Corporation's ("FDIC") Consolidated Report of Condition ("Call Report") at December 31, 2003, M&T Bank reported total assets of \$49.2 billion. Total assets, which are comprised primarily of \$35.5 billion (72.2%) in loans and \$6.7 billion (13.6%) in securities, reflected an increase of \$18.4 billion since the prior evaluation date. Total deposits reported on same date amounted to \$30.7 billion. The increase in total assets was a result of the acquisition / merger of Allfirst Financial Inc. in 2003.

The following is a summary of the bank's lending portfolio, based on Schedule RC-C of the bank's December 31, 2001, December 31, 2002 and December 31, 2003 Call Report:

TOTAL GROSS LOANS OUTSTANDING						
LOAN TYPE	12/31/2001		12/31/2002		12/31/2003	
	\$000	%	\$000	%	\$000	%
Residential Mortgage Loans	5,743,969	23.4	4,961,382	19.5	7,123,449	20.1
Commercial Mortgage Loans	6,331,925	25.8	6,889,165	27.1	8,976,656	25.3
Commercial & Industrial Loans	4,681,167	19.1	4,855,355	19.1	7,656,789	21.6
Consumer Loans	3,214,135	13.1	4,177,416	16.4	5,721,207	16.1
Construction Loans	1,020,552	4.2	1,000,159	3.9	1,536,544	4.3
Multifamily Loans	2,231,554	9.1	2,139,679	8.4	2,218,610	6.2
Agricultural / Farm Loans	49,633	0.2	38,951	0.2	62,946	0.2
Other Loans	1,264,040	5.2	1,332,837	5.2	2,209,101	6.2
Total Gross Loans	24,536,975	100.0	25,394,944	100.0	35,505,302	100.0

Mergers and Acquisitions

On April 1, 2003, M&T completed the acquisition of Allfirst Financial (“Allfirst”); a bank holding company headquartered in Baltimore, Maryland. Allfirst’s primary bank subsidiary, Allfirst Bank, was merged into M&T Bank as of the same date. Allfirst Bank operated 269 branches in Maryland, Pennsylvania, Virginia and the District of Columbia. Thus, M&T Bank’s acquisition of Allfirst represents a major geographic expansion.

At the time of the acquisition, Allfirst had total assets of approximately \$16.5 billion, including \$10.1 billion in net loans and leases, and total deposit liabilities of \$10.9 billion.

Deposit Market Share

According to the FDIC’s latest Market Share Report (June 30, 2003), M&T Bank holds a significant share of all deposits in New York State. The bank ranked sixth out of 243 deposit-taking institutions in New York State with a market share of 2.49%. The bank’s 268 offices in New York State account for 37% of M&T Bank’s 725 banking offices and 47% of its total \$30.9 billion in deposits.²

The following table shows the bank’s county-by-county market share of deposits in New York State according to the FDIC’s comparative data for June 30, 2003:

² Count of offices includes consolidated and non-deposit offices.

Deposit Market Share as of June 30, 2003					
	MSA	County	Deposits (\$000s)	Market Share (%)	Rank
1280	Buffalo-Nagara Falls	Erie	5,050,585	26.52	2nd out of 19
		Nagara	202,999	9.09	4th out of 8
	MSA Total		5,253,584	24.69	2nd out of 19
5600	New York	Kings	195,483	0.68	16th out of 41
		New York	1,068,646	0.36	20th out of 93
		Queens	127,715	0.38	27th out of 47
		Putnam	108,927	3.22	5th out of 13
		Rockland	455,113	7.49	6th out of 18
		Westchester	175,210	0.74	20th out of 33
	MSA Total		2,131,094	0.52	21st out of 129
6840	Rochester	Genesee	107,033	11.82	3rd out of 9
		Livingston	19,207	3.43	7th out of 7
		Monroe	1,758,555	8.90	4th out of 15
		Ontario	26,376	2.08	8th out of 11
		Orleans	18,097	6.06	5th out of 6
		Wayne	19,298	2.85	9th out of 10
	MSA Total		1,948,566	8.30	4th out of 22
8160	Syracuse	Cayuga	40,441	5.25	6th out of 11
		Madison	24,792	3.92	5th out of 7
		Onondaga	1,556,305	24.96	1st out of 19
	MSA Total		1,621,538	18.94	1st out of 28
9999	Non-MSA	Cattaraugus	44,837	6.00	6th out of 9
		Wyoming	70,292	13.74	3rd out of 4
		Tompkins	163,534	13.59	2nd out of 10
		Sullivan	66,652	7.07	5th out of 11
		Seneca	11,817	3.21	7th out of 7
		Ulster	401,526	18.45	1st out of 15
		Allegany	8,352	2.17	4th out of 4
		Cortland	27,528	5.18	5th out of 8
		Steuben	71,575	9.03	5th out of 8
	Non-MSA Total		866,113	11.31	1st out of 41
2281	Dutchess, NY	Dutchess	662,236	20.19	1st out of 18
	MSA Total		662,236	20.19	1st out of 18
0960	Binghamton, NY	Broome	532,581	23.59	2nd out of 8
		Tioga	21,838	5.82	7th out of 8
	MSA Total		554,419	21.06	2nd out of 10
0160	Albany-Schenectady	Albany	286,797	2.06	7th out of 17
		Rensselaer	129,950	7.36	8th out of 11
		Saratoga	12,902	0.55	16th out of 17
		Schenectady	28,973	1.33	9th out of 12
	MSA Total		458,622	2.74	10th out of 25
5380	Nassau-Suffolk	Nassau	337,985	0.79	19th out of 30
		Suffolk	107,558	0.39	21st out of 26
	MSA Total		445,543	0.64	21st out of 35
5660	Newburgh	Orange	308,995	6.53	7th out of 24
3610	Jamestown	Chautauqua	213,866	17.23	2nd out of 8
8680	Utica-Rome	Oneida	67,388	2.06	11th out of 17
2335	Elmira	Chemung	18,227	1.59	7th out of 10
	Grand Total		14,550,191		

At its prior CRA Performance Evaluation, conducted by examiners from the New York State Banking Department as of January 1, 2002, the bank received a rating of “1,” indicating an outstanding record of helping to meet community credit needs.

There are no known financial or legal impediments affecting the bank’s ability to meet the credit needs of its community.

Assessment Area

M&T Bank’s New York State assessment area includes the entire Western, Mid-Hudson and Long Island regions of the state, as well as most counties in the Finger Lakes, Central New York and metropolitan New York City regions. The assessment area also includes parts of the Southern Tier and Capital regions of the state. As detailed below, the assessment area comprises 40 whole or partial counties across 12 MSAs and nine non-MSA areas:

- MSA 1280 Buffalo-Niagara Falls – Erie and Niagara counties in their entirety.
- MSA 5600 New York – Bronx, Kings, New York, Queens, Putnam, Rockland and Westchester counties in their entirety.
- MSA 6840 Rochester – Genesee, Livingston, Monroe, Ontario, Orleans and Wayne counties in their entirety.
- MSA 8160 Syracuse – Cayuga, Madison and Onondaga counties in their entirety.
- MSA 2281 Dutchess – Dutchess County in its entirety.
- MSA 0960 Binghamton – Broome and Tioga counties in their entirety.
- MSA 0160 Albany-Schenectady-Troy – Albany, Rensselaer, Saratoga and Schenectady counties in their entirety.
- MSA 5380 Nassau-Suffolk – Nassau and Suffolk counties in their entirety.
- MSA 5660 Newburgh – Orange County in its entirety.
- MSA 3610 Jamestown – Chautauqua County in its entirety.
- MSA 8680 Utica-Rome – Oneida County in its entirety.
- MSA 2335 Elmira – portions of Chemung County
- Non-MSA – Cattaraugus, Wyoming, Tompkins, Sullivan, Seneca, Ulster and Cortland counties in their entirety; and portions of Allegany and Steuben counties

During the evaluation period, the bank expanded its assessment area to include Cortland County in its entirety. The revised assessment area consists of 4,452 census tracts, including: 422 (9.5%) low-income; 892 (20.0%) moderate-income; 1,787 (40.1%) middle-income; 1,252 (28.1%) upper-income and 99 (2.2%) zero-income tracts.

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

Details of Assessment Area

Population: According to data from the 2000 U.S. Census Bureau, the assessment area has a population of 17.2 million residents. About 13.0% of the area's population was over the age of 65 and approximately 22.0% was under the age of 16.

Families/Households: As of the 2000 Census, there were 4.2 million families in the assessment area, including: 961.9 thousand (22.8%) low-income; 705.4 thousand (16.7%) moderate-income; 832.1 thousand (19.7%) middle-income; and 1.8 million (40.9%) upper-income families. Approximately 45.3% of the 1.7 million LMI families in the assessment area lived in LMI areas. These families accounted for 64% of all the families living in LMI areas. There were 6.4 million households in the assessment area, of which more than 14% (904.8 thousand) had income below the poverty level.

Housing Units: There are 6.9 million housing units in the assessment area, including 4.3 million units (63%) in 1-4 family buildings, 2.4 million units (35%) in multifamily structures and 121.6 thousand (2%) in mobile homes or trailers. Approximately 48.0% (3.3 million) of all housing units in the assessment area were owner occupied, while 45% (3.1 million) were renter occupied and 7% (479 thousand) were vacant. In LMI areas, owner-occupied units accounted for only 13% (428.7 thousand) of local housing units. The median age of the assessment area's housing stock was 36 years and the median value was \$192.3 thousand.

Median Family Income: Median family income figures for each MSA within M&T Bank's assessment area are provided in Chart 1, identified below.

Please refer to the following charts for additional demographic information pertaining to each MSA, county or partial county within the assessment area:

Chart #1 – Population and Income Characteristics by County & MSA

Chart #2 – Housing Characteristics by County & MSA

Chart #3 – Business Demographics by County & MSA

M&T BANK - CRA EVALUATION as of JANUARY 1, 2004
ASSESSMENT AREA POPULATION AND INCOME CHARACTERISTICS BY COUNTY & MSA

COUNTY	Total Population		Age 65 and over		Age 16 and less		Median Family Income(MFI)	HUD MSA MFI	Total Households			Total Families			Low income		Moderate income		Middle income		Upper income		LMI families in LMI tracts	
	#	#	%	#	%	#	%	\$	\$	#	#	%	#	#	%	#	%	#	%	#	%	#	%	
MSA 1280 BUFFALO-NIAGARA FALLS, NY																								
ERIE	950,265	151,258	15.9	204,451	21.5	51,024	52,500	380,890	47,032	12.3	244,376	49,740	20.4	43,451	17.8	53,482	21.9	97,703	40.0	39,181	42.0			
NIAGARA	219,846	33,884	15.4	48,040	21.9	48,256	52,500	87,877	9,752	11.1	58,839	11,867	20.2	11,259	19.1	13,406	22.8	22,307	37.9	7,974	34.5			
MSA 1280	1,170,111	185,142	15.8	252,491	21.6	50,487	52,500	468,767	56,784	12.1	303,215	61,607	20.3	54,710	18.0	66,888	22.1	120,010	39.6	47,155	40.5			
MSA 6840 ROCHESTER, NY																								
GENESEE	60,370	8,661	14.3	13,731	22.7	48,065	56,900	22,804	1,774	7.8	15,905	3,232	20.3	3,620	22.8	4,337	27.3	4,716	29.7	1,267	18.5			
LIVINGSTON	64,328	7,328	11.4	13,081	20.3	50,538	56,900	22,149	2,181	9.8	15,434	3,037	19.7	3,185	20.6	4,040	26.2	5,172	33.5	1,142	18.4			
MONROE	735,343	95,779	13.0	167,612	22.8	57,664	56,900	286,820	31,054	10.8	185,818	35,997	19.4	31,335	16.9	40,074	21.6	78,412	42.2	28,539	42.4			
ONTARIO	100,224	13,200	13.2	22,404	22.4	53,620	56,900	38,392	2,829	7.4	26,537	4,585	17.3	5,235	19.7	6,743	25.4	9,974	37.6	1,516	15.4			
ORLEANS	44,171	5,472	12.4	10,081	22.8	43,539	56,900	15,350	1,392	9.1	10,880	2,634	24.2	2,780	25.6	2,684	24.7	2,782	25.6	2,350	43.4			
WAYNE	93,765	11,399	12.2	22,841	24.4	51,832	56,900	34,970	2,967	8.5	25,137	4,950	19.7	4,848	19.3	6,413	25.5	8,926	35.5	1,598	16.3			
MSA 6840	1,098,201	141,839	12.9	249,750	22.7	55,268	56,900	420,485	42,197	10.0	279,711	54,435	19.5	51,003	18.2	64,291	23.0	109,982	39.3	36,412	34.5			
MSA 8160 SYRACUSE, NY																								
CAYUGA	81,963	11,809	14.4	17,955	21.9	45,384	52,700	30,589	3,307	10.8	20,972	4,313	20.6	4,356	20.8	5,422	25.9	6,881	32.8	2,138	24.7			
MADISON	69,441	8,661	12.5	15,135	21.8	48,877	52,700	25,392	2,573	10.1	17,582	3,176	18.1	3,651	20.8	4,270	24.3	6,485	36.9	741	10.9			
ONONDAGA	458,336	63,294	13.8	105,236	23.0	53,569	52,700	181,369	22,228	12.3	116,136	22,384	19.3	19,566	16.8	24,269	20.9	49,917	43.0	15,658	37.3			
MSA 8160	609,740	83,764	13.7	138,326	22.7	50,624	52,700	237,350	28,108	11.8	154,690	29,873	19.3	27,573	17.8	33,961	22.0	63,283	40.9	18,537	32.3			
MSA 0960 BINGHAMTON, NY																								
BROOME	200,536	32,831	16.4	40,832	20.4	46,491	49,100	80,917	10,356	12.8	50,688	9,854	19.4	9,590	18.9	11,427	22.5	19,817	39.1	5,815	29.9			
TIOGA	51,784	6,785	13.1	12,490	24.1	46,937	49,100	19,779	1,581	8.0	14,369	2,281	15.9	2,748	19.1	3,656	25.4	5,684	39.6	-	-			
MSA 0960	252,320	39,616	15.7	53,322	21.1	46,589	49,100	100,696	11,937	11.9	65,057	12,135	18.7	12,338	19.0	15,083	23.2	25,501	39.2	5,815	23.8			
MSA 2335 ELMIRA, NY																								
CHEMUNG**	71,621	11,845	16.5	15,354	21.4	44,818	47,400	28,075	3,954	14.1	18,123	3,560	19.6	3,358	18.5	4,138	22.8	7,067	39.0	2,223	32.1			
MSA 2335	71,621	11,845	16.5	15,354	21.4	44,818	47,400	28,075	3,954	14.1	18,123	3,560	19.6	3,358	18.5	4,138	22.8	7,067	39.0	2,223	32.1			
MSA 3610 JAMESTOWN, NY																								
CHAUTAUQUA	139,750	22,372	16.0	29,805	21.3	41,129	43,600	54,488	6,952	12.8	36,146	6,735	18.6	6,857	19.0	8,510	23.5	14,044	38.9	2,762	20.3			
MSA 3610	139,750	22,372	16.0	29,805	21.3	41,129	43,600	54,488	6,952	12.8	36,146	6,735	18.6	6,857	19.0	8,510	23.5	14,044	38.9	2,762	20.3			

M&T BANK - CRA EVALUATION as of JANUARY 1, 2004
ASSESSMENT AREA POPULATION AND INCOME CHARACTERISTICS BY COUNTY & MSA

COUNTY	Total Population	Age 65 and over		Age 16 and less		Median Family Income(MFI)	HUD MSA MFI	Total Households	Total HH below poverty level		Total Families	Low income		Moderate income		Middle income		Upper income		LMI families in LMI tracts	
	#	#	%	#	%	\$	\$	#	#	%	#	#	%	#	%	#	%	#	%	#	%
MSA 8680 UTICA-ROME, NY																					
ONEIDA	235,469	38,753	16.5	49,461	21.0	45,640	47,600	90,507	11,597	12.8	59,378	11,541	19.4	10,423	17.6	13,314	22.4	24,100	40.6	7,540	34.3
MSA 8680	235,469	38,753	16.5	49,461	21.0	45,640	47,600	90,507	11,597	12.8	59,378	11,541	19.4	10,423	17.6	13,314	22.4	24,100	40.6	7,540	34.3
MSA 0160 ALBANY-SCHNECTADY-TROY, NY																					
ALBANY	294,565	42,594	14.5	58,633	19.9	57,868	59,800	120,645	12,933	10.7	71,266	13,559	19.0	12,193	17.1	15,558	21.8	29,956	42.0	9,704	37.7
RENSSELAER	152,538	20,682	13.6	32,766	21.5	53,309	59,800	59,830	5,934	9.9	39,224	7,639	19.5	7,501	19.1	9,489	24.2	14,595	37.2	4,705	31.1
SARATOGA	200,635	22,984	11.5	44,517	22.2	59,488	59,800	78,226	4,686	6.0	54,000	8,013	14.8	9,876	18.3	12,671	23.5	23,440	43.4	2,647	14.8
SCHNECTADY	146,555	24,398	16.6	31,884	21.8	54,931	59,800	59,732	6,188	10.4	38,307	8,039	21.0	6,921	18.1	8,668	22.6	14,679	38.3	6,792	45.4
MSA 0160	794,293	110,658	13.9	167,800	21.1	55,423	59,800	318,433	29,741	9.3	202,797	37,250	18.4	36,491	18.0	46,386	22.9	82,670	40.8	23,848	32.3
MSA 2281 DUTCHESS, NY																					
DUTCHESS	280,150	33,690	12.0	62,129	22.2	63,825	67,800	99,719	7,499	7.5	69,776	12,381	17.7	12,791	18.3	17,385	24.9	27,219	39.0	6,866	27.3
MSA 2281	280,150	33,690	12.0	62,129	22.2	63,825	67,800	99,719	7,499	7.5	69,776	12,381	17.7	12,791	18.3	17,385	24.9	27,219	39.0	6,866	27.3
MSA 5660 NEWBURG, NY																					
ORANGE	341,367	35,185	10.3	88,699	26.0	61,313	63,500	114,809	10,461	9.1	85,028	16,150	19.0	14,389	16.9	19,549	23.0	34,940	41.1	10,004	32.8
MSA 5660	341,367	35,185	10.3	88,699	26.0	61,313	63,500	114,809	10,461	9.1	85,028	16,150	19.0	14,389	16.9	19,549	23.0	34,940	41.1	10,004	32.8
MSA 5600 NEW YORK, NY																					
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
PUTNAM	95,745	9,147	9.6	22,467	23.5	82,440	51,900	32,742	1,306	4.0	25,415	1,493	5.9	2,049	8.1	3,416	13.4	18,457	72.6	-	-
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	8,870,507	1,058,388	11.9	1,929,930	21.8	54,003	51,900	3,329,033	616,256	18.5	2,089,308	561,784	26.9	317,227	15.2	337,235	16.1	873,062	41.8	528,312	60.1
MSA 5380 NASSAU-SUFFOLK, NY																					
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

M&T BANK - CRA EVALUATION as of JANUARY 1, 2004
ASSESSMENT AREA POPULATION AND INCOME CHARACTERISTICS BY COUNTY & MSA

COUNTY	Total Population	Age 65 and over		Age 16 and less		Median Family Income(MFI)	HUD MSA MFI	Total HH below poverty level			Total Families	Low income		Moderate income		Middle income		Upper income		LMI families in LMI tracts	
	#	#	%	#	%	\$	\$	#	#	%	#	#	%	#	%	#	%	#	%	#	%
NON-MSA																					
CATTARAUGUS	83,955	12,277	14.6	19,216	22.9	39,577	47,300	32,055	3,954	12.3	21,791	4,535	20.8	4,581	21.0	5,212	23.9	7,463	34.2	1,515	16.6
WYOMING	43,424	5,297	12.2	9,048	20.8	44,623	47,300	14,877	1,195	8.0	10,747	1,553	14.5	1,989	18.5	2,894	26.9	4,311	40.1	-	-
TOMPKINS	96,501	9,257	9.6	16,041	16.6	55,580	47,300	36,464	6,221	17.1	19,259	2,697	14.0	2,689	14.0	3,816	19.8	10,057	52.2	898	16.7
SULLIVAN	73,966	10,584	14.3	16,065	21.7	43,760	47,300	27,681	3,788	13.7	18,446	3,899	21.1	3,130	17.0	3,789	20.5	7,628	41.4	556	7.9
SENECA	33,342	5,050	15.1	7,360	22.1	45,467	47,300	12,619	1,306	10.3	8,628	1,471	17.0	1,584	18.4	1,882	21.8	3,691	42.8	-	-
ULSTER	177,749	23,711	13.3	36,734	20.7	52,019	47,300	67,501	7,084	10.5	43,790	6,412	14.6	6,265	14.3	8,905	20.3	22,208	50.7	691	5.5
CORTLAND	48,599	6,056	12.5	10,178	20.9	42,685	47,300	18,249	2,789	15.3	11,714	2,282	19.5	2,147	18.3	2,832	24.2	4,453	38.0	283	6.4
ALLEGANY**	16,415	2,266	13.8	3,803	23.2	36,213	47,300	5,951	935	15.7	4,152	979	23.6	951	22.9	1,007	24.3	1,215	29.3	-	-
STEUBEN**	46,465	7,635	16.4	9,959	21.4	46,774	47,300	19,302	1,985	10.3	12,548	2,115	16.9	2,346	18.7	2,627	20.9	5,460	43.5	-	-
NON-MSA	620,416	82,133	13.2	128,404	20.7	-	47,300	234,699	29,257	12.5	151,075	25,943	17.2	25,682	17.0	32,964	21.8	66,486	44.0	3,943	7.6
TOTAL A/A*	17,237,858	2,211,784	12.8	3,791,120	22.0	57,676	56,945	6,414,399	904,778	14.1	4,226,855	961,859	22.8	705,433	16.7	832,057	19.7	1,727,506	40.9	755,018	45.3

* Assessment Area; ** Partial Counties

M&T BANK - CRA EVALUATION as of JANUARY 1, 2004																			
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/Boarded-up Units	
		#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
MSA 1280 BUFFALO-NIAGARA FALLS, NY																			
ERIE	415,868	363,227	87.3	46,605	11.2	248,780	59.8	11,220	4.5	32,491	13.1	122,076	49.1	82,968	33.4	148,340	35.7	34,995	8.4
NIAGARA	95,715	80,843	84.5	10,366	10.8	61,394	64.1	2,241	3.7	8,362	13.6	38,813	63.2	11,978	19.5	30,616	32.0	7,869	8.2
MSA 1280	511,583	444,070	86.8	56,971	11.1	310,174	60.6	13,461	4.3	40,853	13.2	160,890	51.9	94,946	30.6	178,956	35.0	42,864	8.4
MSA 6840 ROCHESTER, NY																			
GENESEE	24,190	20,882	86.3	1,734	7.2	16,608	68.7	-	-	1,870	11.3	14,738	88.7	-	-	6,814	28.2	1,420	5.9
LIVINGSTON	24,023	19,517	81.2	1,710	7.1	16,509	68.7	-	-	1,922	11.6	13,910	84.3	677	4.1	6,173	25.7	1,873	7.8
MONROE	304,388	251,766	82.7	50,390	16.6	186,458	61.3	9,136	4.9	19,373	10.4	78,368	42.0	79,580	42.7	110,146	36.2	17,876	5.9
ONTARIO	42,647	34,391	80.6	4,194	9.8	28,230	66.2	407	1.4	1,677	5.9	20,814	73.7	5,335	18.9	11,191	26.2	4,277	10.0
ORLEANS	17,347	14,327	82.6	961	5.5	11,608	66.9	-	-	4,125	35.5	7,483	64.5	-	-	4,223	24.3	1,984	11.4
WAYNE	38,767	32,136	82.9	2,324	6.0	27,093	69.9	-	-	2,926	10.8	20,038	74.0	4,129	15.2	8,787	22.7	3,859	10.0
MSA 6840	451,362	373,019	82.6	61,313	13.6	286,506	63.5	9,543	3.1	31,893	10.3	155,351	50.1	89,722	28.9	147,334	32.6	31,289	6.9
MSA 8146 SYRACUSE, NY																			
CAYUGA	35,477	28,449	80.2	2,561	7.2	22,005	62.0	-	-	3,519	16.0	17,179	78.1	1,307	5.9	9,704	27.4	4,919	13.9
MADISON	28,646	23,404	81.7	1,884	6.6	19,012	66.4	-	-	1,274	6.7	15,481	81.4	2,257	11.9	6,986	24.4	3,278	11.4
ONONDAGA	196,633	156,827	79.8	37,068	18.9	116,815	59.4	3,937	3.4	9,789	8.4	52,625	45.1	50,464	43.2	72,679	37.0	15,480	7.9
MSA 8146	260,756	208,680	80.0	41,513	15.9	157,832	60.5	3,937	2.5	14,582	9.2	85,286	54.0	54,028	34.2	89,369	34.3	23,677	9.1
MSA 0960 BINGHAMTON, NY																			
BROOME	88,817	72,470	81.6	10,939	12.3	52,570	59.2	657	1.3	6,156	11.7	30,322	57.7	15,429	29.4	32,072	36.1	8,068	9.1
TIOGA	21,410	16,993	79.4	713	3.3	15,347	71.7	-	-	-	-	11,642	75.9	3,705	24.1	4,973	23.2	1,685	7.9
MSA 0960	110,227	89,463	81.2	11,652	10.6	67,917	61.6	657	1.0	6,156	9.1	41,965	61.8	19,134	28.2	37,045	33.6	9,753	8.8
MSA 2235 ELMIRA, NY																			
CHEMUNG**	30,238	26,392	87.3	3,284	10.9	18,037	59.7	106	0.6	2,350	13.0	9,188	50.9	6,391	35.4	11,253	37.2	2,203	7.3
MSA 2235	30,238	26,392	87.3	3,284	10.9	18,037	59.7	106	0.6	2,350	13.0	9,188	50.9	6,391	35.4	11,253	37.2	2,203	7.3
MSA 3610 JAMESTOWN, NY																			
CHAUTAUQUA	64,900	55,069	84.9	4,719	7.3	37,757	58.2	310	0.8	3,455	9.2	31,418	83.2	2,575	6.8	19,029	29.3	10,385	16.0
MSA 3610	64,900	55,069	84.9	4,719	7.3	37,757	58.2	310	0.8	3,455	9.2	31,418	83.2	2,575	6.8	19,029	29.3	10,385	16.0

M&T BANK - CRA EVALUATION as of JANUARY 1, 2004																			
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/Boarded-up Units	
		#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
MSA 8680 UTICA-ROME, NY																			
ONEIDA	102,803	85,016	82.7	10,892	10.6	60,808	59.2	2,092	3.4	6,391	10.5	34,393	56.6	17,932	29.5	34,388	33.5	12,307	12.0
MSA 8680	102,803	85,016	82.7	10,892	10.6	60,808	59.2	2,092	3.4	6,391	10.5	34,393	56.6	17,932	29.5	34,388	33.5	12,307	12.0
MSA 0160 ALBANY-SCHNECTADY-TROY, NY																			
ALBANY	129,972	105,095	80.9	22,660	17.4	69,542	53.5	2,983	4.3	5,612	8.1	31,231	44.9	29,715	42.7	55,338	42.6	9,460	7.3
RENSELAER	66,120	55,351	83.7	8,081	12.2	38,856	58.8	855	2.2	4,181	10.8	26,492	68.2	7,328	18.9	23,343	35.3	6,226	9.4
SARATOGA	86,701	68,394	78.9	9,059	10.4	56,317	65.0	-	-	5,029	8.9	34,015	60.4	17,267	30.7	23,799	27.4	8,536	9.8
SCHENECTADY	65,032	57,045	87.7	7,631	11.7	39,038	60.0	1,495	3.8	5,879	15.1	16,037	41.1	15,627	40.0	23,132	35.6	5,348	8.2
MSA 0160	347,825	285,885	82.2	47,431	13.6	203,753	58.6	5,333	2.6	20,701	10.2	107,776	52.9	69,937	34.3	125,612	36.1	29,570	8.5
MSA 2281 DUTCHESS, NY																			
DUTCHESS	106,103	87,590	82.6	14,100	13.3	68,628	64.7	1,091	1.6	5,957	8.7	46,351	67.5	15,235	22.2	32,925	31.0	6,567	6.2
MSA 2281	106,103	87,590	82.6	14,100	13.3	68,628	64.7	1,091	1.6	5,957	8.7	46,351	67.5	15,235	22.2	32,925	31.0	6,567	6.2
MSA 5660 NEWBURGH, NY																			
ORANGE	122,754	104,229	84.9	14,868	12.1	76,948	62.7	1,916	2.5	5,733	7.5	43,776	56.9	25,524	33.2	40,353	32.9	7,966	6.5
MSA 5660	122,754	104,229	84.9	14,868	12.1	76,948	62.7	1,916	2.5	5,733	7.5	43,776	56.9	25,524	33.2	40,353	32.9	7,966	6.5
MSA 5600 NEW YORK, NY																			
BRONX	490,659	132,850	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
PUTNAM	35,030	32,897	93.9	1,784	5.1	26,884	76.7	-	-	-	-	-	-	26,884	100.0	6,197	17.7	2,327	6.6
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	3,516,367	1,458,629	41.5	2,053,043	58.4	1,108,511	31.5	23,224	2.1	131,274	11.8	304,353	27.5	649,637	58.6	2,314,861	65.8	188,600	5.4
MSA 5380 NASSAU-SUFFOLK, NY																			
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	1,583	0.2	90,781	12.4	485,611	66.2	155,616	21.2	192,452	19.6	63,788	6.5

M&T BANK - CRA EVALUATION as of JANUARY 1, 2004																			
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/ Boarded-up Units	
		#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
NON-MSA																			
CATTARAUGUS	39,839	31,387	78.8	2,017	5.1	23,831	59.8	-	-	2,426	10.2	20,619	86.5	786	3.3	9,564	24.0	7,816	19.6
WYOMING	16,940	14,701	86.8	737	4.4	11,460	67.7	-	-	-	-	11,460	100.0	-	-	3,790	22.4	2,034	12.0
TOMPKINS	38,625	27,114	70.2	7,829	20.3	19,583	50.7	-	-	1,198	6.1	4,678	23.9	13,704	70.0	17,717	45.9	2,205	5.7
SULLIVAN	44,730	36,347	81.3	3,534	7.9	18,845	42.1	-	-	910	4.8	13,697	72.7	4,238	22.5	10,539	23.6	17,069	38.2
SENECA	14,794	11,793	79.7	873	5.9	9,311	62.9	-	-	-	-	8,175	87.8	1,136	12.2	3,897	26.3	2,164	14.6
ULSTER	77,656	65,287	84.1	6,285	8.1	45,916	59.1	-	-	891	1.9	21,300	46.4	23,725	51.7	23,413	30.1	10,157	13.1
CORTLAND	20,116	15,876	78.9	2,362	11.7	11,718	58.3	-	-	432	3.7	10,742	91.7	-	-	7,238	36.0	1,906	9.5
ALLEGANY**	9,383	6,938	73.9	201	2.1	4,519	48.2	-	-	-	-	4,517	100.0	-	-	1,554	16.6	3,480	37.1
STEBEN**	22,772	17,666	77.6	1,896	8.3	13,714	60.2	-	-	-	-	10,172	74.2	3,542	25.8	6,218	27.3	3,554	15.6
NON-MSA	284,855	227,109	79.7	25,734	9.0	158,897	55.8	-	-	5,858	3.7	105,360	66.3	47,132	29.7	83,930	29.5	50,385	17.7
TOTAL A/A*	6,890,247	4,332,716	62.9	2,432,450	35.3	3,289,396	47.7	63,252	1.9	365,983	11.1	1,611,716	49.0	1,247,808	37.9	3,307,507	48.0	479,354	7.0

* Assessment Area; ** Partial Counties

M&T BANK - CRA EVALUATION as of JANUARY 1, 2004											
BUSINESS DEMOGRAPHICS BY COUNTY & MSA											
COUNTY	Number of Businesses	Businesses with Revenues of \$1 million or less		Businesses with Revenues of more than \$1 million		Businesses with no revenues reported		Businesses with less than 50 employees		Operating from a single location	
		#	%	#	%	#	%	#	%	#	%
MSA 1280 BUFFALO-NIAGARA FALLS, NY											
ERIE	53,425	32,982	61.7	3,756	7.0	16,773	31.4	1,836	3.4	46,124	86.3
NIAGARA	11,000	7,164	65.1	635	5.8	3,225	29.3	363	3.3	9,910	90.1
MSA 1280	64,425	40,146	62.3	4,391	6.8	19,998	31.0	2,199	3.4	56,034	87.0
MSA 6840 ROCHESTER, NY											
GENESEE	3,202	2,028	63.3	202	6.3	986	30.8	106	3.3	2,990	93.4
LIVINGSTON	3,248	2,119	65.2	166	5.1	971	29.9	71	2.2	3,108	95.7
MONROE	43,255	27,851	64.4	2,928	6.8	12,543	29.0	1,421	3.3	37,734	87.2
ONTARIO	6,429	4,139	64.4	402	6.3	1,898	29.5	177	2.8	5,847	90.9
ORLEANS	1,740	1,126	64.7	76	4.4	541	31.1	54	3.1	1,669	95.9
WAYNE	4,386	2,979	67.9	202	4.6	1,220	27.8	121	2.8	4,289	97.8
MSA 6840	62,260	40,242	64.6	3,976	6.4	18,159	29.2	1,950	3.1	55,637	89.4
MSA 8146 SYRACUSE, NY											
CAYUGA	3,417	2,262	66.2	197	5.8	967	28.3	102	3.0	3,189	93.3
MADISON	3,212	2,115	65.8	153	4.8	955	29.7	79	2.5	3,061	95.3
ONONDAGA	29,980	18,762	62.6	2,052	6.8	9,226	30.8	1,011	3.4	25,680	85.7
MSA 8146	36,609	23,139	63.2	2,402	6.6	11,148	30.5	1,192	3.3	31,930	87.2
MSA 0960 BINGHAMTON, NY											
BROOME	10,504	6,560	62.5	676	6.4	3,278	31.2	362	3.4	8,941	85.1
TIOGA	2,259	1,518	67.2	82	3.6	668	29.6	51	2.3	2,175	96.3
MSA 0960	12,763	8,078	63.3	758	5.9	3,946	30.9	413	3.2	11,116	87.1
MSA 2335 ELMIRA, NY											
CHEMUNG**	3,977	2,421	60.9	271	6.8	1,285	32.3	3,201	80.5	3,065	77.1
MSA 2335	3,977	2,421	60.9	271	6.8	1,285	32.3	3,201	80.5	3,065	77.1

CHART #3 (Page 2 of 3)

M&T BANK - CRA EVALUATION as of JANUARY 1, 2004											
BUSINESS DEMOGRAPHICS BY COUNTY & MSA											
COUNTY	Number of Businesses	Businesses with Revenues of \$1 million or less		Businesses with Revenues of more than \$1 million		Businesses with no revenues reported		Businesses with less than 50 employees		Operating from a single location	
		#	%	#	%	#	%	#	%	#	%
MSA 3610 JAMESTOWN, NY											
CHAUTAUGUA	7,502	4,810	64.1	430	5.7	2,273	30.3	235	3.1	6,798	90.6
MSA 3610	7,502	4,810	64.1	430	5.7	2,273	30.3	235	3.1	6,798	90.6
MSA 8680 UTICA-ROME, NY											
ONEIDA	11,836	7,495	63.3	728	6.2	3,629	30.7	383	3.2	10,375	87.7
MSA 8680	11,836	7,495	63.3	728	6.2	3,629	30.7	383	3.2	10,375	87.7
MSA 0160 ALBANY-SCHENECTADY-TROY, NY											
ALBANY	22,073	12,891	58.4	1,542	7.0	7,664	34.7	832	3.8	18,384	83.3
RENSSELAER	7,275	4,731	65.0	437	6.0	2,116	29.1	244	3.4	6,543	89.9
SARATOGA	11,211	7,286	65.0	568	5.1	3,371	30.1	228	2.0	10,206	91.0
SCHENECTADY	7,630	5,017	65.8	408	5.3	2,210	29.0	210	2.8	6,787	89.0
MSA 0160	48,189	29,925	62.1	2,955	6.1	15,361	31.9	1,514	3.1	41,920	87.0
MSA 2281 DUTCHESS, NY											
DUTCHESS	16,647	11,164	67.1	797	4.8	4,722	28.4	360	2.2	15,175	91.2
MSA 2281	16,647	11,164	67.1	797	4.8	4,722	28.4	360	2.2	15,175	91.2
MSA 5660 NEWBURG, NY											
ORANGE	22,388	14,731	65.8	1,109	5.0	6,578	29.4	465	2.1	20,424	91.2
MSA 5660	22,388	14,731	65.8	1,109	5.0	6,578	29.4	465	2.1	20,424	91.2
MSA 5600 NEW YORK, NY											
BRONX	37,766	24,552	65.0	1,852	4.9	11,372	30.1	807	2.1	34,750	92.0
KINGS	106,184	69,196	65.2	5,224	4.9	31,785	29.9	1,700	1.6	99,599	93.8
NEW YORK	220,640	130,623	59.2	23,324	10.6	66,724	30.2	7,147	3.2	190,918	86.5
QUEENS	101,523	65,157	64.2	5,416	5.3	30,963	30.5	1,831	1.8	94,685	93.3
PUTNAM	6,029	4,229	70.1	293	4.9	1,522	25.2	94	1.6	5,751	95.4
ROCKLAND	24,171	15,697	64.9	1,153	4.8	7,343	30.4	425	1.8	22,639	93.7
WESTCHESTER	75,946	50,048	65.9	4,655	6.1	21,326	28.1	1,600	2.1	70,034	92.2
MSA 5600	572,259	359,502	62.8	41,917	7.3	171,035	29.9	13,604	2.4	518,376	90.6

CHART #3 (Page 3 of 3)

M&T BANK - CRA EVALUATION as of JANUARY 1, 2004											
BUSINESS DEMOGRAPHICS BY COUNTY & MSA											
COUNTY	Number of Businesses	Businesses with Revenues of \$1 million or less		Businesses with Revenues of more than \$1 million		Businesses with no revenues reported		Businesses with less than 50 employees		Operating from a single location	
		#	%	#	%	#	%	#	%	#	%
MSA 5380 NASSAU-SUFFOLK, NY											
NASSAU	125,137	80,314	64.2	7,127	5.7	37,783	30.2	2,197	1.8	117,386	93.8
SUFFOLK	122,106	80,087	65.6	7,339	6.0	34,876	28.6	2,326	1.9	115,150	94.3
MSA 5380	247,243	160,401	64.9	14,466	5.9	72,659	29.4	4,523	1.8	232,536	94.1
NON-MSA											
CATTARAUGUS	4,488	2,906	64.8	215	4.8	1,373	30.6	139	3.1	4,023	89.6
WYOMING	1,970	1,296	65.8	97	4.9	584	29.6	53	2.7	2,058	104.5
TOMPKINS	5,382	3,358	62.4	280	5.2	1,756	32.6	175	3.3	4,747	88.2
SULLIVAN	4,757	3,108	65.3	216	4.5	1,441	30.3	93	2.0	4,460	93.8
SENECA	1,709	1,042	61.0	83	4.9	588	34.4	48	2.8	1,587	92.9
ULSTER	12,179	8,218	67.5	553	4.5	3,431	28.2	239	2.0	11,324	93.0
CORTLAND	2,363	1,511	63.9	133	5.6	724	30.6	68	2.9	2,110	89.3
ALLEGANY**	706	483	68.4	33	4.7	190	26.9	583	82.6	615	87.1
STEUBEN**	2,521	1,656	65.7	117	4.6	748	29.7	2,039	80.9	2,090	82.9
NON-MSA	36,075	23,578	65.4	1,727	4.8	10,835	30.0	3,437	9.5	33,014	91.5
Total A/A*	1,142,173	725,632	63.5	75,927	6.6	341,628	29.9	33,476	2.9	1,036,400	90.7

* Assessment Area: ** Partial Counties

PERFORMANCE TESTS AND ASSESSMENT FACTORS

This performance evaluation incorporates a review of M&T Bank's lending, investment and service activities within its assessment area during calendar years 2002 and 2003. Products considered include residential mortgages and small business loans. Purchases between M&T Bank and its affiliates were removed from the analysis to eliminate double counting of loans.

Statistics employed in this evaluation were derived from various sources. In addition to bank-specific loan information submitted by M&T Bank, aggregate data for HMDA-reportable loans and small business loans originated in 2002 were obtained from the Federal Financial Institutions Examination Council ("FFIEC") and PCi Corporation's CRA Wiz ® software. Aggregate data for 2003 were not available for use in this evaluation. In accordance with regulatory reporting requirements, demographic data for 2002 are based on the 1990 Census, while demographics for calendar year 2003 are based on updated data from the 2000 Census. Median income data for 2002 and 2003 reflect annual estimates from the U.S. Department of Housing and Urban Development ("HUD").

II. Lending Test: "High Satisfactory"

The bank's lending performance is 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) Flexible Lending Practices.

Lending Activity: "High Satisfactory"

The bank's lending levels reflect good responsiveness to assessment area credit needs. This rating component has been downgraded from the prior examination due to significant changes in the bank's market share and market ranking.

HMDA-reportable Loans

During the evaluation period, M&T Bank originated or purchased 27,428 HMDA-reportable loans, totaling approximately \$4.1 billion, within its New York State assessment area. Compared to the prior evaluation period, the bank's overall lending increased 1.6% by number of loans and 21.5% by dollar volume.

In 2002, the bank originated or purchased 13,143 HMDA-reportable loans totaling over \$1.9 billion within its New York State assessment area. Compared to the prior year's volume, lending activity during 2002 declined 15.6% by number of loans and 5.3% by dollar volume. However, M&T Bank's lending activity recovered slightly in 2003, increasing 8.7% by number of loans and 11% by dollar volume. To be specific, the bank made 14,285 HMDA-reportable loans, totaling more than \$2.1 billion, during 2003.

Based on the number of loans originated, M&T Bank ranked 87th among 825 lenders in its New York State assessment area during 2002.³ This ranking continues a downward trend from 33rd in 2000, to 47th in 2001, and then to 87th in 2002. A similar trend exists in the bank's market share, which fell from 0.65% during 2000, to 0.36% during 2001, and then to 0.19% during 2002.

During 2002, the bank's subsidiary -- M&T Mortgage Corporation -- also lost market share and fell in market ranking within the assessment area. During each of the prior two calendar years, the subsidiary held a market share of 2.5% within the assessment area. In 2002, the subsidiary's market share fell to 1.9%. With respect to its market rank, the mortgage corporation dropped from 7th in 2000, to 9th in 2001, and then to 10th in 2002.

