



NEW YORK STATE BANKING DEPARTMENT
CONSUMER SERVICES DIVISION
One State Street
New York, NY 10004-1417

PUBLIC SUMMARY

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

Date of Evaluation: August 31, 2005

Institution: Emigrant Savings Bank
5 East 42nd Street
New York, NY 10017

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 onsite evaluation of the Community Reinvestment Act (“CRA”) performance of Emigrant Savings Bank (“ESB”) 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 August 31, 2005.

Section 28-b of the New York State Banking Law, as amended, requires that when evaluating certain applications, the Superintendent of Banks shall assess a banking institution’s record of helping to meet the credit needs of its entire community, including low and moderate income areas, consistent with safe and sound operations.

Part 76 of the General Regulations of the Banking Board implements Section 28-b and further requires that the Banking Department assess the CRA performance records of regulated financial institutions. Part 76 establishes the framework and criteria by which the Department will evaluate the performance. Section 76.5 further provides that the Banking Department will prepare a written report summarizing the results of such assessment and will assign to each institution a numerical CRA rating based on a 1 to 4 scoring system. The numerical scores represent an assessment of CRA performance as follows:

- (1) outstanding record of meeting community credit needs;
- (2) satisfactory record of meeting community credit needs;
- (3) needs to improve record of meeting community credit needs; and
- (4) substantial noncompliance in meeting community credit needs.

Section 76.5 further requires that the CRA rating and the written summary be made available to the public (“Evaluation”). Evaluations are primarily based on a review of performance tests and standards described in Section 76.7 and detailed in Sections 76.8 – 76.13. The tests and standards incorporate the 12 assessment factors contained in Section 28-b of the New York State Banking Law.

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

OVERVIEW OF INSTITUTION'S PERFORMANCE

Overall Rating

Emigrant Savings Bank is rated "2", indicating a satisfactory record of helping to meet community credit needs.

Lending Test - "High Satisfactory"

- Lending levels reflect excellent responsiveness to assessment area credit needs. During the evaluation period, ESB and its affiliates extended 2,911 HMDA-reportable loans inside the assessment area comprised of 92.8% 1-4 family and 7.2% multifamily residential home mortgages. Since the previous evaluation, the total number of HMDA loans decreased 29.3%. In addition, the volume of HMDA originations decreased by 673 loans between 2004 and 2005.
- A substantial majority of loans are made in the institution's assessment area. In 2004, the assessment area concentration was 91% and 92.5% in 2005.
- The geographic distribution of HMDA-reportable loans reflects good penetration throughout the assessment area. During the evaluation period, the bank's penetration of HMDA-reportable loans in low and moderate income ("LMI") areas increased to 27.5% in 2005, from 22.3% in 2004. As noted previously, the bank and its subsidiaries originated 673 HMDA-reportable loans less in 2005 than in 2004.
- The distribution of borrowers reflects, given the product lines offered, good penetration among customers of different income levels. During the evaluation period, 75.1% of the bank's 2,700 1-4 family HMDA-reportable loans were non documentation products.
- Community development lending efforts are excellent and demonstrate the institution's leadership role in the origination of such lending. As of the evaluation date, the bank had 215 qualified community development loans with outstanding balances of approximately \$1.5 billion. A substantial majority of the total, 183 loans (85.1%), were originated during the current evaluation period.
- The bank uses innovative and/or flexible lending practices in order to serve assessment area credit needs.

Investment Test -“High Satisfactory”

The bank’s significant level of qualified community development investments and grants reflects a good responsiveness to credit and community development needs. As of the evaluation date, qualified investments, including grants totaled \$24.4 million. Of non-grant investments totaling \$23.9 million, \$18.4 million originated during the current evaluation period.

Service Test - “Outstanding”

- Delivery systems are accessible to essentially all portions of the assessment area.
- Record of opening and closing of branches has not adversely affected the accessibility of the bank’s delivery systems, particularly to LMI geographies and/or individuals.
- Business hours and services are tailored to the convenience and needs of the assessment area. The bank offers extended hours of service during weekdays and on Saturdays and Sundays.
- The bank is a leader in providing qualified community development services inside the assessment area.

This Evaluation was conducted based on a review of the 12 assessment factors set forth in Section 28-b of the New York State Banking Law and Part 76 of the General Regulations of the Banking Board.

PERFORMANCE CONTEXT

Institution's Profile:

Chartered in 1850, Emigrant Savings Bank ("ESB") is a New York State chartered financial institution, primarily serving the New York City metropolitan area. ESB is a wholly owned subsidiary of Emigrant Bancorp, Inc. headquartered in Manhattan.

ESB operates 36 full-service banking offices in seven counties. Twelve of the branches, including the main office, are in New York County, five each are in the Bronx and Queens Counties, three are in Kings County, seven are in Nassau County, one is in Suffolk County and three are in Westchester County.

Supplementing the banking offices is an automatic teller machine (ATM) network consisting of 43 machines located at 29 of the bank's branches and three off-site locations within the bank's assessment area. None of the offsite ATMs is a deposit-taking machine.

ESB offers a wide variety of lending products including but not limited to the following:

- Conventional mortgage loans for purchase or refinance
- Multifamily mortgage loans for purchase
- Mortgage loans for commercial and industrial properties
- Cooperative apartment loans
- Home equity lines of credit
- Overdraft checking
- Personal loans
- Loans to finance business assets
- Credit Cards

The bank is primarily engaged in residential lending. During the evaluation period, 1-4 family and multifamily residential loans accounted for 88.7% of the loan portfolio, a slight increase from 87.2% at the prior evaluation. For the purpose of this evaluation, small business loans and loans to individual were not analyzed, as they only represented an insignificant percentage of the overall loan portfolio compared to 88.7% for residential real estate loans.

The following table illustrates the bank's loan portfolio, based on Schedule RC-C of the bank's year-end 2003, 2004 and the period ended June 30, 2005 Call Reports:

| TOTAL GROSS LOANS OUTSTANDING | | | | | | |
|-------------------------------------|------------------|--------------|------------------|--------------|------------------|--------------|
| Loan Type | 12/31/2003 | | 12/31/2004 | | 6/30/2005 | |
| | \$000 | % | \$000 | % | \$000 | % |
| 1-4 Family Residential | 4,273,572 | 68.4 | 4,634,174 | 79.9 | 4,545,628 | 76.7 |
| Multifamily Residential Real Estate | 1,109,584 | 17.8 | 713,532 | 12.3 | 708,500 | 12.0 |
| Commercial Real Estate | 707,647 | 11.3 | 168,618 | 2.9 | 225,096 | 3.8 |
| Loans to Individuals | 7,902 | 0.1 | 7,657 | 0.1 | 7,122 | 0.1 |
| Construction & Land Development | 0 | 0.0 | 11,281 | 0.2 | 1,511 | 0.1 |
| Commercial & Industrial | 37,523 | 0.6 | 82,253 | 1.4 | 53,842 | 0.9 |
| Other Loans | 114,797 | 1.8 | 182,871 | 3.2 | 381,453 | 6.4 |
| Total Gross Loans | 6,251,025 | 100.0 | 5,800,386 | 100.0 | 5,923,152 | 100.0 |

According to the June 30, 2005, Federal Deposit Insurance Corporation (“FDIC”) Consolidated Report of Condition, the bank had total assets of \$10.9 billion, of which \$5.9 billion (53.9%) were net loans. At the prior examination dated December 31, 2003, net loans of \$6.2 billion represented 67.4% of total assets of \$9.2 billion.

Market Share

According to the latest available comparative deposit data, dated June 30, 2005¹, the bank achieved a market share of 1.36% and ranked 11th out of 129 financial institutions within its assessment area. The following chart shows the bank’s market share and ranking by county.

| Emigrant Savings Bank | | | | | | |
|------------------------|---------------------|------------------|--------------|--------------|------------------------|--|
| County | As of June 30, 2005 | | | | | No. of Institutions in Assessment Area |
| | No. of Offices | Deposits (\$000) | % of Total | Market Share | Ranking | |
| Kings | 3 | 381,882 | 4.9 | 1.21% | 14 th | 38 |
| Queens | 5 | 426,224 | 5.5 | 1.16% | 16 th | 45 |
| New York | 13 | 5,268,051 | 67.9 | 1.37% | 8 th | 94 |
| Nassau | 7 | 484,920 | 6.2 | 1.04% | 17 th | 33 |
| Bronx | 5 | 802,771 | 10.3 | 8.06% | 4 th | 22 |
| Suffolk | 1 | 77,383 | 1.0 | 0.23% | 21 st | 27 |
| Westchester | 3 | 320,260 | 4.2 | 1.15% | 16 th | 35 |
| Assessment Area | 37 | 7,761,491 | 100.0 | 1.36% | 11th | 129 |

Emigrant Bank’s Subsidiaries

ESB originates loans through three wholly-owned subsidiaries: Emigrant Mortgage Company (“EMC”), Emigrant Funding Corporation (“EFC”), and American Property Finance (“APF”). EMC was formed to provide 1-4 family residential mortgages and co-op financing; EFC originates loans secured by smaller multi-family buildings and mixed used properties

¹ The FDIC compiles its annual Market Share Report based on the bank’s deposits as of June 30.

as well as co-op loans; and APF specializes in the financing of apartment buildings, cooperatives and affordable housing. The bank has requested that the lending performance of these subsidiaries be considered in its performance evaluation.

Prior Performance Evaluation

At the Banking Department’s prior performance evaluation as of December 31, 2003, ESB received a rating of “2” indicating satisfactory record of helping to meet community credit needs.

There are no legal or financial impediments affecting ESB’s ability to meet the credit needs of its assessment area.

Assessment Area:

Details of Assessment Area

ESB has delineated Bronx, Kings, New York, Queens, Westchester, Nassau and Suffolk counties as its assessment area. The four counties of New York City and Westchester are part of Metropolitan Division² (“MD”) 35644. The counties of Nassau and Suffolk comprise MD 35004. The combined area consists of 2,925 census tracts, 1,038 (35.5%) of which are LMI.

The following table shows the income level distribution of census tracts within the assessment area during the evaluation period:

| Year 2004 Distribution of Census Tracts within the Assessment Area | | | | | | | | | | | | | |
|--|------------|-------------|------------|-------------|--------------|-------------|------------|-------------|-----------|------------|--------------|--------------|-------------|
| County | Low | | Moderate | | Middle | | Upper | | N/A | | Total | LMI | |
| | # | % | # | % | # | % | # | % | # | % | # | # | % |
| Bronx | 132 | 37.2 | 98 | 27.6 | 65 | 18.3 | 46 | 13.0 | 14 | 3.9 | 355 | 230 | 64.8 |
| Kings | 119 | 15.2 | 297 | 37.9 | 235 | 30.0 | 117 | 14.9 | 15 | 1.9 | 783 | 416 | 53.1 |
| New York | 60 | 20.3 | 59 | 19.9 | 24 | 8.1 | 144 | 48.7 | 9 | 3.0 | 296 | 119 | 40.2 |
| Queens | 12 | 1.8 | 148 | 22.0 | 310 | 46.1 | 185 | 27.5 | 18 | 2.7 | 673 | 160 | 23.8 |
| Westchester | 4 | 1.8 | 21 | 9.5 | 39 | 17.7 | 153 | 69.2 | 4 | 1.8 | 221 | 25 | 11.3 |
| MD 35644 | 327 | 14.0 | 623 | 26.8 | 673 | 28.9 | 645 | 27.7 | 60 | 2.6 | 2,328 | 950 | 40.8 |
| Suffolk | 2 | 0.6 | 64 | 20.0 | 197 | 61.6 | 49 | 15.3 | 8 | 2.5 | 320 | 66 | 20.6 |
| Nassau | 2 | 0.7 | 20 | 7.2 | 178 | 64.3 | 69 | 24.9 | 8 | 2.9 | 277 | 22 | 7.9 |
| MD 35004 | 4 | 0.7 | 84 | 14.0 | 375 | 62.8 | 118 | 19.8 | 16 | 2.7 | 597 | 88 | 14.7 |
| Total | 331 | 11.3 | 707 | 24.2 | 1,048 | 35.8 | 763 | 26.1 | 76 | 2.6 | 2,925 | 1,038 | 35.5 |

Assessment Area Economic and Demographic Data:

The following is a list of charts containing important economic and demographic information about each county comprising the bank’s assessment area. Economic and statistical data used in this evaluation were obtained from various sources. The demographic data is

² Metropolitan Division is a county or group of counties within a Core Based Statistical Area that contains a core with a population of at least 2.5 million.

obtained from the 2000 U.S. Census. The 2004 and 2005 updated median family income figures are obtained from Department of Housing and Urban Development (“HUD”) estimates.

Chart #1: Shows population and income.

Chart #2: Shows housing demographics.