During the evaluation period, the bank's volume of home purchase loans declined 5.5%. Similarly, the bank's volume of refinance loans remained flat in 2002, and then increased only modestly in 2003. These changes occurred despite significant demand in the market for refinance loans due to historically low interest rates. According to management, M&T Bank priced its loans less aggressively than its peers, which affected the bank's lending volumes.

The following table illustrates the distribution of M&T Bank's HMDA-reportable loans based on loan purpose:

Distribution of HMDA-reportable Loans by Purpose												
Purpose	2002				2003				Total			
	#	% by #	\$	% by \$	#	% by #	\$	% by \$	#	% by #	\$	% by \$
Home Purchase	7,599	57.8	890,958	46.0	6,406	44.8	790,637	36.8	14,005	51.1	1,681,595	41.2
Home Improvement	574	4.4	8,186	0.4	473	3.3	7,294	0.3	1,047	3.8	15,480	0.4
Refinance	4,774	36.3	504,526	26.1	7,186	50.3	749,122	34.9	11,960	43.6	1,253,648	30.7
Multi-family	196	1.5	532,539	27.5	220	1.5	601,519	28.0	416	1.5	1,134,058	27.8
Total AA	13,143	100.0	1,936,209	100.0	14,285	100.0	2,148,572	100.0	27,428	100.0	4,084,781	100.0

The bank's major lending markets are Metropolitan Statistical Areas ("MSAs") 1280, 6840, 5600, 0160 and 8160. Taken together, these MSAs account for approximately 76% of M&T Bank's HMDA-reportable lending in the assessment area.

The table on the next page summarizes M&T Bank's HMDA-reportable lending activity during the evaluation period by MSA.

An analysis of the bank's performance in each of its major markets is presented below:

- *MSA 1280: Buffalo-Niagara Falls*

In 2002, the bank originated 3.3 thousand HMDA-reportable loans, totaling \$287.4 million, in the Buffalo-Niagara Falls MSA. This lending volume represents an 18% decline based on number of loans and an 11.3% decline based on dollar volume compared to the prior year's activity. During 2003, the bank's lending activity increased 5.6% and 10.5%,

³ Source: 2002 HMDA Lender Market Share Report

respectively.

The bank's home purchase lending declined 21.4% in 2002 and 16.7% in 2003 based on number of loans. Refinance loans declined slightly in 2002 but increased 44.4% in 2003.

Based on the number of loans originated, M&T Bank achieved a market share of 1.03% and ranked 19th among 245 lenders in the MSA. The bank's mortgage company achieved a market share of 7.71% and ranked 3rd in the MSA.

Assessment Area HMDA Lending by MSA										
MSA	Deposits 6/30/03		2002				2003			
	%	Mkt Share	#	% by #	\$	% by \$	#	% by #	\$	% by \$
1280	36.1	24.7	3,295	25.1	287,422	14.8	3,480	24.4	317,608	14.8
6840	13.4	8.3	2,040	15.5	206,285	10.7	2,486	17.4	264,558	12.3
5600	14.6	0.5	1,862	14.2	703,557	36.3	1,675	11.7	754,923	35.1
0160	3.2	2.7	1,363	10.4	150,240	7.8	1,492	10.4	178,170	8.3
8160	11.1	18.9	1,289	9.8	116,674	6.0	1,408	9.9	125,462	5.8
9999	6.0	11.3	850	6.5	94,743	4.9	1,110	7.8	107,907	5.0
5380	3.1	0.6	734	5.6	159,873	8.3	730	5.1	164,002	7.6
5660	2.1	6.0	427	3.2	74,592	3.9	544	3.8	77,898	3.6
2281	4.6	20.2	438	3.3	78,136	4.0	435	3.0	77,201	3.6
0960	3.8	21.1	394	3.0	31,026	1.6	465	3.3	39,575	1.8
3610	1.5	17.2	204	1.6	12,841	0.7	227	1.6	15,915	0.7
8680	0.5	1.8	221	1.7	16,608	0.9	202	1.4	23,507	1.1
2335	0.1	1.6	26	0.2	4,212	0.2	31	0.2	1,846	0.1
Totals	100.0	-	13,143	100.0	1,936,209	100.0	14,285	100.0	2,148,572	100.0

o *MSA 6840: Rochester*

During 2002, M&T Bank originated more than 2.0 thousand HMDA-reportable loans, totaling more than \$206 million, in the Rochester MSA. This volume of lending represents a decline of approximately 10% by number of loans but a marginal increase by dollar volume versus 2001 lending levels. During 2003, the bank's lending activity increased 21.9% by number of loans and 28.3% by dollar volume.

The bank's home purchase lending in the Rochester MSA declined 12.4% in 2002 and 5.5% in 2003. In contrast, the bank's refinance lending increased 7.6% in 2002 and 75.8% in 2003.

According to a Lender Market Share Report for the year, M&T Bank achieved a market share of 0.33% and ranked 46th among 261 lenders in the Rochester MSA during 2002.⁴ By comparison, the M&T Mortgage Corporation ranked 6th in the MSA based on a market share of 4.55%.

⁴ Based on number of loans originated.

- *MSA 5600: New York*

In 2002, M&T Bank originated approximately 1.9 thousand HMDA-reportable loans, totaling \$703.6 million, in the New York MSA. This level of lending reflects a 13.2% decline based on number of loans and a 5.1% decline based on dollar volume. During 2003, the bank's lending activity declined 10% based on number of loans but improved 7.3% based on dollar volume.

The bank's home purchase lending declined 23.7% in 2002 and 28.2% in 2003, while its refinance lending improved by 6.6% in 2002 and 15.7% in 2003.

According to a Lender Market Share Report, M&T Bank achieved a market share of 0.02% during 2002 and ranked 216th among 576 lenders in the New York MSA. During the same year, M&T Mortgage Corporation achieved a market rank of 26th based on a market share of 0.70%.

- *MSA 0160: Albany*

In 2002, M&T Bank originated approximately 1.4 thousand HMDA-reportable loans, totaling \$150.2 million, in the MSA. This level of lending reflects a decline of 29% based on number of loans and 31% based on dollar volume compared to the bank's performance in 2001. During 2003, the bank's lending activity increased 9.5% based on number of loans and 18.6% based on dollar volume.

The bank's home purchase lending in the Albany MSA declined approximately 35% in 2002 and 18% in 2003. In contrast, the bank's refinance lending declined slightly in 2002 but then increased 64% in 2003.

According to a 2002 Lender Market Share Report for the Albany MSA, M&T Bank achieved a market share of 0.02% and ranked 153rd among 276 lenders based on number of loans originated. During that same year, M&T Mortgage Corporation achieved a market share of 4.26% and ranked 7th in the MSA.

- *MSA 8160: Syracuse*

In 2002, M&T Bank originated approximately 1.3 thousand HMDA-reportable loans, totaling \$116.7 million, in the Syracuse MSA. Compared to its lending in 2001, this activity reflects improvement of 0.5% based on number of loans and 32.5% based on dollar volume. During 2003, the bank's lending activity increased 9.2% and 7.5%, respectively.

The bank's home purchase lending declined 5% in 2002 and 12.3% in 2003. In contrast, the bank's refinance lending increased 31% in 2002 and 47% in 2003.

According to a 2002 Lender Market Share Report, M&T Bank achieved a market share of

0.58% and ranked 38th among 259 lenders in the Syracuse MSA. During that same year, M&T Mortgage Corporation attained a market share of 5.17% and ranked 3rd in the MSA based on number of loans originated.

Other MSAs Where M&T Bank Holds a Significant Share of the Deposit Market:

o *MSA 0960: Binghamton*

In 2002, M&T Bank originated 394 HMDA-reportable loans, totaling \$31 million, in the Binghamton MSA. This lending activity reflects a decline of 3.7% based on number of loans, but an increase of 11.6% by dollar volume, over 2001 levels. During 2003, the bank's lending activity improved 18% by number of loans and 27.6% by dollar volume.

During 2002, M&T Bank's home purchase lending in the Binghamton MSA declined 25.2% based on number of loans. In 2003, the bank's home purchase lending recovered slightly, increasing 3.6%. In contrast, M&T Bank's refinance lending increased in both years of the evaluation period, growing by 37% in 2002 and 47% in 2003.

According to a Lender Market Share Report, M&T Bank achieved a market share of 0.92% and ranked 18th among 168 lenders in the MSA during 2002.⁵ During that same year, M&T Mortgage Corporation was ranked 6th in the MSA based on a market share of 4.51%.

Small Business Loans:

During the evaluation period, M&T Bank originated 14,302 small business loans, totaling more than \$2.2 billion, within its New York State assessment area. The bank's overall lending reflected a moderate improvement of 15.4% by number and 10.5% by dollar volume compared to the prior evaluation period.

In 2002, the bank originated 7,141 small business loans totaling approximately \$1.1 million. Compared to 2001, this activity represents a 9.5% increase in the number of loans and a 3.9% increase in dollar volume. The bank's lending activity did not change significantly between 2002 and 2003.

According to the 2002 Lender Market Share Report, M&T Bank ranked 14th among 356 small business lenders in the New York State assessment area with a market share of 1.62%. The bank's market share decreased slightly from the prior two calendar years, when it held 1.81% and 1.80% of the market, respectively. The bank's ranking improved from 16th in 2001 but was still below its ranking of 11th in 2000.

The bank's major lending areas are MSAs 1280, 6840, 8160, 5600 and 0960. Taken together, lending in these MSAs accounts for more than 79% of the bank's small business lending within the assessment area. The table below summarizes the bank's small business lending activity by MSA:

⁵ Based on number of originations only.

Assessment Area Small Business Lending by MSA										
MSA	Deposits 6/30/03		2002				2003			
	%	Mkt. Share %	#	# %	\$	\$ %	#	# %	\$	\$ %
1280	36.1	24.7	2,191	30.7	340,253	31.2	2,158	30.1	343,428	29.8
6840	13.4	8.3	1,760	24.6	292,450	26.8	1,588	22.2	288,620	25.1
8160	11.1	18.9	891	12.5	115,373	10.6	944	13.2	122,253	10.6
5600	14.6	0.5	466	6.5	82,320	7.5	507	7.1	101,759	8.8
0960	3.8	21.1	464	6.5	73,237	6.7	471	6.6	62,847	5.5
9999	6.0	11.3	327	4.6	28,688	2.6	338	4.7	37,027	3.2
0160	3.2	2.7	288	4.0	56,647	5.2	298	4.2	53,457	4.6
2281	4.6	20.2	236	3.3	30,565	2.8	270	3.8	46,324	4.0
5660	2.1	6.0	164	2.3	22,962	2.1	207	2.9	29,801	2.6
3610	1.5	17.2	163	2.3	16,887	1.5	144	2.0	14,599	1.3
5380	3.1	0.6	110	1.5	22,325	2.0	141	2.0	37,433	3.3
8680	0.5	1.8	68	1.0	6,194	0.6	69	1.0	10,542	0.9
2335	0.1	1.6	13	0.2	2,446	0.2	26	0.4	3,599	0.3
Totals	100.0	-	7,141	100.0	1,090,347	100.0	7,161	100.0	1,151,689	100.0

An analysis of the bank's performance in each of its major lending markets follows:

o *MSA 1280: Buffalo-Niagara Falls*

In 2002, the bank originated approximately 2.2 thousand small business loans, totaling \$340.3 million, in the Buffalo-Niagara Falls MSA. The level of lending reflects an increase of 13.4% compared to prior year's activity. In 2003, the bank's lending declined 1.5%.

According to a 2002 Lender Market Share Report, M&T Bank achieved a market share of 9.04% based on number of loans and 34.58% based on dollar volume during that year. This level of lending earned the bank a rank of 4th based on number of loans and 1st based on dollar volume among 72 small business lenders in the MSA. M&T Bank's affiliate ranked 14th by number of loans and 24th by dollar volume.

o *MSA 6840: Rochester*

In 2002, the bank originated approximately 1.8 thousand small business loans, totaling \$292.5 million, in the MSA. This level of lending was a 7.6% increase over the prior year's activity. During 2003, the bank's lending activity decreased approximately 10% based on number of loans and 1.3% based on dollar volume.

Within the Rochester MSA, the bank achieved a market share of 6.65% based on number of loans and ranked 4th among 70 small business lenders. Based on dollar volume, the bank achieved a market share of 27.57% and ranked 1st in the MSA. The bank's affiliate ranked 21st by number of loans and 28th by dollar volume during 2002.

- *MSA 8160: Syracuse*

In 2002, the bank originated 891 small business loans, totaling \$115.4 million, in the Syracuse MSA. Based on number of loans, this level of lending represented a marginal decrease of 2% compared to the prior calendar year. During 2003, the bank's lending activity increased by 6%, to 944 loans.

M&T Bank's market share of 6.37% by number of loans and 21.54% by dollar volume gave the bank market rankings of 4th and 1st, respectively, among 66 small business lenders in the Syracuse MSA. Its affiliate ranked 21st by number and 33rd by dollar volume during 2002.

- *MSA 5600: New York*

In 2002, the bank originated 466 small business loans, totaling \$82.3 million, in the New York MSA. This activity reflects significant improvement of approximately 46% compared to the prior year's lending activity, as measured by number of loans. During 2003, the bank's lending activity increased approximately 9%, to 507 loans.

M&T Bank ranked 19th by number of loans and 17th by dollar volume among 271 small business lenders in New York MSA based on market shares of 0.22% and 1.51%, respectively. Its affiliate ranked 40th by number and 121st by dollar volume during 2002.

- *MSA 0960: Binghamton*

In 2002, the bank originated 464 small business loans totaling \$73.2 million in the Binghamton MSA. This volume of lending reflects a slight decline of approximately 3% compared to prior year's activity based on number of loans. During 2003, the bank's lending activity improved by 1.5% to 471 loans.

M&T Bank's market share of 8.12% by number of loans and 31.83% by dollar volume gave the bank market rankings of 5th by number and 1st by dollar volume among 46 small business lenders in the MSA. During 2002, its affiliate ranked 15th by number and 26th by dollar volume.

Assessment Area Concentration: "Outstanding"

M&T Bank extended a substantial majority of its HMDA-reportable and small business loans within the assessment area. During the evaluation period, the bank originated 90.5% of its total number of loans, and 93.9% of its total dollar volume of lending, inside the assessment area.

For HMDA-reportable loans, the bank originated 89.9% of its number and 93.1% of its dollar volume inside the assessment area. For small business loans, the bank made 91.6% by number and 95.6% by dollar volume of its loans inside the assessment area.

The following table summarizes the distribution of M&T Bank's loans inside and outside of the assessment area during the evaluation period:

Distribution of Loans Inside and Outside of the Assessment Area										
Loan Category	Number of Loans					Dollar Volume (In Thousands)				
	Inside		Outside		Total	Inside		Outside		Total
	#	%	#	%		\$	%	\$	%	
HMDA										
2002	13,143	89.4	1,554	10.6	14,697	1,936,209	92.8	150,075	7.2	2,086,284
2003	14,285	90.3	1,527	9.7	15,812	2,148,572	93.3	154,771	6.7	2,303,343
<i>Subtotal</i>	<i>27,428</i>	<i>89.9</i>	<i>3,081</i>	<i>10.1</i>	<i>30,509</i>	<i>4,084,781</i>	<i>93.1</i>	<i>304,846</i>	<i>6.9</i>	<i>4,389,627</i>
Sm. Bus.										
2002	7,141	89.7	822	10.3	7,963	1,090,347	98.7	14,072	1.3	1,104,419
2003	7,161	93.5	497	6.5	7,658	1,151,689	92.8	89,703	7.2	1,241,392
<i>Subtotal</i>	<i>14,302</i>	<i>91.6</i>	<i>1,319</i>	<i>8.4</i>	<i>15,621</i>	<i>2,242,036</i>	<i>95.6</i>	<i>103,775</i>	<i>4.4</i>	<i>2,345,811</i>
Total	41,730	90.5	4,400	9.5	46,130	6,326,817	93.9	408,621	6.1	6,735,438

Geographic Distribution of Loans: "High Satisfactory"

The geographic distribution of M&T Bank's loans reflects good penetration throughout the assessment area.

HMDA Loans:

In 2002, the bank extended 11.3% by number and 15.1% by dollar volume of its HMDA-reportable loans in LMI areas. By comparison, the market aggregate achieved LMI penetration ratios of 11.6% and 11.0, respectively.

During 2002, the bank's penetration rates declined 7.4% based on number of loans, but increased 42.5% based on dollar volume, compared to levels observed in 2001.

During 2003, the bank's LMI area penetration rates improved significantly to 14.3% by number of loans, while its penetration by dollar volume fell slightly, to 14.5%.

The table below illustrates the distribution of M&T Bank's HMDA-reportable loans by geographic income level:

Distribution of HMDA Reportable Loans by Geography Income Level								
2002								
Geography Income Level	Bank				Aggregate			
	#	% by #	\$000s	% by \$	#	% by #	\$000s	% by \$
Low	221	1.7	87,386	4.5	7,918	1.5	1,886,653	1.9
Moderate	1,268	9.6	205,744	10.6	51,828	10.1	8,894,803	9.1
Middle	7,240	55.1	779,118	40.2	258,539	50.2	40,288,071	41.3
Upper	4,407	33.5	862,349	44.5	196,873	38.2	46,417,068	47.6
N/A	7	0.1	1,612	0.1	359	0.1	78,005	0.1
Total	13,143	100.0	1,936,209	100.0	515,517	100.0	97,564,600	100.0
2003								
Geography Income Level	Bank				Aggregate			
	#	% by #	\$000s	% by \$	#	% by #	\$000s	% by \$
Low	357	2.5	70,643	3.3	n/a	n/a	n/a	n/a
Moderate	1,691	11.8	240,022	11.2	n/a	n/a	n/a	n/a
Middle	7,413	51.9	876,318	40.8	n/a	n/a	n/a	n/a
Upper	4,818	33.7	956,229	44.5	n/a	n/a	n/a	n/a
N/A	6	0.0	5,360	0.2	n/a	n/a	n/a	n/a
Total	14,285	100.0	2,148,572	100.0	n/a	n/a	n/a	n/a

The following analysis considers the bank's HMDA-reportable lending within LMI areas in each major market. Please refer to the attached exhibits, entitled "HMDA Loan Originations and Purchases – Geography Income Level Distribution," for detailed data by MSA and product type.

- o *MSA 1280: Buffalo-Niagara Falls*

In 2002, the bank's LMI penetration ratio for HMDA-reportable loans was 8.8% by number of loans and 4.7% by dollar volume. These ratios were slightly higher than the aggregate's LMI penetration rates of 8.2% and 4.3%, respectively. During 2003, the bank's LMI penetration rates improved significantly to 14.2% and 7.9%, respectively.

For home purchase loans, the bank's LMI penetration ratio for 2002 was 8.8% by number of loans and 15.9% by dollar volume. By comparison, the aggregate's ratios were 7.5% and 3.9%, respectively. With respect to refinance loans, the bank's LMI penetration ratio was 6.6% by number of loans and 4.1% by dollar volume. These ratios trailed the aggregate's performance of 8.1% by number of loans and 4.5% by dollar volume.

In 2003, the bank's LMI penetration ratio for home purchase loans improved to 17% by number of loans and 9.9% by dollar volume. Similarly, the bank's LMI penetration ratio for refinance loans improved to 10.4% by number of loans and 6.9% by dollar volume.

- *MSA 6840: Rochester*

In 2002, the bank's LMI penetration ratio for HMDA-reportable loans was 9.8% by number of loans and 5.4% by dollar volume. These ratios were consistent with the aggregate's LMI penetration rates of 9.6% and 5.6%, respectively. During 2003, the bank's LMI penetration rate improved significantly to 16.8% by number of loans and 17.2% by dollar volume.

For home purchase loans, the bank achieved an LMI penetration rate of 10.6% based on number of loans and 6.6% based on dollar volume, which slightly exceeded the aggregate's penetration rates of 10.4% and 6.0%, respectively. For refinance loans, the bank posted an LMI penetration rate of 7.6% by number of loans and 5.1% by dollar volume. These rates were consistent with the aggregate's penetration rates of 8.2% and 5%, respectively.

During 2003, the bank's LMI penetration rate for home purchase loans increased to 23.6% by number of loans and 14.8% by dollar volume. For refinance loans, the bank's LMI penetration rates increased to 10.4% and 7.8%, respectively.

- *MSA 5600: New York*

In 2002, the bank's LMI penetration rate for HMDA-reportable loans was 20.5% based on number of loans and 25.8% based on dollar volume. This level of performance is significantly higher than the aggregate's LMI penetration rates of 12.4% and 12.6%, respectively. During 2003, the bank's LMI penetration rates declined to 19.8% by number of loans and 19.2% by dollar volume.

For home purchase loans, the bank achieved an LMI penetration rate of 26.4% by number of loans and 27.7% by dollar volume during 2002. By comparison, the market aggregate only achieved LMI penetration rates of 13.6% and 12.4%, respectively.

For refinance loans, the bank's penetration rate of 6.7% based on number of loans trailed the aggregate's performance of 10.2%. Based on dollar volume, the bank's penetration rate was 8.5%, which closely tracked the aggregate's percentage of 8.4%.

During 2003, the bank improved its penetration rates for home purchase and refinance loans to 27.8% and 9.6%, respectively. Based on dollar volume, the bank's penetration rates were 28% for home purchase loans and 13.4% refinance loans.

- *MSA 0160: Albany*

In 2002, the bank extended 7.8% by number and 5% by dollar volume of its HMDA-reportable loans in LMI areas. These penetration rates were slightly below the aggregate's performance of 8.7% by number of loans and 5.8% by dollar volume. During 2003, the bank's LMI penetration rates improved significantly to 14.2% and 12.9%, respectively. For home purchase loans, the bank's 2002 LMI penetration rate was 7.5% by number of

loans and 4.9% by dollar volume. By comparison, the aggregate's penetration rates were higher at 10.7% and 6.6%, respectively.

For refinance loans, the bank's penetration rates of 8.4% by number of loans and 5.3% by dollar volume slightly exceeded the aggregate's ratios of 7% and 4.8%, respectively.

During 2003, the bank significantly improved its penetration rates for home purchase loans and refinance loans to 16.3% and 11.9%, respectively. By dollar volume, the respective penetration rates were 10.8% and 8%.

- *MSA 8160: Syracuse*

In 2002, the bank extended 7% of its total number of HMDA-reportable loans within LMI areas of the Syracuse MSA. This performance was on par with the aggregate's LMI penetration rate of 6.9%. Based on dollar volume, the bank originated 10% of its HMDA-reportable loans in LMI areas, which compares favorably to the aggregate's penetration rate of 4.6%. During 2003, the bank's LMI penetration rate increased to 9.7% by number of loans but declined to 6% based on dollar volume.

For home purchase loans, the bank's 2002 LMI penetration rate was 7.7% based on number of loans and 5.1% by dollar volume. At this level of performance, the bank performed slightly better than the aggregate, which posted LMI penetration rates of 7.1% and 4.2%, respectively. For refinance loans, the bank's penetration rate was 5.8% based on number of loans and 4.4% based on dollar volume. By comparison, the aggregate's LMI penetration rates for the year were 6.4% by number of loans and 4% by dollar volume.

During 2003, the bank significantly improved its LMI penetration rates. For home purchase loans, the rate increased to 11.6% by number of loans and 8.1% by dollar volume. For refinance loans, the rates were 8.3% and 5.4%, respectively.

Small Business Loans:

In 2002, lending in LMI areas accounted for 18.6% of the total number and 20.1% of the total dollar volume of M&T Bank's small business loan originations. These LMI penetration rates exceeded the corresponding aggregate penetration rates of 18.2% and 19.3%, respectively. During 2003, the bank's LMI area penetration rates increased to 21.4% by number and 22.8% by dollar volume.

The table below illustrates the distribution of M&T Bank's small business loans by geographic income level:

Distribution of Small Business Loans by Geography Income Level								
2002								
Geography Income Level	Bank				Aggregate			
	#	% by #	\$000s	% by \$	#	% by #	\$000s	% by \$
Low	423	5.9	67,675	6.2	16,736	4.1	566,686	4.5
Moderate	908	12.7	151,277	13.9	57,027	14.1	1,852,986	14.8
Middle	3,325	46.6	513,947	47.1	173,232	42.8	5,091,228	40.6
Upper	2,440	34.2	349,263	32.0	153,586	37.9	4,828,352	38.5
N/A	45	0.6	8,185	0.8	4,613	1.1	212,414	1.7
Total	7,141	100.0	1,090,347	100.0	405,194	100.0	12,551,666	100.0
2003								
Geography Income Level	Bank				Aggregate			
	#	% by #	\$000s	% by \$	#	% by #	\$000s	% by \$
Low	625	8.7	117,184	10.2	n/a	n/a	n/a	n/a
Moderate	913	12.7	145,108	12.6	n/a	n/a	n/a	n/a
Middle	3,250	45.4	513,859	44.6	n/a	n/a	n/a	n/a
Upper	2,321	32.4	362,288	31.5	n/a	n/a	n/a	n/a
N/A	52	0.7	13,250	1.2	n/a	n/a	n/a	n/a
Total	7,161	100.0	1,151,689	100.0	n/a	n/a	n/a	n/a

The following paragraphs contain an analysis of the bank's small business lending in LMI areas within each major market:

- *MSA 1280: Buffalo-Niagara Falls*

In 2002, the bank extended 19.4% by number and 20.3% by dollar volume of its small business loans in LMI areas. By comparison, the aggregate achieved LMI penetration rates of 18% and 22.3%, respectively. During 2003, the bank's LMI penetration rate improved slightly to 21.5% based on number of loans and 23.5% based on dollar volume.

- *MSA 6840: Rochester*

In 2002, M&T Bank extended 18.4% by number and 18.3% by dollar volume of its loans to businesses in LMI geographies. The bank's penetration rates were consistent with the aggregate's rates of 16.8% and 19%, respectively. During 2003, the bank's LMI penetration rates increased significantly to 24.3% by number and 24.4% by dollar volume.

- *MSA 8160: Syracuse*

In 2002, M&T Bank extended 23.6% by number and 28.3% by dollar volume of its small business loans in this MSA to LMI geographies. The bank's penetration rates exceeded the aggregate's rates of 19.7% and 24.9%, respectively. During 2003, the bank's LMI penetration rates of 24.2% by number and 26.7% by dollar volume were in line with its previous year rates.

○ *MSA 5600: New York*

In 2002, M&T Bank extended 9.7% by number and 15.8% by dollar volume of its small business loans to companies in LMI geographies of the New York MSA. The bank’s penetration rates were significantly below the aggregate’s rates of 20.9% and 20.6%, respectively. During 2003, the bank’s LMI penetration rates declined to 8.7% based on number of loans and 9.2% based on dollar volume.

○ *MSA 0960: Binghamton*

In 2002, M&T Bank extended 26.7% by number and 28.7% by dollar volume of its small business loans to companies in LMI geographies. The bank’s penetration rates exceeded the aggregate’s rates of 22.2% and 23.5%, respectively. During 2003, the bank’s LMI penetration rates improved significantly to 33.6% by number and 39.4% by dollar volume.

Borrower Characteristics: “High Satisfactory”

The bank’s achieved a good distribution of loans among borrowers of different income levels and businesses of different revenue sizes.

HMDA Loans:

In 2002, the bank’s LMI penetration ratio of 22.5% based on number of loans exceeded the aggregate’s ratio of 20.4%. During 2003, the bank’s LMI penetration ratio increased to 27.4%.

The table below illustrates the distribution of M&T Bank’s HMDA-reportable loans for one-to four-family properties:

Distribution of 1-4 Family HMDA Reportable Loans by Borrower Income Level								
Borrower Income	2002				2003			
	Bank		Aggregate		Bank		Aggregate	
	#	%	#	%	#	%	#	%
Low	599	4.6	22,380	4.4	987	7.0	n/a	n/a
Moderate	2,316	17.9	81,828	16.0	2,876	20.4	n/a	n/a
Middle	3,133	24.2	129,575	25.3	3,538	25.2	n/a	n/a
Upper	4,820	37.2	235,220	46.0	4,640	33.0	n/a	n/a
N/A	2,079	16.1	42,764	8.4	2,024	14.4	n/a	n/a
Total	12,947	100.0	511,767	100.0	14,065	100.0	n/a	n/a

An analysis of the bank’s HMDA-reportable loans to LMI borrowers for each of the major market areas follows. For detailed loan data by MSA and product type, please refer to the exhibits entitled “1-4 Family HMDA Loan Originations and Purchased – Borrower Income Level Distribution” in Section 5 of this report.

- *MSA 1280: Buffalo-Niagara Falls*

In 2002, the bank extended 22.5% of its HMDA-reportable loans in the Buffalo-Niagara Falls MSA to LMI borrowers. By comparison, the aggregate achieved an LMI borrower penetration ratio of 26.6%. During 2003, the bank's LMI penetration rate increased to 26.8%.

For home purchase loans, the bank's 2002 LMI penetration rate was 24.8% based on number of loans, compared to the aggregate's penetration rate of 31.5%. For refinance loans, the bank's penetration rate was 16.9%, compared to the aggregate's rate of 21.6%. During 2003, the bank's LMI borrower penetration ratios for home purchase and refinance loans improved to 31.1% and 21.5%, respectively.

- *MSA 6840: Rochester*

In 2002, the bank extended 33.7% of its HMDA-reportable loans in the Rochester MSA to LMI borrowers, significantly exceeding the aggregate's LMI penetration rate of 28.3%. During 2003, the bank's LMI borrower penetration rate increased to 39.7%.

For home purchase loans, the bank's 2002 LMI borrower penetration rate was 37.3%, compared to the aggregate's rate of 34.4%. For refinance loans, the bank's penetration rate was 26.4%, compared to the aggregate's rate of 22.9%. During 2003, the bank's LMI borrower penetration rates in the Rochester MSA increased to 47.9% for home purchase loans and 31.3% for refinance loans.

- *MSA 5600: New York*

In 2002, the bank extended 10.8% of its HMDA-reportable loans in the New York MSA to LMI borrowers. By comparison, the aggregate's LMI penetration rate was 12.7%. During 2003, the bank's LMI penetration rate declined to 9.6%.

The bank's 2002 LMI penetration rate for home purchase loans was 12.2%, which was close to the aggregate's rate of 12.6%. For refinance loans, the bank's LMI borrower penetration rate was 8.3%, slightly trailing the aggregate's rate of 12.1%. During 2003, the bank's penetration rate declined to 8.8% for home purchase loans but increased to 10.1% for refinance loans.

- *MSA 0160: Albany*

In 2002, the bank made 25% of its HMDA-reportable loans in the Albany MSA to LMI borrowers, slightly exceeding the aggregate's LMI penetration rate of 22.4%. During 2003, the bank's LMI penetration rate increased to 27%.

The bank's 2002 LMI penetration rate for home purchase loans was 29.7%, compared to 27.7% for the market aggregate. For refinance loans, the bank's penetration rate was 14.8% versus the aggregate's rate of 18%. During 2003, the bank's LMI borrower penetration rate improved to 31.6% for home purchase loans and 22.2% for refinances.

o *MSA 8160: Syracuse*

In 2002, the bank extended 25% of its HMDA-reportable loans in this MSA to LMI borrowers, slightly exceeding the aggregate's LMI penetration rate of 23.8%. During 2003, the bank's LMI penetration rate increased to 28.6%.

The bank's 2002 LMI penetration rates for home purchase loans was 29.7%, compared to the aggregate's rate of 30.2%. For refinance loans, the bank's LMI penetration rate was 17.4% versus the aggregate's rate of 25.9%. During 2003, the bank's penetration rates for home purchase and refinance loans increased to 30.2% and 25.9%, respectively.

Small Business Loans:

The bank's distribution of small business loans by borrower revenues reflects good penetration among businesses of different sizes. In 2002, the bank originated approximately 46% by number and 25% by dollar volume of its small business loans to businesses with gross annual revenues of \$1 million or less. By comparison, the aggregate's penetration rate for 2002 was made 32% by number and 36% by dollar volume. During 2003, the bank's ratios improved slightly to 47% and 28%, respectively.

The chart below illustrates the distribution of small business loans according to loan size and borrower revenue. Please note that the aggregate's percentages based on loan size

Distribution of Small Business Loans by Loan Size and Revenues								
2002								
Loan Size	Bank				Aggregate			
	#	%	\$000	%	#	%	\$000	%
\$100K or Less	4,736	66.3	181,659	16.7	383,963	94.8	5,160,908	41.1
>\$100K & <=\$250K	1,129	15.8	205,310	18.8	11,445	2.8	2,043,509	16.3
>\$250K & <=\$1mil	1,276	17.9	703,378	64.5	9,786	2.4	5,347,249	42.6
Total	7,141	100.0	1,090,347	100.0	405,194	100.0	12,551,666	100.0
Revenues								
\$1 Million or Less	3,263	45.7	273,406	25.1	131,251	32.4	4,537,831	36.2
2003								
Loan Size	Bank				Aggregate			
	#	%	\$000	%	#	%	\$000	%
\$100K or Less	4,559	63.7	185,666	16.1	n/a	n/a	n/a	n/a
>\$100K & <=\$250K	1,217	17.0	222,714	19.3	n/a	n/a	n/a	n/a
>\$250K & <=\$1mil	1,385	19.3	743,309	64.5	n/a	n/a	n/a	n/a
Total	7,161	100.0	1,151,689	100.0	n/a	n/a	n/a	n/a
Revenues								
\$1 Million or Less	3,338	46.6	323,904	28.1	n/a	n/a	n/a	n/a

are skewed by the presence of large numbers of small loans for business credit cards. These credit card loans increase the total count and percentage of small business loans originated at \$100 thousand or less.

An analysis of the bank's small business loans for each of the major market areas follows:

- *MSA 1280: Buffalo-Niagara Falls*

In 2002, the bank originated approximately 44% by number and 22% by dollar volume of its small business loans to businesses with gross annual revenues of \$1 million or less. The aggregate's corresponding ratios in 2002 were approximately 29% and 27%, respectively. During 2003, the bank maintained its ratios at 44% by number of loans and 24% by dollar volume.

- *MSA 6840: Rochester*

In 2002, the bank originated 44% by number and 23% by dollar volume of its small business loans to businesses with gross annual revenues of \$1 million or less. The aggregate's corresponding ratios in 2002 were 35% and 35%, respectively. During 2003, the bank's ratios remained the same at about 44% by number and 25% by dollar volume.

- *MSA 8160: Syracuse*

In 2002, the bank originated approximately 45% by number and 29% by dollar volume of its small business loans to businesses with gross annual revenues of \$1 million or less. By comparison, the aggregate's ratios were 32% by number and 35% by dollar volume. During 2003, the bank's ratio was 50% by number of loans and 28% by dollar volume.

- *MSA 5600: New York*

In 2002, the bank originated about 52% by number and 38% by dollar volume of its small business loans to businesses with gross annual revenues of \$1 million or less. These penetration rates were well above the aggregate's ratios of 33% and 36%, respectively. During 2003, the bank's ratios were 52% by number of loans and 45% by dollar volume.

- *MSA 0960: Binghamton*

In 2002, the bank originated approximately 48% by number and 25% by dollar volume of its small business loans to businesses with gross annual revenues of \$1 million or less. The aggregate's corresponding ratios in 2002 were approximately 28% and 34%, respectively. During 2003, the bank's penetration ratios increased to 51% by number of loans and 36% by dollar volume.

Community Development Lending: “Outstanding”

The bank is a leader in community development lending. During the evaluation period, M&T Bank’s community development commitments totaled approximately \$414 million (195 loans), including roughly \$92 million (42 loans) outstanding from the prior evaluation. New commitments totaled \$313 million, reflecting about 75% of the total. The bank’s volume of community development loans has increased approximately 24% since the prior evaluation.

The following table summarizes the bank’s community development lending by MSA and community development purpose:

Summary of Community Development Activities by MSA and Categories (in thousands)										
MSA	Affordable Housing		Economic Development		Revitalize / Stabilize		Community Services		Total	
	Commt	New \$	Commt	New \$	Commt	New \$	Commt	New \$	Commt	New \$
0160	9,195	9,095	14,841	8,013	-	-	16,777	16,777	40,813	33,885
0960	3,214	2,640	17,500	17,500	-	-	-	-	20,714	20,140
1280	6,612	2,400	56,280	56,280	11,165	3,165	10,720	7,620	84,777	69,465
2281	1,000	1,000	-	-	-	-	5,000	4,000	6,000	5,000
3610	275	275	-	-	-	-	2,825	1,475	3,100	1,750
5600	99,218	76,070	8,800	6,300	4,298	3,100	19,377	11,750	131,693	97,220
5660	-	-	9,780	7,000	-	-	-	-	9,780	7,000
6840	11,196	7,905	26,269	21,850	5,150	3,650	1,898	1,200	44,513	34,605
8160	1,150	1,050	24,500	24,500	-	-	591	500	26,241	26,050
Non-MSA	19,780	2,000	16,035	16,035	-	-	10,400	-	46,215	18,035
Totals	151,640	102,435	174,005	157,478	20,613	9,915	67,588	43,322	413,846	313,150

Based on dollar volumes, the bank provided 42% of its community development loan commitments to promote economic development; 37% to support affordable housing initiatives; 16% to subsidize community services targeted to LMI individuals; and 5% to help revitalize or stabilize LMI neighborhoods.

o *MSA 5600: New York*

During the evaluation period, the bank provided 44 loans totaling roughly \$98 million in the New York MSA. In addition, there were 19 community development loans, with total balances of approximately \$34 million, still outstanding from the prior evaluation period. Total commitments in this MSA account for roughly 32% of the bank’s total commitments. On a dollar volume basis, more than 75% of the bank’s community development loans in the New York MSA supported affordable housing initiatives.

o *MSA 1280: Buffalo-Niagara Falls*

The bank originated 43 community development loans, totaling \$73.4 million, in the Buffalo-Niagara Falls MSA during the evaluation period. In addition, there were three loans, with combined balances of \$11.4 million, still outstanding from the prior evaluation period. The

bank's community development lending in the MSA accounts for 23.6% by number and 20.5% by dollar volume of the bank's total community development lending commitments. Based on dollar volume basis, nearly two-thirds of the community development loans in this MSA supported economic development initiatives.

MSA 6840: Rochester

During the evaluation period, the bank originated 19 community development loans amounting to \$36.4 million and maintained six loans with \$8.2 million in outstanding balances from the prior evaluation period. The bank's total commitments in Rochester accounted for 12.8% by number and 10.8% by dollar volume of its total community development lending. On a dollar volume basis, roughly 59% of its loans within the Rochester MSA were geared towards economic development. Another 25% of the total for this MSA supported affordable housing initiatives.

MSA 8160: Syracuse

During the evaluation period, the bank originated 11 community development loans totaling \$26.2 million. The bank also maintained one loan from the prior evaluation period, with approximately \$1 million still outstanding as of year-end 2003. The bank's commitments in Syracuse accounted for more than 6% of its total community development lending activity. On a dollar volume basis, over 93% of M&T Bank's community development loans in the Syracuse MSA were geared towards economic development.

MSA 0960: Binghamton

During the evaluation period, the bank originated two community development loans totaling \$20.1 million. The bank also maintained six loans, with a total of approximately \$600 thousand in outstanding balances, from the prior evaluation. The bank's commitments in Binghamton accounted for approximately 5% of its total community development lending. Based on dollar volume, more than 84% of M&T Bank's loans in the Binghamton MSA were geared towards economic development.

Examples of the bank's community development lending efforts are provided below:

In June 2003, the bank granted an \$8.5 million loan to fund the acquisition and development of land in Mt. Kisco, NY (Westchester County). The project, a 90-unit affordable condominium community for residents aged 55 and over, will provide affordable housing in one of the highest cost areas in New York State.

In December 2002, the bank granted a \$17.5 million revolving loan to a start-up company in Endicott, NY (Broome County). The company was formed to acquire the entire IBM Endicott Campus and operate IBM's Interconnect Products operations, and thereby retain

nearly 2,000 jobs for local residents. A majority of the Endicott site is located within a state-designated Empire Zone.

In August 2002 and April 2003, the bank granted three lines of credit, totaling \$24.5 million, to a manufacturing company in Syracuse. These loans provided working capital for the company and supported equipment purchases. The subject business is located in a designated Federal Empowerment Zone that has been targeted for revitalization and economic development.

Innovative and Flexible Lending Practices: “Outstanding”

M&T Bank made extensive use of innovative and flexible lending practices in serving the credit needs of its assessment area. Among other things, the bank offers a variety of special loan programs targeted to LMI individuals, LMI geographies, and small businesses.

The following table identifies some of the bank’s special loan programs and quantifies the number and dollar volume of loans generated under each program during the evaluation period:

Special Loan Programs		
Program	Number	\$ (in thousands)
Mortgage Products:		
Federal Housing Admin. ("FHA")	4,455	516,391
Veterans Administration ("VA")	324	33,557
SONYMA Program	2,975	237,985
Get Started Program	1,105	75,279
Other CRA Loans	56	4,907
Consumer Product:		
Affordable Home Improvement Loan	60	472
Small Business Products:		
Business Access Line of Credit	4,314	216,813
Business Overdraft Line of Credit	772	6,690
Business Installment Loans	2,855	123,524
Quick Lease	3,316	133,352
SBA Loans	719	111,200
NYS Linked Deposit Program	129	47,651

Brief descriptions of the bank’s special programs for LMI individuals and LMI geographies are provided below:

- *Get Started Mortgage* – The program, introduced in late 1998, was developed to be the bank’s primary affordable mortgage product. The product features a bi-weekly payment, a below-market interest rate, only 1% of the borrower’s own funds, a free checking account, and an optional unsecured installment loan to finance closing costs. Get Started applicants must complete a comprehensive pre-purchase counseling program offered by a local community based organization provider prior to closing.

In late 2002, M&T Mortgage began offering The Get Started A-Minus Loan. The primary difference between the two products is the minimum credit score and the maximum back-end ratio. The regular Get Started loan accepts a score of 600 and a 41% ratio, while the A-Minus product uses a score of 575 and a 50% ratio.

- *Affordable Home Improvement Loan* – The product re-introduced in 2000 continues to be available throughout the bank’s assessment area. It features a minimum loan amount of \$2 thousand, a reduced interest rate (1% below Instant Equity Product rate), and a 100% LTV, and loan terms of 36 to 120 months.

The following is a description of the bank’s flexible lending products intended to serve small businesses:

- *Small Business Administration (“SBA”) Loans* – M&T is a *Preferred SBA Lender*, which may act on behalf of the SBA in approving qualified SBA-guaranteed loans. The bank participates in a number of SBA loan programs including the 7(a), Low Documentation (“LowDoc”), the 504 Certified Development Program and SBA Express Loan programs.
- *NYS Linked Deposit Program* – The program is an economic development initiative created to encourage and assist small businesses within the state to make investments and undertake eligible projects that will contribute to improving their productivity, performance and competitiveness by reducing the cost of capital through interest subsidies. Under the program, eligible businesses can obtain loans at an interest rate that is two or three percentage points lower than the prevailing rate on such loans, thereby making borrowing less expensive. Lenders are compensated by the deposits of State funds at comparably reduced rates.
- *Business Access Line of Credit* – This product was designed to help small businesses gain immediate access to funds to meet their working capital needs, purchase inventory or equipment, and other financial opportunities. Businesses can apply for a credit line between \$25 thousand and \$150 thousand and have multiple ways of accessing funds (direct loan checks, ATM transfers and withdrawals, telephone banking, and web banking services). The product also offers low fees and interest rates and no out-of-debt requirement.
- *Business Overdraft Line of Credit* – The product was launched in December 2001 in response to small business owner’s request for overdraft protection, without the extra features that a VISA Business Line or Business Access Line provide. Reportedly, the product is ideally suited for businesses with less than \$1 million in annual sales. The maximum line amount is \$25 thousand.
- *Business Installment Loans* – The program is a quick and easy way for businesses to finance the purchase of machinery equipment or permanent working capital. A customer can borrow from as little as \$5 thousand up to \$250 thousand at a fixed or variable rate for terms from 12 to 60 months and can expect an answer within 48 hours

upon receipt of completed applications. Loans are generally secured with the asset being financed.

- *QuickLease* – The program offers businesses a fast and easy alternative to traditional financing by providing up to 100% financing for equipment purchases from \$5 thousand to \$250 thousand for terms from 24 to 60 months. A lease request of \$50 thousand or less can be submitted on a simplified application and receive a decision within 48 hours.

In addition, the bank through participation with non-profit organizations offered the following flexible loan products:

- *Federal Home Loan Bank of New York (“FHLBNY”) First Home Club (“FHC”) Program* - M&T Bank offers the program in 13 counties in its assessment area. The program is designed as a matched savings, which provides a 3 to 1 match of the participant’s own savings, up to \$5 thousand, to be used toward down payment and closing costs. Participants are required to open a savings account, demonstrate a commitment to saving over a 10 to 30 month period, and participate in homebuyer counseling in order to prepare them for the mortgage process and the responsibilities of owning a home.

During the evaluation period, M&T Bank enrolled 96 clients in the First Home Club and closed 23 loans for LMI first time homebuyers.

- *Employer Assisted Housing (“EAH”) Program* – As part of Fannie Mae’s EAH program, M&T Bank collaborates with several major employers and municipalities throughout its assessment area to ensure that people with relatively modest incomes are able to find affordable housing close to their place of employment. In many cases, employers offer incentives such as grants or interest rate buy-downs, to help their employees purchase homes in the neighborhood. As a participating lender, M&T Bank agrees to provide homebuyer seminars, free pre-approvals, \$100 off the loan’s closing costs and assistance in developing promotional materials.

During the evaluation period, the bank participated in the following programs in Buffalo and Syracuse:

- Canisius College EAH Program, Buffalo, NY – Five loans closed.
- City of Buffalo EAH Program, Buffalo, NY – Six loans closed. Bank offers a \$1 thousand grant to participants who purchase homes in LMI tracts.
- D’Youville College EAH, Buffalo, NY.
- University of Buffalo Employer Guarantee Program, Buffalo, NY – One loan closed. M&T accepts a loan guarantee by the University of Buffalo Foundation in lieu of mortgage insurance.
- St. Joseph Hospital Guarantee Program, Syracuse, NY.
- Syracuse University / LeMoyne College Guarantee Program, Syracuse, NY – Eight loans closed. M&T accepts a loan guarantee from these schools in lieu of mortgage insurance.

- Remediation Pilot – During the evaluation period, M&T Bank and M&T Mortgage Corporation worked closely with community partners and Fannie Mae to develop an anti-predatory lending product for programs being designed in Buffalo and Albany. Although no loans were closed in 2003, two loans were in process at the end of the year.

II. Investment Test: “Outstanding”

The investment test evaluates a banking institution’s record of helping to meet the credit needs of its assessment area(s) through qualified investments that benefit its assessment area(s) or a broader statewide or regional area that includes the banking institution’s assessment area(s). The institution’s investment performance is evaluated pursuant to criteria which may include the following: (1) the dollar amount of qualified investments; (2) the innovativeness or complexity of qualified investments; (3) the responsiveness of qualified investments to credit and community development needs; and (4) the degree to which the qualified investments are not routinely provided by private investors.

During the evaluation period, M&T Bank had an excellent level of qualified community development investments and exhibited excellent responsiveness to the credit and community development needs of its assessment area. Qualified investments, including grants, amounted to \$42.7 million, of which approximately 67% (\$28.6 million) is new money.

The table below summarizes M&T Bank’s qualified investment activities during the evaluation period by type of investment:

Qualified Investments by Type			
Description	Number	Dollars (in thousands)	% Based on Dollars
Financial Intermediaries	26	23,264	54.5
State and Municipal Obligations	11	8,827	20.7
Community Development Financial Institutions (“CDFI”)	6	600	1.4
Low-Income Housing Tax Credits	8	2,226	5.2
<i>Total Debt and Equity Investments</i>	<i>51</i>	<i>34,917</i>	<i>81.8</i>
<i>Add: Total Qualified Grants</i>	<i>589</i>	<i>7,757</i>	<i>18.2</i>
Grand Total	640	42,674	100.0

Total debt and equity investments decreased by 16.2% (approximately \$7 million) compared to the prior evaluation period; however, total qualified grants increased by 82.6% (\$3.5 million) during the same period.

In addition to grants, M&T Bank’s community development investment portfolio includes: bonds, collateral trust notes, equities, low-income housing tax credits (“LIHTC”), mortgage-backed securities, and deposits in community development financial institutions (“CDFIs”).

The following table summarizes M&T Bank's qualified investments by location and purpose:

Distribution of Qualified Investments by MSA and Purpose (In Thousands)										
MSA	Affordable Housing		Economic Development		Community Services		Revitalization/ Stabilization		Total	
	Commit.	New \$	Commit.	New \$	Commit.	New \$	Commit.	New \$	Commit.	New \$
0160	-	-	-	-	275	275	-	-	275	275
0960	-	-	-	-	2,255	2,255	-	-	2,255	2,255
1280	397	397	200	200	4,291	-	-	-	4,888	597
2281	828	-	-	-	-	-	-	-	828	-
5380	2,666	185	-	-	-	-	176	176	2,842	361
5600	1,988	1,988	400	400	-	-	-	-	2,388	2,388
5660	-	-	-	-	605	605	-	-	605	605
6840	500	500	100	50	425	425	-	-	1,025	975
8160	1,189	-	-	-	-	-	-	-	1,189	-
8680	-	-	1,750	1,750	-	-	-	-	1,750	1,750
9999	-	-	-	-	800	800	-	-	800	800
Multi-MSA	11,443	7,725	4,629	3,066	-	-	-	-	16,072	10,791
Total	19,011	10,795	7,079	5,466	8,651	4,360	176	176	34,917	20,797

Approximately 54% of the bank's qualified investments support affordable housing, while 24.8% support community services and 20.3% promote economic development.

M&T Bank made qualified investments throughout its assessment area. Approximately 46% (\$16.1 million) of the bank's investments benefited multi-MSAs, while MSAs 1280, 5380, 5600 and 0960 received 14%, 8.1%, 6.8% and 6.5% of the total, respectively.

Examples of the bank's qualified investments include:

- *LIHTCs* - The bank maintained two low-income housing tax credits. As of the evaluation date, the book value of these investments totaled \$537 thousand.
- *Debt Instruments* - In June 2003, the bank purchased approximately \$2.3 million in a bond anticipation note and serial bonds issued by the Harpursville Central School District in Broome County, New York. The note and bonds were issued to finance the cost of reconstructing various school buildings. Over 50% of the students in the school district are eligible for free or reduced-cost meals.
- *CDFI Investments* - The bank made six deposits of \$100 thousand each in five certified Community Development Financial Institutions (CDFI) located in MSAs 1280 and 5600.
- *Mortgage-Backed Securities* - The bank also invested heavily in targeted mortgage-backed securities issued by Fannie Mae. As of December 31, 2003, investments in these securities totaled approximately \$15 million. One hundred percent of the mortgage loans backing these securities went to LMI individuals.

Grants

The following table summarizes M&T Bank's qualified grants by MSA and purpose:

Distribution of Grants: Calendar Years 2002 and 2003										
MSA	Affordable Housing		Economic Development		Community Services		Revitalization/ Stabilization		Total	
	#	\$000	#	\$000	#	\$000	#	\$000	#	\$000
0160	11	39	3	11	39	105	1	6	54	161
0960	4	9	1	1	15	57	-	-	20	67
1280	21	185	8	55	119	2,824	5	23	153	3,087
2281	2	8	-	-	14	28	2	14	18	50
3610	3	11	5	85	10	36	-	-	18	131
5380	2	2	2	5	1	4	-	-	5	11
5600	27	257	17	616	76	357	11	38	131	1,268
5660	4	15	-	-	22	39	-	-	26	54
6840	18	98	3	4	54	393	1	2	76	496
8160	10	59	2	6	42	392	2	4	56	460
8680	-	-	-	-	4	6	-	-	4	6
9999	6	19	-	-	19	54	-	-	25	73
Multi-MSA	2	1,891	-	-	1	3	-	-	3	1,894
GrandTotal	110	2,592	41	781	416	4,297	22	87	589	7,757

A substantial majority of the bank's grants were made to organizations that provide community services targeted to LMI individuals. Examples of these grants include:

- *Westminster Community School* - M&T Bank continued its support of Westminster Community School in Buffalo, New York through a partnership arrangement. The partnership was initiated by the bank in 1993 and is the largest school/business partnership in Western New York. The goal of the partnership is to improve one of Buffalo's neediest and lowest performing schools and help its students become academic achievers. The bank provided approximately \$1.5 million in grants to the school during the evaluation period.
- *Banking Partnership for Community Development ("BPCD")* – This entity was founded by M&T Bank to promote community development by making grants to local community development corporations ("CDCs"). During the evaluation period, BPCD extended \$535 thousand in CRA-eligible grants. Recipient CDCs were selected from the following counties in the Greater New York City area: Bronx, Kings, Queens, New York, Nassau and Suffolk Counties. BPCD provides operating support of \$5 thousand to \$20 thousand to each CDC to strengthen their organizational capacity and effectiveness.
- *Association for Neighborhood and Housing Development ("ANHD")* – This membership organization is a consortium of nonprofit neighborhood housing groups in New York City. M&T Bank awarded \$39 thousand to ANHD over the two-year evaluation period. ANHD is affiliated with a 102-member organization of CDCs that has developed over 80 thousand units of low- and moderate-income housing during its existence. By itself, ANHD operates more than 30,000 affordable units that provide housing for 100,000

people.

- *Chautauqua Home Rehabilitation and Improvement Corporation (“CHRIC”)* - During the evaluation period, M&T Bank provided a \$15 thousand grant to CHRIC to support the organization’s programs for at-risk youth. The bank also made a \$10 thousand contribution to CHRIC’s lending affiliate, JobStart Chautauqua, Inc. This second grant allowed JobStart to leverage \$500 thousand from the New York State Family Loan Program for low-income families.

Moreover, M&T Bank transferred ownership of its former Dunkirk branch to CHRIC. The bank also gave CHRIC \$65 thousand grant to refurbish the building. The facility subsequently was sold to a local corporation for use as a training facility and human resource department. It was estimated that this project generated seven new jobs. The book value of the branch at the time of donation was \$212 thousand.

Innovative, Responsive and Complex Investments

The bank makes extensive use of innovative and complex investments to support community development initiatives. Examples of the bank’s initiatives include:

- *Low-Income Housing Tax Credit Funds* – The bank makes use of LIHTC funds to support the creation of affordable housing. LIHTCs were created by Congress as an incentive to stimulate corporate investment in affordable housing. Housing created through the LIHTC program is monitored closely to ensure that occupants have incomes below specified eligibility ceilings.
- *Westminster Community School Partnership* – The bank has continued its commitment to Westminster Community School, even though the partnership originally was intended to last for nine years, starting in 1993. This partnership has been instrumental in transforming the school from one of the lowest performers in its school district into one of the highest performers. Since 1993, the bank has spent more than \$10 million at the school to establish after-school and summer programs, purchase more than 200 new computers and thousands of new books, open a health clinic, refurbish the building and create a mentoring program through which hundreds of bank employees have served as role models to students.

III. Service Test: “Outstanding”

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

Retail Banking Services: “Outstanding”

Accessibility of Delivery Systems

The bank's delivery systems are readily accessible to all portions of the bank's assessment area. As of December 31, 2003, the bank operated 243 full-service banking offices within its New York State assessment area. Included within this total are 50 offices (20.6%) located in LMI areas and 78 offices (32.1%) located in areas adjacent to LMI census tracts. Please refer to chart 4, Distribution of Branches and Onsite ATMs, for detail.

Supplementing the bank's brick-and-mortar offices are 270 on-site Automated Teller Machines (“ATMs”). Approximately 20% of the bank's ATMs are located in LMI areas and another 20% are located in areas adjacent to LMI census tracts. ATMs are available on site at almost 94% of the bank's offices.

Further enhancing the accessibility of M&T Bank's delivery systems within the assessment area are 210 off-site ATMs. The bank owns 65% (136) of these ATMs, whereas the rest are owned by a third party. Approximately 15% of the bank's off-site ATMs are located in LMI geographies.

M&T Bank also operates 16 Business Banking Centers (“BBCs”) that are strategically located throughout the assessment area. One business center is located in an LMI area and two others are located in areas adjacent to LMI census tracts. On-site ATMs are available at nine of the sixteen business centers.

M&T Bank offers the following alternative delivery systems:

Bank-by-Mail: This service gives customers the option of making deposits and payments through post office boxes specifically set up for such servicing.

Direct Deposit: Each customer, regardless of income level or location, is eligible for direct deposit service. Using direct deposit, customers can have their paychecks, pension benefits, public assistance subsidies, or other routine deposits made electronically rather than via paper transactions.

M&T Web Banking: This online banking service allows customers to perform a variety of functions such as: download statement information, transfer funds between related M&T accounts, reconcile accounts, schedule bill payments, issue electronic checks and receive stock quotes on publicly-traded securities and mutual funds.

M&T Telephone Banking Center: This system provides toll-free access to the bank's service representatives seven days a week. The Telephone Banking Center is open from 6:00 a.m. to 9:00 p.m. on weekdays and from 9:00 a.m. to 5:00 p.m. on weekends. Telephone banking customers can use this service to obtain information or assistance, report problems, apply for a loan and transfer funds between accounts.

M&T Telephone Banking Automated Services: This interactive voice response unit ("IVR") service is available 24 hours per day, seven days a week ("24/7") to provide account information to customers.

Mortgage Internet & Telesales: Online mortgage services are provided by the bank's subsidiary, M&T Mortgage Corporation, through two websites: "www.mandtmortgage.com" for service in English and www.mtespanol.com for service in Spanish. Through these websites, customers can: review their credit profiles; obtain information on loan products and interest rates; apply to be pre-qualified for a mortgage; and estimate the amount they can afford to spend on a house.

Business Telephone Banking Center: This service channel was created in early 1999 to provide a dedicated center for handling the bank's growing volume of calls from business customers.

M&T's Business Check Card and ATM Card for Business: These business-oriented products provide customers 24/7 access to their accounts via the bank's ATM network. The cards allow customers to check their account balances, make deposits and withdrawals, transfer funds between accounts and make payments.

M&T Bank Website - Small Business Section: M&T Bank's website (mandtbank.com) includes a section dedicated to small businesses. This area of the website allows small business owners to obtain information about the bank's services and apply for loans online. Other available services include:

- *Customized Business Solutions:* By answering a few questions, business customers can get customized recommendations of the most appropriate set of M&T products and services. Business owners can also obtain help in determining which credit accounts best fit their needs.
- *Loan Calculator:* Business customers can use this online tool to determine how much they can afford to borrow, estimate their monthly payment, and review interest rates.
- *Internet Applications:* Businesses can apply for credit online and, in the process, qualify for special discounts on certain loan products. During 2002, the bank received 114 online business credit applications, totaling \$3.3 million, within New York State. Of these applications, eighteen were approved for a total of \$596 thousand. In 2003, 159 such business credit applications, totaling \$4.8 million, were received and resulted in 31 approvals for a total of approximately \$1 million.

On-line Banking Services: Provides customers access to account information and conduct transactions using a variety of on-line banking services. The following represent brief summaries of these services:

- *Web Banking for Business:* Launched in July 2001, this provides small business owners Internet access to their M&T business accounts.
- *Infocu\$ Prior Day:* Designed for companies with sales between \$500 thousand and \$3 million, this service enables customers to view previous-day balances (both ledger and available) and transaction details, complete book transfers between business accounts, initiate wire transfers, issue stop payments and make bill payments.
- *M&T OnLine for Business:* This service affords customers the ability to access business accounts through their personal computer and perform a wide variety of business transactions such as view ledger balances and transaction details, transfer funds between accounts, and download checking, saving and VISA Business Line of Credit information.

Changes in Branch Locations

The bank's record of opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly to LMI geographies or LMI individuals.

During the evaluation period, the bank opened two new branches. Both branches are located in MSA 5600 (New York), and one of the two offices was located in an area adjacent to LMI census tracts.

The bank did not close any branches during the evaluation period.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

Services do not vary in a way that inconveniences any particular portion of the assessment area, including LMI geographies and/or LMI individuals. All branches offer a wide variety of products and services to individuals and businesses. About 57% of the bank's branches offer early morning and/or extended evening hours. Saturday hours are offered at 41% (100) of the bank's offices. In addition, two branches located in moderate-income areas and/or adjacent to LMI areas offer Sunday hours.

M&T Bank also provides the following products or services:

Basic Banking Account: The bank continues to offer an account that is consistent with New York State Banking regulations. During the evaluation period, 127 basic banking accounts were opened in New York State.

M&T Totally Free Checking: Initially offered in 2001, this account requires a \$25 minimum opening deposit, no minimum balance, no monthly service charge, no per-check fees and free ATM usage at the bank's ATMs. During the evaluation period, more than 200 thousand Totally Free Checking accounts were opened in New York State.

M&T DirectPay: Introduced in 2002, M&T DirectPay Mastercard is a pre-paid, stored value card that allows an employer to apply an employee's net pay to a personalized card. This service is only offered in collaboration with employers and has been most attractive to companies whose employees do not currently have banking relationships and are unable to take advantage of direct deposit services. Cardholders are given a few free ATM transactions each month and are not subject to surcharges at the bank's ATMs. Currently, one New York State employer uses the service.

Other products offered to small businesses and community organizations include: *Free Business FlexChecking Accounts, Business Checking I and II Accounts, and Nonprofit Checking Accounts.*

Moreover, the bank makes its ATM network available to two smaller financial institutions in Sullivan (Community Bank of Sullivan County) and Orange (Middletown Federal Credit Union) Counties. Customers of these institutions can use M&T Bank's ATMs for withdrawals without incurring any "foreign ATM" fees or surcharges.

Community Development Services: "Outstanding"

M&T Bank is a leader in providing community development services. During the evaluation period, the bank partnered with countless community development organizations, local government entities and civic organizations. The bank sponsored and/or presented a large number of seminars and workshops addressing topics ranging from mortgage lending to small business management to financial literacy and other such topics. The bank's volume of activities has more than doubled since the previous evaluation and includes outreach services in Spanish.

Examples of the bank's community development service activities during the evaluation period are provided below:

First-time Home Buyer Seminars – Through the Federal Home Loan Bank of New York's ("FHLBNY") Affordable Housing Program ("AHP"), and in partnership with several non-profit organizations, the bank sponsored and/or participated in homebuyer seminars and counseling programs throughout its assessment area. These seminars help home buyers prepare for the mortgage process and the responsibilities of owning a home.

The bank also has provided home buyer seminars and dedicated loan officers to serve the employees of six major employers and municipalities in the Buffalo and Syracuse areas by participating in special Employer Assisted Housing Programs.

Small Business Seminars and Workshops – The bank provided seminars and workshops for small businesses through several partners, including the U.S. Small Business Administration, the New York State Business Development Corporation and other economic development organizations. Topics discussed during the seminars include: small business planning, financing and start up; procedures for obtaining credit for small and minority-owned businesses; and business deposit and credit products.

Financial Literacy - The bank sponsored educational seminars for students of local high schools and community colleges. These seminars covered topics such as banking products, procedures and student loans. The bank also sponsored and arranged a women's expo in Chautauqua County where topics such as debt management, and women and investing were addressed. Through community partners, the bank likewise participated in financial literacy and account opening workshops in the New York City area (MSA 5600). Participants in these workshops included summer student employees.

Westminster Community School Partnership – The bank continued its unique commitment and partnership with the Westminster Community School. This partnership transformed the school from one of the lowest to one of the highest performing schools in the Buffalo school district. As part of its work with the school, the bank created a mentoring program through which hundreds of bank employees have served as role models to students.

Technical Assistance - M&T Bank provides a high level of community development services in the form of technical assistance or direct involvement by bank employees. Examples of the bank's involvement with community organizations include the following:

- An employee worked as an advisor/teacher with Junior Achievement of Onondaga County. This program helps local high school students learn about financial concepts by developing a mock business that they need to “operate”.
- An officer of M&T Bank helped the United Way of Monroe County prepare tax returns for low-income households. In particular, the employee helped qualified individuals apply for the “earned income tax credit,” a valuable tax incentive available to many LMI individuals. This technical assistance is important because many qualified people do not realize that they are eligible for the credit.
- A bank officer is a member of Rockland Economic Development Corporation's Revolving Loan Committee. The loan committee reviews loan proposals submitted by applicants who do not qualify for bank loans but who are working to enhance economic development in Rockland County.
- A bank officer is a board member of Challenge Industries, a private non-profit organization in Tompkins County. This entity provides habilitation and rehabilitation services to LMI adults with disabilities. The organization also maintains and provides a selective placement program to assist individuals with obtaining and maintaining employment.

IV. Discrimination or Other Illegal Practices

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

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

Evidence of prohibited discriminatory or other illegal credit practices.

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

V. Process Factors

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

M&T Bank determines the credit needs of its assessment area through a variety of community activities and interactions. Meetings with government officials, participation on community boards, homebuyer and business seminars, conferences and general customer interaction have all continued at a high level and afford an opportunity for bank management and staff to learn about the needs of local communities within the assessment area.

In addition to regularly-attended neighborhood meetings and calls on local community-based organizations, the bank's Community Reinvestment staff meets with organizations such as the Greater Rochester Community Reinvestment Coalition, Syracuse United Neighbors, and the Association of Neighborhood and Housing Developers, among others. These groups provide valuable insight into the critical needs of residents and businesses across the assessment area and across a broad range of issues.

Sales officers from M&T Mortgage serve as a conduit for information from developers and realtors throughout the assessment area to flow back to the bank. In addition, these officers participate in financial education seminars and home buyer counseling programs. The extensive participation of the bank's employees in community events also provides an excellent avenue for needs ascertainment.

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.

M&T Bank markets its programs and services through a broad array of media outlets and formats, including: print media, radio, direct mail, branch literature, newsletters, in-person seminars, and so on. For example, the bank advertises its affordable mortgage financing through print campaigns, radio talk shows, realtor and consumer product flyers, community newsletters, home buying seminars, open house services, home shows and trade fairs, breakfast and lunch seminars, counseling relationships and individualized sales efforts by originators. Campaigns targeted to LMI consumers include Spanish versions of the promotional and/or training materials.

The bank continues to publish a newsletter, “M&T Community Line,” which is mailed to civic leaders, community-based organizations and housing advocates on a regular basis. The newsletter is also available in the bank’s offices. An individualized issue is created annually for each market and contains information regarding credit services, special programs and community involvement.

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

The board of directors has a CRA committee that meets three times a year to provide programmatic oversight and direction to the bank’s CRA efforts and to assess the bank’s CRA performance. In addition, the bank’s local advisory boards in Rochester (MSA 6840) and New York City (MSA 5600) have CRA committees that direct and review local market initiatives and performance.

VI. Other Factors

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

None noted.

CHART #4 (Page 1 of 3)

M & T Bank - Distribution of Branches and On-site ATMs as of December 31, 2003												
MSA	County #	County Name	# of Branches	Low	Moderate	LMI %	Adjacent to LMI	Adj. %	# of ATMs	Low	Moderate	ATM LMI %
	027	Dutchess	16	2	3	31.3	3	18.8	15	1	1	13.3
2281	Dutchess		16	2	3	31.3	3	18.8	15	1	1	13.3
	065	Oneida	2	0	0	0.0	2	100.0	2	0	0	0.0
8680	Utica/Rome		2	0	0	0.0	2	100.0	2	0	0	0.0
	001	Albany	5	1	1	40.0	2	40.0	5	1	1	40.0
	083	Rensselaer	4	0	0	0.0	4	100.0	4	0	0	0.0
	091	Saratoga	1	0	0	0.0	0	0.0	1	0	0	0.0
	093	Schenectady	2	0	0	0.0	1	50.0	1	0	0	0.0
0160	Albany/Schenectady/Troy		12	1	1	16.7	7	58.3	11	1	1	18.2
	007	Broome	15	2	2	26.7	6	40.0	16	2	2	25.0
	107	Tioga	1	0	0	0.0	0	0.0	1	0	0	0.0
0960	Binghamton		16	2	2	25.0	6	37.5	17	2	2	23.5
	063	Niagara	5	2	0	40.0	2	40.0	5	2	0	40.0
	029	Erie	48	7	8	31.3	15	31.3	69	10	10	29.0
1280	Buffalo		53	9	8	32.1	17	32.1	74	12	10	1.6
	015	Chemung	1	0	0	0.0	1	100.0	1	0	0	0.0
2335	Elmira		1	0	0	0.0	1	100.0	1	0	0	0.0
	013	Chautauqua	10	1	0	10.0	4	40.0	10	2	0	20.0
3610	Jamestown		10	1	0	10.0	4	40.0	10	2	0	20.0

CHART #4 (Page 2 of 3)

M & T Bank - Distribution of Branches and On-site ATMs as of December 31, 2003												
MSA	County #	County Name	# of Branches	Low	Moderate	LMI %	Adjacent to LMI	Adj. %	# of ATMs	Low	Moderate	ATM LMI %
	059	Nassau	2	0	0	0.0	0	0.0	2	0	0	0.0
5380	Nassau/Suffolk		2	0	0	0.0	0	0.0	2	0	0	0.0
	047	Kings	3	1	0	33.3	1	33.3	2	0	0	0.0
	061	New York	7	0	1	14.3	2	28.6	8	0	2	25.0
	081	Queens	1	0	0	0.0	0	0.0	0	0	0	0.0
	087	Rockland	6	0	0	0.0	0	0.0	6	0	0	0.0
	119	Westchester	7	0	1	14.3	2	28.6	6	0	1	16.7
	079	Putnam	2	0	0	0.0	0	0.0	2	0	0	0.0
5600	New York		26	1	2	11.5	5	19.2	24	0	3	12.5
	071	Orange	10	1	1	20.0	6	60.0	10	1	1	20.0
5660	Newburgh		10	1	1	20.0	6	60.0	10	1	1	20.0
	037	Genesee	4	0	1	25.0	1	25.0	4	0	1	25.0
	051	Livingston	1	0	0	0.0	0	0.0	1	0	0	0.0
	055	Monroe	28	3	3	21.4	9	32.1	32	2	3	15.6
	069	Ontario	1	0	0	0.0	0	0.0	1	0	0	0.0
	073	Orleans	1	0	1	100.0	0	0.0	1	0	1	100.0
	117	Wayne	1	0	0	0.0	0	0.0	1	0	0	0.0
6840	Rochester		36	3	5	22.2	10	27.8	40	2	5	17.5
	011	Cayuga	2	0	1	50.0	1	50.0	2	0	1	50.0
	053	Madison	2	0	0	0.0	0	0.0	2	0	0	0.0
	067	Onondaga	27	4	2	22.2	6	22.2	31	5	2	22.6
8160	Syracuse		31	4	3	22.6	7	22.6	35	5	3	22.9

CHART #4 (Page 3 of 3)

M & T Bank - Distribution of Branches and On-site ATMs as of December 31, 2003												
MSA	County #	County Name	# of Branches	Low	Moderate	LMI %	Adjacent to LMI	Adj. %	# of ATMs	Low	Moderate	ATM LMI %
	003	Allegany	1	0	0	0.0	0	0.0	1	0	0	0.0
	009	Cattaraugus	3	0	0	0.0	2	66.7	3	0	0	0.0
	023	Cortland	2	0	0	0.0	0	0.0	2	0	0	0.0
	099	Seneca	1	0	0	0.0	0	0.0	1	0	0	0.0
	101	Steuben	4	0	0	0.0	1	25.0	4	0	0	0.0
	105	Sullivan	3	0	0	0.0	1	33.3	2	0	0	0.0
	109	Tompkins	5	0	1	20.0	4	80.0	7	0	2	28.6
	111	Ulster	6	0	0	0.0	2	33.3	6	0	0	0.0
	121	Wyoming	3	0	0	0.0	0	0.0	3	0	0	0.0
9999	Non-MSAs		28	0	1	3.6	10	35.7	29	0	2	6.9
Total			243	24	26	20.6	78	32.1	270	26	28	20.0

HMDA LOAN ORIGINATIONS/PURCHASES¹ -- YEAR 2002

GEOGRAPHY INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area % of Total A/A Loans	Geography Income Level	Home Purchase				Refinancing				Home Improvement				Multifamily				Total				
		Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%	
Albany	low	3	1.14	63	1.53	1	0.78	38	0.67		-	6	1.46		-	2	8.00	4	1.02	109	1.06	
	moderate	15	5.70	320	7.76	7	5.43	243	4.27		-	34	8.27		-	5	20.00	22	5.58	602	5.87	
	middle	136	51.71	2,033	49.30	69	53.49	2,894	50.83		-	251	61.07	1	50.00	13	52.00	206	52.28	5,191	50.62	
	upper	109	41.44	1,708	41.42	52	40.31	2,519	44.24		-	120	29.20	1	50.00	5	20.00	162	41.12	4,352	42.44	
	zero & NAs		-	-	-		-	-	-		-	-	-		-	-	-	-	-	-	-	-
	3.5 total		263	100.00	4,124	100.00	129	100.00	5,694	100.00		411	100.00	2	100.00	25	100.00	394	100.00	10,254	100.00	
Rensselaer	low	4	2.11	22	1.11	1	0.83	17	0.63		-	2	0.69		-	-	-	5	1.60	41	0.82	
	moderate	17	8.95	181	9.16	13	10.74	203	7.51		-	23	7.96		-	3	50.00	30	9.58	410	8.24	
	middle	139	73.16	1,327	67.19	78	64.46	1,797	66.48	1	100.00	209	72.32		-	2	33.33	218	69.65	3,335	67.06	
	upper	30	15.79	445	22.53	29	23.97	686	25.38		-	55	19.03	1	100.00	1	16.67	60	19.17	1,187	23.87	
	zero & NAs		-	-	-		-	-	-		-	-	-		-	-	-	-	-	-	-	-
	2.5 total		190	100.00	1,975	100.00	121	100.00	2,703	100.00	1	100.00	289	100.00	1	100.00	6	100.00	313	100.00	4,973	100.00
Saratoga	low		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-	
	moderate	14	4.53	320	8.11	8	6.40	404	7.34		-	64	11.72		-	3	17.65	22	5.07	791	7.90	
	middle	219	70.87	2,525	64.02	85	68.00	3,493	63.46		-	383	70.15		-	13	76.47	304	70.05	6,414	64.07	
	upper	76	24.60	1,099	27.87	32	25.60	1,606	29.18		-	99	18.13		-	1	5.88	108	24.88	2,805	28.02	
	zero & NAs		-	-	-		-	-	-		-	-	-		-	-	-	-	-	-	-	
	4.1 total		309	100.00	3,944	100.00	125	100.00	5,504	100.00		546	100.00		17	100.00	434	100.00	10,011	100.00		
Schenectady	low		-	34	1.39	3	4.69	27	0.96		-	5	1.91		-	-	-	3	1.35	66	1.19	
	moderate	16	10.26	390	15.98	4	6.25	231	8.23		-	34	12.98		-	6	37.50	20	9.01	661	11.96	
	middle	94	60.26	1,326	54.34	39	60.94	1,640	58.40		-	152	58.02	1	100.00	7	43.75	134	60.36	3,125	56.55	
	upper	46	29.49	690	28.28	18	28.13	910	32.41	1	100.00	71	27.10		-	3	18.75	65	29.28	1,674	30.29	
	zero & NAs		-	-	-		-	-	-		-	-	-		-	-	-	-	-	-	-	
	2.1 total		156	100.00	2,440	100.00	64	100.00	2,808	100.00	1	100.00	262	100.00	1	100.00	16	100.00	222	100.00	5,526	100.00
MSA 0160*	low	7	0.76	119	0.95	5	1.14	82	0.49	0	-	13	0.86	0	-	2	3.13	12	0.88	216	0.70	
	moderate	62	6.75	1,211	9.70	32	7.29	1,081	6.47	0	-	155	10.28	0	-	17	26.56	94	6.90	2,464	8.01	
	middle	588	64.05	7,211	57.77	271	61.73	9,824	58.79	1	50.00	995	65.98	2	50.00	35	54.69	862	63.24	18,065	58.72	
	upper	261	28.43	3,942	31.58	131	29.84	5,721	34.24	1	50.00	345	22.88	2	50.00	10	15.63	395	28.98	10,018	32.56	
	zero & NAs	0	-	0	-	0	-	1	0.01	0	-	0	-	0	-	0	-	0	-	1	0.00	
	12.1 total		918	100.00	12,483	100.00	439	100.00	16,709	100.00	2	100.00	1,508	100.00	4	100.00	64	100.00	1,363	100.00	30,764	100.00
Broome	low		-	6	0.34		-	11	0.47		-	6	0.60		-	1	4.76		-	24	0.47	
	moderate	24	17.14	223	12.56	19	12.93	241	10.32	3	8.82	131	13.06	1	10.00	2	9.52	47	14.20	597	11.63	
	middle	81	57.86	1,066	60.06	87	59.18	1,374	58.84	26	76.47	606	60.42	8	80.00	16	76.19	202	61.03	3,062	59.64	
	upper	35	25.00	480	27.04	41	27.89	709	30.36	5	14.71	260	25.92	1	10.00	2	9.52	82	24.77	1,451	28.26	
	zero & NAs		-	-	-		-	-	-		-	-	-		-	-	-	-	-	-	-	
	1.8 total		140	100.00	1,775	100.00	147	100.00	2,335	100.00	34	100.00	1,003	100.00	10	100.00	21	100.00	331	100.00	5,134	100.00
Tioga	low		-	-	-		-	-	-		-	-	-		-	-	-		-	-	-	
	moderate	3	10.34	74	14.98	5	20.83	81	12.52	3	33.33	59	13.53		-	-	-	11	17.46	214	13.55	
	middle	15	51.72	224	45.34	10	41.67	288	44.51	4	44.44	218	50.00		-	1	50.00	29	46.03	731	46.30	
	upper	11	37.93	196	39.68	9	37.50	277	42.81	2	22.22	158	36.24	1	100.00	1	50.00	23	36.51	632	40.03	
	zero & NAs		-	-	-		-	-	-		-	-	-		-	-	-	-	-	-	-	
	0.4 total		29	100.00	494	100.00	24	100.00	647	100.00	9	100.00	436	100.00	1	100.00	2	100.00	63	100.00	1,579	100.00
MSA 0960	low	0	-	6	0.26	0	-	11	0.37	0	-	6	0.42	0	-	1	4.35	0	-	24	0.36	
	moderate	27	15.98	297	13.09	24	14.04	322	10.80	6	13.95	190	13.20	1	9.09	2	8.70	58	14.72	811	12.08	
	middle	96	56.80	1,290	56.85	97	56.73	1,662	55.73	30	69.77	824	57.26	8	72.73	17	73.91	231	58.63	3,793	56.50	
	upper	46	27.22	676	29.79	50	29.24	986	33.07	7	16.28	418	29.05	2	18.18	3	13.04	105	26.65	2,083	31.03	
	zero & NAs	0	-	0	-	0	-	1	0.03	0	-	1	0.07	0	-	0	-	0	-	2	0.03	
	2.2 total		169	100.00	2,269	100.00	171	100.00	2,982	100.00	43	100.00	1,439	100.00	11	100.00	23	100.00	394	100.00	6,713	100.00
Erie	low	12	0.76	87	0.78	8	0.77	174	1.33	7	3.78	59	3.32		-	2	3.39	27	0.96	322	1.23	
	moderate	130	8.26	754	6.75	60	5.74	918	7.01	35	18.92	198	11.15	1	8.33	6	10.17	226	8.03	1,876	7.19	
	middle	813	51.68	5,217	46.70	517	49.47	6,157	47.04	107	57.84	982	55.29	6	50.00	27	45.76	1,443	51.26	12,383	47.45	
	upper	618	39.29	5,111	45.75	460	44.02	5,837	44.59	36	19.46	537	30.24	5	41.67	24	40.68	1,119	39.75	11,509	44.10	
	zero & NAs		-	3	0.03		-	4	0.03		-	-	-		-	-	-	-	-	7	0.03	
	20.7 total		1,573	100.00	11,172	100.00	1,045	100.00	13,090	100.00	185	100.00	1,776	100.00	12	100.00	59	100.00	2,815	100.00	26,097	100.00

HMDA LOAN ORIGINATIONS/PURCHASES¹ -- YEAR 2002

GEOGRAPHY INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area % of Total A/A Loans	Geography Income Level	Home Purchase				Refinancing				Home Improvement				Multifamily				Total			
		Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%
Niagara	low	-	-	4	0.18	-	-	8	0.26	-	-	3	0.81	-	-	-	-	-	-	15	0.26
	moderate	19	7.14	157	7.05	13	6.88	209	6.71	5	20.83	38	10.22	-	-	4	17.39	37	7.71	408	7.11
	middle	192	72.18	1,583	71.11	130	68.78	2,229	71.56	16	66.67	242	65.05	-	-	15	65.22	338	70.42	4,069	70.94
	upper	55	20.68	482	21.65	46	24.34	669	21.48	3	12.50	89	23.92	1	100.00	4	17.39	105	21.88	1,244	21.69
	zero & NAs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
3.5	total	266	100.00	2,226	100.00	189	100.00	3,115	100.00	24	100.00	372	100.00	1	100.00	23	100.00	480	100.00	5,736	100.00
MSA 1280	low	12	0.65	91	0.68	8	0.65	182	1.12	7	3.35	62	2.89	0	-	2	2.44	27	0.82	337	1.06
	moderate	149	8.10	911	6.80	73	5.92	1,127	6.95	40	19.14	236	10.99	1	7.69	10	12.20	263	7.98	2,284	7.17
	middle	1,005	54.65	6,800	50.75	647	52.43	8,386	51.75	123	58.85	1,224	56.98	6	46.15	42	51.22	1,781	54.05	16,452	51.68
	upper	673	36.60	5,593	41.75	506	41.00	6,506	40.15	39	18.66	626	29.14	6	46.15	28	34.15	1,224	37.15	12,753	40.06
	zero & NAs	0	-	3	0.02	0	-	4	0.02	0	-	0	-	0	-	0	-	0	-	7	0.02
24.2	total	1,839	100.00	13,398	100.00	1,234	100.00	16,205	100.00	209	100.00	2,148	100.00	13	100.00	82	100.00	3,295	100.00	31,833	100.00
Dutchess	low	4	1.71	69	1.63	5	2.75	89	1.08	-	-	22	2.94	-	-	3	12.50	9	2.05	183	1.38
	moderate	24	10.26	349	8.23	16	8.79	525	6.39	1	4.76	47	6.28	1	100.00	6	25.00	42	9.59	927	7.00
	middle	155	66.24	3,115	73.42	137	75.27	6,111	74.36	17	80.95	577	77.04	-	-	14	58.33	309	70.55	9,817	74.18
	upper	51	21.79	708	16.69	24	13.19	1,491	18.14	3	14.29	102	13.62	-	-	1	4.17	78	17.81	2,302	17.39
	zero & NAs	-	-	2	0.05	-	-	2	0.02	-	-	1	0.13	-	-	-	-	-	-	5	0.04
3.1	total	234	100.00	4,243	100.00	182	100.00	8,218	100.00	21	100.00	749	100.00	1	100.00	24	100.00	438	100.00	13,234	100.00
Chemung*	low	1	9.09	3	0.46	-	-	8	0.77	-	-	1	0.32	-	-	-	-	1	3.85	12	0.59
	moderate	-	-	48	7.34	1	7.69	86	8.29	-	-	35	11.04	1	100.00	3	30.00	2	7.69	172	8.52
	middle	8	72.73	361	55.20	6	46.15	519	50.00	1	100.00	187	58.99	-	-	6	60.00	15	57.69	1,073	53.15
	upper	2	18.18	242	37.00	6	46.15	425	40.94	-	-	93	29.34	-	-	1	10.00	8	30.77	761	37.69
	zero & NAs	-	-	-	-	-	-	-	-	-	-	1	0.32	-	-	-	-	-	-	1	0.05
0.1	total	11	100.00	654	100.00	13	100.00	1,038	100.00	1	100.00	317	100.00	1	100.00	10	100.00	26	100.00	2,019	100.00
Chautauqua	low	2	1.69	13	0.98	-	-	17	0.95	-	-	7	1.40	-	-	3	50.00	2	0.98	40	1.11
	moderate	6	5.08	69	5.22	2	2.78	90	5.04	2	14.29	26	5.19	-	-	1	16.67	10	4.90	186	5.15
	middle	99	83.90	1,098	83.06	66	91.67	1,539	86.27	11	78.57	443	88.42	-	-	2	33.33	176	86.27	3,082	85.30
	upper	11	9.32	142	10.74	4	5.56	138	7.74	1	7.14	25	4.99	-	-	-	-	16	7.84	305	8.44
	zero & NAs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.6	total	118	100.00	1,322	100.00	72	100.00	1,784	100.00	14	100.00	501	100.00	-	-	6	100.00	204	100.00	3,613	100.00
Nassau	low	-	-	-	-	-	-	2	0.00	-	-	-	-	-	-	-	-	-	-	2	0.00
	moderate	22	20.00	1,277	7.65	12	11.21	2,468	6.02	-	-	218	5.63	1	20.00	15	22.39	35	15.49	3,978	6.46
	middle	73	66.36	11,244	67.39	72	67.29	28,735	70.10	3	75.00	2,810	72.55	2	40.00	47	70.15	150	66.37	42,836	69.52
	upper	15	13.64	4,164	24.96	23	21.50	9,781	23.86	1	25.00	845	21.82	2	40.00	5	7.46	41	18.14	14,796	24.01
	zero & NAs	-	-	1	0.01	-	-	3	0.01	-	-	-	-	-	-	-	-	-	-	4	0.01
1.4	total	110	100.00	16,686	100.00	107	100.00	40,989	100.00	4	100.00	3,873	100.00	5	100.00	67	100.00	226	100.00	61,616	100.00
Suffolk	low	1	0.30	23	0.10	1	0.60	42	0.07	-	-	6	0.08	-	-	-	-	2	0.39	71	0.08
	moderate	108	32.34	5,629	24.57	42	25.00	11,236	19.13	2	33.33	1,477	20.92	-	-	21	42.00	152	29.92	18,363	20.69
	middle	216	64.67	14,818	64.67	114	67.86	40,301	68.62	3	50.00	4,730	67.00	-	-	26	52.00	333	65.55	59,875	67.46
	upper	9	2.69	2,422	10.57	11	6.55	7,101	12.09	1	16.67	846	11.98	-	-	3	6.00	21	4.13	10,372	11.69
	zero & NAs	-	-	21	0.09	-	-	51	0.09	-	-	1	0.01	-	-	-	-	-	-	73	0.08
4.4	total	334	100.00	22,913	100.00	168	100.00	58,731	100.00	6	100.00	7,060	100.00	-	-	50	100.00	508	100.00	88,754	100.00
MSA 5380	low	1	0.23	23	0.06	1	0.36	44	0.04	0	-	6	0.05	0	-	0	-	2	0.27	73	0.05
	moderate	130	29.28	6,906	17.44	54	19.64	13,704	13.74	2	20.00	1,695	15.50	1	20.00	36	30.77	187	25.48	22,341	14.86
	middle	289	65.09	26,062	65.81	186	67.64	69,036	69.23	6	60.00	7,540	68.97	2	40.00	73	62.39	483	65.80	102,711	68.31
	upper	24	5.41	6,586	16.63	34	12.36	16,882	16.93	2	20.00	1,691	15.47	2	40.00	8	6.84	62	8.45	25,168	16.74
	zero & NAs	0	-	22	0.06	0	-	54	0.05	0	-	1	0.01	0	-	0	-	0	-	77	0.05
5.8	total	444	100.00	39,599	100.00	275	100.00	99,720	100.00	10	100.00	10,933	100.00	5	100.00	117	100.00	734	100.00	150,370	100.00
005 Bronx	low	19	33.93	702	16.40	1	5.00	601	10.09	1	100.00	119	20.03	6	50.00	176	43.78	27	30.34	1,598	14.23
	moderate	6	10.71	554	12.94	3	15.00	771	12.95	-	-	84	14.14	2	16.67	127	31.59	11	12.36	1,536	13.68
	middle	14	25.00	1,570	36.67	4	20.00	2,205	37.03	-	-	190	31.99	3	25.00	78	19.40	21	23.60	4,043	36.00
	upper	17	30.36	1,450	33.87	12	60.00	2,370	39.81	-	-	199	33.50	1	8.33	20	4.98	30	33.71	4,039	35.96
	zero & NAs	-	-	5	0.12	-	-	7	0.12	-	-	2	0.34	-	-	1	0.25	-	-	15	0.13
0.7	total	56	100.00	4,281	100.00	20	100.00	5,954	100.00	1	100.00	594	100.00	12	100.00	402	100.00	89	100.00	11,231	100.00