Below are the annual unemployment rates for the various counties within the assessment area. The state-wide and Metropolitan Division rates are included for comparisons:

| Assessment Area Unemployment Rate by County and MD | | | | | | | | | | |
|---|------------|-------------|-------------|-----------------|------------------|--------------------|-------------------|-----------------|------------------|-----------------------|
| | State-wide | MD 35644 | MD 35004 | Kings County | Queens County | New York County | Suffolk County | Bronx County | Nassau County | Westchester County |
| 2004 Annual | 5.8 | 6.4 | 4.6 | 7.6 | 6.3 | 6.2 | 4.6 | 9.1 | 4.5 | 4.5 |
| 2005 Annual | 5.0 | 5.3 | 4.1 | 6.2 | 5.2 | 5.1 | 4.2 | 7.5 | 4.1 | 4.1 |
| 2004 Dec. | 5.2 | 5.5 | 4.2 | 6.6 | 5.5 | 5.3 | 4.3 | 7.8 | 4.2 | 4.1 |
| 2005 Aug. | 4.7 | 5.1 | 4.0 | 6.0 | 4.9 | 4.8 | 4.1 | 7.2 | 3.9 | 3.9 |

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

**EMIGRANT SAVINGS BANK - CRA EVALUATION as of AUGUST 31, 2005
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 | | | | | | | | |
|---|------------------|-----------------|-----------------|---------------------------|-------------|------------------|------------------------------|----------------|------------|-----------------|---------------|--------------|----------------------------|---------|------|---------|------|-----------|------|---------|------|
| MD 35644 NEW YORK-Wayne-White Plains | | | | | | | | | | | | | | | | | | | | | |
| BRONX | 1,332,650 | 133,948 | 10.1 | 356,895 | 26.8 | 33,099 | 57,650 | 463,242 | 134,404 | 29.0 | 317,248 | 133,175 | 42.0 | 58,715 | 18.5 | 51,854 | 16.3 | 73,504 | 23.2 | 163,697 | 85.3 |
| KINGS | 2,465,326 | 282,658 | 11.5 | 587,575 | 23.8 | 39,349 | 57,650 | 881,006 | 211,538 | 24.0 | 588,870 | 211,549 | 35.9 | 103,997 | 17.7 | 99,118 | 16.8 | 174,206 | 29.6 | 233,373 | 74.0 |
| NEW YORK | 1,537,195 | 186,776 | 12.2 | 229,772 | 14.9 | 71,629 | 57,650 | 739,167 | 123,037 | 16.6 | 306,220 | 89,281 | 29.2 | 40,700 | 13.3 | 38,804 | 12.7 | 137,435 | 44.9 | 100,358 | 77.2 |
| QUEENS | 2,229,379 | 283,042 | 12.7 | 453,930 | 20.4 | 49,815 | 57,650 | 782,646 | 110,462 | 14.1 | 542,804 | 123,580 | 22.8 | 94,780 | 17.5 | 108,206 | 19.9 | 216,238 | 39.8 | 84,937 | 38.9 |
| WESTCHESTER | 923,459 | 128,964 | 14.0 | 207,207 | 22.4 | 89,228 | 57,650 | 337,486 | 28,554 | 8.5 | 237,010 | 30,205 | 12.7 | 24,729 | 10.4 | 33,274 | 14.0 | 148,802 | 62.8 | 14,189 | 25.8 |
| MD 35644* | 8,488,009 | 1,015,388 | 12.0 | 1,835,379 | 21.6 | 53,424 | 57,650 | 3,203,547 | 607,995 | 19.0 | 1,992,152 | 587,790 | 29.5 | 322,921 | 16.2 | 331,256 | 16.6 | 750,185 | 37.7 | 596,554 | 65.5 |
| MSA 35004 NASSAU-SUFFOLK, NY | | | | | | | | | | | | | | | | | | | | | |
| NASSAU | 1,334,544 | 200,841 | 15.0 | 293,128 | 22.0 | 85,752 | 88,850 | 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 | 88,850 | 469,535 | 26,498 | 5.6 | 362,857 | 70,052 | 19.3 | 72,922 | 20.1 | 91,882 | 25.3 | 128,001 | 35.3 | 44,099 | 30.8 |
| MD 35004 | 2,753,913 | 368,399 | 13.4 | 625,649 | 22.7 | 80,000 | 88,850 | 917,338 | 50,035 | 5.5 | 712,551 | 128,465 | 18.0 | 132,591 | 18.6 | 172,353 | 24.2 | 279,142 | 39.2 | 61,123 | 23.4 |
| TOTAL AJA* | 11,241,922 | 1,383,787 | 12.3 | 2,461,028 | 21.9 | 59,451 | 64,018 | 4,120,885 | 658,030 | 16.0 | 2,704,703 | 716,255 | 26.5 | 455,512 | 16.8 | 503,609 | 18.6 | 1,029,327 | 38.1 | 657,677 | 56.1 |

*Assessment Area; **Partial Metropolitan Division

| EMIGRANT SAVINGS BANK - CRA EVALUATION as of AUGUST 31, 2005 | | | | | | | | | | | | | | | | | | | |
|---|------------------|------------------|-------------|------------------|-------------|------------------|-------------|-------------------|------------|-------------------|-------------|-------------------|-------------|-------------------|-------------|------------------|-------------|------------------|------------|
| ASSESSMENT AREA HOUSING CHARACTERISTICS BY COUNTY & MSA | | | | | | | | | | | | | | | | | | | |
| COUNTY | Total | 1-4 family | | Multifamily | | Owner-Occupied | | O-O Units in | | O-O Units in | | O-O Units in | | O-O Units in | | Rental | | Vacant/ | |
| | Housing Units | Units | % | Units | % | Units (O-O) | | Low-income Tracts | | Mod-income Tracts | | Mid-income Tracts | | Upp-income Tracts | | Units | | Boarded-up Units | |
| | | # | % | # | % | # | % | # | % | # | % | # | % | # | % | # | % | # | % |
| MD 35644 NEW YORK-Wayne-White Plains | | | | | | | | | | | | | | | | | | | |
| BRONX | 490,659 | 132,650 | 27.0 | 357,495 | 72.9 | 90,522 | 18.4 | 11,370 | 12.6 | 20,802 | 23.0 | 33,285 | 36.8 | 25,066 | 27.7 | 391,918 | 79.9 | 27,447 | 5.6 |
| KINGS | 930,866 | 455,859 | 49.0 | 474,122 | 50.9 | 238,290 | 25.6 | 13,368 | 5.6 | 77,659 | 32.6 | 92,885 | 39.0 | 54,378 | 22.8 | 670,996 | 72.1 | 50,139 | 5.4 |
| NEW YORK | 798,144 | 28,178 | 3.5 | 769,392 | 96.4 | 148,695 | 18.6 | 3,881 | 2.6 | 12,773 | 8.6 | 7,108 | 4.8 | 124,934 | 84.0 | 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 | 43,101 | 12.9 | 162,122 | 48.4 | 128,633 | 38.4 | 462,179 | 56.6 | 34,586 | 4.2 |
| WESTCHESTER | 349,445 | 237,122 | 67.9 | 112,117 | 32.1 | 202,765 | 58.0 | 507 | 0.3 | 4,887 | 2.4 | 20,824 | 10.3 | 176,547 | 87.1 | 140,169 | 40.1 | 12,303 | 3.5 |
| MD 35644** | 3,386,364 | 1,347,931 | 39.8 | 2,035,301 | 60.1 | 1,015,166 | 30.0 | 30,130 | 3.0 | 159,221 | 15.7 | 316,224 | 31.1 | 509,557 | 50.2 | 2,281,315 | 67.4 | 183,975 | 5.4 |
| MD 35004 NASSAU-SUFFOLK | | | | | | | | | | | | | | | | | | | |
| NASSAU | 458,151 | 408,695 | 89.2 | 48,950 | 10.7 | 359,257 | 78.4 | 647 | 0.2 | 16,993 | 4.7 | 247,420 | 68.9 | 94,197 | 26.2 | 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 | 72,591 | 19.4 | 237,988 | 63.6 | 62,819 | 16.8 | 101,107 | 19.4 | 53,024 | 10.2 |
| MD 35004 | 980,474 | 887,565 | 90.5 | 86,930 | 8.9 | 733,628 | 74.8 | 1,583 | 0.2 | 89,583 | 12.2 | 485,408 | 66.2 | 157,017 | 21.4 | 192,452 | 19.6 | 63,788 | 6.5 |
| TOTAL A/A* | 4,366,838 | 2,235,496 | 51.2 | 2,122,231 | 48.6 | 1,748,794 | 40.0 | 31,713 | 1.8 | 248,804 | 14.2 | 801,632 | 45.8 | 666,574 | 38.1 | 2,473,767 | 56.6 | 247,763 | 5.7 |