HMDA LOAN ORIGINATIONS/PURCHASES¹ -- YEAR 2002

GEOGRAPHY INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area % of Total A/A Loans	Geography Income Level	Home Purchase				Refinancing				Home Improvement				Multifamily				Total			
		Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%
Kings	low	65	19.70	1,630	12.00	5	5.15	1,271	6.68	1	25.00	149	7.90	1	11.11	215	17.34	72	16.36	3,266	9.14
	moderate	133	40.30	3,051	22.46	13	13.40	4,326	22.74	1	25.00	487	25.81	2	22.22	482	38.87	149	33.86	8,346	23.35
	middle	87	26.36	5,660	41.66	40	41.24	7,975	41.92	1	25.00	760	40.28	6	66.67	431	34.76	134	30.45	14,826	41.48
	upper	43	13.03	3,209	23.62	38	39.18	5,394	28.35	1	25.00	489	25.91		-	111	8.95	82	18.64	9,206	25.76
	zero & NAs	2	0.61	35	0.26	1	1.03	58	0.30		-	2	0.11		-	1	0.08	3	0.68	96	0.27
	4.3 total	330	100.00	13,585	100.00	97	100.00	19,024	100.00	4	100.00	1,887	100.00	9	100.00	1,240	100.00	440	100.00	35,740	100.00
New York	low	7	8.86	507	4.31	9	6.82	277	1.89		-	18	6.77	9	9.00	150	15.20	25	8.04	952	3.44
	moderate	5	6.33	732	6.22	8	6.06	747	5.10		-	55	20.68	31	31.00	244	24.72	44	14.15	1,778	6.42
	middle	6	7.59	946	8.04	18	13.64	1,053	7.18		-	28	10.53	13	13.00	109	11.04	37	11.90	2,136	7.72
	upper	61	77.22	9,557	81.21	97	73.48	12,565	85.73		-	162	60.90	46	46.00	480	48.63	204	65.59	22,764	82.25
	zero & NAs		-	26	0.22		-	15	0.10		-	3	1.13	1	1.00	4	0.41	1	0.32	48	0.17
	1.0 total	79	100.00	11,768	100.00	132	100.00	14,657	100.00		-	266	100.00	100	100.00	987	100.00	311	100.00	27,678	100.00
Putnam	low		-		-		-		-		-		-		-		-		-		-
	moderate		-		-		-		-		-		-		-		-		-		-
	middle		-		-		-		-		-		-		-		-		-		-
	upper	38	100.00	1,763	100.00	46	100.00	3,547	100.00	4	100.00	242	100.00		-	4	100.00	88	100.00	5,556	100.00
	zero & NAs		-		-		-		-		-		-		-		-		-		-
	0.5 total	38	100.00	1,763	100.00	46	100.00	3,547	100.00	4	100.00	242	100.00		-	4	100.00	88	100.00	5,556	100.00
Queens	low	9	2.39	91	0.48		-	119	0.46		-	14	0.65		-	1	0.21	9	1.87	225	0.47
	moderate	31	8.22	1,400	7.35	2	2.08	1,621	6.21		-	138	6.45	1	16.67	135	28.42	34	7.07	3,295	6.90
	middle	161	42.71	9,150	48.04	43	44.79	12,412	47.57	1	50.00	1,055	49.32	4	66.67	280	58.95	209	43.45	22,898	47.95
	upper	175	46.42	8,375	43.97	51	53.13	11,909	45.64	1	50.00	930	43.48	1	16.67	59	12.42	228	47.40	21,274	44.55
	zero & NAs	1	0.27	32	0.17		-	32	0.12		-	2	0.09		-		-	1	0.21	66	0.14
	5.0 total	377	100.00	19,048	100.00	96	100.00	26,093	100.00	2	100.00	2,139	100.00	6	100.00	475	100.00	481	100.00	47,758	100.00
Rockland	low		-		-		-		-		-		-		-		-		-		-
	moderate		-	26	0.72		-	30	0.36		-		-		-		-		-	56	0.45
	middle	4	9.76	321	8.86	9	9.00	459	5.55		-	33	4.98		-	3	42.86	13	9.09	817	6.50
	upper	37	90.24	3,271	90.23	91	91.00	7,772	93.96	2	100.00	630	95.02		-	4	57.14	130	90.91	11,677	92.91
	zero & NAs		-	7	0.19		-	11	0.13		-		-		-		-		-	18	0.14
	0.5 total	41	100.00	3,625	100.00	100	100.00	8,272	100.00	2	100.00	663	100.00		-	7	100.00	143	100.00	12,568	100.00
Westchester	low		-	32	0.26		-	21	0.09		-	1	0.06		-	1	0.70		-	55	0.15
	moderate	8	5.30	334	2.71	2	1.32	409	1.80		-	45	2.78		-	29	20.28	10	3.23	817	2.22
	middle	17	11.26	1,234	10.02	11	7.28	1,611	7.07	1	50.00	151	9.34	1	16.67	56	39.16	30	9.68	3,052	8.28
	upper	126	83.44	10,718	87.00	138	91.39	20,737	91.03	1	50.00	1,419	87.81	5	83.33	57	39.86	270	87.10	32,931	89.35
	zero & NAs		-	1	0.01		-	2	0.01		-		-		-		-		-	3	0.01
	2.0 total	151	100.00	12,319	100.00	151	100.00	22,780	100.00	2	100.00	1,616	100.00	6	100.00	143	100.00	310	100.00	36,858	100.00
MSA 5600*	low	100	9.33	2,962	4.46	15	2.34	2,289	2.28	2	13.33	301	4.06	16	12.03	543	16.67	133	7.14	6,096	3.44
	moderate	183	17.07	6,097	9.18	28	4.36	7,904	7.88	1	6.67	809	10.92	36	27.07	1,017	31.22	248	13.32	15,828	8.92
	middle	289	26.96	18,881	28.44	125	19.47	25,715	25.63	3	20.00	2,217	29.93	27	20.30	957	29.37	444	23.85	47,772	26.93
	upper	497	46.36	38,343	57.76	473	73.68	64,294	64.08	9	60.00	4,071	54.96	53	39.85	735	22.56	1,032	55.42	107,447	60.57
	zero & NAs	3	0.28	106	0.16	1	0.16	125	0.12	0	-	9	0.12	1	0.75	6	0.18	5	0.27	246	0.14
	14.1 total	1,072	100.00	66,389	100.00	642	100.00	100,327	100.00	15	100.00	7,407	100.00	133	100.00	3,258	100.00	1,862	100.00	177,389	100.00
Orange	low	2	0.78	175	2.96		-	144	1.61	1	7.69	13	1.28		-		-	3	0.70	332	2.09
	moderate	52	20.23	544	9.21	10	6.54	482	5.39	3	23.08	67	6.60		-	5	26.32	65	15.22	1,098	6.92
	middle	150	58.37	3,163	53.54	87	56.86	4,462	49.94	8	61.54	523	51.53	2	50.00	7	36.84	247	57.85	8,155	51.36
	upper	53	20.62	2,026	34.29	56	36.60	3,847	43.06	1	7.69	412	40.59	2	50.00	7	36.84	112	26.23	6,292	39.63
	zero & NAs		-		-		-		-		-		-		-		-		-		-
	3.4 total	257	100.00	5,908	100.00	153	100.00	8,935	100.00	13	100.00	1,015	100.00	4	100.00	19	100.00	427	100.00	15,877	100.00
Genesee	low		-		-		-		-		-		-		-		-		-		-
	moderate	11	9.91	48	9.13	7	9.33	64	6.17		-	13	7.14		-		-	18	8.91	125	7.14
	middle	100	90.09	478	90.87	68	90.67	973	93.83	16	100.00	169	92.86		-	5	100.00	184	91.09	1,625	92.86
	upper		-		-		-		-		-		-		-		-		-		-
	zero & NAs		-		-		-		-		-		-		-		-		-		-
	1.5 total	111	100.00	526	100.00	75	100.00	1,037	100.00	16	100.00	182	100.00		-	5	100.00	202	100.00	1,750	100.00

HMDA LOAN ORIGINATIONS/PURCHASES¹ -- YEAR 2002

GEOGRAPHY INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area % of Total A/A Loans	Geography Income Level	Home Purchase				Refinancing				Home Improvement				Multifamily				Total			
		Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%
Livingston	low	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	moderate	12	15.00	130	16.71	9	30.00	137	14.11	3	60.00	66	21.29	-	-	-	-	24	20.87	333	16.17
	middle	68	85.00	648	83.29	21	70.00	834	85.89	2	40.00	244	78.71	-	-	1	100.00	91	79.13	1,727	83.83
	upper	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	zero & NAs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.1	total	80	100.00	778	100.00	30	100.00	971	100.00	5	100.00	310	100.00	-	-	1	100.00	115	100.00	2,060	100.00
Monroe	low	10	1.16	154	1.43	7	1.51	209	1.45	1	2.38	55	3.18	-	-	-	-	18	1.30	418	1.55
	moderate	81	9.36	812	7.55	20	4.31	710	4.91	5	11.90	131	7.56	1	8.33	8	22.22	107	7.74	1,661	6.16
	middle	483	55.84	5,350	49.74	238	51.29	6,373	44.08	21	50.00	931	53.75	7	58.33	20	55.56	749	54.16	12,674	46.97
	upper	290	33.53	4,438	41.26	199	42.89	7,165	49.56	15	35.71	615	35.51	4	33.33	8	22.22	508	36.73	12,226	45.31
	zero & NAs	1	0.12	2	0.02	-	-	-	-	-	-	-	-	-	-	-	-	-	1	0.07	2
11.4	total	865	100.00	10,756	100.00	464	100.00	14,457	100.00	42	100.00	1,732	100.00	12	100.00	36	100.00	1,383	100.00	26,981	100.00
Ontario	low	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	moderate	8	9.52	95	6.33	1	3.13	147	5.56	1	20.00	48	9.09	-	-	-	-	10	8.26	290	6.20
	middle	54	64.29	1,043	69.49	21	65.63	2,074	78.50	3	60.00	450	85.23	-	-	4	100.00	78	64.46	3,571	76.39
	upper	22	26.19	363	24.18	10	31.25	421	15.93	1	20.00	30	5.68	-	-	-	-	33	27.27	814	17.41
	zero & NAs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
1.1	total	84	100.00	1,501	100.00	32	100.00	2,642	100.00	5	100.00	528	100.00	-	-	4	100.00	121	100.00	4,675	100.00
Orleans	low	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	moderate	5	20.83	133	33.25	5	10.20	181	25.60	3	42.86	44	30.99	-	-	-	-	13	16.25	358	28.64
	middle	19	79.17	267	66.75	44	89.80	526	74.40	4	57.14	98	69.01	-	-	1	100.00	67	83.75	892	71.36
	upper	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	zero & NAs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
0.3	total	24	100.00	400	100.00	49	100.00	707	100.00	7	100.00	142	100.00	-	-	1	100.00	80	100.00	1,250	100.00
Wayne	low	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	moderate	6	6.74	204	17.00	4	8.51	318	17.25	-	-	131	29.11	-	-	-	-	10	7.19	653	18.68
	middle	77	86.52	945	78.75	43	91.49	1,462	79.28	3	100.00	308	68.44	-	-	1	100.00	123	88.49	2,716	77.71
	upper	5	5.62	46	3.83	-	-	63	3.42	-	-	10	2.22	-	-	-	-	5	3.60	119	3.40
	zero & NAs	1	1.12	5	0.42	-	-	1	0.05	-	-	1	0.22	-	-	-	-	1	0.72	7	0.20
1.2	total	89	100.00	1,200	100.00	47	100.00	1,844	100.00	3	100.00	450	100.00	-	-	1	100.00	139	100.00	3,495	100.00
MSA 6840	low	10	0.80	154	1.02	7	1.00	209	0.97	1	1.28	55	1.64	0	-	0	-	18	0.88	418	1.04
	moderate	123	9.82	1,422	9.38	46	6.60	1,557	7.19	12	15.38	433	12.95	1	8.33	8	16.67	182	8.92	3,420	8.51
	middle	801	63.93	8,731	57.59	435	62.41	12,242	56.52	49	62.82	2,200	65.79	7	58.33	32	66.67	1,292	63.33	23,205	57.71
	upper	317	25.30	4,847	31.97	209	29.99	7,649	35.32	16	20.51	655	19.59	4	33.33	8	16.67	546	26.76	13,159	32.72
	zero & NAs	2	0.16	7	0.05	0	-	1	0.00	0	-	1	0.03	0	-	0	-	2	0.10	9	0.02
16.5	total	1,253	100.00	15,161	100.00	697	100.00	21,658	100.00	78	100.00	3,344	100.00	12	100.00	48	100.00	2,040	100.00	40,211	100.00
Cayuga	low	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	moderate	8	10.96	82	10.53	5	8.77	101	8.82	-	-	31	7.87	-	-	-	-	13	9.29	214	9.23
	middle	51	69.86	599	76.89	38	66.67	909	79.39	9	90.00	335	85.03	-	-	-	-	98	70.00	1,843	79.47
	upper	14	19.18	98	12.58	14	24.56	135	11.79	1	10.00	28	7.11	-	-	-	-	29	20.71	261	11.25
	zero & NAs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1	100.00	-	1
1.0	total	73	100.00	779	100.00	57	100.00	1,145	100.00	10	100.00	394	100.00	-	-	1	100.00	140	100.00	2,319	100.00
Madison	low	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	moderate	1	2.22	118	14.39	3	6.98	155	12.75	-	-	57	19.52	-	-	-	-	4	4.21	330	14.16
	middle	35	77.78	592	72.20	32	74.42	892	73.36	5	71.43	215	73.63	-	-	3	100.00	72	75.79	1,702	73.02
	upper	9	20.00	110	13.41	8	18.60	169	13.90	2	28.57	20	6.85	-	-	-	-	19	20.00	299	12.83
	zero & NAs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
0.6	total	45	100.00	820	100.00	43	100.00	1,216	100.00	7	100.00	292	100.00	-	-	3	100.00	95	100.00	2,331	100.00
Onondaga	low	9	1.50	57	0.88	3	0.78	86	1.04	1	1.54	23	1.54	1	20.00	3	10.71	14	1.33	169	1.04
	moderate	37	6.17	322	4.95	17	4.43	337	4.06	4	6.15	63	4.21	1	20.00	4	14.29	59	5.60	726	4.45
	middle	319	53.17	3,075	47.30	180	46.88	3,788	45.68	39	60.00	826	55.25	3	60.00	10	35.71	541	51.33	7,699	47.19
	upper	235	39.17	3,046	46.85	184	47.92	4,080	49.20	21	32.31	583	39.00	-	-	11	39.29	440	41.75	7,720	47.32
	zero & NAs	-	-	1	0.02	-	-	1	0.01	-	-	-	-	-	-	-	-	-	-	-	2
7.9	total	600	100.00	6,501	100.00	384	100.00	8,292	100.00	65	100.00	1,495	100.00	5	100.00	28	100.00	1,054	100.00	16,316	100.00

HMDA LOAN ORIGINATIONS/PURCHASES¹ -- YEAR 2002

GEOGRAPHY INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area % of Total A/A Loans	Geography Income Level	Home Purchase				Refinancing				Home Improvement				Multifamily				Total			
		Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%
MSA 8160*	low	9	1.25	57	0.70	3	0.62	86	0.81	1	1.22	23	1.05	1	20.00	3	9.38	14	1.09	169	0.81
	moderate	46	6.41	522	6.44	25	5.17	593	5.57	4	4.88	151	6.92	1	20.00	4	12.50	76	5.90	1,270	6.06
	middle	405	56.41	4,266	52.67	250	51.65	5,589	52.46	53	64.63	1,376	63.09	3	60.00	13	40.63	711	55.16	11,244	53.63
	upper	258	35.93	3,254	40.17	206	42.56	4,384	41.15	24	29.27	631	28.93	0	-	11	34.38	488	37.86	8,280	39.49
	zero & NAs	0	-	1	0.01	0	-	1	0.01	0	-	0	-	0	-	1	3.13	0	-	3	0.01
	9.4 total	718	100.00	8,100	100.00	484	100.00	10,653	100.00	82	100.00	2,181	100.00	5	100.00	32	100.00	1,289	100.00	20,966	100.00
MSA 8680*	low	-	-	5	0.22	-	-	9	0.25	-	-	4	0.32	-	-	-	-	-	-	18	0.26
	moderate	6	4.48	147	6.47	2	2.63	176	4.98	-	-	111	8.94	-	-	2	28.57	8	3.62	436	6.18
	middle	72	53.73	1,192	52.46	35	46.05	1,847	52.23	8	72.73	748	60.23	-	-	3	42.86	115	52.04	3,790	53.71
	upper	56	41.79	926	40.76	39	51.32	1,502	42.48	3	27.27	378	30.43	-	-	2	28.57	98	44.34	2,808	39.79
	zero & NAs	-	-	2	0.09	-	-	2	0.06	-	-	1	0.08	-	-	-	-	-	-	5	0.07
	1.8 total	134	100.00	2,272	100.00	76	100.00	3,536	100.00	11	100.00	1,242	100.00	-	-	7	100.00	221	100.00	7,057	100.00
Allegany*	low	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	moderate	3	27.27	37	38.95	9	39.13	42	27.63	4	57.14	33	31.13	-	-	-	-	16	39.02	112	31.73
	middle	8	72.73	57	60.00	14	60.87	108	71.05	3	42.86	73	68.87	-	-	-	-	25	60.98	238	67.42
	upper	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	zero & NAs	-	-	1	1.05	-	-	2	1.32	-	-	-	-	-	-	-	-	-	-	3	0.85
	0.1 total	11	100.00	95	100.00	23	100.00	152	100.00	7	100.00	106	100.00	-	-	-	-	41	100.00	353	100.00
Cattaraugus	low	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	moderate	-	-	38	7.22	-	-	39	5.46	-	-	49	11.37	-	-	-	-	-	-	126	7.54
	middle	53	100.00	488	92.78	61	100.00	675	94.54	25	100.00	382	88.63	-	-	-	-	139	100.00	1,545	92.46
	upper	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	zero & NAs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.7 total	53	100.00	526	100.00	61	100.00	714	100.00	25	100.00	431	100.00	-	-	-	-	139	100.00	1,671	100.00
Cortland	low	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	moderate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	middle	54	77.14	227	84.07	23	85.19	298	90.58	2	100.00	66	97.06	-	-	-	-	79	79.80	591	88.61
	upper	16	22.86	43	15.93	4	14.81	31	9.42	-	-	2	2.94	-	-	-	-	20	20.20	76	11.39
	zero & NAs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.9 total	70	100.00	270	100.00	27	100.00	329	100.00	2	100.00	68	100.00	-	-	-	-	99	100.00	667	100.00
Seneca	low	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	moderate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	middle	10	100.00	288	89.44	8	88.89	493	89.31	1	100.00	205	91.52	1	100.00	2	100.00	20	95.24	988	89.82
	upper	-	-	34	10.56	1	11.11	59	10.69	-	-	19	8.48	-	-	-	-	1	4.76	112	10.18
	zero & NAs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.1 total	10	100.00	322	100.00	9	100.00	552	100.00	1	100.00	224	100.00	1	100.00	2	100.00	21	100.00	1,100	100.00
Steuben*	low	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	moderate	2	5.41	25	6.83	2	7.41	56	7.04	-	-	42	21.54	-	-	-	-	4	5.48	123	9.04
	middle	30	81.08	238	65.03	17	62.96	519	65.20	8	100.00	128	65.64	-	-	2	66.67	55	75.34	887	65.22
	upper	5	13.51	103	28.14	8	29.63	221	27.76	-	-	25	12.82	1	100.00	1	33.33	14	19.18	350	25.74
	zero & NAs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.5 total	37	100.00	366	100.00	27	100.00	796	100.00	8	100.00	195	100.00	1	100.00	3	100.00	73	100.00	1,360	100.00
Sullivan	low	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	moderate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	middle	28	66.67	568	72.45	16	66.67	821	75.60	5	100.00	143	78.14	-	-	1	100.00	49	69.01	1,533	74.63
	upper	14	33.33	216	27.55	8	33.33	265	24.40	-	-	40	21.86	-	-	-	-	22	30.99	521	25.37
	zero & NAs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	0.6 total	42	100.00	784	100.00	24	100.00	1,086	100.00	5	100.00	183	100.00	-	-	1	100.00	71	100.00	2,054	100.00
Tompkins	low	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	moderate	5	6.02	43	7.85	6	11.76	40	5.33	-	-	5	3.23	-	-	6	25.00	11	7.80	94	6.36
	middle	30	36.14	233	42.52	26	50.98	310	41.33	4	80.00	96	61.94	1	50.00	12	50.00	61	43.26	651	44.08
	upper	48	57.83	272	49.64	19	37.25	400	53.33	1	20.00	54	34.84	1	50.00	6	25.00	69	48.94	732	49.56
	zero & NAs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	1.1 total	83	100.00	548	100.00	51	100.00	750	100.00	5	100.00	155	100.00	2	100.00	24	100.00	141	100.00	1,477	100.00

HMDA LOAN ORIGINATIONS/PURCHASES¹ -- YEAR 2002

GEOGRAPHY INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area % of Total A/A Loans	Geography Income Level	Home Purchase				Refinancing				Home Improvement				Multifamily				Total			
		Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%
Ulster	low	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	moderate	1	1.09	49	2.51	1	1.28	69	2.14	-	-	18	3.23	-	-	-	-	2	1.07	136	2.36
	middle	36	39.13	735	37.58	31	39.74	1,039	32.28	7	50.00	208	37.28	1	33.33	10	50.00	75	40.11	1,992	34.63
	upper	55	59.78	1,172	59.92	46	58.97	2,111	65.58	7	50.00	332	59.50	2	66.67	10	50.00	110	58.82	3,625	63.01
	zero & NAs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
1.2	total	92	100.00	1,956	100.00	78	100.00	3,219	100.00	14	100.00	558	100.00	3	100.00	20	100.00	187	100.00	5,753	100.00
Wyoming	low	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	moderate	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
	middle	30	88.24	295	91.90	33	91.67	431	89.98	8	100.00	228	97.02	-	-	1	100.00	71	91.03	955	92.18
	upper	4	11.76	26	8.10	3	8.33	48	10.02	-	-	7	2.98	-	-	-	-	7	8.97	81	7.82
	zero & NAs	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
0.4	total	34	100.00	321	100.00	36	100.00	479	100.00	8	100.00	235	100.00	-	-	1	100.00	78	100.00	1,036	100.00
Non-MSA Areas	low	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	
	moderate	11	2.55	192	3.70	18	5.36	246	3.05	4	5.33	147	6.82	0	-	6	11.76	33	3.88	591	3.82
	middle	279	64.58	3,129	60.31	229	68.15	4,694	58.12	63	84.00	1,529	70.95	3	42.86	28	54.90	574	67.53	9,380	60.63
	upper	142	32.87	1,866	35.97	89	26.49	3,135	38.81	8	10.67	479	22.23	4	57.14	17	33.33	243	28.59	5,497	35.53
	zero & NAs	0	-	1	0.02	0	-	2	0.02	0	-	0	-	0	-	0	-	0	-	0	3
5.7	total	432	100.00	5,188	100.00	336	100.00	8,077	100.00	75	100.00	2,155	100.00	7	100.00	51	100.00	850	100.00	15,471	100.00
A/A Total	low	148	1.95	3,677	2.08	44	0.92	3,170	1.06	12	2.09	513	1.47	17	8.67	557	14.89	221	1.68	7,918	1.54
	moderate	819	10.78	18,715	10.57	331	6.93	27,893	9.30	75	13.07	4,102	11.74	43	21.94	1,117	29.86	1,268	9.65	51,828	10.05
	middle	4,236	55.74	85,299	48.20	2,571	53.85	151,626	50.57	373	64.98	20,383	58.34	60	30.61	1,229	32.85	7,240	55.09	258,539	50.15
	upper	2,391	31.46	69,151	39.07	1,827	38.27	116,960	39.01	114	19.86	9,926	28.41	75	38.27	831	22.21	4,407	33.53	196,873	38.19
	zero & NAs	5	0.07	144	0.08	1	0.02	193	0.06	0	-	15	0.04	1	0.51	7	0.19	7	0.05	359	0.07
100.0	total	7,599	100.00	176,986	100.00	4,774	100.00	299,842	100.00	574	100.00	34,939	100.00	196	100.00	3,741	100.00	13,143	100.00	515,517	100.00

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

¹ These figures exclude bank's loans purchased from its affiliates. Aggregate figures include loan originations only.

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

HMDA LOAN ORIGINATIONS/PURCHASES¹ -- YEAR 2002
GEOGRAPHY INCOME LEVEL DISTRIBUTION -- VOLUME OF LOANS IN THOUSANDS OF DOLLARS

County/Area	Geography Income Level	Home Purchase				Refinancing				Home Improvement				Multifamily				Total			
		Bank \$	Bank %	Aggr \$	Aggr%	Bank \$	Bank %	Aggr \$	Aggr%	Bank \$	Bank %	Aggr \$	Aggr%	Bank \$	Bank %	Aggr \$	Aggr%	Bank \$	Bank %	Aggr \$	Aggr%
Albany	low	187	0.60	4,337	0.91	59	0.37	2,665	0.43	0	-	208	1.72	0	-	4,285	28.06	246	0.50	11,495	1.02
	moderate	1,098	3.54	22,123	4.62	424	2.68	16,385	2.62	0	-	726	5.99	0	-	418	2.74	1,522	3.12	39,652	3.50
	middle	15,585	50.26	216,254	45.18	7,471	47.24	289,818	46.27	0	-	6,467	53.40	1,695	89.45	4,347	28.46	24,751	50.81	516,886	45.64
	upper	14,136	45.59	235,975	49.30	7,861	49.71	317,504	50.69	0	-	4,710	38.89	200	10.55	6,222	40.74	22,197	45.56	564,411	49.84
	zero & NAs	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
3.5 total		31,006	100.00	478,689	100.00	15,815	100.00	626,372	100.00	0	-	12,111	100.00	1,895	100.00	15,272	100.00	48,716	100.00	1,132,444	100.00
Rensselaer	low	350	1.93	1,505	0.76	69	0.62	1,060	0.41	0	-	10	0.14	0	-	0	-	419	1.41	2,575	0.55
	moderate	1,055	5.81	11,030	5.60	718	6.41	13,383	5.12	0	-	454	6.25	0	-	365	37.67	1,773	5.96	25,232	5.41
	middle	13,510	74.44	130,540	66.31	7,024	62.74	171,756	65.68	3	100.00	5,204	71.62	0	-	179	18.47	20,537	68.81	307,679	65.94
	upper	3,233	17.81	53,775	27.32	3,384	30.23	75,300	28.80	0	-	1,598	21.99	425	100.00	425	43.86	7,042	23.65	131,098	28.10
	zero & NAs	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
2.0 total		18,148	100.00	196,850	100.00	11,195	100.00	261,499	100.00	3	100.00	7,266	100.00	425	100.00	969	100.00	29,771	100.00	466,584	100.00
Saratoga	low	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	moderate	1,423	3.80	31,717	6.42	824	6.05	38,456	5.96	0	-	933	7.44	0	-	478	10.54	2,247	4.40	71,584	6.19
	middle	25,870	69.01	302,762	61.32	8,915	65.47	378,806	58.70	0	-	8,733	69.66	0	-	3,696	81.52	34,785	68.07	693,997	60.02
	upper	10,192	27.19	159,276	32.26	3,878	28.48	227,902	35.31	0	-	2,870	22.89	0	-	360	7.94	14,070	27.53	390,408	33.77
	zero & NAs	-	-	0	-	0	-	198	0.03	0	-	0	-	0	-	0	-	0	-	198	0.02
4.2 total		37,485	100.00	493,755	100.00	13,617	100.00	645,362	100.00	0	-	12,536	100.00	0	-	4,534	100.00	51,102	100.00	1,156,187	100.00
Schenectady	low	-	-	1,301	0.59	107	1.90	1,079	0.41	0	-	79	1.28	0	-	0	-	107	0.52	2,459	0.50
	moderate	876	5.96	20,270	9.21	255	4.53	13,058	5.01	0	-	529	8.58	0	-	1,117	11.87	1,131	5.48	34,974	7.05
	middle	7,857	53.48	113,095	51.37	3,164	56.25	142,494	54.69	0	-	3,577	58.00	325	100.00	5,545	58.95	11,346	54.94	264,711	53.34
	upper	5,958	40.56	85,513	38.84	2,099	37.32	103,898	39.88	10	100.00	1,982	32.14	0	-	2,745	29.18	8,067	39.06	194,138	39.12
	zero & NAs	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
1.6 total		14,691	100.00	220,179	100.00	5,625	100.00	260,529	100.00	10	100.00	6,167	100.00	325	100.00	9,407	100.00	20,651	100.00	496,282	100.00
MSA 0160*	low	537	0.53	7,143	0.51	235	0.51	4,804	0.27	0	-	297	0.78	0	-	4,285	14.20	772	0.51	16,529	0.51
	moderate	4,452	4.39	85,140	6.13	2,221	4.80	81,282	4.53	0	-	2,642	6.94	0	-	2,378	7.88	6,673	4.44	171,442	5.27
	middle	62,822	62.00	762,651	54.89	26,574	57.45	982,874	54.79	3	23.08	23,981	62.98	2,020	76.37	13,767	45.61	91,419	60.85	1,783,273	54.84
	upper	33,519	33.08	534,539	38.47	17,222	37.24	724,604	40.40	10	76.92	11,160	29.31	625	23.63	9,752	32.31	51,376	34.20	1,280,055	39.37
	zero & NAs	0	-	0	-	0	-	198	0.01	0	-	0	-	0	-	0	-	0	-	198	0.01
11.4 total		101,330	100.00	1,389,473	100.00	46,252	100.00	1,793,762	100.00	13	100.00	38,080	100.00	2,645	100.00	30,182	100.00	150,240	100.00	3,251,497	100.00
Broome	low	-	-	301	0.21	0	-	593	0.33	0	-	109	0.64	0	-	130	1.62	0	-	1,133	0.33
	moderate	1,118	10.87	11,995	8.55	1,001	7.84	13,095	7.28	42	13.29	1,454	8.48	245	7.77	347	4.32	2,406	9.07	26,891	7.79
	middle	6,400	62.24	79,000	56.31	7,113	55.70	97,945	54.45	227	71.84	9,605	56.04	2,405	76.23	4,671	58.13	16,145	60.87	191,221	55.37
	upper	2,764	26.88	48,987	34.92	4,657	36.47	68,248	37.94	47	14.87	5,972	34.84	505	16.01	2,887	35.93	7,973	30.06	128,094	36.51
	zero & NAs	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
1.2 total		10,282	100.00	140,283	100.00	12,771	100.00	179,881	100.00	316	100.00	17,140	100.00	3,155	100.00	8,035	100.00	26,524	100.00	345,339	100.00
Tioga	low	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	moderate	141	7.00	4,873	12.73	279	18.37	5,251	11.63	14	20.00	1,037	13.99	0	-	0	-	434	9.64	11,161	12.15
	middle	1,063	52.81	15,475	40.43	556	36.60	18,239	40.39	20	28.57	3,098	41.80	0	-	78	7.98	1,639	36.41	36,890	40.17
	upper	809	40.19	17,928	46.84	684	45.03	21,650	47.94	36	51.43	3,275	44.19	900	100.00	900	92.02	2,429	53.95	43,753	47.65
	zero & NAs	-	-	0	-	0	-	20	0.04	0	-	2	0.03	0	-	0	-	0	-	22	0.02
0.2 total		2,013	100.00	38,276	100.00	1,519	100.00	45,160	100.00	70	100.00	7,412	100.00	900	100.00	978	100.00	4,502	100.00	91,826	100.00
MSA 0960	low	0	-	301	0.17	0	-	593	0.26	0	-	109	0.44	0	-	130	1.44	0	-	1,133	0.26
	moderate	1,259	10.24	16,868	9.45	1,280	8.96	18,346	8.15	56	14.51	2,491	10.15	245	6.04	347	3.85	2,840	9.15	38,052	8.70
	middle	7,463	60.70	94,475	52.91	7,669	53.67	116,184	51.63	247	63.99	12,703	51.74	2,405	59.31	4,749	52.69	17,784	57.32	228,111	52.18
	upper	3,573	29.06	66,915	37.48	5,341	37.38	89,898	39.95	83	21.50	9,247	37.66	1,405	34.65	3,787	42.02	10,402	33.53	169,847	38.85
	zero & NAs	0	-	0	-	0	-	20	0.01	0	-	2	0.01	0	-	0	-	0	-	22	0.01
1.4 total		12,295	100.00	178,559	100.00	14,290	100.00	225,041	100.00	386	100.00	24,552	100.00	4,055	100.00	9,013	100.00	31,026	100.00	437,165	100.00
Erie	low	706	0.50	5,589	0.52	421	0.49	7,825	0.67	56	2.55	631	2.26	0	-	1,750	2.32	1,183	0.47	15,795	0.67
	moderate	6,547	4.68	37,614	3.47	3,061	3.54	46,040	3.95	355	16.16	2,103	7.52	1,000	4.28	1,631	2.16	10,963	4.35	87,388	3.71
	middle	61,921	44.29	410,033	37.81	37,228	43.03	467,433	40.13	1,250	56.90	13,972	49.97	4,646	19.91	24,192	32.06	105,045	41.71	915,630	38.92
	upper	70,635	50.52	630,928	58.18	45,816	52.95	643,058	55.21	536	24.40	11,253	40.25	17,693	75.81	47,894	63.46	134,680	53.47	1,333,133	56.67
	zero & NAs	-	-	254	0.02	0	-	316	0.03	0	-	0	-	0	-	0	-	0	-	570	0.02

HMDA LOAN ORIGINATIONS/PURCHASES¹ -- YEAR 2002
GEOGRAPHY INCOME LEVEL DISTRIBUTION -- VOLUME OF LOANS IN THOUSANDS OF DOLLARS

County/Area	Geography Income Level	Home Purchase				Refinancing				Home Improvement				Multifamily				Total			
		Bank \$	Bank %	Aggr \$	Aggr%	Bank \$	Bank %	Aggr \$	Aggr%	Bank \$	Bank %	Aggr \$	Aggr%	Bank \$	Bank %	Aggr \$	Aggr%	Bank \$	Bank %	Aggr \$	Aggr%
Niagara	low	-	-	160	0.09	0	-	307	0.12	0	-	36	0.51	0	-	0	-	0	-	503	0.11
	moderate	658	3.24	6,710	3.59	691	4.86	10,119	3.96	27	7.54	435	6.14	0	-	504	3.31	1,376	3.87	17,768	3.82
	middle	14,888	73.40	128,307	68.64	9,915	69.77	180,580	70.66	309	86.31	4,666	65.81	0	-	6,505	42.77	25,112	70.64	320,058	68.86
	upper	4,736	23.35	51,748	27.68	3,605	25.37	64,560	25.26	22	6.15	1,953	27.55	700	100.00	8,199	53.91	9,063	25.49	126,460	27.21
	zero & NAs	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	2.3 total	20,282	100.00	186,925	100.00	14,211	100.00	255,566	100.00	358	100.00	7,090	100.00	700	100.00	15,208	100.00	35,551	100.00	464,789	100.00
MSA 1280	low	706	0.44	5,749	0.45	421	0.42	8,132	0.57	56	2.19	667	1.90	0	-	1,750	1.93	1,183	0.41	16,298	0.58
	moderate	7,205	4.50	44,324	3.49	3,752	3.72	56,159	3.95	382	14.95	2,538	7.24	1,000	4.16	2,135	2.35	12,339	4.29	105,156	3.73
	middle	76,809	47.98	538,340	42.34	47,143	46.80	648,013	45.63	1,559	61.02	18,638	53.18	4,646	19.33	30,697	33.85	130,157	45.28	1,235,688	43.86
	upper	75,371	47.08	682,676	53.70	49,421	49.06	707,618	49.82	558	21.84	13,206	37.68	18,393	76.51	56,093	61.86	143,743	50.01	1,459,593	51.81
	zero & NAs	0	-	254	0.02	0	-	316	0.02	0	-	0	-	0	-	0	-	0	-	570	0.02
	18.0 total	160,091	100.00	1,271,343	100.00	100,737	100.00	1,420,238	100.00	2,555	100.00	35,049	100.00	24,039	100.00	90,675	100.00	287,422	100.00	2,817,305	100.00
Dutchess	low	439	1.05	7,558	0.82	597	2.40	8,408	0.61	0	-	788	2.89	0	-	503	2.34	1,036	1.33	17,257	0.74
	moderate	3,437	8.21	53,272	5.79	2,662	10.69	80,815	5.86	3	0.84	1,212	4.44	11,000	100.00	12,619	58.83	17,102	21.89	147,918	6.30
	middle	26,361	62.94	712,713	77.46	18,963	76.18	1,066,161	77.37	281	78.71	21,189	77.58	0	-	8,212	38.28	45,605	58.37	1,808,275	77.05
	upper	11,649	27.81	146,362	15.91	2,671	10.73	222,377	16.14	73	20.45	4,122	15.09	0	-	116	0.54	14,393	18.42	372,977	15.89
	zero & NAs	-	-	220	0.02	0	-	269	0.02	0	-	2	0.01	0	-	0	-	0	-	491	0.02
	4.7 total	41,886	100.00	920,125	100.00	24,893	100.00	1,378,030	100.00	357	100.00	27,313	100.00	11,000	100.00	21,450	100.00	78,136	100.00	2,346,918	100.00
Chemung*	low	21	4.29	89	0.18	0	-	306	0.39	0	-	7	0.16	0	-	0	-	21	0.50	402	0.29
	moderate	-	-	1,932	3.89	30	2.81	4,156	5.31	0	-	445	10.28	2,640	100.00	2,699	57.04	2,670	63.39	9,232	6.74
	middle	370	75.51	21,905	44.12	381	35.71	32,937	42.05	15	100.00	2,506	57.89	0	-	1,613	34.09	766	18.19	58,961	43.02
	upper	99	20.20	25,725	51.81	656	61.48	40,932	52.26	0	-	1,361	31.44	0	-	420	8.88	755	17.92	68,438	49.94
	zero & NAs	-	-	0	-	0	-	0	-	0	-	10	0.23	0	-	0	-	0	-	10	0.01
	0.1 total	490	100.00	49,651	100.00	1,067	100.00	78,331	100.00	15	100.00	4,329	100.00	2,640	100.00	4,732	100.00	4,212	100.00	137,043	100.00
Chautauqua	low	68	0.89	667	0.66	0	-	751	0.56	0	-	72	1.11	0	-	131	27.07	68	0.53	1,621	0.67
	moderate	317	4.17	3,040	3.01	82	1.65	4,067	3.02	46	16.67	301	4.64	0	-	140	28.93	445	3.47	7,548	3.11
	middle	6,395	84.05	83,964	83.23	4,516	91.12	117,055	87.03	180	65.22	5,609	86.52	0	-	213	44.01	11,091	86.37	206,841	85.35
	upper	829	10.89	13,206	13.09	358	7.22	12,623	9.39	50	18.12	501	7.73	0	-	0	-	1,237	9.63	26,330	10.86
	zero & NAs	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	0.9 total	7,609	100.00	100,877	100.00	4,956	100.00	134,496	100.00	276	100.00	6,483	100.00	0	-	484	100.00	12,841	100.00	242,340	100.00
Nassau	low	-	-	0	-	0	-	750	0.01	0	-	0	-	0	-	0	-	0	-	750	0.01
	moderate	4,676	19.16	251,076	5.49	1,296	7.67	413,099	4.83	0	-	8,476	3.02	1,500	4.61	12,113	10.18	7,472	10.10	684,764	5.07
	middle	15,249	62.50	2,680,629	58.63	11,145	65.94	5,183,504	60.65	58	49.15	179,785	64.00	14,110	43.37	52,672	44.26	40,562	54.85	8,096,590	59.89
	upper	4,475	18.34	1,640,004	35.87	4,462	26.40	2,949,292	34.51	60	50.85	92,662	32.98	16,926	52.02	54,226	45.56	25,923	35.05	4,736,284	35.03
	zero & NAs	-	-	194	0.00	0	-	276	0.00	0	-	0	-	0	-	0	-	0	-	470	0.00
	2.7 total	24,400	100.00	4,571,903	100.00	16,903	100.00	8,546,921	100.00	118	100.00	280,923	100.00	32,536	100.00	119,011	100.00	73,957	100.00	13,518,858	100.00
Suffolk	low	225	0.39	3,437	0.06	164	0.60	6,462	0.06	0	-	273	0.07	0	-	0	-	389	0.45	10,172	0.06
	moderate	19,759	33.98	1,123,843	20.76	6,307	22.95	1,863,932	16.58	35	12.50	63,227	16.21	0	-	26,405	32.29	26,101	30.38	3,077,407	17.97
	middle	34,867	59.96	3,477,676	64.25	18,397	66.94	7,552,288	67.19	114	40.71	252,517	64.76	0	-	48,761	59.63	53,378	62.13	11,331,242	66.17
	upper	3,303	5.68	803,687	14.85	2,614	9.51	1,810,967	16.11	131	46.79	73,765	18.92	0	-	6,600	8.07	6,048	7.04	2,695,019	15.74
	zero & NAs	-	-	3,667	0.07	0	-	6,999	0.06	0	-	171	0.04	0	-	0	-	0	-	10,837	0.06
	6.5 total	58,154	100.00	5,412,310	100.00	27,482	100.00	11,240,648	100.00	280	100.00	389,953	100.00	0	-	81,766	100.00	85,916	100.00	17,124,677	100.00
MSA 5380	low	225	0.27	3,437	0.03	164	0.37	7,212	0.04	0	-	273	0.04	0	-	0	-	389	0.24	10,922	0.04
	moderate	24,435	29.60	1,374,919	13.77	7,603	17.13	2,277,031	11.51	35	8.79	71,703	10.69	1,500	4.61	38,518	19.18	33,573	21.00	3,762,171	12.28
	middle	50,116	60.71	6,158,305	61.68	29,542	66.56	12,735,792	64.36	172	43.22	432,302	64.44	14,110	43.37	101,433	50.52	93,940	58.76	19,427,832	63.40
	upper	7,778	9.42	2,443,691	24.48	7,076	15.94	4,760,259	24.06	191	47.99	166,427	24.81	16,926	52.02	60,826	30.30	31,971	20.00	7,431,303	24.25
	zero & NAs	0	-	3,861	0.04	0	-	7,275	0.04	0	-	171	0.03	0	-	0	-	0	-	11,307	0.04
	9.3 total	82,554	100.00	9,984,213	100.00	44,385	100.00	19,787,569	100.00	398	100.00	670,876	100.00	32,536	100.00	200,777	100.00	159,873	100.00	30,643,535	100.00
005 Bronx	low	5,096	42.98	147,432	17.82	206	5.38	98,020	9.22	2	100.00	3,283	13.75	11,555	63.02	247,022	51.77	16,859	49.55	495,757	20.73
	moderate	1,443	12.17	116,441	14.08	647	16.90	141,137	13.27	0	-	2,670	11.19	3,300	18.00	131,791	27.62	5,390	15.84	392,039	16.39
	middle	2,818	23.76	276,092	33.38	832	21.73	386,579	36.36	0	-	7,273	30.47	2,681	14.62	73,290	15.36	6,331	18.61	743,234	31.08
	upper	2,501	21.09	286,017	3																