* Assessment Area **Partial Metropolitan Division

PERFORMANCE TESTS AND ASSESSMENT FACTORS

This evaluation is based on the review of the bank's lending, investment and service activities within the assessment area as provided for in Parts 76.8, 76.9 and 76.10 of the General Regulations of the Banking Board. The evaluation covers 2004 and the first eight months of 2005.

The data used in this evaluation were derived from various sources. In addition to bank-specific loan information submitted by the institution, 2004 aggregate data for HMDA-reportable loans were obtained from the Federal Financial Examination Council ("FFIEC") and PCI Corporation's CRA Wiz software. Aggregate HMDA lending data for 2005 were not available when this evaluation was conducted.

I. Lending Test: "High Satisfactory"

The bank's lending performance was evaluated pursuant to the following criteria: (1) Lending Activity; (2) Assessment Area Concentration, (3) Geographic Distribution of Loans, (4) Borrower Characteristics, (5) Community Development Lending, and (6) Innovative or Flexible Lending Practices. In the analysis of factors (1), (2), (3) and (4) above, examiners used the bank's HMDA-reportable loans as these accounted for approximately 89% of the bank's total loans portfolio. As mentioned previously, examiners did not analyze small business and or loans to individuals as these represented an insignificant percentage of total lending. This evaluation was primarily based on the number of loans originated/purchased by the bank. When necessary, dollar amounts were used as a secondary measure of performance.

Lending Activity: "Outstanding"

Lending levels reflect excellent responsiveness to assessment area credit needs.

During the evaluation period, ESB and its affiliates extended 2,911 HMDA-reportable loans inside the assessment area, comprised of 92.8% 1-4 family and 7.2% multifamily residential home mortgages. Of the total HMDA-reportable loans, 63.7% were for refinancing, 34.4% were for home purchases and 1.9% were in home improvement. Since the previous evaluation, the total number of HMDA loans decreased 29.3%.

During 2004, ESB and its subsidiaries originated 1,792 HMDA-reportable loans totaling \$1.5 billion, with a market share of 0.61% and a numerical ranking of 34 out of 619 lenders.

Please refer to the following table for additional details regarding HMDA lending activity during 2004 and 2005:

| HMDA Lending Activity | | | | | | | |
|----------------------------------|--------------|------------------|--------------|-------------|---------------|--------------|------------------|
| Year | Total Count | Total Amount | Loan Type | | Loan Purpose | | |
| | | | 1-4 Family | Multifamily | Home Purchase | Refinancing | Home Improvement |
| 2004 | | | # | # | # | # | # |
| MD 35004 | 517 | 183,863 | 514 | 3 | 171 | 345 | 1 |
| MD 35644 | 1,275 | 1,271,468 | 1,128 | 147 | 467 | 766 | 42 |
| Subtotal | 1,792 | 1,455,331 | 1,642 | 150 | 638 | 1,111 | 43 |
| 2005 (first eight months) | | | | | | | |
| MD 35004 | 305 | 86,204 | 304 | 1 | 72 | 233 | 0 |
| MD 35644 | 814 | 262,206 | 754 | 60 | 290 | 511 | 13 |
| Subtotal | 1,119 | 348,410 | 1,058 | 61 | 362 | 744 | 13 |
| Total | 2,911 | 1,803,741 | 2,700 | 211 | 1,000 | 1,855 | 56 |

Assessment Area Concentration: “Outstanding”

A substantial majority of HMDA-reportable loans were made in the institution’s assessment area.

In accordance with Paragraph 76.8(c)(3) of the General Regulations of the Banking Board, affiliate lending is not considered when determining the concentration of a bank’s lending within its assessment area. For this reason, this analysis contains only loans originated or purchased by ESB.

In 2004, 91.0% of the bank’s HMDA-reportable loans were inside its assessment area, and in 2005, the ratio was 92.5%. At the previous evaluation period, HMDA lending within the assessment area was 92.7%.

The following table provides details regarding the distribution of the bank’s lending inside and outside the assessment area:

| ESB's Distribution of HMDA-Reportable Loans Inside and Outside of the Assessment Area (Affiliate lending not included) | | | | | | | | |
|---|--------------|--------------|----------------|--------------|---------------------------|--------------|----------------|--------------|
| Location | 2004 | | | | 2005 (first eight months) | | | |
| | # | % by # | (\$000) | % of \$ | # | % by # | (\$000) | % of \$ |
| Inside AA | 943 | 91.0 | 350,823 | 88.4 | 554 | 92.5 | 206,027 | 94.6 |
| Outside AA | 93 | 9.0 | 45,978 | 11.6 | 45 | 7.5 | 11,761 | 5.4 |
| Total | 1,036 | 100.0 | 396,801 | 100.0 | 599 | 100.0 | 217,788 | 100.0 |

Geographic Distribution of Loans: “High Satisfactory”

The geographic distribution of HMDA-reportable loans reflects good penetration throughout the assessment area.

In 2004, 3.5% of the 1,792 HMDA-reportable loans originated or purchased by the bank

were made in low-income areas and 18.9% in moderate-income areas. For comparison, the market aggregate had penetration ratios of 3.1% in low-income areas and 19.8% in moderate-income areas.

For the first eight months of 2005, the bank's penetration of HMDA-reportable loans in low-income areas was 4.8%. In moderate-income areas, the penetration ratio was 22.7%.