HMDA LOAN ORIGINATIONS/PURCHASES¹ -- YEAR 2002
GEOGRAPHY INCOME LEVEL DISTRIBUTION -- VOLUME OF LOANS IN THOUSANDS OF DOLLARS

County/Area	Geography Income Level	Home Purchase				Refinancing				Home Improvement				Multifamily				Total			
		Bank \$	Bank %	Aggr \$	Aggr%	Bank \$	Bank %	Aggr \$	Aggr%	Bank \$	Bank %	Aggr \$	Aggr%	Bank \$	Bank %	Aggr \$	Aggr%	Bank \$	Bank %	Aggr \$	Aggr%
Livingston	low	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	moderate	726	10.84	9,006	12.93	485	20.47	8,066	9.76	43	75.44	717	16.27	0	-	0	-	1,254	13.74	17,789	11.32
	middle	5,974	89.16	60,667	87.07	1,884	79.53	74,600	90.24	14	24.56	3,690	83.73	0	-	425	100.00	7,872	86.26	139,382	88.68
	upper	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	zero & NAs	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
0.8 total	6,700	100.00	69,673	100.00	2,369	100.00	82,666	100.00	57	100.00	4,407	100.00	0	-	425	100.00	9,126	100.00	157,171	100.00	
Monroe	low	317	0.39	6,194	0.56	288	0.74	8,887	0.62	36	8.37	619	2.06	0	-	0	-	641	0.43	15,700	0.59
	moderate	4,804	5.84	47,574	4.27	1,128	2.91	40,357	2.82	26	6.05	1,511	5.03	72	0.25	7,712	10.51	6,030	4.03	97,154	3.67
	middle	42,376	51.55	477,035	42.84	17,938	46.29	530,267	37.04	232	53.95	12,175	40.54	8,846	31.16	35,074	47.81	69,392	46.33	1,054,551	39.81
	upper	34,636	42.13	582,556	52.32	19,395	50.05	852,276	59.53	136	31.63	15,729	52.37	19,475	68.59	30,568	41.67	73,642	49.17	1,481,129	55.92
	zero & NAs	70	0.09	148	0.01	0	-	0	-	0	-	0	-	0	-	0	-	70	0.05	148	0.01
9.2 total	82,203	100.00	1,113,507	100.00	38,749	100.00	1,431,787	100.00	430	100.00	30,034	100.00	28,393	100.00	73,354	100.00	149,775	100.00	2,648,682	100.00	
Ontario	low	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	moderate	753	6.79	6,791	3.98	40	1.39	11,134	4.18	107	41.00	819	9.70	0	-	0	-	900	6.33	18,744	4.14
	middle	6,737	60.78	104,386	61.11	1,714	59.47	197,861	74.34	146	55.94	6,839	81.03	0	-	7,093	100.00	8,597	60.43	316,179	69.87
	upper	3,594	32.43	59,650	34.92	1,128	39.14	57,177	21.48	8	3.07	782	9.27	0	-	0	-	4,730	33.25	117,609	25.99
	zero & NAs	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
1.2 total	11,084	100.00	170,827	100.00	2,882	100.00	266,172	100.00	261	100.00	8,440	100.00	0	-	7,093	100.00	14,227	100.00	452,532	100.00	
Orleans	low	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	moderate	277	18.36	6,775	25.20	264	7.39	10,995	22.77	28	29.17	705	34.01	0	-	0	-	569	10.99	18,475	23.88
	middle	1,232	81.64	20,105	74.80	3,310	92.61	37,292	77.23	68	70.83	1,368	65.99	0	-	119	100.00	4,610	89.01	58,884	76.12
	upper	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	zero & NAs	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
0.2 total	1,509	100.00	26,880	100.00	3,574	100.00	48,287	100.00	96	100.00	2,073	100.00	0	-	119	100.00	5,179	100.00	77,359	100.00	
Wayne	low	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	moderate	339	3.81	12,141	11.26	218	5.36	18,747	12.64	0	-	1,708	31.61	0	-	0	-	557	4.29	32,596	12.46
	middle	7,925	89.17	90,955	84.34	3,851	94.64	122,914	82.88	24	100.00	3,563	65.94	0	-	77	100.00	11,800	90.90	217,509	83.14
	upper	557	6.27	4,431	4.11	0	-	6,498	4.38	0	-	117	2.17	0	-	0	-	557	4.29	11,046	4.22
	zero & NAs	67	0.75	317	0.29	0	-	144	0.10	0	-	15	0.28	0	-	0	-	67	0.52	476	0.18
1.0 total	8,888	100.00	107,844	100.00	4,069	100.00	148,303	100.00	24	100.00	5,403	100.00	0	-	77	100.00	12,981	100.00	261,627	100.00	
MSA 6840	low	317	0.27	6,194	0.40	288	0.50	8,887	0.43	36	3.11	619	1.16	0	-	0	-	641	0.31	15,700	0.42
	moderate	7,548	6.33	85,053	5.56	2,632	4.57	93,214	4.53	204	17.60	5,666	10.59	72	0.25	7,712	8.87	10,456	5.07	191,645	5.14
	middle	72,387	60.74	792,555	51.77	34,114	59.27	1,037,631	50.47	775	66.87	30,575	57.15	8,846	31.16	48,695	55.99	116,122	56.29	1,909,456	51.23
	upper	38,787	32.55	646,637	42.24	20,523	35.66	915,951	44.55	144	12.42	16,628	31.08	19,475	68.59	30,568	35.15	78,929	38.26	1,609,784	43.19
	zero & NAs	137	0.11	465	0.03	0	-	144	0.01	0	-	15	0.03	0	-	0	-	137	0.07	624	0.02
13.4 total	119,176	100.00	1,530,904	100.00	57,557	100.00	2,055,827	100.00	1,159	100.00	53,503	100.00	28,393	100.00	86,975	100.00	206,285	100.00	3,727,209	100.00	
Cayuga	low	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	moderate	432	7.43	4,506	7.40	273	7.10	5,245	6.32	0	-	408	7.33	0	-	0	-	705	7.23	10,159	6.80
	middle	3,881	66.75	45,663	75.02	2,417	62.84	64,118	77.32	83	93.26	4,666	83.85	0	-	6,381	100.00	6,381	65.45	114,447	76.59
	upper	1,501	25.82	10,698	17.58	1,156	30.06	13,565	16.36	6	6.74	491	8.82	0	-	0	-	2,663	27.32	24,754	16.57
	zero & NAs	-	-	0	-	0	-	0	-	0	-	0	-	0	-	60	100.00	0	-	60	0.04
0.7 total	5,814	100.00	60,867	100.00	3,846	100.00	82,928	100.00	89	100.00	5,565	100.00	0	-	60	100.00	9,749	100.00	149,420	100.00	
Madison	low	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	moderate	65	1.59	7,854	11.09	282	5.88	10,138	8.94	0	-	746	14.62	0	-	0	-	347	3.86	18,738	9.83
	middle	3,074	75.40	49,237	69.54	3,221	67.12	77,746	68.59	68	62.96	3,822	74.90	0	-	1,376	100.00	6,363	70.83	132,181	69.33
	upper	938	23.01	13,717	19.37	1,296	27.01	25,473	22.47	40	37.04	535	10.48	0	-	0	-	2,274	25.31	39,725	20.84
	zero & NAs	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
0.5 total	4,077	100.00	70,808	100.00	4,799	100.00	113,357	100.00	108	100.00	5,103	100.00	0	-	1,376	100.00	8,984	100.00	190,644	100.00	
Onondaga	low	557	1.17	3,752	0.56	171	0.55	4,277	0.58	2	0.26	251	0.97	125	0.68	2,348	5.68	855	0.87	10,628	0.72
	moderate	1,867	3.93	17,732	2.63	1,008	3.23	17,715	2.40	55	7.02	846	3.25	6,800	36.85	8,176	19.78	9,730	9.93	44,469	3.00
	middle	21,743	45.79	308,079	45.73	12,858	41.19	301,798	40.83	363	46.36	13,697	52.68	11,530	62.48	17,317	41.89	46,494	47.47	640,891	43.30
	upper	23,321	49.11	344,029	51.07	17,178	55.03	415,301	56.19	363	46.36	11,206	43.10	0	-	13,497	32.65	40,862	41.72	784,033	52.97
	zero & NAs	-	-	47	0.01	0	-	60	0.01	0	-	0	-	0	-	0	-	0	-	107	0.01
5.3 total	47,488	100.00	673,639	100.00	31,215	100.00	739,151	100.00	783	100.00	26,000	100.00	18,455	100.00	41,338	100.00	97,941	100.00	1,480,128	100.00	

HMDA LOAN ORIGINATIONS/PURCHASES¹ -- YEAR 2002
GEOGRAPHY INCOME LEVEL DISTRIBUTION -- VOLUME OF LOANS IN THOUSANDS OF DOLLARS

County/Area	Geography Income Level	Home Purchase				Refinancing				Home Improvement				Multifamily				Total			
		Bank \$	Bank %	Aggr \$	Aggr%	Bank \$	Bank %	Aggr \$	Aggr%	Bank \$	Bank %	Aggr \$	Aggr%	Bank \$	Bank %	Aggr \$	Aggr%	Bank \$	Bank %	Aggr \$	Aggr%
MSA 8160*	low	557	0.97	3,752	0.47	171	0.43	4,277	0.46	2	0.20	251	0.68	125	0.68	2,348	5.49	855	0.73	10,628	0.58
	moderate	2,364	4.12	30,092	3.74	1,563	3.92	33,098	3.54	55	5.61	2,000	5.45	6,800	36.85	8,176	19.11	10,782	9.24	73,366	4.03
	middle	28,698	50.01	402,979	50.04	18,496	46.40	443,662	47.43	514	52.45	22,185	60.50	11,530	62.48	18,693	43.70	59,238	50.77	887,519	48.76
	upper	25,760	44.89	368,444	45.75	19,630	49.25	454,339	48.57	409	41.73	12,232	33.36	0	-	13,497	31.55	45,799	39.25	848,512	46.62
	zero & NAs	0	-	47	0.01	0	-	60	0.01	0	-	0	-	0	-	60	0.14	0	-	167	0.01
	6.4 total	57,379	100.00	805,314	100.00	39,860	100.00	935,436	100.00	980	100.00	36,668	100.00	18,455	100.00	42,774	100.00	116,674	100.00	1,820,192	100.00
Oneida	low	-	-	222	0.13	0	-	318	0.12	0	-	73	0.31	0	-	0	-	0	-	613	0.13
	moderate	351	3.22	6,217	3.58	51	0.92	7,779	2.95	0	-	1,254	5.36	0	-	2,246	21.20	402	2.42	17,496	3.71
	middle	5,175	47.50	76,640	44.12	2,300	41.35	124,265	47.11	92	60.93	12,536	53.55	0	-	6,160	58.14	7,567	45.56	219,601	46.58
	upper	5,369	49.28	90,466	52.08	3,211	57.73	131,285	49.77	59	39.07	9,518	40.66	0	-	2,189	20.66	8,639	52.02	233,458	49.52
	zero & NAs	-	-	159	0.09	0	-	120	0.05	0	-	30	0.13	0	-	0	-	0	-	309	0.07
	1.2 total	10,895	100.00	173,704	100.00	5,562	100.00	263,767	100.00	151	100.00	23,411	100.00	0	-	10,595	100.00	16,608	100.00	471,477	100.00
Allegany*	low	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	moderate	319	35.60	2,355	42.69	400	28.76	2,463	27.77	30	68.18	477	37.83	0	-	749	32.13	5,295	33.84	0	-
	middle	577	64.40	2,961	53.68	991	71.24	6,319	71.26	14	31.82	784	62.17	0	-	1,582	67.87	10,064	64.33	0	-
	upper	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	zero & NAs	-	-	200	3.63	0	-	86	0.97	0	-	0	-	0	-	0	-	0	-	286	1.83
	0.1 total	896	100.00	5,516	100.00	1,391	100.00	8,868	100.00	44	100.00	1,261	100.00	0	-	2,331	100.00	15,645	100.00	0	-
Cattaraugus	low	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	moderate	-	-	2,096	5.77	0	-	1,707	3.56	0	-	432	8.24	0	-	0	-	0	-	4,235	4.73
	middle	4,274	100.00	34,229	94.23	4,464	100.00	46,238	96.44	409	100.00	4,812	91.76	0	-	9,147	100.00	85,279	95.27	0	-
	upper	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	zero & NAs	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	0.5 total	4,274	100.00	36,325	100.00	4,464	100.00	47,945	100.00	409	100.00	5,244	100.00	0	-	9,147	100.00	89,514	100.00	0	-
Cortland	low	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	moderate	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	middle	3,742	78.55	17,502	85.45	1,836	89.82	22,849	90.84	54	100.00	904	95.97	0	-	5,632	82.08	41,255	88.57	0	-
	upper	1,022	21.45	2,980	14.55	208	10.18	2,304	9.16	0	-	38	4.03	0	-	1,230	17.92	5,322	11.43	0	-
	zero & NAs	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	0.5 total	4,764	100.00	20,482	100.00	2,044	100.00	25,153	100.00	54	100.00	942	100.00	0	-	6,862	100.00	46,577	100.00	0	-
Seneca	low	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	moderate	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	middle	641	100.00	22,116	86.68	996	98.91	36,408	90.13	5	100.00	2,278	88.16	300	100.00	760	100.00	1,942	99.44	61,562	88.89
	upper	-	-	3,400	13.32	11	1.09	3,985	9.87	0	-	306	11.84	0	-	11	0.56	7,691	11.11	0	-
	zero & NAs	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	0.1 total	641	100.00	25,516	100.00	1,007	100.00	40,393	100.00	5	100.00	2,584	100.00	300	100.00	760	100.00	1,953	100.00	69,253	100.00
Steuben*	low	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	moderate	180	6.44	1,713	5.32	158	7.22	3,868	5.28	0	-	1,324	29.08	0	-	338	4.82	6,905	6.15	0	-
	middle	2,176	77.91	19,004	58.99	1,269	58.02	42,175	57.61	27	100.00	2,329	51.15	0	-	266	11.74	3,472	49.55	63,774	56.82
	upper	437	15.65	11,499	35.69	760	34.75	27,170	37.11	0	-	900	19.77	2,000	100.00	2,000	88.26	3,197	45.63	41,569	37.03
	zero & NAs	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	0.3 total	2,793	100.00	32,216	100.00	2,187	100.00	73,213	100.00	27	100.00	4,553	100.00	2,000	100.00	2,266	100.00	7,007	100.00	112,248	100.00
Sullivan	low	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	moderate	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	middle	3,244	59.40	65,139	39.88	1,477	67.14	71,654	71.69	84	100.00	4,934	78.18	0	-	1,145	100.00	4,805	62.04	142,872	52.77
	upper	2,217	40.60	98,209	60.12	723	32.86	28,289	28.31	0	-	1,377	21.82	0	-	2,940	37.96	127,875	47.23	0	-
	zero & NAs	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	0.6 total	5,461	100.00	163,348	100.00	2,200	100.00	99,943	100.00	84	100.00	6,311	100.00	0	-	1,145	100.00	7,745	100.00	270,747	100.00
Tompkins	low	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	moderate	451	5.81	4,485	7.75	576	12.95	3,640	4.82	0	-	40	1.36	0	-	949	5.94	1,027	4.71	9,114	5.99
	middle	2,418	31.16	19,046	32.89	2,120	47.65	25,544	33.85	46	82.14	1,503	51.11	1,800	18.87	4,389	27.48	6,384	29.28	50,482	33.15
	upper	4,892	63.03	34,374	59.36	1,753	39.40	46,268	61.32	10	17.86	1,398	47.53	7,740	81.13	10,636	66.58	14,395	66.01	92,676	60.86
	zero & NAs	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	0.9 total	7,761	100.00	57,905	100.00	4,449	100.00	75,452	100.00	56	100.00	2,941	100.00	9,540	100.00	15,974	100.00	21,806	100.00	152,272	100.00

HMDA LOAN ORIGINATIONS/PURCHASES¹ -- YEAR 2002
GEOGRAPHY INCOME LEVEL DISTRIBUTION -- VOLUME OF LOANS IN THOUSANDS OF DOLLARS

County/Area	Geography Income Level	Home Purchase				Refinancing				Home Improvement				Multifamily				Total			
		Bank \$	Bank %	Aggr \$	Aggr%	Bank \$	Bank %	Aggr \$	Aggr%	Bank \$	Bank %	Aggr \$	Aggr%	Bank \$	Bank %	Aggr \$	Aggr%	Bank \$	Bank %	Aggr \$	Aggr%
Ulster	low	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	moderate	120	0.95	5,094	0.91	102	1.21	50,130	8.71	0	-	566	2.61	0	-	0	-	222	0.68	55,790	4.74
	middle	3,803	30.04	258,263	46.19	3,103	36.77	266,152	46.27	106	42.40	7,468	34.38	120	1.05	3,559	17.24	7,132	21.77	535,442	45.50
	upper	8,738	69.02	295,770	52.90	5,235	62.03	258,981	45.02	144	57.60	13,690	63.02	11,285	98.95	17,082	82.76	25,402	77.55	585,523	49.76
	zero & NAs	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
1.4 total		12,661	100.00	559,127	100.00	8,440	100.00	575,263	100.00	250	100.00	21,724	100.00	11,405	100.00	20,641	100.00	32,756	100.00	1,176,755	100.00
Wyoming	low	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	moderate	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	middle	2,129	77.79	21,785	89.84	2,062	89.15	31,269	87.47	86	100.00	3,721	96.22	0	-	676	100.00	4,277	83.27	57,451	89.01
	upper	608	22.21	2,463	10.16	251	10.85	4,481	12.53	0	-	146	3.78	0	-	0	-	859	16.73	7,090	10.99
	zero & NAs	-	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
0.3 total		2,737	100.00	24,248	100.00	2,313	100.00	35,750	100.00	86	100.00	3,867	100.00	0	-	676	100.00	5,136	100.00	64,541	100.00
Non-MSA Areas	low	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-	0	-
	moderate	1,070	2.55	15,743	1.70	1,236	4.34	61,808	6.29	30	2.96	2,839	5.74	0	-	949	2.29	2,336	2.47	81,339	4.07
	middle	23,004	54.79	460,045	49.75	18,318	64.28	548,608	55.87	831	81.87	28,733	58.13	2,220	9.55	10,795	26.04	44,373	46.84	1,048,181	52.47
	upper	17,914	42.66	448,695	48.52	8,941	31.38	371,478	37.83	154	15.17	17,855	36.12	21,025	90.45	29,718	71.68	48,034	50.70	867,746	43.44
	zero & NAs	0	-	200	0.02	0	-	86	0.01	0	-	0	-	0	-	0	-	0	-	286	0.01
4.7 total		41,988	100.00	924,683	100.00	28,495	100.00	981,980	100.00	1,015	100.00	49,427	100.00	23,245	100.00	41,462	100.00	94,743	100.00	1,997,552	100.00
A/A Total	low	28,491	3.20	793,653	2.17	6,350	1.26	507,840	0.93	200	2.44	14,537	0.99	52,345	9.83	570,508	11.76	87,386	4.51	1,886,653	1.93
	moderate	93,184	10.46	3,286,912	8.99	29,434	5.83	4,351,613	7.95	881	10.76	131,527	8.97	82,245	15.44	1,124,707	23.19	205,744	10.63	8,894,803	9.12
	middle	436,445	48.99	14,785,976	40.46	238,174	47.21	23,651,384	43.23	5,080	62.06	747,153	50.94	99,419	18.67	1,103,459	22.75	779,118	40.24	40,288,071	41.29
	upper	331,889	37.25	17,640,217	48.27	230,318	45.65	26,159,865	47.82	2,025	24.74	572,901	39.06	298,117	55.98	2,043,386	42.13	862,349	44.54	46,417,068	47.58
	zero & NAs	949	0.11	35,370	0.10	250	0.05	34,461	0.06	0	-	613	0.04	413	0.08	7,561	0.16	1,612	0.08	78,005	0.08
100.0 total		890,958	100.00	36,542,128	100.00	504,526	100.00	54,705,163	100.00	8,186	100.00	1,466,731	100.00	532,539	100.00	4,849,621	100.00	1,936,209	100.00	97,564,600	100.00

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

¹ These figures exclude bank's loans purchased from its affiliates. Aggregate figures include loan originations only.

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

HMDA LOAN ORIGINATIONS/PURCHASES¹ -- YEAR 2003
GEOGRAPHY INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area % of Total A/A Loans	Geography Income Level	Home Purchase		Refinancing		Home Improvement		Multifamily		Total	
		Bank #	Bank %	Bank #	Bank %	Bank #	Bank %	Bank #	Bank %	Bank #	Bank %
Albany	low	12	5.45	8	3.04	0	-	0	-	20	4.12
	moderate	28	12.73	27	10.27	0	-	0	-	55	11.34
	middle	106	48.18	121	46.01	0	-	0	-	227	46.80
	upper	74	33.64	107	40.68	2	100.00	0	-	183	37.73
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	3.4 total	220	100.00	263	100.00	2	100.00	0	-	485	100.00
Rensselaer	low	4	2.31	5	3.65	1	14.29	1	50.00	11	3.45
	moderate	17	9.83	15	10.95	1	14.29	0	-	33	10.34
	middle	123	71.10	92	67.15	5	71.43	0	-	220	68.97
	upper	29	16.76	25	18.25	0	-	1	50.00	55	17.24
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	2.7 total	173	100.00	137	100.00	7	100.00	2	100.00	319	100.00
Saratoga	low	0	-	0	-	0	-	0	-	0	-
	moderate	22	10.53	16	7.48	0	-	0	-	38	8.90
	middle	124	59.33	125	58.41	1	50.00	1	50.00	251	58.78
	upper	63	30.14	73	34.11	1	50.00	1	50.00	138	32.32
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	3.3 total	209	100.00	214	100.00	2	100.00	2	100.00	427	100.00
Schenectady	low	4	2.65	3	2.80	0	-	0	-	7	2.68
	moderate	36	23.84	12	11.21	0	-	0	-	48	18.39
	middle	64	42.38	45	42.06	1	33.33	0	-	110	42.15
	upper	47	31.13	47	43.93	2	66.67	0	-	96	36.78
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	2.4 total	151	100.00	107	100.00	3	100.00	0	-	261	100.00
MSA 0160*	low	20	2.66	16	2.22	1	7.14	1	25.00	38	2.55
	moderate	103	13.68	70	9.71	1	7.14	0	-	174	11.66
	middle	417	55.38	383	53.12	7	50.00	1	25.00	808	54.16
	upper	213	28.29	252	34.95	5	35.71	2	50.00	472	31.64
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	11.8 total	753	100.00	721	100.00	14	100.00	4	100.00	1,492	100.00
Broome	low	1	0.72	1	0.48	1	4.17	0	-	3	0.79
	moderate	24	17.27	26	12.44	5	20.83	3	37.50	58	15.26
	middle	79	56.83	114	54.55	13	54.17	2	25.00	208	54.74
	upper	35	25.18	68	32.54	5	20.83	3	37.50	111	29.21
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	2.2 total	139	100.00	209	100.00	24	100.00	8	100.00	380	100.00
Tioga	low	0	-	0	-	0	-	0	-	0	-
	moderate	0	-	0	-	0	-	0	-	0	-
	middle	25	69.44	29	69.05	4	66.67	1	100.00	59	69.41
	upper	11	30.56	13	30.95	2	33.33	0	-	26	30.59
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	0.6 total	36	100.00	42	100.00	6	100.00	1	100.00	85	100.00
MSA 0960	low	1	0.57	1	0.40	1	3.33	0	-	3	0.65
	moderate	24	13.71	26	10.36	5	16.67	3	33.33	58	12.47
	middle	104	59.43	143	56.97	17	56.67	3	33.33	267	57.42
	upper	46	26.29	81	32.27	7	23.33	3	33.33	137	29.46
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	2.7 total	175	100.00	251	100.00	30	100.00	9	100.00	465	100.00
Erie	low	44	3.52	27	1.86	22	16.79	0	-	93	3.27
	moderate	173	13.84	126	8.67	22	16.79	0	-	321	11.27
	middle	606	48.48	724	49.79	56	42.75	3	23.08	1,389	48.77
	upper	427	34.16	577	39.68	31	23.66	10	76.92	1,045	36.69
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	19.5 total	1,250	100.00	1,454	100.00	131	100.00	13	100.00	2,848	100.00

HMDA LOAN ORIGINATIONS/PURCHASES¹ -- YEAR 2003
GEOGRAPHY INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area % of Total A/A Loans	Geography Income Level	Home Purchase		Refinancing		Home Improvement		Multifamily		Total	
		Bank #	Bank %	Bank #	Bank %	Bank #	Bank %	Bank #	Bank %	Bank #	Bank %
Niagara	low	7	2.47	5	1.52	1	5.88	0	-	13	2.06
	moderate	36	12.72	27	8.23	4	23.53	0	-	67	10.60
	middle	175	61.84	205	62.50	8	47.06	1	25.00	389	61.55
	upper	65	22.97	91	27.74	4	23.53	3	75.00	163	25.79
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	4.4 total	283	100.00	328	100.00	17	100.00	4	100.00	632	100.00
MSA 1280	low	51	3.33	32	1.80	23	15.54	0	-	106	3.05
	moderate	209	13.63	153	8.59	26	17.57	0	-	388	11.15
	middle	781	50.95	929	52.13	64	43.24	4	23.53	1,778	51.09
	upper	492	32.09	668	37.49	35	23.65	13	76.47	1,208	34.71
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	23.9 total	1,533	100.00	1,782	100.00	148	100.00	17	100.00	3,480	100.00
Dutchess	low	3	2.21	7	2.57	0	-	1	25.00	11	2.53
	moderate	17	12.50	33	12.13	3	13.04	0	-	53	12.18
	middle	88	64.71	177	65.07	18	78.26	2	50.00	285	65.52
	upper	28	20.59	55	20.22	2	8.70	1	25.00	86	19.77
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	2.1 total	136	100.00	272	100.00	23	100.00	4	100.00	435	100.00
Chemung*	low	0	-	0	-	0	-	0	-	0	-
	moderate	0	-	2	11.76	0	-	0	-	2	6.45
	middle	10	76.92	9	52.94	1	100.00	0	-	20	64.52
	upper	3	23.08	6	35.29	0	-	0	-	9	29.03
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	0.2 total	13	100.00	17	100.00	1	100.00	0	-	31	100.00
Chautauqua	low	0	-	0	-	1	5.00	0	-	1	0.44
	moderate	13	12.15	3	3.00	2	10.00	0	-	18	7.93
	middle	87	81.31	87	87.00	17	85.00	0	-	191	84.14
	upper	7	6.54	10	10.00	0	-	0	-	17	7.49
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	1.7 total	107	100.00	100	100.00	20	100.00	0	-	227	100.00
Nassau	low	1	1.52	1	0.67	0	-	0	-	2	0.90
	moderate	15	22.73	10	6.71	0	-	0	-	25	11.31
	middle	45	68.18	110	73.83	5	100.00	0	-	160	72.40
	upper	5	7.58	28	18.79	0	-	1	100.00	34	15.38
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	1.0 total	66	100.00	149	100.00	5	100.00	1	100.00	221	100.00
Suffolk	low	0	-	0	-	0	-	0	-	0	-
	moderate	84	34.29	61	24.02	1	20.00	0	-	146	28.68
	middle	158	64.49	173	68.11	3	60.00	5	100.00	339	66.60
	upper	3	1.22	20	7.87	1	20.00	0	-	24	4.72
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	3.8 total	245	100.00	254	100.00	5	100.00	5	100.00	509	100.00
MSA 5380	low	1	0.32	1	0.25	0	-	0	-	2	0.27
	moderate	99	31.83	71	17.62	1	10.00	0	-	171	23.42
	middle	203	65.27	283	70.22	8	80.00	5	83.33	499	68.36
	upper	8	2.57	48	11.91	1	10.00	1	16.67	58	7.95
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	4.9 total	311	100.00	403	100.00	10	100.00	6	100.00	730	100.00
005 Bronx	low	13	20.97	4	12.50	0	-	3	42.86	20	19.61
	moderate	14	22.58	8	25.00	0	-	4	57.14	26	25.49
	middle	14	22.58	8	25.00	0	-	0	-	22	21.57
	upper	21	33.87	12	37.50	1	100.00	0	-	34	33.33
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	1.0 total	62	100.00	32	100.00	1	100.00	7	100.00	102	100.00

HMDA LOAN ORIGINATIONS/PURCHASES¹ -- YEAR 2003
GEOGRAPHY INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area % of Total A/A Loans	Geography Income Level	Home Purchase		Refinancing		Home Improvement		Multifamily		Total	
		Bank #	Bank %	Bank #	Bank %	Bank #	Bank %	Bank #	Bank %	Bank #	Bank %
Kings	low	25	11.90	6	4.92	0	-	0	-	31	8.78
	moderate	116	55.24	36	29.51	4	44.44	7	58.33	163	46.18
	middle	40	19.05	29	23.77	5	55.56	1	8.33	75	21.25
	upper	29	13.81	50	40.98	0	-	4	33.33	83	23.51
	zero & NAs	0	-	1	0.82	0	-	0	-	1	0.28
	3.3 total	210	100.00	122	100.00	9	100.00	12	100.00	353	100.00
New York	low	3	4.41	2	2.33	0	-	4	4.04	9	3.56
	moderate	7	10.29	2	2.33	0	-	19	19.19	28	11.07
	middle	9	13.24	4	4.65	0	-	15	15.15	28	11.07
	upper	48	70.59	76	88.37	0	-	59	59.60	183	72.33
	zero & NAs	1	1.47	2	2.33	0	-	2	2.02	5	1.98
	1.1 total	68	100.00	86	100.00	0	-	99	100.00	253	100.00
Putnam	low	0	-	0	-	0	-	0	-	0	-
	moderate	0	-	0	-	0	-	0	-	0	-
	middle	0	-	0	-	0	-	0	-	0	-
	upper	24	100.00	72	100.00	4	100.00	0	-	100	100.00
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	0.4 total	24	100.00	72	100.00	4	100.00	0	-	100	100.00
Queens	low	3	1.36	0	-	0	-	0	-	3	0.87
	moderate	28	12.73	10	9.35	0	-	3	25.00	41	11.95
	middle	79	35.91	42	39.25	1	25.00	5	41.67	127	37.03
	upper	110	50.00	55	51.40	3	75.00	4	33.33	172	50.15
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	3.4 total	220	100.00	107	100.00	4	100.00	12	100.00	343	100.00
Rockland	low	0	-	2	1.20	0	-	0	-	2	0.91
	moderate	0	-	0	-	0	-	0	-	0	-
	middle	7	14.58	17	10.18	0	-	0	-	24	10.96
	upper	41	85.42	148	88.62	3	100.00	1	100.00	193	88.13
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	0.7 total	48	100.00	167	100.00	3	100.00	1	100.00	219	100.00
Westchester	low	1	0.72	0	-	0	-	0	-	1	0.33
	moderate	4	2.90	1	0.64	0	-	3	37.50	8	2.62
	middle	11	7.97	13	8.28	0	-	1	12.50	25	8.20
	upper	122	88.41	143	91.08	2	100.00	4	50.00	271	88.85
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	2.2 total	138	100.00	157	100.00	2	100.00	8	100.00	305	100.00
MSA 5600*	low	45	5.84	14	1.88	0	-	7	5.04	66	3.94
	moderate	169	21.95	57	7.67	4	17.39	36	25.90	266	15.88
	middle	160	20.78	113	15.21	6	26.09	22	15.83	301	17.97
	upper	395	51.30	556	74.83	13	56.52	72	51.80	1,036	61.85
	zero & NAs	1	0.13	3	0.40	0	-	2	1.44	6	0.36
	12.0 total	770	100.00	743	100.00	23	100.00	139	100.00	1,675	100.00
MSA 5660	low	11	4.51	3	1.06	0	-	0	-	14	2.57
	moderate	50	20.49	16	5.65	1	6.67	0	-	67	12.32
	middle	138	56.56	182	64.31	11	73.33	1	50.00	332	61.03
	upper	45	18.44	82	28.98	3	20.00	1	50.00	131	24.08
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	3.8 total	244	100.00	283	100.00	15	100.00	2	100.00	544	100.00
Genesee	low	0	-	0	-	0	-	0	-	0	-
	moderate	26	20.00	33	18.97	0	-	0	-	59	18.97
	middle	104	80.00	141	81.03	7	100.00	0	-	252	81.03
	upper	0	-	0	-	0	-	0	-	0	-
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	2.0 total	130	100.00	174	100.00	7	100.00	0	-	311	100.00

HMDA LOAN ORIGINATIONS/PURCHASES¹ -- YEAR 2003

GEOGRAPHY INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area % of Total A/A Loans	Geography Income Level	Home Purchase		Refinancing		Home Improvement		Multifamily		Total	
		Bank #	Bank %	Bank #	Bank %	Bank #	Bank %	Bank #	Bank %	Bank #	Bank %
Livingston	low	0	-	0	-	0	-	0	-	0	-
	moderate	6	12.00	2	4.17	0	-	0	-	8	7.77
	middle	42	84.00	44	91.67	5	100.00	0	-	91	88.35
	upper	2	4.00	2	4.17	0	-	0	-	4	3.88
	zero & NAs	0	-	0	-	0	-	0	-	0	-
0.8	total	50	100.00	48	100.00	5	100.00	0	-	103	100.00
Monroe	low	62	7.50	13	1.60	1	3.33	3	17.65	79	4.68
	moderate	157	18.98	60	7.37	2	6.67	2	11.76	221	13.09
	middle	368	44.50	376	46.19	15	50.00	7	41.18	766	45.38
	upper	240	29.02	365	44.84	12	40.00	5	29.41	622	36.85
	zero & NAs	0	-	0	-	0	-	0	-	0	-
12.9	total	827	100.00	814	100.00	30	100.00	17	100.00	1,688	100.00
Ontario	low	1	1.61	0	-	0	-	0	-	1	0.75
	moderate	8	12.90	1	1.52	0	-	0	-	9	6.72
	middle	40	64.52	44	66.67	3	60.00	0	-	87	64.93
	upper	13	20.97	21	31.82	2	40.00	1	100.00	37	27.61
	zero & NAs	0	-	0	-	0	-	0	-	0	-
1.0	total	62	100.00	66	100.00	5	100.00	1	100.00	134	100.00
Orleans	low	0	-	0	-	0	-	0	-	0	-
	moderate	15	36.59	14	31.82	3	60.00	0	-	32	35.56
	middle	26	63.41	30	68.18	2	40.00	0	-	58	64.44
	upper	0	-	0	-	0	-	0	-	0	-
	zero & NAs	0	-	0	-	0	-	0	-	0	-
0.6	total	41	100.00	44	100.00	5	100.00	0	-	90	100.00
Wayne	low	0	-	0	-	0	-	0	-	0	-
	moderate	4	5.41	5	6.33	0	-	0	-	9	5.63
	middle	51	68.92	51	64.56	7	100.00	0	-	109	68.13
	upper	19	25.68	23	29.11	0	-	0	-	42	26.25
	zero & NAs	0	-	0	-	0	-	0	-	0	-
1.2	total	74	100.00	79	100.00	7	100.00	0	-	160	100.00
MSA 6840	low	63	5.32	13	1.06	1	1.69	3	16.67	80	3.22
	moderate	216	18.24	115	9.39	5	8.47	2	11.11	338	13.60
	middle	631	53.29	686	56.00	39	66.10	7	38.89	1,363	54.83
	upper	274	23.14	411	33.55	14	23.73	6	33.33	705	28.36
	zero & NAs	0	-	0	-	0	-	0	-	0	-
18.5	total	1,184	100.00	1,225	100.00	59	100.00	18	100.00	2,486	100.00
Cayuga	low	0	-	0	-	0	-	0	-	0	-
	moderate	14	18.67	8	11.11	1	11.11	0	-	23	14.74
	middle	56	74.67	54	75.00	6	66.67	0	-	116	74.36
	upper	5	6.67	10	13.89	2	22.22	0	-	17	10.90
	zero & NAs	0	-	0	-	0	-	0	-	0	-
1.2	total	75	100.00	72	100.00	9	100.00	0	-	156	100.00
Madison	low	0	-	0	-	0	-	0	-	0	-
	moderate	1	2.94	2	3.28	0	-	0	-	3	3.09
	middle	29	85.29	50	81.97	2	100.00	0	-	81	83.51
	upper	4	11.76	9	14.75	0	-	0	-	13	13.40
	zero & NAs	0	-	0	-	0	-	0	-	0	-
0.5	total	34	100.00	61	100.00	2	100.00	0	-	97	100.00
Onondaga	low	17	3.26	18	3.11	0	-	0	-	35	3.03
	moderate	41	7.87	31	5.36	4	8.16	0	-	76	6.58
	middle	240	46.07	245	42.39	25	51.02	6	85.71	516	44.68
	upper	223	42.80	284	49.13	20	40.82	1	14.29	528	45.71
	zero & NAs	0	-	0	-	0	-	0	-	0	-
8.1	total	521	100.00	578	100.00	49	100.00	7	100.00	1,155	100.00

HMDA LOAN ORIGINATIONS/PURCHASES¹ -- YEAR 2003
GEOGRAPHY INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area % of Total A/A Loans	Geography Income Level	Home Purchase		Refinancing		Home Improvement		Multifamily		Total	
		Bank #	Bank %	Bank #	Bank %	Bank #	Bank %	Bank #	Bank %	Bank #	Bank %
MSA 8160*	low	17	2.70	18	2.53	0	-	0	-	35	2.49
	moderate	56	8.89	41	5.77	5	8.33	0	-	102	7.24
	middle	325	51.59	349	49.09	33	55.00	6	85.71	713	50.64
	upper	232	36.83	303	42.62	22	36.67	1	14.29	558	39.63
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	9.8 total	630	100.00	711	100.00	60	100.00	7	100.00	1,408	100.00
Oneida	low	0	-	1	1.09	0	-	0	-	1	0.50
	moderate	7	7.22	7	7.61	0	-	0	-	14	6.93
MSA 8680*	middle	54	55.67	54	58.70	9	90.00	1	33.33	118	58.42
	upper	36	37.11	30	32.61	1	10.00	2	66.67	69	34.16
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	1.5 total	97	100.00	92	100.00	10	100.00	3	100.00	202	100.00
Allegany*	low	0	-	0	-	0	-	0	-	0	-
	moderate	0	-	0	-	0	-	0	-	0	-
	middle	13	100.00	21	100.00	5	100.00	0	-	39	100.00
	upper	0	-	0	-	0	-	0	-	0	-
	zero & NAs	0	-	0	-	0	-	0	-	0	-
0.2 total	13	100.00	21	100.00	5	100.00	0	-	39	100.00	
Cattaraugus	low	0	-	0	-	0	-	0	-	0	-
	moderate	1	1.85	2	1.80	1	5.00	0	-	4	2.16
	middle	52	96.30	108	97.30	19	95.00	0	-	179	96.76
	upper	1	1.85	1	0.90	0	-	0	-	2	1.08
	zero & NAs	0	-	0	-	0	-	0	-	0	-
0.8 total	54	100.00	111	100.00	20	100.00	0	-	185	100.00	
Cortland	low	0	-	0	-	0	-	0	-	0	-
	moderate	6	7.59	1	1.61	0	-	0	-	7	4.76
	middle	73	92.41	61	98.39	4	100.00	2	100.00	140	95.24
	upper	0	-	0	-	0	-	0	-	0	-
	zero & NAs	0	-	0	-	0	-	0	-	0	-
1.2 total	79	100.00	62	100.00	4	100.00	2	100.00	147	100.00	
Seneca	low	0	-	0	-	0	-	0	-	0	-
	moderate	0	-	0	-	0	-	0	-	0	-
	middle	13	100.00	8	100.00	0	-	0	-	21	100.00
	upper	0	-	0	-	0	-	0	-	0	-
	zero & NAs	0	-	0	-	0	-	0	-	0	-
0.2 total	13	100.00	8	100.00	0	-	0	-	21	100.00	
Steuben*	low	0	-	0	-	0	-	0	-	0	-
	moderate	0	-	0	-	0	-	0	-	0	-
	middle	21	61.76	12	80.00	2	33.33	0	-	35	63.64
	upper	13	38.24	3	20.00	4	66.67	0	-	20	36.36
	zero & NAs	0	-	0	-	0	-	0	-	0	-
0.5 total	34	100.00	15	100.00	6	100.00	0	-	55	100.00	
Sullivan	low	0	-	0	-	0	-	0	-	0	-
	moderate	1	2.50	2	5.00	0	-	0	-	3	3.57
	middle	32	80.00	25	62.50	1	25.00	0	-	58	69.05
	upper	7	17.50	13	32.50	3	75.00	0	-	23	27.38
	zero & NAs	0	-	0	-	0	-	0	-	0	-
0.6 total	40	100.00	40	100.00	4	100.00	0	-	84	100.00	
Tompkins	low	0	-	0	-	0	-	0	-	0	-
	moderate	10	12.20	6	5.56	0	-	2	50.00	18	9.14
	middle	15	18.29	25	23.15	1	33.33	0	-	41	20.81
	upper	57	69.51	77	71.30	2	66.67	2	50.00	138	70.05
	zero & NAs	0	-	0	-	0	-	0	-	0	-
1.3 total	82	100.00	108	100.00	3	100.00	4	100.00	197	100.00	

HMDA LOAN ORIGINATIONS/PURCHASES¹ -- YEAR 2003
GEOGRAPHY INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area % of Total A/A Loans	Geography Income Level	Home Purchase		Refinancing		Home Improvement		Multifamily		Total	
		Bank #	Bank %	Bank #	Bank %	Bank #	Bank %	Bank #	Bank %	Bank #	Bank %
Ulster	low	0	-	0	-	0	-	0	-	0	-
	moderate	7	7.22	0	-	0	-	1	20.00	8	3.10
	middle	42	43.30	51	35.42	5	41.67	3	60.00	101	39.15
	upper	48	49.48	93	64.58	7	58.33	1	20.00	149	57.75
	zero & NAs	0	-	0	-	0	-	0	-	0	-
1.5 total	97	100.00	144	100.00	12	100.00	5	100.00	258	100.00	
Wyoming	low	0	-	0	-	0	-	0	-	0	-
	moderate	0	-	0	-	0	-	0	-	0	-
	middle	41	100.00	77	100.00	6	100.00	0	-	124	100.00
	upper	0	-	0	-	0	-	0	-	0	-
	zero & NAs	0	-	0	-	0	-	0	-	0	-
0.6 total	41	100.00	77	100.00	6	100.00	0	-	124	100.00	
Non-MSA Areas	low	0	-	0	-	0	-	0	-	0	-
	moderate	25	5.52	11	1.88	1	1.67	3	27.27	40	3.60
	middle	302	66.67	388	66.21	43	71.67	5	45.45	738	66.49
	upper	126	27.81	187	31.91	16	26.67	3	27.27	332	29.91
	zero & NAs	0	-	0	-	0	-	0	-	0	-
7.1 total	453	100.00	586	100.00	60	100.00	11	100.00	1,110	100.00	
A/A Total	low	212	3.31	106	1.48	27	5.71	12	5.45	357	2.50
	moderate	988	15.42	605	8.42	54	11.42	44	20.00	1,691	11.84
	middle	3,300	51.51	3,783	52.64	273	57.72	57	25.91	7,413	51.89
	upper	1,905	29.74	2,689	37.42	119	25.16	105	47.73	4,818	33.73
	zero & NAs	1	0.02	3	0.04	0	-	2	0.91	6	0.04
	100.0 total	6,406	100.00	7,186	100.00	473	100.00	220	100.00	14,285	100.00

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

¹ These figures exclude bank's loans purchased from its affiliates.

Sources of data: Bank (bank loans and assessment area); 2000 Census (geography income levels).

HMDA LOAN ORIGINATIONS/PURCHASES¹ -- YEAR 2003
GEOGRAPHY INCOME LEVEL DISTRIBUTION -- VOLUME OF LOANS IN THOUSANDS OF DOLLARS

County/Area % of Total A/A Loans	Geography Income Level	Home Purchase		Refinancing		Home Improvement		Multifamily		Total	
		Bank #	Bank %	Bank #	Bank %	Bank #	Bank %	Bank #	Bank %	Bank #	Bank %
Albany	low	897	3.49	516	1.82	0	-	0	-	1,413	2.61
	moderate	2,374	9.23	2,108	7.42	0	-	0	-	4,482	8.27
	middle	11,812	45.93	12,479	43.93	0	-	0	-	24,291	44.82
	upper	10,634	41.35	13,302	46.83	76	100.00	0	-	24,012	44.30
	zero & NAs	0	-	0	-	0	-	0	-	0	-
3.3	total	25,717	100.00	28,405	100.00	76	100.00	0	-	54,198	100.00
Rensselaer	low	237	1.23	396	2.83	4	12.50	7,400	94.57	8,037	19.56
	moderate	1,273	6.62	987	7.04	5	15.63	0	-	2,265	5.51
	middle	13,870	72.15	9,618	68.65	23	71.88	0	-	23,511	57.22
	upper	3,843	19.99	3,009	21.48	0	-	425	5.43	7,277	17.71
	zero & NAs	0	-	0	-	0	-	0	-	0	-
2.4	total	19,223	100.00	14,010	100.00	32	100.00	7,825	100.00	41,090	100.00
Saratoga	low	0	-	0	-	0	-	0	-	0	-
	moderate	2,017	7.25	1,222	5.29	0	-	0	-	3,239	5.67
	middle	16,654	59.90	12,923	55.97	15	83.33	5,509	88.02	35,101	61.40
	upper	9,134	32.85	8,943	38.73	3	16.67	750	11.98	18,830	32.94
	zero & NAs	0	-	0	-	0	-	0	-	0	-
3.5	total	27,805	100.00	23,088	100.00	18	100.00	6,259	100.00	57,170	100.00
Schenectady	low	174	1.10	141	1.44	0	-	0	-	315	1.23
	moderate	2,585	16.30	678	6.92	0	-	0	-	3,263	12.69
	middle	5,644	35.58	3,566	36.40	25	48.08	0	-	9,235	35.92
	upper	7,459	47.02	5,413	55.25	27	51.92	0	-	12,899	50.17
	zero & NAs	0	-	0	-	0	-	0	-	0	-
2.0	total	15,862	100.00	9,798	100.00	52	100.00	0	-	25,712	100.00
MSA 0160*	low	1,308	1.48	1,053	1.40	4	2.25	7,400	52.54	9,765	5.48
	moderate	8,249	9.31	4,995	6.63	5	2.81	0	-	13,249	7.44
	middle	47,980	54.15	38,586	51.24	63	35.39	5,509	39.12	92,138	51.71
	upper	31,070	35.06	30,667	40.73	106	59.55	1,175	8.34	63,018	35.37
	zero & NAs	0	-	0	-	0	-	0	-	0	-
11.2	total	88,607	100.00	75,301	100.00	178	100.00	14,084	100.00	178,170	100.00
Broome	low	40	0.34	72	0.44	4	1.61	0	-	116	0.35
	moderate	1,157	9.84	1,529	9.43	18	7.26	514	10.65	3,218	9.74
	middle	6,253	53.19	8,140	50.22	150	60.48	470	9.74	15,013	45.44
	upper	4,307	36.63	4,668	39.90	76	30.65	3,841	79.61	14,692	44.47
	zero & NAs	0	-	0	-	0	-	0	-	0	-
1.5	total	11,757	100.00	16,209	100.00	248	100.00	4,825	100.00	33,039	100.00
Tioga	low	0	-	0	-	0	-	0	-	0	-
	moderate	0	-	0	-	0	-	0	-	0	-
	middle	2,021	68.49	1,990	63.03	21	75.00	400	100.00	4,432	67.81
	upper	930	31.51	1,167	36.97	7	25.00	0	-	2,104	32.19
	zero & NAs	0	-	0	-	0	-	0	-	0	-
0.4	total	2,951	100.00	3,157	100.00	28	100.00	400	100.00	6,536	100.00
MSA 0960	low	40	0.27	72	0.37	4	1.45	0	-	116	0.29
	moderate	1,157	7.87	1,529	7.90	18	6.52	514	9.84	3,218	8.13
	middle	8,274	56.26	10,130	52.31	171	61.96	870	16.65	19,445	49.13
	upper	5,237	35.61	7,635	39.42	83	30.07	3,841	73.51	16,796	42.44
	zero & NAs	0	-	0	-	0	-	0	-	0	-
1.9	total	14,708	100.00	19,366	100.00	276	100.00	5,225	100.00	39,575	100.00
Erie	low	1,990	1.64	1,307	1.07	219	11.78	0	-	3,516	1.35
	moderate	10,299	8.51	7,356	6.00	275	14.79	0	-	17,930	6.88
	middle	50,801	41.97	53,585	43.71	714	38.41	1,500	9.83	106,600	40.88
	upper	57,965	47.88	60,344	49.22	651	35.02	13,765	90.17	132,725	50.90
	zero & NAs	0	-	0	-	0	-	0	-	0	-
15.3	total	121,055	100.00	122,592	100.00	1,859	100.00	15,265	100.00	260,771	100.00

HMDA LOAN ORIGINATIONS/PURCHASES¹ -- YEAR 2003
GEOGRAPHY INCOME LEVEL DISTRIBUTION -- VOLUME OF LOANS IN THOUSANDS OF DOLLARS

County/Area % of Total A/A Loans	Geography Income Level	Home Purchase		Refinancing		Home Improvement		Multifamily		Total	
		Bank #	Bank %	Bank #	Bank %	Bank #	Bank %	Bank #	Bank %	Bank #	Bank %
Niagara	low	337	1.38	199	0.78	2	1.32	0	-	538	0.95
	moderate	1,843	7.54	1,347	5.28	27	17.88	0	-	3,217	5.66
	middle	15,113	61.84	15,812	62.03	57	37.75	2,160	31.95	33,142	58.31
	upper	7,144	29.23	8,131	31.90	65	43.05	4,600	68.05	19,940	35.08
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	3.1 total	24,437	100.00	25,489	100.00	151	100.00	6,760	100.00	56,837	100.00
MSA 1280	low	2,327	1.60	1,506	1.02	221	11.00	0	-	4,054	1.28
	moderate	12,142	8.35	8,703	5.88	302	15.02	0	-	21,147	6.66
	middle	65,914	45.30	69,397	46.86	771	38.36	3,660	16.62	139,742	44.00
	upper	65,109	44.75	68,475	46.24	716	35.62	18,365	83.38	152,665	48.07
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	18.4 total	145,492	100.00	148,081	100.00	2,010	100.00	22,025	100.00	317,608	100.00
Dutchess	low	620	2.21	740	2.04	0	-	2,315	18.72	3,675	4.76
	moderate	2,488	8.86	4,018	11.07	54	11.64	0	-	6,560	8.50
	middle	18,854	67.17	23,319	64.24	325	70.04	9,350	75.62	51,848	67.16
	upper	6,109	21.76	8,224	22.66	85	18.32	700	5.66	15,118	19.58
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	3.6 total	28,071	100.00	36,301	100.00	464	100.00	12,365	100.00	77,201	100.00
Chemung*	low	0	-	0	-	0	-	0	-	0	-
	moderate	0	-	102	9.51	0	-	0	-	102	5.53
	middle	546	71.47	441	41.14	10	100.00	0	-	997	54.01
	upper	218	28.53	529	49.35	0	-	0	-	747	40.47
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	0.1 total	764	100.00	1,072	100.00	10	100.00	0	-	1,846	100.00
Chautauqua	low	0	-	0	-	40	16.13	0	-	40	0.25
	moderate	671	8.01	151	2.07	28	11.29	0	-	850	5.34
	middle	7,099	84.74	6,061	83.14	180	72.58	0	-	13,340	83.82
	upper	607	7.25	1,078	14.79	0	-	0	-	1,685	10.59
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	1.1 total	8,377	100.00	7,290	100.00	248	100.00	0	-	15,915	100.00
Nassau	low	600	3.97	257	1.07	0	-	0	-	857	2.17
	moderate	2,507	16.59	1,291	5.39	0	-	0	-	3,798	9.61
	middle	10,201	67.48	16,476	68.83	151	100.00	0	-	26,828	67.91
	upper	1,808	11.96	5,914	24.71	0	-	300	100.00	8,022	20.31
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	1.9 total	15,116	100.00	23,938	100.00	151	100.00	300	100.00	39,505	100.00
Suffolk	low	0	-	0	-	0	-	0	-	0	-
	moderate	21,964	41.24	8,874	20.52	25	17.24	0	-	30,863	24.79
	middle	30,166	56.65	29,772	68.84	90	62.07	27,850	100.00	87,878	70.59
	upper	1,123	2.11	4,603	10.64	30	20.69	0	-	5,756	4.62
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	6.7 total	53,253	100.00	43,249	100.00	145	100.00	27,850	100.00	124,497	100.00
MSA 5380	low	600	0.88	257	0.38	0	-	0	-	857	0.52
	moderate	24,471	35.79	10,165	15.13	25	8.45	0	-	34,661	21.13
	middle	40,367	59.04	46,248	68.83	241	81.42	27,850	98.93	114,706	69.94
	upper	2,931	4.29	10,517	15.65	30	10.14	300	1.07	13,778	8.40
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	8.6 total	68,369	100.00	67,187	100.00	296	100.00	28,150	100.00	164,002	100.00
005 Bronx	low	3,221	22.74	558	10.53	0	-	2,487	21.82	6,266	20.29
	moderate	3,062	21.62	1,191	22.47	0	-	8,913	78.18	13,166	42.64
	middle	4,241	29.94	1,989	37.53	0	-	0	-	6,230	20.18
	upper	3,642	25.71	1,562	29.47	10	100.00	0	-	5,214	16.89
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	1.8 total	14,166	100.00	5,300	100.00	10	100.00	11,400	100.00	30,876	100.00

HMDA LOAN ORIGINATIONS/PURCHASES¹ -- YEAR 2003
GEOGRAPHY INCOME LEVEL DISTRIBUTION -- VOLUME OF LOANS IN THOUSANDS OF DOLLARS

County/Area % of Total A/A Loans	Geography Income Level	Home Purchase		Refinancing		Home Improvement		Multifamily		Total	
		Bank #	Bank %	Bank #	Bank %	Bank #	Bank %	Bank #	Bank %	Bank #	Bank %
Kings	low	6,059	12.93	641	2.90	0	-	0	-	6,700	7.69
	moderate	25,242	53.85	7,627	34.54	90	44.12	6,580	36.70	39,539	45.40
	middle	8,854	18.89	4,480	20.29	114	55.88	1,500	8.37	14,948	17.16
	upper	6,720	14.34	9,181	41.58	0	-	9,850	54.94	25,751	29.57
	zero & NAs	0	-	152	0.69	0	-	0	-	152	0.17
	5.9 total		46,875	100.00	22,081	100.00	204	100.00	17,930	100.00	87,090
New York	low	1,090	4.47	5,173	22.62	0	-	5,496	1.60	11,759	3.00
	moderate	1,637	6.72	524	2.29	0	-	44,898	13.04	47,059	12.02
	middle	2,763	11.34	635	2.78	0	-	61,487	17.86	64,885	16.57
	upper	18,546	76.14	15,652	68.44	0	-	228,358	66.34	262,556	67.07
	zero & NAs	323	1.33	885	3.87	0	-	4,000	1.16	5,208	1.33
	3.1 total		24,359	100.00	22,869	100.00	0	-	344,239	100.00	391,467
Putnam	low	0	-	0	-	0	-	0	-	0	-
	moderate	0	-	0	-	0	-	0	-	0	-
	middle	0	-	0	-	0	-	0	-	0	-
	upper	6,663	100.00	10,698	100.00	55	100.00	0	-	17,416	100.00
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	0.8 total		6,663	100.00	10,698	100.00	55	100.00	0	-	17,416
Queens	low	527	1.30	0	-	0	-	0	-	527	0.48
	moderate	7,252	17.91	2,106	14.01	0	-	4,500	8.15	13,858	12.50
	middle	14,342	35.42	6,396	42.54	5	4.00	17,517	31.72	38,260	34.51
	upper	18,372	45.37	6,535	43.46	120	96.00	33,200	60.13	58,227	52.52
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	5.1 total		40,493	100.00	15,037	100.00	125	100.00	55,217	100.00	110,872
Rockland	low	0	-	315	1.17	0	-	0	-	315	0.84
	moderate	0	-	0	-	0	-	0	-	0	-
	middle	835	8.50	2,513	9.37	0	-	0	-	3,348	8.92
	upper	8,989	91.50	24,000	89.46	90	100.00	800	100.00	33,879	90.24
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	1.2 total		9,824	100.00	26,828	100.00	90	100.00	800	100.00	37,542
Westchester	low	432	1.28	0	-	0	-	0	-	432	0.54
	moderate	862	2.56	80	0.24	0	-	4,403	35.25	5,345	6.71
	middle	1,914	5.68	1,917	5.75	0	-	338	2.71	4,169	5.23
	upper	30,503	90.48	31,326	94.01	135	100.00	7,750	62.04	69,714	87.51
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	4.3 total		33,711	100.00	33,323	100.00	135	100.00	12,491	100.00	79,660
MSA 5600*	low	11,329	6.43	6,687	4.91	0	-	7,983	1.81	25,999	3.44
	moderate	38,055	21.61	11,528	8.47	90	14.54	69,294	15.67	118,967	15.76
	middle	32,949	18.71	17,930	13.17	119	19.22	80,842	18.29	131,840	17.46
	upper	93,435	53.06	98,954	72.69	410	66.24	279,958	63.33	472,757	62.62
	zero & NAs	323	0.18	1,037	0.76	0	-	4,000	0.90	5,360	0.71
	22.3 total		176,091	100.00	136,136	100.00	619	100.00	442,077	100.00	754,923
MSA 5660	low	1,283	3.38	360	0.93	0	-	0	-	1,643	2.11
	moderate	5,949	15.66	1,737	4.47	3	1.02	0	-	7,689	9.87
	middle	20,960	55.17	22,927	59.02	255	86.73	600	78.74	44,742	57.44
	upper	9,803	25.80	13,823	35.58	36	12.24	162	21.26	23,824	30.58
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	4.8 total		37,995	100.00	38,847	100.00	294	100.00	762	100.00	77,898
Genesee	low	0	-	0	-	0	-	0	-	0	-
	moderate	1,928	16.66	2,178	17.01	0	-	0	-	4,106	16.79
	middle	9,642	83.34	10,625	82.99	79	100.00	0	-	20,346	83.21
	upper	0	-	0	-	0	-	0	-	0	-
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	1.5 total		11,570	100.00	12,803	100.00	79	100.00	0	-	24,452

HMDA LOAN ORIGINATIONS/PURCHASES¹ -- YEAR 2003
GEOGRAPHY INCOME LEVEL DISTRIBUTION -- VOLUME OF LOANS IN THOUSANDS OF DOLLARS

County/Area % of Total A/A Loans	Geography Income Level	Home Purchase		Refinancing		Home Improvement		Multifamily		Total	
		Bank #	Bank %	Bank #	Bank %	Bank #	Bank %	Bank #	Bank %	Bank #	Bank %
Livingston	low	0	-	0	-	0	-	0	-	0	-
	moderate	308	6.67	95	2.53	0	-	0	-	403	4.75
	middle	4,204	91.05	3,501	93.11	106	100.00	0	-	7,811	92.08
	upper	105	2.27	164	4.36	0	-	0	-	269	3.17
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	0.6 total	4,617	100.00	3,760	100.00	106	100.00	0	-	8,483	100.00
Monroe	low	3,006	3.88	786	1.09	10	2.09	18,900	42.39	22,702	11.68
	moderate	9,165	11.84	3,983	5.53	11	2.30	1,920	4.31	15,079	7.76
	middle	33,244	42.96	29,220	40.60	116	24.22	18,375	41.21	80,955	41.64
	upper	31,975	41.32	37,984	52.78	342	71.40	5,392	12.09	75,693	38.93
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	9.8 total	77,390	100.00	71,973	100.00	479	100.00	44,587	100.00	194,429	100.00
Ontario	low	51	0.78	0	-	0	-	0	-	51	0.32
	moderate	613	9.32	150	2.30	0	-	0	-	763	4.83
	middle	3,878	58.94	3,785	57.98	35	23.97	0	-	7,698	48.71
	upper	2,038	30.97	2,593	39.72	111	76.03	2,550	100.00	7,292	46.14
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	0.8 total	6,580	100.00	6,528	100.00	146	100.00	2,550	100.00	15,804	100.00
Orleans	low	0	-	0	-	0	-	0	-	0	-
	moderate	1,149	31.91	722	22.02	63	70.79	0	-	1,934	27.75
	middle	2,452	68.09	2,557	77.98	26	29.21	0	-	5,035	72.25
	upper	0	-	0	-	0	-	0	-	0	-
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	0.5 total	3,601	100.00	3,279	100.00	89	100.00	0	-	6,969	100.00
Wayne	low	0	-	0	-	0	-	0	-	0	-
	moderate	268	3.68	279	3.98	0	-	0	-	547	3.79
	middle	4,555	62.52	4,090	58.39	130	100.00	0	-	8,775	60.85
	upper	2,463	33.80	2,636	37.63	0	-	0	-	5,099	35.36
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	0.9 total	7,286	100.00	7,005	100.00	130	100.00	0	-	14,421	100.00
MSA 6840	low	3,057	2.75	786	0.75	10	0.97	18,900	40.10	22,753	8.60
	moderate	13,431	12.10	7,407	7.03	74	7.19	1,920	4.07	22,832	8.63
	middle	57,975	52.21	53,778	51.05	492	47.81	18,375	38.98	130,620	49.37
	upper	36,581	32.94	43,377	41.17	453	44.02	7,942	16.85	88,353	33.40
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	14.0 total	111,044	100.00	105,348	100.00	1,029	100.00	47,137	100.00	264,558	100.00
Cayuga	low	0	-	0	-	0	-	0	-	0	-
	moderate	1,128	16.48	514	9.19	16	13.45	0	-	1,658	13.20
	middle	5,100	74.50	4,293	76.72	86	72.27	0	-	9,479	75.46
	upper	618	9.03	789	14.10	17	14.29	0	-	1,424	11.34
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	0.9 total	6,846	100.00	5,596	100.00	119	100.00	0	-	12,561	100.00
Madison	low	0	-	0	-	0	-	0	-	0	-
	moderate	60	1.66	125	2.23	0	-	0	-	185	1.99
	middle	2,481	68.61	3,895	69.52	82	100.00	0	-	6,458	69.43
	upper	1,075	29.73	1,583	28.25	0	-	0	-	2,658	28.58
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	0.5 total	3,616	100.00	5,603	100.00	82	100.00	0	-	9,301	100.00
Onondaga	low	987	2.24	718	1.56	0	-	0	-	1,705	1.65
	moderate	2,249	5.11	1,729	3.76	32	4.62	0	-	4,010	3.87
	middle	17,347	39.41	17,081	37.19	250	36.08	12,855	99.23	47,533	45.88
	upper	23,437	53.24	26,404	57.48	411	59.31	100	0.77	50,352	48.60
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	5.6 total	44,020	100.00	45,932	100.00	693	100.00	12,955	100.00	103,600	100.00

HMDA LOAN ORIGINATIONS/PURCHASES¹ -- YEAR 2003
GEOGRAPHY INCOME LEVEL DISTRIBUTION -- VOLUME OF LOANS IN THOUSANDS OF DOLLARS

County/Area % of Total A/A Loans	Geography Income Level	Home Purchase		Refinancing		Home Improvement		Multifamily		Total	
		Bank #	Bank %	Bank #	Bank %	Bank #	Bank %	Bank #	Bank %	Bank #	Bank %
MSA 8160*	low	987	1.81	718	1.26	0	-	0	-	1,705	1.36
	moderate	3,437	6.31	2,368	4.14	48	5.37	0	-	5,853	4.67
	middle	24,928	45.75	25,269	44.23	418	46.76	12,855	99.23	63,470	50.59
	upper	25,130	46.13	28,776	50.37	428	47.87	100	0.77	54,434	43.39
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	6.9 total	54,482	100.00	57,131	100.00	894	100.00	12,955	100.00	125,462	100.00
Oneida	low	0	-	36	0.59	0	-	0	-	36	0.15
	moderate	544	6.63	332	5.46	0	-	0	-	876	3.73
	middle	4,511	55.00	3,384	55.66	63	70.00	2,120	23.21	10,078	42.87
	upper	3,147	38.37	2,328	38.29	27	30.00	7,015	76.79	12,517	53.25
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	1.0 total	8,202	100.00	6,080	100.00	90	100.00	9,135	100.00	23,507	100.00
Allegany*	low	0	-	0	-	0	-	0	-	0	-
	moderate	0	-	0	-	0	-	0	-	0	-
	middle	944	100.00	1,297	100.00	53	100.00	0	-	2,294	100.00
	upper	0	-	0	-	0	-	0	-	0	-
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	0.1 total	944	100.00	1,297	100.00	53	100.00	0	-	2,294	100.00
Cattaraugus	low	0	-	0	-	0	-	0	-	0	-
	moderate	54	1.28	212	2.92	2	0.63	0	-	268	2.27
	middle	4,125	97.54	7,011	96.66	317	99.37	0	-	11,453	97.05
	upper	50	1.18	30	0.41	0	-	0	-	80	0.68
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	0.5 total	4,229	100.00	7,253	100.00	319	100.00	0	-	11,801	100.00
Cortland	low	0	-	0	-	0	-	0	-	0	-
	moderate	372	6.04	17	0.43	0	-	0	-	389	3.49
	middle	5,784	93.96	3,939	99.57	49	100.00	1,000	100.00	10,772	96.51
	upper	0	-	0	-	0	-	0	-	0	-
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	0.8 total	6,156	100.00	3,956	100.00	49	100.00	1,000	100.00	11,161	100.00
Seneca	low	0	-	0	-	0	-	0	-	0	-
	moderate	0	-	0	-	0	-	0	-	0	-
	middle	1,354	100.00	924	100.00	0	-	0	-	2,278	100.00
	upper	0	-	0	-	0	-	0	-	0	-
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	0.2 total	1,354	100.00	924	100.00	0	-	0	-	2,278	100.00
Steuben*	low	0	-	0	-	0	-	0	-	0	-
	moderate	0	-	0	-	0	-	0	-	0	-
	middle	1,564	59.85	974	67.03	5	31.25	0	-	2,543	62.30
	upper	1,049	40.15	479	32.97	11	68.75	0	-	1,539	37.70
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	0.3 total	2,613	100.00	1,453	100.00	16	100.00	0	-	4,082	100.00
Sullivan	low	0	-	0	-	0	-	0	-	0	-
	moderate	137	2.86	146	4.04	0	-	0	-	283	3.33
	middle	3,751	78.18	1,921	53.14	29	38.16	0	-	5,701	67.16
	upper	910	18.97	1,548	42.82	47	61.84	0	-	2,505	29.51
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	0.6 total	4,798	100.00	3,615	100.00	76	100.00	0	-	8,489	100.00
Tompkins	low	0	-	0	-	0	-	0	-	0	-
	moderate	834	9.08	479	4.78	0	-	1,080	52.61	2,393	11.24
	middle	1,257	13.69	2,168	21.64	9	26.47	0	-	3,434	16.13
	upper	7,090	77.22	7,371	73.58	25	73.53	973	47.39	15,459	72.63
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	1.2 total	9,181	100.00	10,018	100.00	34	100.00	2,053	100.00	21,286	100.00

HMDA LOAN ORIGINATIONS/PURCHASES¹ -- YEAR 2003
GEOGRAPHY INCOME LEVEL DISTRIBUTION -- VOLUME OF LOANS IN THOUSANDS OF DOLLARS

County/Area % of Total A/A Loans	Geography Income Level	Home Purchase		Refinancing		Home Improvement		Multifamily		Total	
		Bank #	Bank %	Bank #	Bank %	Bank #	Bank %	Bank #	Bank %	Bank #	Bank %
Ulster	low	0	-	0	-	0	-	0	-	0	-
	moderate	595	3.93	0	-	0	-	90	1.98	685	1.83
	middle	5,712	37.69	5,954	33.83	91	39.91	4,135	90.86	15,892	42.34
	upper	8,847	58.38	11,644	66.17	137	60.09	326	7.16	20,954	55.83
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	1.9 total		15,154	100.00	17,598	100.00	228	100.00	4,551	100.00	37,531
Wyoming	low	0	-	0	-	0	-	0	-	0	-
	moderate	0	-	0	-	0	-	0	-	0	-
	middle	4,006	100.00	4,868	100.00	111	100.00	0	-	8,985	100.00
	upper	0	-	0	-	0	-	0	-	0	-
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	0.5 total		4,006	100.00	4,868	100.00	111	100.00	0	-	8,985
Non-MSA Areas	low	0	-	0	-	0	-	0	-	0	-
	moderate	1,992	4.11	854	1.68	2	0.23	1,170	15.39	4,018	3.72
	middle	28,497	58.84	29,056	56.99	664	74.94	5,135	67.53	63,352	58.71
	upper	17,946	37.05	21,072	41.33	220	24.83	1,299	17.08	40,537	37.57
	zero & NAs	0	-	0	-	0	-	0	-	0	-
	6.1 total		48,435	100.00	50,982	100.00	886	100.00	7,604	100.00	107,907
A/A Total	low	21,551	2.73	12,215	1.63	279	3.83	36,598	6.08	70,643	3.29
	moderate	112,586	14.24	53,889	7.19	649	8.90	72,898	12.12	240,022	11.17
	middle	358,854	45.39	346,526	46.26	3,772	51.71	167,166	27.79	876,318	40.79
	upper	297,323	37.61	335,455	44.78	2,594	35.56	320,857	53.34	956,229	44.51
	zero & NAs	323	0.04	1,037	0.14	0	-	4,000	0.66	5,360	0.25
	100.0 total		790,637	100.00	749,122	100.00	7,294	100.00	601,519	100.00	2,148,572

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

¹ These figures exclude bank's loans purchased from its affiliates.

Sources of data: Bank (bank loans and assessment area); 2000 Census (geography income levels).

1-4 FAMILY HMDA LOAN ORIGINATIONS/PURCHASES¹ -- YEAR 2002

BORROWER INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area	Borrower Income Level	Home Purchase				Refinancing				Home Improvement				Total			
		Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%
Albany	low	4	1.52	199	4.83	4	3.10	206	3.62	0	-	31	7.54	8	2.03	436	4.25
	moderate	73	27.76	893	21.65	12	9.30	767	13.47	0	-	76	18.49	85	21.57	1,736	16.93
	middle	74	28.14	1,116	27.06	17	13.18	1,243	21.83	0	-	93	22.63	91	23.10	2,452	23.91
	upper	103	39.16	1,812	43.94	62	48.06	2,729	47.93	0	-	175	42.58	165	41.88	4,716	45.99
	zero & NAs	9	3.42	104	2.52	34	26.36	749	13.15	0	-	36	8.76	43	11.42	889	8.91
	3.5 total		263	100.00	4,124	100.00	129	100.00	5,694	100.00	0	-	411	100.00	392	100.00	10,229
Rensselaer	low	14	7.37	153	7.75	6	4.96	120	4.44	0	-	24	8.30	20	6.39	297	5.97
	moderate	52	27.37	487	24.66	18	14.88	465	17.20	1	100.00	61	21.11	71	22.68	1,013	20.37
	middle	59	31.05	568	28.76	25	20.66	645	23.86	0	-	71	24.57	84	26.84	1,284	25.82
	upper	52	27.37	721	36.51	45	37.19	1,141	42.21	0	-	113	39.10	97	30.99	1,975	39.71
	zero & NAs	13	6.84	46	2.33	27	22.31	332	12.28	0	-	20	6.92	40	13.10	398	8.12
	2.5 total		190	100.00	1,975	100.00	121	100.00	2,703	100.00	1	100.00	289	100.00	312	100.00	4,967
Saratoga	low	5	1.62	172	4.36	2	1.60	168	3.05	0	-	46	8.42	7	1.61	386	3.86
	moderate	66	21.36	693	17.57	11	8.80	685	12.45	0	-	105	19.23	77	17.74	1,483	14.81
	middle	86	27.83	1,070	27.13	24	19.20	1,260	22.89	0	-	151	27.66	110	25.35	2,481	24.78
	upper	128	41.42	1,904	48.28	66	52.80	2,780	50.51	0	-	202	37.00	194	44.70	4,886	48.81
	zero & NAs	24	7.77	105	2.66	22	17.60	611	11.10	0	-	42	7.69	46	10.60	758	7.74
	4.1 total		309	100.00	3,944	100.00	125	100.00	5,504	100.00	0	-	546	100.00	434	100.00	9,994
Schenectady	low	13	8.33	231	9.47	1	1.56	142	5.06	0	-	19	7.25	14	6.31	392	7.09
	moderate	46	29.49	633	25.94	11	17.19	449	15.99	1	100.00	56	21.37	58	26.13	1,138	20.59
	middle	47	30.13	675	27.66	13	20.31	708	25.21	0	-	58	22.14	60	27.03	1,441	26.08
	upper	42	26.92	797	32.66	26	40.63	1,183	42.13	0	-	110	41.98	68	30.63	2,090	37.82
	zero & NAs	8	5.13	104	4.26	13	20.31	326	11.61	0	-	19	7.25	21	9.91	449	8.41
	2.1 total		156	100.00	2,440	100.00	64	100.00	2,808	100.00	1	100.00	262	100.00	221	100.00	5,510
MSA 0160*	low	36	3.92	755	6.05	13	2.96	636	3.81	0	-	120	7.96	49	3.61	1,511	4.92
	moderate	237	25.82	2,706	21.68	52	11.85	2,366	14.16	2	100.00	298	19.76	291	21.41	5,370	17.49
	middle	266	28.98	3,429	27.47	79	18.00	3,856	23.08	0	-	373	24.73	345	25.39	7,658	24.94
	upper	325	35.40	5,234	41.93	199	45.33	7,833	46.88	0	-	600	39.79	524	38.56	13,667	44.52
	zero & NAs	54	5.88	359	2.88	96	21.87	2,018	12.08	0	-	117	7.76	150	11.04	2,494	8.12
	12.1 total		918	100.00	12,483	100.00	439	100.00	16,709	100.00	2	100.00	1,508	100.00	1,359	100.00	30,700
Broome	low	11	7.86	144	8.11	4	2.72	115	4.93	9	26.47	79	7.88	24	7.25	338	6.58
	moderate	31	22.14	426	24.00	14	9.52	351	15.03	7	20.59	284	28.32	52	15.71	1,061	20.67
	middle	36	25.71	491	27.66	30	20.41	557	23.85	6	17.65	233	23.23	72	21.75	1,281	24.95
	upper	46	32.86	685	38.59	90	61.22	1,094	46.85	10	29.41	372	37.09	146	44.11	2,151	41.90
	zero & NAs	16	11.43	29	1.63	9	6.12	218	9.34	2	5.88	35	3.49	27	11.18	282	5.90
	1.8 total		140	100.00	1,775	100.00	147	100.00	2,335	100.00	34	100.00	1,003	100.00	321	100.00	5,113
Tioga	low	2	6.90	30	6.07	1	4.17	32	4.95	1	11.11	39	8.94	4	6.35	101	6.40
	moderate	7	24.14	117	23.68	0	-	95	14.68	2	22.22	108	24.77	9	14.29	320	20.27
	middle	9	31.03	126	25.51	6	25.00	157	24.27	1	11.11	94	21.56	16	25.40	377	23.88
	upper	5	17.24	209	42.31	14	58.33	323	49.92	5	55.56	187	42.89	24	38.10	719	45.54
	zero & NAs	6	20.69	12	2.43	3	12.50	40	6.18	0	-	8	1.83	9	15.87	60	3.93
	0.4 total		29	100.00	494	100.00	24	100.00	647	100.00	9	100.00	436	100.00	62	100.00	1,577
MSA 0960	low	13	7.69	174	7.67	5	2.92	147	4.93	10	23.26	118	8.20	28	7.31	439	6.56
	moderate	38	22.49	543	23.93	14	8.19	446	14.96	9	20.93	392	27.24	61	15.93	1,381	20.64
	middle	45	26.63	617	27.19	36	21.05	714	23.94	7	16.28	327	22.72	88	22.98	1,658	24.78
	upper	51	30.18	894	39.40	104	60.82	1,417	47.52	15	34.88	559	38.85	170	44.39	2,870	42.90
	zero & NAs	22	13.02	41	1.81	12	7.02	258	8.65	2	4.65	43	2.99	36	9.40	342	5.11
	2.2 total		169	100.00	2,269	100.00	171	100.00	2,982	100.00	43	100.00	1,439	100.00	383	100.00	6,690
Erie	low	62	3.94	855	7.65	39	3.73	706	5.39	26	14.05	218	12.27	127	4.51	1,779	6.82
	moderate	310	19.71	2,592	23.20	124	11.87	2,054	15.69	43	23.24	382	21.51	477	16.94	5,028	19.27
	middle	321	20.41	3,023	27.06	250	23.92	3,415	26.09	54	29.19	473	26.63	625	22.20	6,911	26.48
	upper	371	23.59	4,193	37.53	451	43.16	5,957	45.51	58	31.35	595	33.50	880	31.26	10,745	41.17
	zero & NAs	509	32.36	509	4.56	181	17.32	958	7.32	4	2.16	108	6.08	694	25.08	1,575	6.26
	20.7 total		1,573	100.00	11,172	100.00	1,045	100.00	13,090	100.00	185	100.00	1,776	100.00	2,803	100.00	26,038

1-4 FAMILY HMDA LOAN ORIGINATIONS/PURCHASES¹ -- YEAR 2002

BORROWER INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area % of Total A/A Loans	Borrower Income Level	Home Purchase				Refinancing				Home Improvement				Total			
		Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%
Niagara	low	14	5.26	215	9.66	5	2.65	182	5.84	3	12.50	42	11.29	22	4.58	439	7.65
	moderate	70	26.32	563	25.29	41	21.69	552	17.72	1	4.17	71	19.09	112	23.33	1,186	20.68
	middle	67	25.19	623	27.99	49	25.93	882	28.31	9	37.50	111	29.84	125	26.04	1,616	28.17
	upper	53	19.92	738	33.15	67	35.45	1,274	40.90	11	45.83	128	34.41	131	27.29	2,140	37.31
	zero & NAs	62	23.31	87	3.91	27	14.29	225	7.22	0	-	20	5.38	89	18.75	332	6.19
	3.5 total		266	100.00	2,226	100.00	189	100.00	3,115	100.00	24	100.00	372	100.00	479	100.00	5,713
MSA 1280	low	76	4.13	1,070	7.99	44	3.57	888	5.48	29	13.88	260	12.10	149	4.54	2,218	6.99
	moderate	380	20.66	3,155	23.55	165	13.37	2,606	16.08	44	21.05	453	21.09	589	17.95	6,214	19.57
	middle	388	21.10	3,646	27.21	299	24.23	4,297	26.52	63	30.14	584	27.19	750	22.85	8,527	26.86
	upper	424	23.06	4,931	36.80	518	41.98	7,231	44.62	69	33.01	723	33.66	1,011	30.80	12,885	40.58
	zero & NAs	571	31.05	596	4.45	208	16.86	1,183	7.30	4	1.91	128	5.96	783	23.86	1,907	6.01
	24.2 total		1,839	100.00	13,398	100.00	1,234	100.00	16,205	100.00	209	100.00	2,148	100.00	3,282	100.00	31,751
Dutchess MSA 2281	low	9	3.85	223	5.26	1	0.55	368	4.48	1	4.76	67	8.95	11	2.51	658	4.97
	moderate	37	15.81	835	19.68	19	10.44	1,418	17.25	4	19.05	156	20.83	60	13.70	2,409	18.20
	middle	67	28.63	1,217	28.68	56	30.77	2,304	28.04	7	33.33	210	28.04	130	29.68	3,731	28.19
	upper	96	41.03	1,776	41.86	93	51.10	3,324	40.45	9	42.86	268	35.78	198	45.21	5,368	40.56
	zero & NAs	25	10.68	192	4.53	13	7.14	804	9.78	0	-	48	6.41	38	8.90	1,044	8.07
	3.1 total		234	100.00	4,243	100.00	182	100.00	8,218	100.00	21	100.00	749	100.00	437	100.00	13,210
Chemung* MSA 2335*	low		-	58	8.87	0	-	56	5.39	1	100.00	37	11.67	1	3.85	151	7.48
	moderate	6	54.55	171	26.15	3	23.08	162	15.61	0	-	79	24.92	9	34.62	412	20.41
	middle	3	27.27	174	26.61	2	15.38	263	25.34	0	-	86	27.13	5	19.23	523	25.90
	upper	1	9.09	243	37.16	7	53.85	496	47.78	0	-	106	33.44	8	30.77	845	41.85
	zero & NAs	1	9.09	8	1.22	1	7.69	61	5.88	0	-	9	2.84	2	11.54	78	4.36
	0.1 total		11	100.00	654	100.00	13	100.00	1,038	100.00	1	100.00	317	100.00	25	100.00	2,009
Chautauqua MSA 3610	low	5	4.24	89	6.73	1	1.39	74	4.15	2	14.29	44	8.78	8	3.92	207	5.73
	moderate	25	21.19	252	19.06	5	6.94	276	15.47	0	-	127	25.35	30	14.71	655	18.13
	middle	45	38.14	359	27.16	16	22.22	414	23.21	1	7.14	135	26.95	62	30.39	908	25.13
	upper	36	30.51	599	45.31	43	59.72	922	51.68	11	78.57	183	36.53	90	44.12	1,704	47.16
	zero & NAs	7	5.93	23	1.74	7	9.72	98	5.49	0	-	12	2.40	14	6.86	133	3.85
	1.6 total		118	100.00	1,322	100.00	72	100.00	1,784	100.00	14	100.00	501	100.00	204	100.00	3,607
Nassau	low	1	0.91	406	2.43	4	3.74	1,598	3.90	0	-	222	5.73	5	2.21	2,226	3.61
	moderate	14	12.73	2,504	15.01	17	15.89	7,137	17.41	0	-	622	16.06	31	13.72	10,263	16.66
	middle	19	17.27	4,654	27.89	27	25.23	11,705	28.56	2	50.00	1,101	28.43	48	21.24	17,460	28.34
	upper	25	22.73	7,460	44.71	50	46.73	16,568	40.42	2	50.00	1,501	38.76	77	34.07	25,529	41.43
	zero & NAs	51	46.36	1,662	9.96	9	8.41	3,981	9.71	0	-	427	11.03	60	28.76	6,070	9.96
	1.4 total		110	100.00	16,686	100.00	107	100.00	40,989	100.00	4	100.00	3,873	100.00	221	100.00	61,548
Suffolk	low	29	8.68	1,073	4.68	11	6.55	3,488	5.94	1	16.67	612	8.67	41	8.07	5,173	5.83
	moderate	77	23.05	5,055	22.06	33	19.64	13,481	22.95	0	-	1,574	22.29	110	21.65	20,110	22.66
	middle	60	17.96	6,772	29.56	59	35.12	17,409	29.64	2	33.33	2,166	30.68	121	23.82	26,347	29.69
	upper	61	18.26	7,965	34.76	44	26.19	18,997	32.35	2	33.33	2,147	30.41	107	21.06	29,109	32.80
	zero & NAs	107	32.04	2,048	8.94	21	12.50	5,356	9.12	1	16.67	561	7.95	129	25.39	7,965	9.03
	4.4 total		334	100.00	22,913	100.00	168	100.00	58,731	100.00	6	100.00	7,060	100.00	508	100.00	88,704
MSA 5380	low	30	6.76	1,479	3.73	15	5.45	5,086	5.10	1	10.00	834	7.63	46	6.31	7,399	4.92
	moderate	91	20.50	7,559	19.09	50	18.18	20,618	20.68	0	-	2,196	20.09	141	19.34	30,373	20.21
	middle	79	17.79	11,426	28.85	86	31.27	29,114	29.20	4	40.00	3,267	29.88	169	23.18	43,807	29.16
	upper	86	19.37	15,425	38.95	94	34.18	35,565	35.66	4	40.00	3,648	33.37	184	25.24	54,638	36.36
	zero & NAs	158	35.59	3,710	9.37	30	10.91	9,337	9.36	1	10.00	988	9.04	189	25.93	14,035	9.34
	5.8 total		444	100.00	39,599	100.00	275	100.00	99,720	100.00	10	100.00	10,933	100.00	729	100.00	150,252
005 Bronx	low		-	174	4.06	0	-	250	4.20	1	100.00	61	10.27	1	1.12	485	4.32
	moderate	5	8.93	734	17.15	0	-	1,012	17.00	0	-	138	23.23	5	5.62	1,884	16.79
	middle	8	14.29	1,312	30.65	3	15.00	1,826	30.67	0	-	166	27.95	11	12.36	3,304	29.42
	upper	12	21.43	1,676	39.15	14	70.00	2,225	37.37	0	-	187	31.48	26	29.21	4,088	36.40
	zero & NAs	31	55.36	385	8.99	3	15.00	641	10.77	0	-	42	7.07	34	51.69	1,068	13.07
	0.7 total		56	100.00	4,281	100.00	20	100.00	5,954	100.00	1	100.00	594	100.00	77	100.00	10,829