The following table summarizes the distribution of HMDA-reportable loans within the assessment area:

| Distribution of HMDA-reportable Loans by Geographic Income Level | | | | | | | | |
|--|---------------------------|--------------|------------------|--------------|----------------|--------------|-------------------|--------------|
| Geography Income Level | 2004 | | | | | | | |
| | Bank | | | | Aggregate | | | |
| | # | % | \$(000) | % | # | % | \$(000) | % |
| Low | 62 | 3.5 | 119,232 | 8.2 | 9,188 | 3.1 | 3,158,576 | 3.6 |
| Moderate | 338 | 18.9 | 209,336 | 14.4 | 58,151 | 19.8 | 15,135,865 | 17.5 |
| Middle | 669 | 37.3 | 382,605 | 26.3 | 135,533 | 46.1 | 34,467,266 | 39.7 |
| Upper | 722 | 40.3 | 743,658 | 51.1 | 90,649 | 30.9 | 33,863,113 | 39.0 |
| N/A | 1 | 0.0 | 500 | 0.0 | 301 | 0.1 | 138,382 | 0.2 |
| Total | 1,792 | 100.0 | 1,455,331 | 100.0 | 293,822 | 100.0 | 86,763,202 | 100.0 |
| Geography Income Level | 2005 (first eight months) | | | | | | | |
| | Bank | | | | Aggregate | | | |
| | # | % | \$(000) | % | | | | |
| Low | 54 | 4.8 | 16,098 | 4.6 | | | | |
| Moderate | 254 | 22.7 | 66,616 | 19.1 | | | | |
| Middle | 389 | 34.8 | 94,218 | 27.1 | | | | |
| Upper | 422 | 37.7 | 171,478 | 49.2 | | | | |
| Total | 1,119 | 100.0 | 348,410 | 100.0 | | | | |

Multifamily HMDA Lending in LMI Areas

In 2004, the market aggregate outperformed the bank in multifamily HMDA lending in LMI areas in all counties, except Queens. In Queens County the aggregate ratio of loans in LMI areas was 46.5% compared to the bank's 50.0%. The areas registering the greatest difference between the bank and the market aggregate were Bronx and Kings counties, with lending rates 12.4 and 13.5 percentage points lower, respectively, than the aggregate. In the first eight months of 2005, there was an overall improvement in the bank's lending in the LMI areas, except in Bronx County.

The following table shows the distribution of multifamily HMDA-reportable loans in LMI areas within ESB's assessment area. Because there were no multifamily loans extended in the LMI areas of Nassau and Suffolk counties, these counties were omitted from the analysis. For comparison, the level of multifamily housing units in LMI areas is included.

| Number and Percentage of Multifamily Family Loans in LMI Geographies | | | | | | | |
|--|------------------------|--------------------------|-------------|--------------|-------------|---------------------------|-------------|
| County | % of multifamily units | 2004 | | | | 2005 (first eight months) | |
| | | Lending In LMI Geography | | | | Lending In LMI Geography | |
| | | ESB | | Aggregate | | ESB | Aggregate |
| | | # | % | # | % | # | % |
| Bronx | 82.1 | 6 | 75.0 | 559 | 87.4 | 3 | 60.0 |
| Kings | 67.6 | 37 | 59.7 | 1,044 | 73.2 | 16 | 72.7 |
| Queens | 39.1 | 12 | 50.0 | 262 | 46.5 | 8 | 72.7 |
| New York | 32.1 | 10 | 20.4 | 398 | 35.1 | 6 | 30.0 |
| Westchester | 21.0 | 1 | 25.0 | 90 | 33.5 | 1 | 50.0 |
| Partial MD 35644 | | 66 | 44.9 | 2,353 | 58.3 | 34 | 56.7 |
| Nassau | 26.8 | 0 | 0.0 | 29 | 33.3 | 0 | 0.0 |
| Suffolk | 37.5 | 0 | 0.0 | 16 | 35.5 | 0 | 0.0 |
| MD 35004 | | 0 | 0.0 | 45 | 34.1 | 0 | 0.0 |
| AA | 48.9 | 66 | 44.0 | 2,398 | 57.5 | 34 | 55.7 |

One-to-Four Family HMDA Lending in LMI Areas

In 2004, the market aggregate outperformed the bank in LMI areas, except for Bronx and Queens counties. The biggest difference in the bank's and the market aggregate's lending was in Nassau and Suffolk counties. In Nassau County the aggregate had a LMI penetration ratio of 9.9% compared to the bank's 7.5%, and in Suffolk County the bank's LMI penetration of 17.7% was below the aggregate ratio of 27.3%. Nevertheless, the bank's performance exceeds the percentage of owner-occupied 1-4 family housing units in LMI areas.

For the first eight months of 2005, the bank increased its 1-4 family lending in LMI areas, except in Bronx and Westchester counties. This penetration ratio surpassed the market aggregate's 2004 penetration ratios.

Please refer to the following table for further details on the distribution of multifamily HMDA-reportable loans in LMI areas within the counties comprising ESB's assessment area. For comparison, the level of owner-occupied housing units in LMI areas is included:

| Percentage of 1-4 Family Loans in LMI Geographies | | | | | | | |
|---|---------------------------|--------------------------|-------------|---------------|-------------|---------------------------|-------------|
| County | % of owner occupied units | 2004 | | | | 2005 (first eight months) | |
| | | Lending In LMI Geography | | | | Lending In LMI Geography | |
| | | ESB | | Aggregate | | ESB | Aggregate |
| | | # | % | # | % | # | % |
| Bronx | 35.5 | 31 | 45.6 | 6,587 | 44.4 | 30 | 44.8 |
| Kings | 38.2 | 131 | 45.2 | 18,937 | 47.0 | 105 | 52.5 |
| Queens | 13.2 | 68 | 18.4 | 8,804 | 16.6 | 44 | 19.6 |
| New York | 11.2 | 30 | 10.4 | 2,602 | 11.4 | 21 | 11.9 |
| Westchester | 2.7 | 6 | 5.4 | 1,658 | 5.6 | 2 | 2.3 |
| Partial MD 35644 | 17.2 | 266 | 23.6 | 38,588 | 24.1 | 202 | 26.8 |
| Nassau | 4.9 | 17 | 7.5 | 5,045 | 9.9 | 16 | 12.5 |
| Suffolk | 19.6 | 51 | 17.7 | 21,308 | 27.3 | 56 | 31.8 |
| MD 35004 | 12.4 | 68 | 13.2 | 26,353 | 20.4 | 72 | 23.7 |
| AA | 15.4 | 334 | 20.3 | 64,941 | 22.4 | 274 | 25.9 |

Distribution by Borrower Characteristics: “High Satisfactory”

The distribution of borrowers reflects, given the product lines offered, good penetration among customers of different income levels.