1-4 FAMILY HMDA LOAN ORIGINATIONS/PURCHASES¹ -- YEAR 2002

BORROWER INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area	Borrower Income Level	Home Purchase				Refinancing				Home Improvement				Total			
		Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%
Kings	low	18	5.45	327	2.41	2	2.06	722	3.80	0	-	204	10.81	20	4.55	1,253	3.51
	moderate	38	11.52	1,538	11.32	10	10.31	2,554	13.43	0	-	340	18.02	48	10.91	4,432	12.40
	middle	54	16.36	3,216	23.67	22	22.68	5,117	26.90	1	25.00	490	25.97	77	17.50	8,823	24.69
	upper	54	16.36	6,812	50.14	44	45.36	8,099	42.57	3	75.00	675	35.77	101	22.95	15,586	43.62
	zero & NAs	166	50.30	1,692	12.45	19	19.59	2,532	13.31	0	-	178	9.43	185	44.09	4,402	15.78
	4.3 total	330	100.00	13,585	100.00	97	100.00	19,024	100.00	4	100.00	1,887	100.00	431	100.00	34,496	100.00
New York	low		-	50	0.42	1	0.76	87	0.59	0	-	28	10.53	1	0.32	165	0.60
	moderate	1	1.27	473	4.02	3	2.27	474	3.23	0	-	40	15.04	4	1.29	987	3.57
	middle	10	12.66	1,247	10.60	15	11.36	1,282	8.75	0	-	34	12.78	25	8.04	2,563	9.26
	upper	64	81.01	9,485	80.60	94	71.21	11,809	80.57	0	-	140	52.63	158	50.80	21,434	77.44
	zero & NAs	4	5.06	513	4.36	19	14.39	1,005	6.86	0	-	24	9.02	23	39.55	1,542	9.14
	1.0 total	79	100.00	11,768	100.00	132	100.00	14,657	100.00	0	-	266	100.00	211	100.00	26,691	100.00
Putnam	low		-	27	1.53	1	2.17	45	1.27	1	25.00	7	2.89	2	2.27	79	1.42
	moderate		-	134	7.60	4	8.70	291	8.20	0	-	17	7.02	4	4.55	442	7.96
	middle	5	13.16	393	22.29	8	17.39	825	23.26	1	25.00	50	20.66	14	15.91	1,268	22.82
	upper	27	71.05	1,125	63.81	33	71.74	2,113	59.57	2	50.00	141	58.26	62	70.45	3,379	60.82
	zero & NAs	6	15.79	84	4.76	0	-	273	7.70	0	-	27	11.16	6	6.82	384	6.98
	0.5 total	38	100.00	1,763	100.00	46	100.00	3,547	100.00	4	100.00	242	100.00	88	100.00	5,552	100.00
Queens	low	9	2.39	498	2.61	3	3.13	887	3.40	0	-	121	5.66	12	2.49	1,506	3.15
	moderate	48	12.73	2,752	14.45	14	14.58	3,879	14.87	1	50.00	389	18.19	63	13.10	7,020	14.70
	middle	63	16.71	5,333	28.00	27	28.13	7,618	29.20	0	-	592	27.68	90	18.71	13,543	28.36
	upper	63	16.71	8,271	43.42	37	38.54	10,403	39.87	1	50.00	771	36.04	101	21.00	19,445	40.72
	zero & NAs	194	51.46	2,194	11.52	15	15.63	3,306	12.67	0	-	266	12.44	209	44.70	5,766	13.07
	5.0 total	377	100.00	19,048	100.00	96	100.00	26,093	100.00	2	100.00	2,139	100.00	475	100.00	47,280	100.00
Rockland	low	1	2.44	49	1.35	2	2.00	108	1.31	0	-	13	1.96	3	2.10	170	1.35
	moderate	3	7.32	306	8.44	6	6.00	553	6.69	0	-	52	7.84	9	6.29	911	7.25
	middle	11	26.83	753	20.77	20	20.00	1,511	18.27	1	50.00	133	20.06	32	22.38	2,397	19.07
	upper	25	60.98	2,306	63.61	68	68.00	5,405	65.34	1	50.00	402	60.63	94	65.73	8,113	64.55
	zero & NAs	1	2.44	211	5.82	4	4.00	695	8.40	0	-	63	9.50	5	3.50	969	7.77
	0.5 total	41	100.00	3,625	100.00	100	100.00	8,272	100.00	2	100.00	663	100.00	143	100.00	12,560	100.00
Westchester	low		-	198	1.61	0	-	186	0.82	0	-	43	2.66	0	-	427	1.16
	moderate	8	5.30	1,078	8.75	7	4.64	1,114	4.89	0	-	123	7.61	15	4.84	2,315	6.28
	middle	23	15.23	1,944	15.78	29	19.21	3,182	13.97	0	-	260	16.09	52	16.77	5,386	14.61
	upper	94	62.25	8,264	67.08	113	74.83	16,304	71.57	2	100.00	1,004	62.13	209	67.42	25,572	69.38
	zero & NAs	26	17.22	835	6.78	2	1.32	1,994	8.75	0	-	186	11.51	28	10.97	3,015	8.57
	2.0 total	151	100.00	12,319	100.00	151	100.00	22,780	100.00	2	100.00	1,616	100.00	304	100.00	36,715	100.00
MSA 5600*	low	28	2.61	1,323	1.99	9	1.40	2,285	2.28	2	13.33	477	6.44	39	2.26	4,085	2.35
	moderate	103	9.61	7,015	10.57	44	6.85	9,877	9.84	1	6.67	1,099	14.84	148	8.56	17,991	10.33
	middle	174	16.23	14,198	21.39	124	19.31	21,361	21.29	3	20.00	1,725	23.29	301	17.41	37,284	21.41
	upper	339	31.62	37,939	57.15	403	62.77	56,358	56.17	9	60.00	3,320	44.82	751	43.44	97,617	56.06
	zero & NAs	428	39.93	5,914	8.91	62	9.66	10,446	10.41	0	-	786	10.61	490	28.34	17,146	9.85
	14.1 total	1,072	100.00	66,389	100.00	642	100.00	100,327	100.00	15	100.00	7,407	100.00	1,729	100.00	174,123	100.00
Orange MSA 5660	low	10	3.89	182	3.08	4	2.61	205	2.29	1	7.69	44	4.33	15	3.51	431	2.71
	moderate	45	17.51	841	14.23	13	8.50	922	10.32	3	23.08	130	12.81	61	14.29	1,893	11.92
	middle	81	31.52	1,603	27.13	47	30.72	2,236	25.03	3	23.08	270	26.60	131	30.68	4,109	25.88
	upper	101	39.30	3,037	51.40	83	54.25	4,771	53.40	6	46.15	500	49.26	190	44.50	8,308	52.33
	zero & NAs	20	7.78	245	4.15	6	3.92	801	8.96	0	-	71	7.00	26	7.03	1,117	7.16
	3.4 total	257	100.00	5,908	100.00	153	100.00	8,935	100.00	13	100.00	1,015	100.00	423	100.00	15,858	100.00
Genesee	low	9	8.11	61	11.60	2	2.67	86	8.29	2	12.50	19	10.44	13	6.44	166	9.49
	moderate	34	30.63	159	30.23	16	21.33	210	20.25	4	25.00	43	23.63	54	26.73	412	23.54
	middle	40	36.04	160	30.42	19	25.33	331	31.92	5	31.25	61	33.52	64	31.68	552	31.54
	upper	20	18.02	132	25.10	30	40.00	345	33.27	5	31.25	55	30.22	55	27.23	532	30.40
	zero & NAs	8	7.21	14	2.66	8	10.67	65	6.27	0	-	4	2.20	16	7.92	83	5.03
	1.5 total	111	100.00	526	100.00	75	100.00	1,037	100.00	16	100.00	182	100.00	202	100.00	1,745	100.00

1-4 FAMILY HMDA LOAN ORIGINATIONS/PURCHASES¹ -- YEAR 2002

BORROWER INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area	Borrower % of Total A/A Loans Income Level	Home Purchase				Refinancing				Home Improvement				Total			
		Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%
Livingston	low	6	7.50	61	7.84	1	3.33	56	5.77	0	-	39	12.58	7	6.09	156	7.57
	moderate	23	28.75	213	27.38	7	23.33	201	20.70	1	20.00	75	24.19	31	26.96	489	23.74
	middle	22	27.50	230	29.56	17	56.67	279	28.73	1	20.00	97	31.29	40	34.78	606	29.42
	upper	23	28.75	251	32.26	4	13.33	380	39.13	3	60.00	94	30.32	30	26.09	725	35.19
	zero & NAs	6	7.50	23	2.96	1	3.33	55	5.66	0	-	5	1.61	7	6.09	83	4.08
	1.1 total	80	100.00	778	100.00	30	100.00	971	100.00	5	100.00	310	100.00	115	100.00	2,059	100.00
Monroe	low	80	9.25	984	9.15	28	6.03	800	5.53	9	21.43	166	9.58	117	8.46	1,950	7.23
	moderate	253	29.25	2,659	24.72	86	18.53	2,261	15.64	12	28.57	376	21.71	351	25.38	5,296	19.63
	middle	229	26.47	2,758	25.64	134	28.88	3,479	24.06	8	19.05	483	27.89	371	26.83	6,720	24.91
	upper	236	27.28	4,035	37.51	183	39.44	6,882	47.60	12	28.57	662	38.22	431	31.16	11,579	42.92
	zero & NAs	67	7.75	320	2.98	33	7.11	1,035	7.16	1	2.38	45	2.60	101	8.17	1,400	5.32
	11.4 total	865	100.00	10,756	100.00	464	100.00	14,457	100.00	42	100.00	1,732	100.00	1,371	100.00	26,945	100.00
Ontario	low	4	4.76	114	7.59	0	-	160	6.06	0	-	75	14.20	4	3.31	349	7.47
	moderate	20	23.81	333	22.19	8	25.00	465	17.60	0	-	148	28.03	28	23.14	946	20.24
	middle	20	23.81	406	27.05	6	18.75	648	24.53	2	40.00	137	25.95	28	23.14	1,191	25.48
	upper	34	40.48	611	40.71	14	43.75	1,226	46.40	2	40.00	159	30.11	50	41.32	1,996	42.70
	zero & NAs	6	7.14	37	2.47	4	12.50	143	5.41	1	20.00	9	1.70	11	9.09	189	4.13
	1.1 total	84	100.00	1,501	100.00	32	100.00	2,642	100.00	5	100.00	528	100.00	121	100.00	4,671	100.00
Orleans	low	4	16.67	60	15.00	6	12.24	74	10.47	2	28.57	26	18.31	12	15.00	160	12.80
	moderate	6	25.00	125	31.25	19	38.78	167	23.62	1	14.29	36	25.35	26	32.50	328	26.24
	middle	7	29.17	124	31.00	11	22.45	228	32.25	1	14.29	40	28.17	19	23.75	392	31.36
	upper	5	20.83	82	20.50	11	22.45	195	27.58	2	28.57	35	24.65	18	22.50	312	24.96
	zero & NAs	2	8.33	9	2.25	2	4.08	43	6.08	1	14.29	5	3.52	5	6.25	57	4.64
	0.3 total	24	100.00	400	100.00	49	100.00	707	100.00	7	100.00	142	100.00	80	100.00	1,249	100.00
Wayne	low	3	3.37	107	8.92	3	6.38	128	6.94	1	33.33	63	14.00	7	5.04	298	8.53
	moderate	25	28.09	337	28.08	8	17.02	347	18.82	1	33.33	119	26.44	34	24.46	803	22.98
	middle	23	25.84	332	27.67	12	25.53	543	29.45	0	-	163	36.22	35	25.18	1,038	29.70
	upper	28	31.46	390	32.50	23	48.94	704	38.18	1	33.33	99	22.00	52	37.41	1,193	34.13
	zero & NAs	10	11.24	34	2.83	1	2.13	122	6.62	0	-	6	1.33	11	7.91	162	4.66
	1.2 total	89	100.00	1,200	100.00	47	100.00	1,844	100.00	3	100.00	450	100.00	139	100.00	3,494	100.00
MSA 6840	low	106	8.46	1,387	9.15	40	5.74	1,304	6.02	14	17.95	388	11.60	160	7.89	3,079	7.67
	moderate	361	28.81	3,826	25.24	144	20.66	3,651	16.86	19	24.36	797	23.83	524	25.84	8,274	20.60
	middle	341	27.21	4,010	26.45	199	28.55	5,508	25.43	17	21.79	981	29.34	557	27.47	10,499	26.14
	upper	346	27.61	5,501	36.28	265	38.02	9,732	44.93	25	32.05	1,104	33.01	636	31.36	16,337	40.68
	zero & NAs	99	7.90	437	2.88	49	7.03	1,463	6.76	3	3.85	74	2.21	151	7.45	1,974	4.91
	16.5 total	1,253	100.00	15,161	100.00	697	100.00	21,658	100.00	78	100.00	3,344	100.00	2,028	100.00	40,163	100.00
Cayuga	low	3	4.11	69	8.86	0	-	83	7.25	0	-	45	11.42	3	2.14	197	8.50
	moderate	22	30.14	229	29.40	6	10.53	204	17.82	1	10.00	95	24.11	29	20.71	528	22.77
	middle	14	19.18	204	26.19	21	36.84	344	30.04	5	50.00	110	27.92	40	28.57	658	28.37
	upper	28	38.36	258	33.12	28	49.12	442	38.60	4	40.00	129	32.74	60	42.86	829	35.75
	zero & NAs	6	8.22	19	2.44	2	3.51	72	6.29	0	-	15	3.81	8	5.71	106	4.61
	1.0 total	73	100.00	779	100.00	57	100.00	1,145	100.00	10	100.00	394	100.00	140	100.00	2,318	100.00
Madison	low	1	2.22	62	7.56	0	-	48	3.95	0	-	36	12.33	1	1.05	146	6.26
	moderate	11	24.44	201	24.51	6	13.95	176	14.47	3	42.86	71	24.32	20	21.05	448	19.22
	middle	8	17.78	205	25.00	11	25.58	299	24.59	1	14.29	84	28.77	20	21.05	588	25.23
	upper	17	37.78	338	41.22	26	60.47	631	51.89	3	42.86	94	32.19	46	48.42	1,063	45.60
	zero & NAs	8	17.78	14	1.71	0	-	62	5.10	0	-	7	2.40	8	8.42	83	3.69
	0.6 total	45	100.00	820	100.00	43	100.00	1,216	100.00	7	100.00	292	100.00	95	100.00	2,328	100.00
Onondaga	low	38	6.33	444	6.83	13	3.39	321	3.87	9	13.85	159	10.64	60	5.69	924	5.66
	moderate	130	21.67	1,399	21.52	59	15.36	1,070	12.90	19	29.23	276	18.46	208	19.73	2,745	16.82
	middle	154	25.67	1,712	26.33	92	23.96	1,988	23.97	18	27.69	423	28.29	264	25.05	4,123	25.27
	upper	199	33.17	2,770	42.61	188	48.96	4,142	49.95	14	21.54	583	39.00	401	38.05	7,495	45.94
	zero & NAs	79	13.17	176	2.71	32	8.33	771	9.30	5	7.69	54	3.61	116	11.48	1,001	6.31
	7.9 total	600	100.00	6,501	100.00	384	100.00	8,292	100.00	65	100.00	1,495	100.00	1,049	100.00	16,288	100.00

1-4 FAMILY HMDA LOAN ORIGINATIONS/PURCHASES¹ -- YEAR 2002

BORROWER INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area	Borrower Income Level	Home Purchase				Refinancing				Home Improvement				Total			
		Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%
MSA 8160*	low	42	5.85	575	7.10	13	2.69	452	4.24	9	10.98	240	11.00	64	4.98	1,267	6.05
	moderate	163	22.70	1,829	22.58	71	14.67	1,450	13.61	23	28.05	442	20.27	257	20.02	3,721	17.77
	middle	176	24.51	2,121	26.19	124	25.62	2,631	24.70	24	29.27	617	28.29	324	25.23	5,369	25.65
	upper	244	33.98	3,366	41.56	242	50.00	5,215	48.95	21	25.61	806	36.96	507	39.49	9,387	44.84
	zero & NAs	93	12.95	209	2.58	34	7.02	905	8.50	5	6.10	76	3.48	132	10.28	1,190	5.68
	9.4 total	718	100.00	8,100	100.00	484	100.00	10,653	100.00	82	100.00	2,181	100.00	1,284	100.00	20,934	100.00
MSA 8680*	low	6	4.48	142	6.25	1	1.32	114	3.22	1	9.09	88	7.09	8	3.62	344	4.87
	moderate	18	13.43	457	20.11	12	15.79	479	13.55	2	18.18	241	19.40	32	14.48	1,177	16.68
	middle	37	27.61	630	27.73	16	21.05	821	23.22	2	18.18	320	25.76	55	24.89	1,771	25.10
	upper	65	48.51	972	42.78	44	57.89	1,916	54.19	6	54.55	553	44.52	115	52.04	3,441	48.76
	zero & NAs	8	5.97	71	3.13	3	3.95	206	5.83	0	-	40	3.22	11	4.98	317	4.59
	1.8 total	134	100.00	2,272	100.00	76	100.00	3,536	100.00	11	100.00	1,242	100.00	221	100.00	7,050	100.00
Allegany*	low		-	4	4.21	0	-	6	3.95	4	57.14	19	17.92	4	9.76	29	8.22
	moderate	1	9.09	23	24.21	5	21.74	32	21.05	2	28.57	32	30.19	8	19.51	87	24.65
	middle	6	54.55	30	31.58	8	34.78	38	25.00	1	14.29	29	27.36	15	36.59	97	27.48
	upper	3	27.27	35	36.84	9	39.13	66	43.42	0	-	22	20.75	12	29.27	123	34.84
	zero & NAs	1	9.09	3	3.16	1	4.35	10	6.58	0	-	4	3.77	2	4.88	17	4.82
	0.1 total	11	100.00	95	100.00	23	100.00	152	100.00	7	100.00	106	100.00	41	100.00	353	100.00
Cattaraugus	low	2	3.77	29	5.51	2	3.28	46	6.44	0	-	46	10.67	4	2.88	121	7.24
	moderate	10	18.87	123	23.38	1	1.64	122	17.09	6	24.00	106	24.59	17	12.23	351	21.01
	middle	9	16.98	151	28.71	17	27.87	191	26.75	7	28.00	147	34.11	33	23.74	489	29.26
	upper	24	45.28	209	39.73	35	57.38	315	44.12	11	44.00	121	28.07	70	50.36	645	38.60
	zero & NAs	8	15.09	14	2.66	6	9.84	40	5.60	1	4.00	11	2.55	15	10.79	65	3.89
	0.7 total	53	100.00	526	100.00	61	100.00	714	100.00	25	100.00	431	100.00	139	100.00	1,671	100.00
Cortland	low	2	2.86	11	4.07	0	-	9	2.74	0	-	4	5.88	2	2.02	24	3.60
	moderate	15	21.43	45	16.67	4	14.81	44	13.37	0	-	9	13.24	19	19.19	98	14.69
	middle	24	34.29	86	31.85	7	25.93	73	22.19	0	-	20	29.41	31	31.31	179	26.84
	upper	26	37.14	118	43.70	16	59.26	169	51.37	2	100.00	31	45.59	44	44.44	318	47.68
	zero & NAs	3	4.29	10	3.70	0	-	34	10.33	0	-	4	5.88	3	3.03	48	7.20
	0.9 total	70	100.00	270	100.00	27	100.00	329	100.00	2	100.00	68	100.00	99	100.00	667	100.00
Seneca	low		-	15	4.66	0	-	16	2.90	1	100.00	24	10.71	1	4.76	55	5.00
	moderate	2	20.00	55	17.08	1	11.11	74	13.41	0	-	43	19.20	3	14.29	172	15.64
	middle	2	20.00	77	23.91	3	33.33	140	25.36	0	-	71	31.70	5	23.81	288	26.18
	upper	5	50.00	170	52.80	5	55.56	293	53.08	0	-	80	35.71	10	47.62	543	49.36
	zero & NAs	1	10.00	5	1.55	0	-	29	5.25	0	-	6	2.68	1	9.52	40	3.82
	0.1 total	10	100.00	322	100.00	9	100.00	552	100.00	1	100.00	224	100.00	20	100.00	1,098	100.00
Steuben*	low		-	24	6.56	1	3.70	37	4.65	1	12.50	30	15.38	2	2.74	91	6.69
	moderate	11	29.73	55	15.03	4	14.81	104	13.07	4	50.00	40	20.51	19	26.03	199	14.63
	middle	7	18.92	78	21.31	4	14.81	198	24.87	3	37.50	48	24.62	14	19.18	324	23.82
	upper	15	40.54	203	55.46	15	55.56	413	51.88	0	-	74	37.95	30	41.10	690	50.74
	zero & NAs	4	10.81	6	1.64	3	11.11	44	5.53	0	-	3	1.54	7	10.96	53	4.12
	0.5 total	37	100.00	366	100.00	27	100.00	796	100.00	8	100.00	195	100.00	72	100.00	1,357	100.00
Sullivan	low		-	10	1.28	0	-	29	2.67	0	-	7	3.83	0	-	46	2.24
	moderate	4	9.52	91	11.61	0	-	111	10.22	0	-	21	11.48	4	5.63	223	10.86
	middle	9	21.43	177	22.58	8	33.33	228	20.99	3	60.00	51	27.87	20	28.17	456	22.20
	upper	24	57.14	456	58.16	16	66.67	617	56.81	1	20.00	89	48.63	41	57.75	1,162	56.57
	zero & NAs	5	11.90	50	6.38	0	-	101	9.30	1	20.00	15	8.20	6	8.45	166	8.13
	0.6 total	42	100.00	784	100.00	24	100.00	1,086	100.00	5	100.00	183	100.00	71	100.00	2,053	100.00
Tompkins	low		-	38	6.93	0	-	20	2.67	0	-	9	5.81	0	-	67	4.54
	moderate	11	13.25	85	15.51	4	7.84	65	8.67	1	20.00	29	18.71	16	11.35	179	12.12
	middle	23	27.71	138	25.18	6	11.76	155	20.67	4	80.00	42	27.10	33	23.40	335	22.68
	upper	46	55.42	278	50.73	39	76.47	447	59.60	0	-	72	46.45	85	60.28	797	53.96
	zero & NAs	3	3.61	9	1.64	2	3.92	63	8.40	0	-	3	1.94	5	4.96	75	6.70
	1.1 total	83	100.00	548	100.00	51	100.00	750	100.00	5	100.00	155	100.00	139	100.00	1,453	100.00

1-4 FAMILY HMDA LOAN ORIGINATIONS/PURCHASES¹ -- YEAR 2002

BORROWER INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area % of Total A/A Loans	Borrower Income Level	Home Purchase				Refinancing				Home Improvement				Total			
		Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%	Bank #	Bank %	Aggr#	Aggr%
Ulster	low	1	1.09	32	1.64	2	2.56	52	1.62	1	7.14	19	3.41	4	2.14	103	1.79
	moderate	7	7.61	168	8.59	5	6.41	235	7.30	7	50.00	62	11.11	19	10.16	465	8.08
	middle	16	17.39	423	21.63	18	23.08	686	21.31	2	14.29	114	20.43	36	19.25	1,223	21.26
	upper	62	67.39	1,227	62.73	47	60.26	1,947	60.48	3	21.43	301	53.94	112	59.89	3,475	60.40
	zero & NAs	6	6.52	106	5.42	6	7.69	299	9.29	1	7.14	62	11.11	13	8.56	467	8.47
	1.2 total		92	100.00	1,956	100.00	78	100.00	3,219	100.00	14	100.00	558	100.00	184	100.00	5,733
Wyoming	low		-	16	4.98	3	8.33	21	4.38	1	12.50	18	7.66	4	5.13	55	5.31
	moderate	6	17.65	69	21.50	2	5.56	67	13.99	0	-	48	20.43	8	10.26	184	17.76
	middle	11	32.35	93	28.97	13	36.11	171	35.70	5	62.50	76	32.34	29	37.18	340	32.82
	upper	14	41.18	137	42.68	16	44.44	182	38.00	2	25.00	81	34.47	32	41.03	400	38.61
	zero & NAs	3	8.82	6	1.87	2	5.56	38	7.93	0	-	12	5.11	5	6.41	56	5.50
	0.4 total		34	100.00	321	100.00	36	100.00	479	100.00	8	100.00	235	100.00	78	100.00	1,035
Non-MSA Areas	low	5	1.16	179	3.45	8	2.38	236	2.92	8	10.67	176	8.17	21	2.49	591	3.83
	moderate	67	15.51	714	13.76	26	7.74	854	10.57	20	26.67	390	18.10	113	13.40	1,958	12.70
	middle	107	24.77	1,253	24.15	84	25.00	1,880	23.28	25	33.33	598	27.75	216	25.62	3,731	24.20
	upper	219	50.69	2,833	54.61	198	58.93	4,449	55.08	19	25.33	871	40.42	436	51.72	8,153	52.87
	zero & NAs	34	7.87	209	4.03	20	5.95	658	8.15	3	4.00	120	5.57	57	6.76	987	6.40
	5.7 total		432	100.00	5,188	100.00	336	100.00	8,077	100.00	75	100.00	2,155	100.00	843	100.00	15,420
A/A Total	low	366	4.82	7,636	4.31	154	3.23	11,851	3.95	79	13.76	2,893	8.28	599	4.63	22,380	4.37
	moderate	1,571	20.67	29,903	16.90	618	12.95	45,125	15.05	127	22.13	6,800	19.46	2,316	17.89	81,828	15.99
	middle	1,809	23.81	44,683	25.25	1,168	24.47	75,399	25.15	156	27.18	9,493	27.17	3,133	24.20	129,575	25.32
	upper	2,333	30.70	82,750	46.76	2,293	48.03	139,229	46.43	194	33.80	13,241	37.90	4,820	37.23	235,220	45.96
	zero & NAs	1,520	20.00	12,014	6.79	541	11.33	28,238	9.42	18	3.14	2,512	7.19	2,079	16.06	42,764	8.36
	100.0 total		7,599	100.00	176,986	100.00	4,774	100.00	299,842	100.00	574	100.00	34,939	100.00	12,947	100.00	511,767

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

¹ These figures exclude bank's loans purchased from its affiliates. Aggregate figures include loan originations only.

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

1-4 FAMILY HMDA LOAN ORIGINATIONS/PURCHASES¹ -- YEAR 2003

BORROWER INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area % of Total A/A Loans	Borrower Income Level	Home Purchase		Refinancing		Home Improvement		Total	
		Bank #	Bank %	Bank #	Bank %	Bank #	Bank %	Bank #	Bank %
Albany	low	13	5.91	11	4.18	0	-	24	4.95
	moderate	57	25.91	42	15.97	0	-	99	20.41
	middle	52	23.64	62	23.57	0	-	114	23.51
	upper	67	30.45	74	28.14	2	100.00	143	29.48
	zero & NAs	31	14.09	74	28.14	0	-	105	21.65
3.4	total	220	100.00	263	100.00	2	100.00	485	100.00
Rensselaer	low	8	4.62	5	3.65	2	28.57	15	4.73
	moderate	49	28.32	23	16.79	0	-	72	22.71
	middle	42	24.28	36	26.28	3	42.86	81	25.55
	upper	42	24.28	41	29.93	0	-	83	26.18
	zero & NAs	32	18.50	32	23.36	2	28.57	66	20.82
2.7	total	173	100.00	137	100.00	7	100.00	317	100.00
Saratoga	low	8	3.83	13	6.07	0	-	21	4.94
	moderate	51	24.40	30	14.02	1	50.00	82	19.29
	middle	52	24.88	65	30.37	0	-	117	27.53
	upper	64	30.62	73	34.11	1	50.00	138	32.47
	zero & NAs	34	16.27	33	15.42	0	-	67	15.76
3.3	total	209	100.00	214	100.00	2	100.00	425	100.00
Schenectady	low	14	9.27	7	6.54	0	-	21	8.05
	moderate	38	25.17	29	27.10	1	33.33	68	26.05
	middle	38	25.17	24	22.43	1	33.33	63	24.14
	upper	33	21.85	24	22.43	1	33.33	58	22.22
	zero & NAs	28	18.54	23	21.50	0	-	51	19.54
2.4	total	151	100.00	107	100.00	3	100.00	261	100.00
MSA 0160*	low	43	5.71	36	4.99	2	14.29	81	5.44
	moderate	195	25.90	124	17.20	2	14.29	321	21.57
	middle	184	24.44	187	25.94	4	28.57	375	25.20
	upper	206	27.36	212	29.40	4	28.57	422	28.36
	zero & NAs	125	16.60	162	22.47	2	14.29	289	19.42
11.8	total	753	100.00	721	100.00	14	100.00	1,488	100.00
Broome	low	8	5.76	15	7.18	8	33.33	31	8.33
	moderate	28	20.14	33	15.79	2	8.33	63	16.94
	middle	27	19.42	55	26.32	6	25.00	88	23.66
	upper	44	31.65	90	43.06	8	33.33	142	38.17
	zero & NAs	32	23.02	16	7.66	0	-	48	12.90
2.2	total	139	100.00	209	100.00	24	100.00	372	100.00
Tioga	low	3	8.33	0	-	2	33.33	5	5.95
	moderate	7	19.44	9	21.43	1	16.67	17	20.24
	middle	10	27.78	16	38.10	1	16.67	27	32.14
	upper	10	27.78	14	33.33	1	16.67	25	29.76
	zero & NAs	6	16.67	3	7.14	1	16.67	10	11.90
0.6	total	36	100.00	42	100.00	6	100.00	84	100.00
MSA 0960	low	11	6.29	15	5.98	10	33.33	36	7.89
	moderate	35	20.00	42	16.73	3	10.00	80	17.54
	middle	37	21.14	71	28.29	7	23.33	115	25.22
	upper	54	30.86	104	41.43	9	30.00	167	36.62
	zero & NAs	38	21.71	19	7.57	1	3.33	58	12.72
2.7	total	175	100.00	251	100.00	30	100.00	456	100.00
Erie	low	99	7.92	86	5.91	31	23.66	216	7.62
	moderate	277	22.16	219	15.06	26	19.85	522	18.41
	middle	256	20.48	385	26.48	36	27.48	677	23.88
	upper	273	21.84	561	38.58	33	25.19	867	30.58
	zero & NAs	345	27.60	203	13.96	5	3.82	553	19.51
19.5	total	1,250	100.00	1,454	100.00	131	100.00	2,835	100.00

1-4 FAMILY HMDA LOAN ORIGINATIONS/PURCHASES¹ -- YEAR 2003

BORROWER INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area % of Total A/A Loans	Borrower Income Level	Home Purchase		Refinancing		Home Improvement		Total	
		Bank #	Bank %	Bank #	Bank %	Bank #	Bank %	Bank #	Bank %
Niagara	low	26	9.19	21	6.40	7	41.18	54	8.60
	moderate	75	26.50	58	17.68	3	17.65	136	21.66
	middle	63	22.26	107	32.62	5	29.41	175	27.87
	upper	66	23.32	115	35.06	2	11.76	183	29.14
	zero & NAs	53	18.73	27	8.23	0	-	80	12.74
	4.4 total		283	100.00	328	100.00	17	100.00	628
MSA 1280	low	125	8.15	107	6.00	38	25.68	270	7.80
	moderate	352	22.96	277	15.54	29	19.59	658	19.00
	middle	319	20.81	492	27.61	41	27.70	852	24.60
	upper	339	22.11	676	37.93	35	23.65	1,050	30.32
	zero & NAs	398	25.96	230	12.91	5	3.38	633	18.28
	23.9 total		1,533	100.00	1,782	100.00	148	100.00	3,463
Dutchess	low	3	2.21	18	6.62	6	26.09	27	6.26
	moderate	24	17.65	59	21.69	2	8.70	85	19.72
	middle	45	33.09	94	34.56	6	26.09	145	33.64
	upper	47	34.56	83	30.51	9	39.13	139	32.25
	zero & NAs	17	12.50	18	6.62	0	-	35	8.12
	2.1 total		136	100.00	272	100.00	23	100.00	431
MSA 2281	low	0	-	0	-	1	100.00	1	3.23
	moderate	6	46.15	2	11.76	0	-	8	25.81
	middle	6	46.15	7	41.18	0	-	13	41.94
	upper	0	-	6	35.29	0	-	6	19.35
	zero & NAs	1	7.69	2	11.76	0	-	3	9.68
	0.2 total		13	100.00	17	100.00	1	100.00	31
Chemung*	low	3	2.80	2	2.00	3	15.00	8	3.52
	moderate	18	16.82	11	11.00	3	15.00	32	14.10
	middle	33	30.84	25	25.00	6	30.00	64	28.19
	upper	34	31.78	52	52.00	8	40.00	94	41.41
	zero & NAs	19	17.76	10	10.00	0	-	29	12.78
	1.7 total		107	100.00	100	100.00	20	100.00	227
MSA 3610	low	1	1.52	12	8.05	0	-	13	5.91
	moderate	11	16.67	40	26.85	2	40.00	53	24.09
	middle	11	16.67	46	30.87	2	40.00	59	26.82
	upper	12	18.18	44	29.53	1	20.00	57	25.91
	zero & NAs	31	46.97	7	4.70	0	-	38	17.27
	1.0 total		66	100.00	149	100.00	5	100.00	220
Nassau	low	23	9.39	28	11.02	1	20.00	52	10.32
	moderate	63	25.71	83	32.68	1	20.00	147	29.17
	middle	44	17.96	79	31.10	3	60.00	126	25.00
	upper	35	14.29	45	17.72	0	-	80	15.87
	zero & NAs	80	32.65	19	7.48	0	-	99	19.64
	3.8 total		245	100.00	254	100.00	5	100.00	504
MSA 5380	low	24	7.72	40	9.93	1	10.00	65	8.98
	moderate	74	23.79	123	30.52	3	30.00	200	27.62
	middle	55	17.68	125	31.02	5	50.00	185	25.55
	upper	47	15.11	89	22.08	1	10.00	137	18.92
	zero & NAs	111	35.69	26	6.45	0	-	137	18.92
	4.9 total		311	100.00	403	100.00	10	100.00	724
005 Bronx	low	0	-	0	-	0	-	0	-
	moderate	1	1.61	3	9.38	0	-	4	4.21
	middle	11	17.74	9	28.13	0	-	20	21.05
	upper	11	17.74	12	37.50	1	100.00	24	25.26
	zero & NAs	39	62.90	8	25.00	0	-	47	49.47
	1.0 total		62	100.00	32	100.00	1	100.00	95

1-4 FAMILY HMDA LOAN ORIGINATIONS/PURCHASES¹ -- YEAR 2003

BORROWER INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area % of Total A/A Loans	Borrower Income Level	Home Purchase		Refinancing		Home Improvement		Total	
		Bank #	Bank %	Bank #	Bank %	Bank #	Bank %	Bank #	Bank %
Kings	low	5	2.38	4	3.28	1	11.11	10	2.93
	moderate	19	9.05	16	13.11	1	11.11	36	10.56
	middle	40	19.05	28	22.95	2	22.22	70	20.53
	upper	42	20.00	56	45.90	5	55.56	103	30.21
	zero & NAs	104	49.52	18	14.75	0	-	122	35.78
3.3	total	210	100.00	122	100.00	9	100.00	341	100.00
New York	low	0	-	1	1.16	0	-	1	0.65
	moderate	1	1.47	4	4.65	0	-	5	3.25
	middle	7	10.29	18	20.93	0	-	25	16.23
	upper	49	72.06	63	73.26	0	-	112	72.73
	zero & NAs	11	16.18	0	-	0	-	11	7.14
1.1	total	68	100.00	86	100.00	0	-	154	100.00
Putnam	low	0	-	0	-	0	-	0	-
	moderate	1	4.17	11	15.28	1	25.00	13	13.00
	middle	4	16.67	21	29.17	3	75.00	28	28.00
	upper	16	66.67	39	54.17	0	-	55	55.00
	zero & NAs	3	12.50	1	1.39	0	-	4	4.00
0.4	total	24	100.00	72	100.00	4	100.00	100	100.00
Queens	low	2	0.91	0	-	1	25.00	3	0.91
	moderate	25	11.36	13	12.15	1	25.00	39	11.78
	middle	50	22.73	21	19.63	1	25.00	72	21.75
	upper	62	28.18	58	54.21	1	25.00	121	36.56
	zero & NAs	81	36.82	15	14.02	0	-	96	29.00
3.4	total	220	100.00	107	100.00	4	100.00	331	100.00
Rockland	low	0	-	2	1.20	0	-	2	0.92
	moderate	5	10.42	10	5.99	0	-	15	6.88
	middle	11	22.92	35	20.96	0	-	46	21.10
	upper	24	50.00	113	67.66	3	100.00	140	64.22
	zero & NAs	8	16.67	7	4.19	0	-	15	6.88
0.7	total	48	100.00	167	100.00	3	100.00	218	100.00
Westchester	low	1	0.72	1	0.64	0	-	2	0.67
	moderate	8	5.80	10	6.37	0	-	18	6.06
	middle	22	15.94	25	15.92	0	-	47	15.82
	upper	95	68.84	118	75.16	2	100.00	215	72.39
	zero & NAs	12	8.70	3	1.91	0	-	15	5.05
2.2	total	138	100.00	157	100.00	2	100.00	297	100.00
MSA 5600*	low	8	1.04	8	1.08	2	8.70	18	1.17
	moderate	60	7.79	67	9.02	3	13.04	130	8.46
	middle	145	18.83	157	21.13	6	26.09	308	20.05
	upper	299	38.83	459	61.78	12	52.17	770	50.13
	zero & NAs	258	33.51	52	7.00	0	-	310	20.18
12.0	total	770	100.00	743	100.00	23	100.00	1,536	100.00
MSA 5660	low	17	6.97	18	6.36	1	6.67	36	6.64
	moderate	59	24.18	52	18.37	2	13.33	113	20.85
	middle	68	27.87	86	30.39	7	46.67	161	29.70
	upper	75	30.74	111	39.22	5	33.33	191	35.24
	zero & NAs	25	10.25	16	5.65	0	-	41	7.56
3.8	total	244	100.00	283	100.00	15	100.00	542	100.00
Genesee	low	17	13.08	18	10.34	3	42.86	38	12.22
	moderate	50	38.46	43	24.71	1	14.29	94	30.23
	middle	35	26.92	49	28.16	2	28.57	86	27.65
	upper	20	15.38	44	25.29	1	14.29	65	20.90
	zero & NAs	8	6.15	20	11.49	0	-	28	9.00
2.0	total	130	100.00	174	100.00	7	100.00	311	100.00

1-4 FAMILY HMDA LOAN ORIGINATIONS/PURCHASES¹ -- YEAR 2003

BORROWER INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area % of Total A/A Loans	Borrower Income Level	Home Purchase		Refinancing		Home Improvement		Total	
		Bank #	Bank %	Bank #	Bank %	Bank #	Bank %	Bank #	Bank %
Livingston	low	5	10.00	2	4.17	1	20.00	8	7.77
	moderate	13	26.00	14	29.17	2	40.00	29	28.16
	middle	16	32.00	12	25.00	2	40.00	30	29.13
	upper	10	20.00	18	37.50	0	-	28	27.18
	zero & NAs	6	12.00	2	4.17	0	-	8	7.77
	0.8 total		50	100.00	48	100.00	5	100.00	103
Monroe	low	139	16.81	68	8.35	4	13.33	211	12.63
	moderate	257	31.08	189	23.22	10	33.33	456	27.29
	middle	198	23.94	221	27.15	7	23.33	426	25.49
	upper	160	19.35	265	32.56	7	23.33	432	25.85
	zero & NAs	73	8.83	71	8.72	2	6.67	146	8.74
	12.9 total		827	100.00	814	100.00	30	100.00	1,671
Ontario	low	5	8.06	3	4.55	0	-	8	6.02
	moderate	27	43.55	13	19.70	2	40.00	42	31.58
	middle	10	16.13	16	24.24	1	20.00	27	20.30
	upper	17	27.42	30	45.45	2	40.00	49	36.84
	zero & NAs	3	4.84	4	6.06	0	-	7	5.26
	1.0 total		62	100.00	66	100.00	5	100.00	133
Orleans	low	7	17.07	1	2.27	1	20.00	9	10.00
	moderate	15	36.59	14	31.82	2	40.00	31	34.44
	middle	14	34.15	11	25.00	2	40.00	27	30.00
	upper	3	7.32	15	34.09	0	-	18	20.00
	zero & NAs	2	4.88	3	6.82	0	-	5	5.56
	0.6 total		41	100.00	44	100.00	5	100.00	90
Wayne	low	5	6.76	4	5.06	0	-	9	5.63
	moderate	27	36.49	15	18.99	4	57.14	46	28.75
	middle	17	22.97	24	30.38	0	-	41	25.63
	upper	15	20.27	28	35.44	2	28.57	45	28.13
	zero & NAs	10	13.51	8	10.13	1	14.29	19	11.88
	1.2 total		74	100.00	79	100.00	7	100.00	160
MSA 6840	low	178	15.03	96	7.84	9	15.25	283	11.47
	moderate	389	32.85	288	23.51	21	35.59	698	28.28
	middle	290	24.49	333	27.18	14	23.73	637	25.81
	upper	225	19.00	400	32.65	12	20.34	637	25.81
	zero & NAs	102	8.61	108	8.82	3	5.08	213	8.63
	18.5 total		1,184	100.00	1,225	100.00	59	100.00	2,468
Cayuga	low	3	4.00	4	5.56	1	11.11	8	5.13
	moderate	14	18.67	13	18.06	3	33.33	30	19.23
	middle	20	26.67	18	25.00	1	11.11	39	25.00
	upper	23	30.67	35	48.61	4	44.44	62	39.74
	zero & NAs	15	20.00	2	2.78	0	-	17	10.90
	1.2 total		75	100.00	72	100.00	9	100.00	156
Madison	low	3	8.82	6	9.84	0	-	9	9.28
	moderate	5	14.71	11	18.03	0	-	16	16.49
	middle	3	8.82	17	27.87	0	-	20	20.62
	upper	14	41.18	23	37.70	2	100.00	39	40.21
	zero & NAs	9	26.47	4	6.56	0	-	13	13.40
	0.5 total		34	100.00	61	100.00	2	100.00	97
Onondaga	low	46	8.83	39	6.75	8	16.33	93	8.10
	moderate	119	22.84	111	19.20	14	28.57	244	21.25
	middle	111	21.31	153	26.47	14	28.57	278	24.22
	upper	146	28.02	232	40.14	13	26.53	391	34.06
	zero & NAs	99	19.00	43	7.44	0	-	142	12.37
	8.1 total		521	100.00	578	100.00	49	100.00	1,148

1-4 FAMILY HMDA LOAN ORIGINATIONS/PURCHASES¹ -- YEAR 2003

BORROWER INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area % of Total A/A Loans	Borrower Income Level	Home Purchase		Refinancing		Home Improvement		Total	
		Bank #	Bank %	Bank #	Bank %	Bank #	Bank %	Bank #	Bank %
MSA 8160*	low	52	8.25	49	6.89	9	15.00	110	7.85
	moderate	138	21.90	135	18.99	17	28.33	290	20.70
	middle	134	21.27	188	26.44	15	25.00	337	24.05
	upper	183	29.05	290	40.79	19	31.67	492	35.12
	zero & NAs	123	19.52	49	6.89	0	-	172	12.28
9.8	total	630	100.00	711	100.00	60	100.00	1,401	100.00
Oneida	low	3	3.09	3	3.26	2	20.00	8	4.02
	moderate	30	30.93	19	20.65	2	20.00	51	25.63
	middle	24	24.74	25	27.17	3	30.00	52	26.13
	upper	32	32.99	41	44.57	3	30.00	76	38.19
	zero & NAs	8	8.25	4	4.35	0	-	12	6.03
1.5	total	97	100.00	92	100.00	10	100.00	199	100.00
Allegany*	low	2	15.38	0	-	0	-	2	5.13
	moderate	2	15.38	5	23.81	4	80.00	11	28.21
	middle	4	30.77	5	23.81	0	-	9	23.08
	upper	4	30.77	8	38.10	1	20.00	13	33.33
	zero & NAs	1	7.69	3	14.29	0	-	4	10.26
0.2	total	13	100.00	21	100.00	5	100.00	39	100.00
Cattaraugus	low	4	7.41	4	3.60	3	15.00	11	5.95
	moderate	9	16.67	30	27.03	7	35.00	46	24.86
	middle	19	35.19	26	23.42	8	40.00	53	28.65
	upper	16	29.63	41	36.94	2	10.00	59	31.89
	zero & NAs	6	11.11	10	9.01	0	-	16	8.65
0.8	total	54	100.00	111	100.00	20	100.00	185	100.00
Cortland	low	4	5.06	3	4.84	1	25.00	8	5.52
	moderate	20	25.32	11	17.74	0	-	31	21.38
	middle	22	27.85	26	41.94	1	25.00	49	33.79
	upper	26	32.91	22	35.48	2	50.00	50	34.48
	zero & NAs	7	8.86	0	-	0	-	7	4.83
1.2	total	79	100.00	62	100.00	4	100.00	145	100.00
Seneca	low	0	-	1	12.50	0	-	1	4.76
	moderate	5	38.46	0	-	0	-	5	23.81
	middle	3	23.08	1	12.50	0	-	4	19.05
	upper	2	15.38	4	50.00	0	-	6	28.57
	zero & NAs	3	23.08	2	25.00	0	-	5	23.81
0.2	total	13	100.00	8	100.00	0	-	21	100.00
Steuben*	low	0	-	0	-	1	16.67	1	1.82
	moderate	8	23.53	4	26.67	2	33.33	14	25.45
	middle	11	32.35	2	13.33	3	50.00	16	29.09
	upper	10	29.41	6	40.00	0	-	16	29.09
	zero & NAs	5	14.71	3	20.00	0	-	8	14.55
0.5	total	34	100.00	15	100.00	6	100.00	55	100.00
Sullivan	low	1	2.50	0	-	0	-	1	1.19
	moderate	9	22.50	8	20.00	0	-	17	20.24
	middle	9	22.50	10	25.00	1	25.00	20	23.81
	upper	15	37.50	19	47.50	3	75.00	37	44.05
	zero & NAs	6	15.00	3	7.50	0	-	9	10.71
0.6	total	40	100.00	40	100.00	4	100.00	84	100.00
Tompkins	low	7	8.54	6	5.56	0	-	13	6.74
	moderate	20	24.39	16	14.81	0	-	36	18.65
	middle	14	17.07	21	19.44	2	66.67	37	19.17
	upper	38	46.34	62	57.41	1	33.33	101	52.33
	zero & NAs	3	3.66	3	2.78	0	-	6	3.11
1.3	total	82	100.00	108	100.00	3	100.00	193	100.00

1-4 FAMILY HMDA LOAN ORIGINATIONS/PURCHASES ¹ -- YEAR 2003									
BORROWER INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS									
County/Area % of Total A/A Loans	Borrower Income Level	Home Purchase		Refinancing		Home Improvement		Total	
		Bank #	Bank %	Bank #	Bank %	Bank #	Bank %	Bank #	Bank %
Ulster	low	2	2.06	3	2.08	0	-	5	1.98
	moderate	10	10.31	14	9.72	3	25.00	27	10.67
	middle	25	25.77	33	22.92	3	25.00	61	24.11
	upper	48	49.48	87	60.42	6	50.00	141	55.73
	zero & NAs	12	12.37	7	4.86	0	-	19	7.51
	1.5 total		97	100.00	144	100.00	12	100.00	253
Wyoming	low	0	-	2	2.60	0	-	2	1.61
	moderate	9	21.95	12	15.58	2	33.33	23	18.55
	middle	16	39.02	27	35.06	2	33.33	45	36.29
	upper	10	24.39	24	31.17	2	33.33	36	29.03
	zero & NAs	6	14.63	12	15.58	0	-	18	14.52
	0.6 total		41	100.00	77	100.00	6	100.00	124
Non-MSA Areas	low	20	4.42	19	3.24	5	8.33	44	4.00
	moderate	92	20.31	100	17.06	18	30.00	210	19.11
	middle	123	27.15	151	25.77	20	33.33	294	26.75
	upper	169	37.31	273	46.59	17	28.33	459	41.77
	zero & NAs	49	10.82	43	7.34	0	-	92	8.37
	7.1 total		453	100.00	586	100.00	60	100.00	1,099
A/A Total	low	487	7.60	411	5.72	89	18.82	987	7.02
	moderate	1,472	22.98	1,299	18.08	105	22.20	2,876	20.45
	middle	1,463	22.84	1,941	27.01	134	28.33	3,538	25.15
	upper	1,710	26.69	2,796	38.91	134	28.33	4,640	32.99
	zero & NAs	1,274	19.89	739	10.28	11	2.33	2,024	14.39
	100.0 total		6,406	100.00	7,186	100.00	473	100.00	14,065

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

¹ These figures exclude bank's loans purchased from its affiliates.

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

**SMALL BUSINESS LENDING
YEAR 2002**

County/Area	Geography Income Level	Small Business Loans ("SBLs")								% of Loans by Loan Size ²						Loans to Small Businesses ³								# of SB Entities	# of Bank Loans to SBs per 1,000 SBs		
		Bank				Aggregate				Bank			Aggregate			Bank \$	% of SBLs	Aggregate \$	% of SBLs								
		#	%	\$000's	%	#	%	\$000's	%	LS1	LS2	LS3	LS1	LS2	LS3					#	% of SBLs	% of SBLs					
% of Total A/A #																											
Kings	low	3	10.71	165	3.58	3,883	10.25	109,044	14.01																		
	moderate	8	28.57	1,293	28.05	9,766	25.77	199,420	25.61																		
	middle	8	28.57	2,730	59.23	16,613	43.84	301,357	38.71																		
	upper	9	32.14	421	9.13	6,551	17.29	118,131	15.17																		
	zero & NAs	0	0.00	0	0.00	1,081	2.85	50,619	6.50																		
0.4 total	28	100.00	4,609	100.00	37,894	100.00	778,571	100.00	75.0	10.7	14.3	97.3	1.5	1.2	13	46.4	1,343	29.1	11,727	30.9	298,417	38.3	64,096	0.2			
New York	low	4	4.12	501	2.52	3,620	4.93	88,684	3.65																		
	moderate	11	11.34	2,990	15.03	11,256	15.32	349,563	14.37																		
	middle	10	10.31	1,709	8.59	7,221	9.83	245,324	10.09																		
	upper	70	72.16	14,682	73.78	48,824	66.44	1,646,468	67.69																		
	zero & NAs	2	2.06	18	0.09	2,560	3.48	102,478	4.21																		
1.4 total	97	100.00	19,900	100.00	73,481	100.00	2,432,517	100.00	54.6	19.6	25.8	94.9	2.9	2.1	58	59.8	11,674	58.7	26,288	35.8	820,800	33.7	136,376	0.4			
Putnam	low	0	0.00	0	0.00	0	0.00	-	0.00																		
	moderate	0	0.00	0	0.00	0	0.00	-	0.00																		
	middle	0	0.00	0	0.00	0	0.00	-	0.00																		
	upper	37	100.00	3,370	100.00	2,636	100.00	70,551	100.00																		
	zero & NAs	0	0.00	0	0.00	0	0.00	-	0.00																		
0.5 total	37	100.00	3,370	100.00	2,636	100.00	70,551	100.00	81.1	13.5	5.4	95.6	2.3	2.1	19	51.4	1,163	34.5	796	30.2	37,533	53.2	4,323	4.4			
Queens	low	0	0.00	0	0.00	142	0.36	5,380	0.58																		
	moderate	4	18.18	2,300	30.74	5,657	14.50	175,966	19.12																		
	middle	12	54.55	3,581	47.87	19,680	50.45	441,550	47.99																		
	upper	6	27.27	1,600	21.39	13,119	33.63	268,724	29.21																		
	zero & NAs	0	0.00	0	0.00	411	1.05	28,474	3.09																		
0.3 total	22	100.00	7,481	100.00	39,009	100.00	920,094	100.00	40.9	13.6	45.5	96.7	1.8	1.6	13	59.1	2,281	30.5	12,253	31.4	362,559	39.4	59,232	0.2			
Rockland	low	0	0.00	0	0.00	0	0.00	-	0.00																		
	moderate	4	2.45	286	1.95	151	1.73	2,516	1.07																		
	middle	16	9.82	478	3.25	672	7.71	15,786	6.71																		
	upper	143	87.73	13,939	94.80	7,889	90.55	216,983	92.22																		
	zero & NAs	0	0.00	0	0.00	0	0.00	-	0.00																		
2.3 total	163	100.00	14,703	100.00	8,712	100.00	235,285	100.00	81.6	9.8	8.6	95.6	2.3	2.1	86	52.8	6,520	44.3	2,782	31.9	105,859	45.0	14,638	5.9			
Westchester	low	4	3.85	523	2.12	479	1.71	18,620	2.25																		
	moderate	3	2.88	2,300	9.33	1,497	5.36	52,956	6.41																		
	middle	12	11.54	3,780	15.33	3,800	13.59	105,251	12.74																		
	upper	85	81.73	18,054	73.22	22,178	79.33	648,920	78.56																		
	zero & NAs	0	0.00	0	0.00	1	0.00	250	0.03																		
1.5 total	104	100.00	24,657	100.00	27,955	100.00	825,997	100.00	61.5	7.7	30.8	95.4	2.3	2.3	45	43.3	5,248	21.3	9,126	32.6	304,129	36.8	47,559	0.9			
MSA 5600*	low	15	3.22	3,869	4.70	11,659	5.78	301,526	5.44																		
	moderate	30	6.44	9,169	11.14	30,593	15.15	838,442	15.14																		
	middle	62	13.30	14,378	17.47	51,661	25.59	1,180,985	21.33																		
	upper	357	76.61	54,886	66.67	103,786	51.41	3,029,653	54.71																		
	zero & NAs	2	0.43	18	0.02	4,177	2.07	187,422	3.38																		
6.5 total	466	100.00	82,320	100.00	201,876	100.00	5,538,028	100.00	67.4	11.8	20.8	95.9	2.3	1.8	241	51.7	30,885	37.5	66,675	33.0	2,039,921	36.8	349,942	0.7			
Orange	low	4	2.44	50	0.22	227	3.21	3,206	2.08																		
	moderate	22	13.41	4,546	19.80	856	12.09	20,093	13.03																		
	middle	88	53.66	9,467	41.23	3,607	50.94	71,570	46.40																		
	upper	50	30.49	8,899	38.76	2,391	33.77	59,374	38.49																		
	zero & NAs	0	0.00	0	0.00	0	0.00	-	0.00																		
2.3 total	164	100.00	22,962	100.00	7,081	100.00	154,243	100.00	68.3	15.9	15.9	96.5	1.8	1.7	74	45.1	5,828	25.4	1,943	27.4	64,277	41.7	16,032	4.6			
Genesee	low	0	0.00	0	0.00	0	0.00	-	0.00																		
	moderate	12	15.79	933	9.96	234	17.85	9,637	21.53																		
	middle	64	84.21	8,439	90.04	1,077	82.15	35,132	78.47																		
	upper	0	0.00	0	0.00	0	0.00	-	0.00																		
	zero & NAs	0	0.00	0	0.00	0	0.00	-	0.00																		
1.1 total	76	100.00	9,372	100.00	1,311	100.00	44,769	100.00	76.3	6.6	17.1	93.4	3.7	3.0	41	53.9	3,065	32.7	513	39.1	21,967	49.1	2,315	17.7			

SMALL BUSINESS LENDING

YEAR 2002

County/Area	Geography Income Level	Small Business Loans ("SBLs") ¹								% of Loans by Loan Size ²						Loans to Small Businesses ³								# of SB Entities	# of Bank Loans to SBs per 1,000 SBs			
		Bank				Aggregate				Bank			Aggregate			Bank #	% of SBLs	Bank \$	% of SBLs	Aggregate #	% of SBLs	Aggregate \$	% of SBLs					
		#	%	\$000's	%	#	%	\$000's	%	LS1	LS2	LS3	LS1	LS2	LS3													
% of Total A/A #																												
Ulster	low	0	0.00	0	0.00	0	0.00	-	0.00																			
	moderate	3	1.96	765	5.80	108	2.57	2,316	2.87																			
	middle	46	30.07	3,914	29.68	1,380	32.80	23,096	28.67																			
	upper	104	67.97	8,507	64.52	2,719	64.63	55,152	68.46																			
	zero & NAs	0	0.00	0	0.00	0	0.00	-	0.00																			
2.1 total	153	100.00	13,186	100.00	4,207	100.00	80,564	100.00	79.7	13.1	7.2	97.0	1.7	1.2	83	54.2	4,289	32.5	1,174	27.9	32,638	40.5		8,471		9.8		
Wyoming	low	0	0.00	0	0.00	0	0.00	-	0.00																			
	moderate	0	0.00	0	0.00	0	0.00	-	0.00																			
	middle	14	93.33	1,090	99.82	913	94.71	32,844	97.58																			
	upper	1	6.67	2	0.18	51	5.29	814	2.42																			
	zero & NAs	0	0.00	0	0.00	0	0.00	-	0.00																			
0.2 total	15	100.00	1,092	100.00	964	100.00	33,658	100.00	80.0	6.7	13.3	92.1	5.6	2.3	10	66.7	369	33.8	486	50.4	17,680	52.5		1,463		6.8		
Non-MSA Areas	low	0	0.00	0	0.00	0	0.00	-	0.00																			
	moderate	35	10.70	3,251	11.33	818	6.34	28,690	8.84																			
	middle	148	45.26	12,704	44.28	7,934	61.48	201,854	62.21																			
	upper	144	44.04	12,733	44.38	4,150	32.16	93,944	28.95																			
	zero & NAs	0	0.00	0	0.00	4	0.03	1	0.00																			
4.6 total	327	100.00	28,688	100.00	12,906	100.00	324,490	100.00	78.9	12.8	8.3	94.6	3.4	2.0	177	54.1	9,122	31.8	4,542	35.2	172,528	53.2		27,933		6.3		
A/A Total	low	423	5.92	67,675	6.21	16,732	4.13	565,644	4.52																			
	moderate	908	12.72	151,277	13.87	56,969	14.06	1,845,592	14.76																			
	middle	3,325	46.56	513,947	47.14	173,412	42.78	5,060,180	40.48																			
	upper	2,440	34.17	349,263	32.03	153,586	37.89	4,818,001	38.54																			
	zero & NAs	45	0.63	8,185	0.75	4,616	1.14	212,407	1.70																			
100.0 total	7,141	100.00	1,090,347	100.00	405,315	100.00	12,501,825	100.00	66.3	15.8	17.9	94.8	2.8	2.4	3,263	45.7	273,406	25.1	131,251	32.4	4,537,831	36.3		726,598		4.5		

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

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

² Loans size categories: LS1 means up to \$100 thousand, LS2 means more than \$100 thousand 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 (bank loans and assessment area), FFIEC (aggregate loans), 1990 Census (geography income levels) and Dun & Bradstreet (small business entities).

SMALL BUSINESS LENDING

YEAR 2003

County/Area	Geography Income Level	Small Business Loans ("SBLs") ¹				% of Loans by Loan Size ²			Loans to Small Businesses ³				# of SB Entities	# of Bank Loans to SBs per 1,000 SBs
		Bank				Bank			Bank #	% of SBLs	Bank \$	% of SBLs		
		#	%	\$000's	%	LS1	LS2	LS3						
Albany	low	23	14.29	3,147	11.49									
	moderate	14	8.70	2,465	9.00									
	middle	76	47.20	12,774	46.62									
	upper	48	29.81	9,014	32.90									
	zero & NAs	0	0.00	0	0.00									
2.2	total	161	100.00	27,400	100.00	57.8	21.1	21.1	67	41.6	8,443	30.8	12,891	5.2
Rensselaer	low	14	22.58	1,126	16.71									
	moderate	4	6.45	298	4.42									
	middle	42	67.74	5,204	77.23									
	upper	2	3.23	110	1.63									
	zero & NAs	0	0.00	0	0.00									
0.9	total	62	100.00	6,738	100.00	74.2	19.4	6.5	35	56.5	2,603	38.6	4,731	7.4
Saratoga	low	0	0.00	0	0.00									
	moderate	2	5.41	1,250	11.93									
	middle	16	43.24	5,837	55.70									
	upper	19	51.35	3,393	32.38									
	zero & NAs	0	0.00	0	0.00									
0.5	total	37	100.00	10,480	100.00	62.2	2.7	35.1	14	37.8	1,302	12.4	7,286	1.9
Schenectady	low	2	5.26	673	7.61									
	moderate	5	13.16	1,941	21.96									
	middle	26	68.42	5,360	60.64									
	upper	5	13.16	865	9.79									
	zero & NAs	0	0.00	0	0.00									
0.5	total	38	100.00	8,839	100.00	52.6	13.2	34.2	15	39.5	1,434	16.2	5,017	3.0
MSA 0160*	low	39	13.09	4,946	9.25									
	moderate	25	8.39	5,954	11.14									
	middle	160	53.69	29,175	54.58									
	upper	74	24.83	13,382	25.03									
	zero & NAs	0	0.00	0	0.00									
4.2	total	298	100.00	53,457	100.00	61.1	17.4	21.5	131	44.0	13,782	25.8	29,925	4.4
Broome	low	47	10.73	6,806	11.31									
	moderate	111	25.34	17,970	29.87									
	middle	164	37.44	18,365	30.53									
	upper	116	26.48	17,019	28.29									
	zero & NAs	0	0.00	0	0.00									
6.1	total	438	100.00	60,160	100.00	65.5	18.5	16.0	221	50.5	21,466	35.7	6,560	33.7
Tioga	low	0	0.00	0	0.00									
	moderate	0	0.00	0	0.00									
	middle	23	69.70	2,042	76.00									
	upper	10	30.30	645	24.00									
	zero & NAs	0	0.00	0	0.00									
0.5	total	33	100.00	2,687	100.00	78.8	15.2	6.1	17	51.5	1,045	38.9	1,518	11.2
MSA 0960	low	47	9.98	6,806	10.83									
	moderate	111	23.57	17,970	28.59									
	middle	187	39.70	20,407	32.47									
	upper	126	26.75	17,664	28.11									
	zero & NAs	0	0.00	0	0.00									
6.6	total	471	100.00	62,847	100.00	66.5	18.3	15.3	238	50.5	22,511	35.8	8,078	29.5
Erie	low	150	7.77	28,714	9.48									
	moderate	256	13.26	40,323	13.31									
	middle	836	43.32	130,777	43.18									
	upper	645	33.42	92,623	30.58									
	zero & NAs	43	2.23	10,458	3.45									
27.0	total	1,930	100.00	302,895	100.00	64.1	16.7	19.2	852	44.1	73,810	24.4	32,982	25.8

SMALL BUSINESS LENDING

YEAR 2003

County/Area % of Total A/A #	Geography Income Level	Small Business Loans ("SBLs") ¹				% of Loans by Loan Size ²			Loans to Small Businesses ³				# of SB Entities	# of Bank Loans to SBs per 1,000 SBs	
		Bank				Bank			Bank #	% of SBLs	Bank \$	% of SBLs			
		#	%	\$000's	%	LS1	LS2	LS3							
Niagara	low	27	11.84	5,420	13.37										
	moderate	30	13.16	6,194	15.28										
	middle	122	53.51	17,769	43.84										
	upper	49	21.49	11,150	27.51										
	zero & NAs	0	0.00	0	0.00										
3.2	total	228	100.00	40,533	100.00	59.2	18.4	22.4	98	43.0	8,223	20.3	7,164	13.7	
MSA 1280	low	177	8.20	34,134	9.94										
	moderate	286	13.25	46,517	13.54										
	middle	958	44.39	148,546	43.25										
	upper	694	32.16	103,773	30.22										
	zero & NAs	43	1.99	10,458	3.05										
30.1	total	2,158	100.00	343,428	100.00	63.6	16.9	19.5	950	44.0	82,033	23.9	40,146	23.7	
Dutchess	low	12	4.44	2,342	5.06										
	moderate	35	12.96	4,678	10.10										
	middle	184	68.15	33,038	71.32										
	upper	39	14.44	6,266	13.53										
	zero & NAs	0	0.00	0	0.00										
3.8	total	270	100.00	46,324	100.00	60.0	19.3	20.7	115	42.6	11,473	24.8	11,164	10.3	
Chemung*	low	2	7.69	400	11.11										
	moderate	9	34.62	2,241	62.27										
	middle	10	38.46	506	14.06										
	upper	5	19.23	452	12.56										
	zero & NAs	0	0.00	0	0.00										
0.4	total	26	100.00	3,599	100.00	61.5	23.1	15.4	8	30.8	372	10.3	2,715	2.9	
Chautauqua	low	13	9.03	1,243	8.51										
	moderate	20	13.89	1,762	12.07										
	middle	97	67.36	10,339	70.82										
	upper	14	9.72	1,255	8.60										
	zero & NAs	0	0.00	0	0.00										
2.0	total	144	100.00	14,599	100.00	76.4	13.9	9.7	72	50.0	3,683	25.2	4,810	15.0	
Nassau	low	0	0.00	0	0.00										
	moderate	3	3.80	1,750	8.45										
	middle	60	75.95	14,792	71.44										
	upper	16	20.25	4,164	20.11										
	zero & NAs	0	0.00	0	0.00										
1.1	total	79	100.00	20,706	100.00	43.0	21.5	35.4	37	46.8	7,677	37.1	80,314	0.5	
Suffolk	low	0	0.00	0	0.00										
	moderate	4	6.45	1,062	6.35										
	middle	41	66.13	11,438	68.38										
	upper	17	27.42	4,227	25.27										
	zero & NAs	0	0.00	0	0.00										
0.9	total	62	100.00	16,727	100.00	41.9	21.0	37.1	24	38.7	4,316	25.8	80,087	0.3	
MSA 5380	low	0	0.00	0	0.00										
	moderate	7	4.96	2,812	7.51										
	middle	101	71.63	26,230	70.07										
	upper	33	23.40	8,391	22.42										
	zero & NAs	0	0.00	0	0.00										
2.0	total	141	100.00	37,433	100.00	42.6	21.3	36.2	61	43.3	11,993	32.0	160,401	0.4	
005 Bronx	low	4	28.57	1,650	31.12										
	moderate	1	7.14	499	9.41										
	middle	2	14.29	800	15.09										
	upper	6	42.86	1,638	30.89										
	zero & NAs	1	7.14	715	13.49										
0.2	total	14	100.00	5,302	100.00	42.9	7.1	50.0	9	64.3	2,234	42.1	24,552	0.4	

SMALL BUSINESS LENDING

YEAR 2003

County/Area % of Total A/A #	Geography Income Level	Small Business Loans ("SBLs") ¹				% of Loans by Loan Size ²			Loans to Small Businesses ³				# of SB Entities	# of Bank Loans to SBs per 1,000 SBs	
		Bank				Bank			Bank #	% of SBLs	Bank \$	% of SBLs			
		#	%	\$000's	%	LS1	LS2	LS3							
Kings	low	0	0.00	0	0.00										
	moderate	9	39.13	2,280	36.07										
	middle	10	43.48	2,386	37.75										
	upper	4	17.39	1,655	26.18										
	zero & NAs	0	0.00	0	0.00										
0.3	total	23	100.00	6,321	100.00	43.5	17.4	39.1	13	56.5	3,921	62.0	69,196	0.2	
New York	low	1	0.94	499	1.48										
	moderate	9	8.49	2,785	8.26										
	middle	10	9.43	2,833	8.40										
	upper	78	73.58	25,533	75.70										
	zero & NAs	8	7.55	2,077	6.16										
1.5	total	106	100.00	33,727	100.00	45.3	13.2	41.5	57	53.8	15,237	45.2	130,623	0.4	
Putnam	low	0	0.00	0	0.00										
	moderate	0	0.00	0	0.00										
	middle	0	0.00	0	0.00										
	upper	61	100.00	5,714	100.00										
	zero & NAs	0	0.00	0	0.00										
0.9	total	61	100.00	5,714	100.00	80.3	11.5	8.2	35	57.4	1,374	24.0	4,229	8.3	
Queens	low	0	0.00	0	0.00										
	moderate	3	13.04	542	8.76										
	middle	13	56.52	4,155	67.14										
	upper	7	30.43	1,492	24.11										
	zero & NAs	0	0.00	0	0.00										
0.3	total	23	100.00	6,189	100.00	56.5	4.3	39.1	9	39.1	3,030	49.0	65,157	0.1	
Rockland	low	8	5.23	486	2.81										
	moderate	0	0.00	0	0.00										
	middle	27	17.65	2,773	16.05										
	upper	118	77.12	14,023	81.14										
	zero & NAs	0	0.00	0	0.00										
2.1	total	153	100.00	17,282	100.00	77.1	10.5	12.4	88	57.5	9,990	57.8	15,697	5.6	
Westchester	low	0	0.00	0	0.00										
	moderate	9	7.09	598	2.20										
	middle	29	22.83	6,515	23.93										
	upper	89	70.08	20,111	73.87										
	zero & NAs	0	0.00	0	0.00										
1.8	total	127	100.00	27,224	100.00	58.3	15.0	26.8	53	41.7	9,700	35.6	50,048	1.1	
MSA 5600*	low	13	2.56	2,635	2.59										
	moderate	31	6.11	6,704	6.59										
	middle	91	17.95	19,462	19.13										
	upper	363	71.60	70,166	68.95										
	zero & NAs	9	1.78	2,792	2.74										
7.1	total	507	100.00	101,759	100.00	62.7	12.2	25.0	264	52.1	45,486	44.7	359,502	0.7	
Orange MSA 5660	low	14	6.76	1,488	4.99										
	moderate	31	14.98	5,140	17.25										
	middle	112	54.11	15,922	53.43										
	upper	50	24.15	7,251	24.33										
	zero & NAs	0	0.00	0	0.00										
2.9	total	207	100.00	29,801	100.00	64.3	16.4	19.3	107	51.7	10,135	34.0	14,731	7.3	
Genesee	low	0	0.00	0	0.00										
	moderate	20	35.71	2,410	30.79										
	middle	36	64.29	5,417	69.21										
	upper	0	0.00	0	0.00										
	zero & NAs	0	0.00	0	0.00										
0.8	total	56	100.00	7,827	100.00	73.2	12.5	14.3	36	64.3	4,217	53.9	2,028	17.8	

SMALL BUSINESS LENDING

YEAR 2003

County/Area % of Total A/A #	Geography Income Level	Small Business Loans ("SBLs") ¹				% of Loans by Loan Size ²			Loans to Small Businesses ³				# of SB Entities	# of Bank Loans to SBs per 1,000 SBs	
		Bank				Bank			Bank #	% of SBLs	Bank \$	% of SBLs			
		#	%	\$000's	%	LS1	LS2	LS3							
Livingston	low	0	0.00	0	0.00										
	moderate	0	0.00	0	0.00										
	middle	29	100.00	4,690	100.00										
	upper	0	0.00	0	0.00										
	zero & NAs	0	0.00	0	0.00										
0.4	total	29	100.00	4,690	100.00	58.6	27.6	13.8	18	62.1	1,059	22.6	2,119	8.5	
Monroe	low	175	12.96	40,598	16.34										
	moderate	170	12.59	26,066	10.49										
	middle	523	38.74	101,061	40.69										
	upper	482	35.70	80,658	32.47										
	zero & NAs	0	0.00	0	0.00										
18.9	total	1,350	100.00	248,383	100.00	58.6	18.7	22.7	562	41.6	58,778	23.7	27,851	20.2	
Ontario	low	0	0.00	0	0.00										
	moderate	2	2.63	265	1.40										
	middle	25	32.89	4,078	21.54										
	upper	49	64.47	14,593	77.06										
	zero & NAs	0	0.00	0	0.00										
1.1	total	76	100.00	18,936	100.00	47.4	17.1	35.5	28	36.8	4,572	24.1	4,139	6.8	
Orleans	low	0	0.00	0	0.00										
	moderate	18	47.37	1,099	31.36										
	middle	20	52.63	2,406	68.64										
	upper	0	0.00	0	0.00										
	zero & NAs	0	0.00	0	0.00										
0.5	total	38	100.00	3,505	100.00	78.9	15.8	5.3	31	81.6	1,781	50.8	1,126	27.5	
Wayne	low	0	0.00	0	0.00										
	moderate	1	2.56	20	0.38										
	middle	28	71.79	3,479	65.90										
	upper	10	25.64	1,780	33.72										
	zero & NAs	0	0.00	0	0.00										
0.5	total	39	100.00	5,279	100.00	59.0	28.2	12.8	21	53.8	1,990	37.7	2,979	7.0	
MSA 6840	low	175	11.02	40,598	14.07										
	moderate	211	13.29	29,860	10.35										
	middle	661	41.62	121,131	41.97										
	upper	541	34.07	97,031	33.62										
	zero & NAs	0	0.00	0	0.00										
22.2	total	1,588	100.00	288,620	100.00	59.1	18.7	22.2	696	43.8	72,397	25.1	40,242	17.3	
Cayuga	low	0	0.00	0	0.00										
	moderate	29	33.33	3,562	41.32										
	middle	57	65.52	4,984	57.81										
	upper	1	1.15	75	0.87										
	zero & NAs	0	0.00	0	0.00										
1.2	total	87	100.00	8,621	100.00	70.1	18.4	11.5	52	59.8	3,811	44.2	2,262	23.0	
Madison	low	0	0.00	0	0.00										
	moderate	0	0.00	0	0.00										
	middle	27	72.97	2,044	74.71										
	upper	10	27.03	692	25.29										
	zero & NAs	0	0.00	0	0.00										
0.5	total	37	100.00	2,736	100.00	86.5	8.1	5.4	28	75.7	2,095	76.6	2,115	13.2	
Onondaga	low	128	15.61	20,422	18.42										
	moderate	71	8.66	8,681	7.83										
	middle	395	48.17	59,056	53.25										
	upper	226	27.56	22,737	20.50										
	zero & NAs	0	0.00	0	0.00										
11.5	total	820	100.00	110,896	100.00	67.6	17.8	14.6	391	47.7	28,774	25.9	18,762	20.8	

SMALL BUSINESS LENDING

YEAR 2003

County/Area % of Total A/A #	Geography Income Level	Small Business Loans ("SBLs") ¹				% of Loans by Loan Size ²			Loans to Small Businesses ³				# of SB Entities	# of Bank Loans to SBs per 1,000 SBs	
		Bank				Bank			Bank #	% of SBLs	Bank \$	% of SBLs			
		#	%	\$000's	%	LS1	LS2	LS3							
MSA 8160*	low	128	13.56	20,422	16.70										
	moderate	100	10.59	12,243	10.01										
	middle	479	50.74	66,084	54.06										
	upper	237	25.11	23,504	19.23										
	zero & NAs	0	0.00	0	0.00										
13.2	total	944	100.00	122,253	100.00	68.5	17.5	14.0	471	49.9	34,680	28.4	23,139	20.4	
Oneida MSA 8680*	low	5	7.25	2,170	20.58										
	moderate	10	14.49	2,534	24.04										
	middle	39	56.52	5,197	49.30										
	upper	15	21.74	641	6.08										
	zero & NAs	0	0.00	0	0.00										
1.0	total	69	100.00	10,542	100.00	69.6	11.6	18.8	31	44.9	2,620	24.9	7,495	4.1	
Allegany*	low	0	0.00	0	0.00										
	moderate	0	0.00	0	0.00										
	middle	5	100.00	155	100.00										
	upper	0	0.00	0	0.00										
	zero & NAs	0	0.00	0	0.00										
0.1	total	5	100.00	155	100.00	100.0	0.0	0.0	4	80.0	115	74.2	1,318	3.0	
Cattaraugus	low	0	0.00	0	0.00										
	moderate	0	0.00	0	0.00										
	middle	26	100.00	2,553	100.00										
	upper	0	0.00	0	0.00										
	zero & NAs	0	0.00	0	0.00										
0.4	total	26	100.00	2,553	100.00	80.8	7.7	11.5	18	69.2	1,180	46.2	2,906	6.2	
Cortland	low	0	0.00	0	0.00										
	moderate	5	41.67	1,263	46.42										
	middle	7	58.33	1,458	53.58										
	upper	0	0.00	0	0.00										
	zero & NAs	0	0.00	0	0.00										
0.2	total	12	100.00	2,721	100.00	50.0	16.7	33.3	2	16.7	61	2.2	1,511	1.3	
Seneca	low	0	0.00	0	0.00										
	moderate	0	0.00	0	0.00										
	middle	11	91.67	2,258	98.99										
	upper	1	8.33	23	1.01										
	zero & NAs	0	0.00	0	0.00										
0.2	total	12	100.00	2,281	100.00	66.7	8.3	25.0	6	50.0	481	21.1	1,042	5.8	
Steuben*	low	0	0.00	0	0.00										
	moderate	0	0.00	0	0.00										
	middle	21	84.00	1,185	77.20										
	upper	4	16.00	350	22.80										
	zero & NAs	0	0.00	0	0.00										
0.3	total	25	100.00	1,535	100.00	80.0	16.0	4.0	12	48.0	409	26.6	2,879	4.2	
Sullivan	low	0	0.00	0	0.00										
	moderate	0	0.00	0	0.00										
	middle	3	100.00	443	100.00										
	upper	0	0.00	0	0.00										
	zero & NAs	0	0.00	0	0.00										
0.0	total	3	100.00	443	100.00	66.7	0.0	33.3	0	0.0	0	0.0	3,108	0.0	
Tompkins	low	0	0.00	0	0.00										
	moderate	21	28.38	2,993	34.92										
	middle	17	22.97	1,657	19.33										
	upper	36	48.65	3,921	45.75										
	zero & NAs	0	0.00	0	0.00										
1.0	total	74	100.00	8,571	100.00	73.0	17.6	9.5	46	62.2	4,503	52.5	3,358	13.7	

SMALL BUSINESS LENDING														
YEAR 2003														
County/Area % of Total A/A #	Geography Income Level	Small Business Loans ("SBLs") ¹				% of Loans by Loan Size ²			Loans to Small Businesses ³				# of SB Entities	# of Bank Loans to SBs per 1,000 SBs
		Bank				Bank			Bank #	% of SBLs	Bank \$	% of SBLs		
		#	%	\$000's	%	LS1	LS2	LS3						
Ulster	low	0	0.00	0	0.00									
	moderate	11	6.96	2,437	14.77									
	middle	58	36.71	5,843	35.42									
	upper	89	56.33	8,218	49.81									
	zero & NAs	0	0.00	0	0.00									
2.2	total	158	100.00	16,498	100.00	79.1	10.8	10.1	89	56.3	5,266	31.9	8,218	10.8
Wyoming	low	0	0.00	0	0.00									
	moderate	0	0.00	0	0.00									
	middle	23	100.00	2,270	100.00									
	upper	0	0.00	0	0.00									
	zero & NAs	0	0.00	0	0.00									
0.3	total	23	100.00	2,270	100.00	82.6	4.3	13.0	17	73.9	724	31.9	1,296	13.1
Non-MSA Areas	low	0	0.00	0	0.00									
	moderate	37	10.95	6,693	18.08									
	middle	171	50.59	17,822	48.13									
	upper	130	38.46	12,512	33.79									
	zero & NAs	0	0.00	0	0.00									
4.7	total	338	100.00	37,027	100.00	76.9	11.8	11.2	194	57.4	12,739	34.4	25,636	7.6
A/A Total	low	625	8.73	117,184	10.17									
	moderate	913	12.75	145,108	12.60									
	middle	3,250	45.38	513,859	44.62									
	upper	2,321	32.41	362,288	31.46									
	zero & NAs	52	0.73	13,250	1.15									
100.0	total	7,161	100.00	1,151,689	100.00	63.7	17.0	19.3	3,338	46.6	323,904	28.1	727,984	4.6

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

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

² Loans size categories: LS1 means up to \$100 thousand, LS2 means more than \$100 thousand 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 (bank loans and assessment area), FFIEC (aggregate loans), 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:

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

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

- Providing technical assistance on financial matters to nonprofit, tribal or government organizations serving LMI housing or economic revitalization and development needs;
- Providing technical assistance on financial matters to small businesses or community development organizations;
- Lending employees to provide financial services for organizations facilitating affordable housing construction and rehabilitation or development of affordable housing;
- Providing credit counseling, home buyers and home maintenance counseling, financial planning or other financial services education to promote community development and affordable housing;
- Establishing school savings programs for LMI individuals;
- Providing seminars for LMI persons on banking and bank account record-keeping;
- Making ATM “Training Machines” available for extended periods at LMI community

- sites or at community facilities that serve LMI individuals; and
- Technical assistance activities to community development organizations such as:
 - ❖ Serving on a loan review committee;
 - ❖ Developing loan application and underwriting standards;
 - ❖ Developing loan processing systems;
 - ❖ Developing secondary market vehicles or programs;
 - ❖ Assisting in marketing financial services, including the development of advertising and promotions, publications, workshops and conferences;
 - ❖ Furnishing financial services training for staff and management;
 - ❖ Contributing accounting/bookkeeping services; and
 - ❖ Assisting in fund raising, including soliciting or arranging investments.

Demand-Adjusted Penetration Rate

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

Demand-Adjusted Penetration Ratio

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

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

Home Mortgage Disclosure Act (“HMDA”)

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

Loans to Small Businesses

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

Low or Moderate Income (“LMI”) Geographies

Those census tracts or block numbering areas (“BNAs”), where according to the 2000 US Census, the median family income is less than 80% of the area median family income. In

the case of tracted areas that are part of a Metropolitan Statistical Area (“MSA”) or Primary Metropolitan Statistical Area (“PMSA”), this would relate to the median family income for the MSA or PMSA in which the tracts are located. In the case of BNAs and tracted areas that are not part of a MSA or PMSA, the area median family income would be the statewide nonmetropolitan median family income.

LMI Borrowers

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

LMI Individuals/Persons

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

Small Business Loans

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