The bank originates a significant volume of 1-4 family loans under its no-documentation loan program. During the evaluation period, 75.1% of the bank’s 2,700 1-4 family HMDA-reportable loans were no-documentation products. In contrast, the analysis of 1-4 family lending in 2004 showed that an insignificant amount of the market aggregate loans (7.2%) did not reflect borrower income. As a result, the analysis of borrower characteristics only includes those 1-4 family HMDA-reportable loans that show income information, because including the no-documentation loans would distort the bank’s performance.

In 2004, 1.2% of the bank’s 1-4 family HMDA-reportable loans were to low-income borrowers. This was 1.8 percentage points less than the market aggregate ratio. At 10.9%, the bank’s 1-4 family lending to moderate-income borrowers, although reasonable, was also 2.6 percentage points less than the market aggregate ratio of 13.5%.

In the first eight months of 2005, the bank had a greater penetration of 1-4 family loans among LMI borrowers. Among low-income borrowers, the penetration ratio increased 2 percentage points, while among moderate-income borrowers the increase was 4.9 percentage points.

The following chart provides a summary of the distribution of the bank’s 1-4 family HMDA-reportable lending based on borrower income level during the evaluation period:

| Distribution of HMDA-reportable Loans by Borrower Income Level (Less Multi-Family and No Documentation Loans) | | | | | | | | |
|--|---------------------------|---------------|----------------|---------------|----------------|---------------|-------------------|---------------|
| Borrower Income Level | 2004 | | | | | | | |
| | Bank | | | | Aggregate | | | |
| | # | % | \$(000) | % | # | % | \$(000) | % |
| Low | 4 | 1.2% | 473 | 0.4% | 8,002 | 3.0% | 957,980 | 1.3% |
| Moderate | 36 | 10.9% | 3,683 | 2.9% | 36,179 | 13.5% | 6,105,445 | 8.2% |
| Middle | 60 | 18.2% | 8,462 | 6.6% | 72,929 | 27.2% | 15,436,683 | 20.7% |
| Upper | 230 | 69.7% | 115,094 | 90.1% | 151,164 | 56.3% | 51,948,337 | 69.8% |
| Total | 330 | 100.0% | 127,712 | 100.0% | 268,274 | 100.0% | 74,448,445 | 100.0% |
| Borrower Income Level | 2005 (first eight months) | | | | | | | |
| | Bank | | | | Aggregate | | | |
| | # | % | \$(000) | % | | | | |
| Low | 11 | 3.2% | 2,329 | 2.2% | | | | |
| Moderate | 54 | 15.8% | 7,888 | 7.6% | | | | |
| Middle | 78 | 22.9% | 13,791 | 13.3% | | | | |
| Upper | 198 | 58.1% | 79,806 | 76.9% | | | | |
| Total | 341 | 100.0% | 103,814 | 100.0% | | | | |

Community Development Lending: “Outstanding”

Community development lending efforts are excellent and demonstrate the institution’s leadership role in the origination of such lending.

As of the evaluation date, the bank had 216 qualified community development loans totaling approximately \$1.7 billion. A substantial majority of the total, 184 loans (85.2%), represents new money.

Of the total community development loans, 57.9% by number and 3.2% by dollar amount involve funding for HMDA-reportable multifamily housing projects, and 42.1% by number and 96.8% by dollar amount involve non-HMDA projects. The non-HMDA community development loans include Federal Home Loan Association (“FHA”) affordable housing loans, bond credit enhancement facilities (“80/20s”), Low-income Housing Tax Credits (“LIHTCs”) and loans for the construction and/or development of low-income senior housing.

The following table provides additional details regarding the bank’s qualified community development lending:

| Community Development Lending Activity | | | | | | | | | | |
|--|------------------|------------------|--------------------|------------------|------------|------------------|----------------------|------------|-----------|----------|
| Type Community Development Loans | Total Commitment | | Affordable Housing | | | | Revitalize/Stabilize | | | |
| | | | Commitment | | New Money | | Commitment | | New Money | |
| | # | (\$000) | # | (\$000) | # | (\$000) | # | (\$000) | # | (\$000) |
| Non-HMDA | 91 | 1,631,699 | 85 | 1,630,837 | 59 | 1,294,575 | 6 | 862 | 0 | 0 |
| HMDA Multifamily | 125 | 53,486 | 125 | 53,486 | 125 | 53,486 | 0 | 0 | 0 | 0 |
| Total | 216 | 1,685,185 | 210 | 1,684,323 | 184 | 1,348,061 | 6 | 862 | 0 | 0 |

The following are notable community development loans the bank provided during the evaluation period:

In 2004, the bank bought Liberty Bonds worth \$116.5 million. The Liberty Bond program seeks to repair and replace damaged and destroyed commercial space, improve lower quality commercial space, and create additional multifamily residential rental and complementary retail development in Lower Manhattan.

In 2004, the bank originated a \$30.5 million Federal Housing Administration (“FHA”) 221(d)4 loan for the construction of a 550 unit rental property that will receive interest reduction payments (“IRP”) subsidy under the Department of Housing and Urban Development (“HUD”) 236 Decoupling program. FHA 221(d) 4 provides mortgage insurance for new construction and substantial rehabilitations or apartment projects, including independent living projects for seniors.

During 2005, the bank extended two loans to the Community Preservation Corporation (“CPC”) for \$36 million. One loan, for \$26.2 million, is an 18% subordinated pooled participation interest in a portfolio of \$213 million in 142 first mortgage construction loans.

The other is a \$10 million secured revolving credit agreement and letter of credit. CPC is a private not-for-profit mortgage lender specializing in the financing of LMI housing throughout New York State.

In 2004, ESB funded a \$190 million affordable housing project that has a 40-year Housing Assistance Payment (“HAP”) Section 8 contract with HUD. The HAP contract provides rental assistance to qualified tenants in the building. Currently, 69.2% of the 1,689 units are receiving assistance.

The table below provides details concerning the different programs under which the bank extends community development loans.

| Non-HMDA Qualified Community Development Loans | | | | | | |
|--|----------------|------------------|--------------|----------------|-----------|------------------|
| Programs | Current Period | | Prior Period | | Total | |
| | # | \$ | # | \$ | # | \$ |
| FHA Affordable Housing | 11 | 332,458 | 0 | 0 | 11 | 332,458 |
| Senior Housing | 10 | 83,400 | 0 | 0 | 10 | 83,400 |
| 80/20 | 19 | 375,775 | 20 | 237,125 | 39 | 612,900 |
| Liberty Bond | 1 | 116,500 | 0 | 0 | 1 | 116,500 |
| LIHTC | 2 | 46,700 | 0 | 0 | 2 | 46,700 |
| Other Affordable | 16 | 339,742 | 12 | 99,999 | 28 | 439,741 |
| Total | 59 | 1,294,575 | 32 | 337,124 | 91 | 1,631,699 |

Innovative and Flexible Lending Practices: “High Satisfactory”

The bank uses innovative and/or flexible lending practices in order to serve assessment area credit needs.

ESB is active in lending activities that provide affordable housing products that benefit the assessment area. It also has established relationships with non-profit organizations and governmental entities serving the assessment area for the purpose of creating a distribution method for affordable housing products.

The following table illustrates some of the more important flexible and innovative lending programs developed and or used by the bank to meet the special credit needs of the assessment area.

| ESB's Affordable Home Ownership Program | | | | | | | | | | |
|---|----------|------------|--|------------|--------------------------|---------------|------------------|--------------|-------------------|---------------|
| Year | SONYMA | | Fannie Mae Community Home Buyers Program | | Fannie Mae CO-Op Program | | ESB Pricing Pool | | All Loan Products | |
| | # | (\$000) | # | (\$000) | # | (\$000) | # | (\$000) | # | (\$000) |
| 2004 | 3 | 301 | 3 | 477 | 46 | 5,025 | 15 | 2,156 | 67 | 7,959 |
| 2005 | 1 | 130 | 0 | 0 | 40 | 6,786 | 25 | 3,908 | 66 | 10,824 |
| Total | 4 | 431 | 3 | 477 | 86 | 11,811 | 40 | 6,064 | 133 | 18,783 |

The following are brief descriptions of the above-mentioned lending programs and their activities:

State of New York Mortgage Agency (“SONYMA”) Low Interest Rate Mortgage Loan Program and Achieving the Dream Loan Program:

Under this program, first time homebuyers who meet certain income and purchase price criteria may receive below market rate mortgage loans for the purchase of 1-4 family homes, cooperatives, condominiums, and 2-4 family unit development properties.

Fannie Mae Community Home Buyers Program: This program provides flexible underwriting criteria for conforming fixed-rate mortgages. This product is available to applicants whose income level is less than the established percentages of median family income levels for the corresponding area. The program provides higher loan-to-value financing (95%) while easing underwriting ratios. In addition, closing cost assistance and alternate credit references are allowed. The Community Home Buyer Program incorporates an educational component covering budget technique, borrower evaluation, home ownership planning, and home purchase.

Fannie Mae Cooperative Ownership Program: Through this program, ESB seeks to make cooperative housing a homeownership opportunity primarily in the New York City metropolitan market. One of the obstacles in the cooperative market is that secondary financing does not exist where less than 50% of the units in a cooperative are owner-occupied. As a result many lenders will not consider making loans secured by these properties.

Additionally, in response to identified credit needs within the assessment area, the bank incorporated additional affordable features in to its affordable homeownership program. The following table summarizes these affordable homeownership activities, showing number and amounts for each year of the evaluation period:

Please refer to the following table for an overview of these other affordable homeownership lending activities:

| Special Underwriting Programs | | | | | | |
|-------------------------------|--------------|----------------|--------------|----------------|--------------|----------------|
| Program | Originations | | | | Total | |
| | 2004 | | 2005 | | # | \$(000) |
| | # | \$(000) | # | \$(000) | | |
| HiQ | 35 | 48,483 | 523 | 171,230 | 558 | 219,713 |
| STAR | 704 | 149,695 | 585 | 128,459 | 1,289 | 278,154 |
| Cross-Collateral | 10 | 14,381 | 17 | 11,778 | 27 | 26,159 |
| Double Decker | 4 | 3,835 | 10 | 6,597 | 14 | 10,432 |
| Bridge Financing | | | 7 | 2,727 | 7 | 2,727 |
| Hi LTV | 3 | 4,440 | | | 3 | 440 |
| Stretch | 5 | 8,115 | 15 | 6,623 | 20 | 14,738 |
| Interest Only | 148 | 98,963 | 116 | 66,674 | 264 | 165,637 |
| Full Doc U/W Exception | 1 | 1,000 | 26 | 6,718 | 27 | 7,718 |
| Full Doc + | | | 16 | 3,239 | 16 | 3,239 |
| LPMI (HI-Q 90) or (Full Doc) | | | 19 | 5,951 | 19 | 5,951 |
| Total | 910 | 328,912 | 1,334 | 409,996 | 2,244 | 734,908 |

Provided below is a brief description of two of the most prominent of the bank’s other innovative and flexible lending programs included in the above table:

HiQ and HiQ+90 Program – The HiQ program is a reduced documentation program designed for prospective mortgage applicants with non-traditional credit histories seeking low loan-to-value (“LTV”) mortgages. The HiQ+90 program allows financing up to 90% on no income/no asset loans through the use of lender paid mortgage insurance.

STAR Program - The STAR program was designed so that credit could be considered when an applicant’s credit score are not acceptable for other portfolio programs.

II. Investment Test: “High Satisfactory”

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

The bank’s significant level of qualified community development investments and grants reflects good responsiveness to the credit and community development needs of its assessment area. As of the evaluation date, qualified investments and grants totaled \$24.4 million. Of the qualified investments totaling \$23.9 million, \$18.4 million was new money.

The following are examples of the bank’s qualified community development investments and grants:

- During the evaluation period, the bank acquired \$13.8 million of Community Preservation Corporation’s (“CPC”) Collateral Trust Notes. CPC is a private nonprofit mortgage lender specializing in the financing of LMI housing throughout New York State.
- The bank’s qualified investments include two prior period equity investments in securities backed by CPC’s loan pool: a \$6.7 million FHLMC mortgage-backed security, originated in 2001, with a current balance of \$4.6 million and a \$1 million Fannie Mae mortgage-backed security, originated in 2003, with a current balance of \$875 thousand.
- In 2005, the bank renewed a \$100 thousand certificate of deposits with Community Capital Bank (“CCB”), a community development financial institution located in Brooklyn. CCB is primarily engaged in making small business loans and financing affordable housing throughout New York City..
- During the evaluation period, the bank invested \$4.5 million in the equities of Emigrant Capital Corporation (“ECC”). ECC is a Small Business Investment Corporation that the bank established in 1999 with a \$10 million capital infusion. The current contribution entails financings of \$3 million, \$750 thousand and \$720 thousand for three separate small business enterprises.

- During the evaluation period, the bank donated \$10 thousand to Neighborhood Housing Services (NHS). NHS revitalizes underserved neighborhoods by creating and preserving affordable housing and providing opportunities for homeownership through education, financial assistance and community leadership.
- During the evaluation period, the bank's Scholarship Fund ("Fund") awarded 25 scholarships of \$1 thousand each to underprivileged students. The Fund was established by the bank in collaboration with a consortium of community-oriented business and education leaders.
- In 2004 and 2005, the bank awarded \$671 thousand in Hurricane Katrina relief grants.
- During the evaluation period, the bank gave \$485 thousand to various community groups involved with community development throughout the assessment area.

The following are some of the other community development organizations whose work was supported by the bank during the evaluation period:

- National Housing Conference
- New York Housing Conference
- Settlement Housing Fund
- Citizen Housing and Planning
- The Bowery Mission
- Starlight Children Fund
- Bedford Stuyvesant Restoration
- Latino Job Service Employer Committee
- Caribbean American Chamber of Commerce & Industry

The following table provides additional details regarding the bank's qualified community development investments:

| Qualified Community Development Investment | | | | | | | | |
|--|--------------------|---------------|-------------------|------------|----------------------|--------------|------------|---------------|
| Type | Affordable Housing | | Community Service | | Economic Development | | Total | |
| | # | (\$000) | 0 | 0 | # | (\$000) | # | (\$000) |
| Collateral Trust Notes | 1 | 13,850 | 0 | 0 | 0 | 0 | 1 | 13,850 |
| FHLMC MBS | 1 | 4,611 | 0 | 0 | 0 | 0 | 1 | 4,611 |
| Fannie Mae MBS | 1 | 875 | 0 | 0 | 0 | 0 | 1 | 875 |
| Equity Investments | 0 | 0 | 0 | 0 | 3 | 4,470 | 3 | 4,470 |
| Qualified Deposit | 1 | 100 | 0 | 0 | 0 | 0 | 1 | 100 |
| Investments | 4 | 19,436 | 0 | 0 | 3 | 4,470 | 7 | 23,906 |
| Grants | 19 | 74 | 207 | 400 | 5 | 11 | 231 | 485 |
| Total | 23 | 19,510 | 207 | 400 | 8 | 4,481 | 238 | 24,391 |

III. Service Test: "Outstanding"

The Service Test evaluates the bank'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 retail delivery systems and the extent and innovativeness of its community development services.

Retail Banking Services: - "Outstanding"

Accessibility of Delivery Systems

The bank's systems of delivering retail services are readily accessible to all portions of its assessment area. As of the evaluation date, the bank had 36 full services branches, of which seven (19.4%) were located in LMI geographies and ten (27.8%) were in areas that were adjacent to LMI geographies. All together, 17 branches or 47.2% were either inside or adjacent to LMI areas.

The following table illustrates the distribution of the bank's branches, and Automated-Teller-Machines (ATM) during the evaluation period:

| ESB's Distribution of Branches and ATM's | | | | | | | | | | | | | | |
|---|----------------------------|------------|------------|--------------|--------------------|---------------|----------------------------------|------------------------|------------|-------------|------------------|--------------------|---------------|----------------------------------|
| County Name | Total # of Branches | Low | Mod | LMI % | Adj. to LMI | Adj. % | % In or Adj. to LMI Areas | Total # of ATMs | Low | Mod. | ATM LMI % | Adj. to LMI | Adj. % | % In or Adj. to LMI Areas |
| Bronx | 5 | 3 | 1 | 80.0 | 0 | 0.0 | 80.0 | 10 | 6 | 2 | 80.0 | 0 | 0.0 | 80.0 |
| Kings | 3 | 0 | 1 | 33.3 | 1 | 33.3 | 66.7 | 2 | 0 | 1 | 50.0 | 0 | 0.0 | 50.0 |
| New York | 12 | 0 | 0 | 0.0 | 3 | 25.0 | 25.0 | 19 | 0 | 0 | 0.0 | 6 | 31.6 | 31.6 |
| Queens | 5 | 0 | 1 | 20.0 | 2 | 40.0 | 60.0 | 3 | 0 | 1 | 33.3 | 1 | 33.3 | 66.7 |
| Westchester | 3 | 0 | 1 | 33.3 | 0 | 0.0 | 33.3 | 4 | 0 | 2 | 50.0 | 0 | 0.0 | 50.0 |
| MD 35644 | 28 | 3 | 4 | 25.0 | 6 | 21.4 | 46.4 | 38 | 6 | 6 | 31.6 | 7 | 18.4 | 50.0 |
| Nassau | 7 | 0 | 0 | 0.0 | 4 | 57.1 | 57.1 | 4 | 0 | 0 | 0.0 | 2 | 50.0 | 50.0 |
| Suffolk | 1 | 0 | 0 | 0.0 | 0 | 0.0 | 0.0 | 1 | 0 | 0 | 0.0 | 0 | 0.0 | 0.0 |
| MD 35004 | 8 | 0 | 0 | 0.0 | 4 | 50.0 | 50.0 | 5 | 0 | 0 | 0.0 | 2 | 40.0 | 40.0 |
| TOTAL | 36 | 3 | 4 | 19.4 | 10 | 27.8 | 47.2 | 43 | 6 | 6 | 27.9 | 9 | 20.9 | 48.8 |

Alternative Delivery Systems

The bank used several alternative delivery systems to enhance the accessibility of its services. Overall, these systems are effective and are readily available to all portions of its assessment area.

The following are brief examples of the bank's alternative delivery systems:

ATMs: Twenty-nine (80.6%) branches had ATMs on their premises. The bank had a network of 47 ATMs, of which 43 were on site and four off-site at three remote locations in Manhattan, Nassau and Westchester counties. There were 12 (27.9%) ATMs located in

LMI areas and nine in areas that were adjacent to LMI areas. Altogether 21 (48.8%) were in or adjacent to the LMI areas.

Bank-by-mail and Bank-by-Phone ("PhoneAccess"): These services are available at all branches including the main office. PhoneAccess, the touch-tone telephone banking service, lets customers check their account balances, transfer funds between accounts, make payments, and get branch and ATM locations 24 hours a day, 7 days a week.

On-line Banking: With this service, customers perform many transactions, such as bill payments and account inquiries, from their home computers. For example, Emigrant Direct allows customers to open their accounts on line and access their accounts 24 hours a day, seven days a week. Emigrant Direct American Dream Savings Account provides customers with a high rate internet savings account without fees and minimum balance requirements. This account enables customers to make deposits or withdrawals by transferring money on line, if it is linked with their checking accounts.

Cash NavigatorSM debit card: This service is designed to make banking much easier. Customers can have 24 hour access to their accounts at the bank's ATMs or any ATM that displays the NYCE[®], PLUS[®], HONOR[®], or PULSE[®] logos. The card can be used instead of cash or checks to make purchases at stores worldwide where MasterCard/Debit Cards are accepted.

Changes in Branch Locations

The bank did not close or open any branches during the evaluation period which could have adversely affected the accessibility of its delivery systems, particularly to LMI geographies and/or LMI individuals.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

The bank's business hours and services are tailored to the convenience and needs of every segment in its assessment area. All branches have extended banking hours at least once or twice during week days; ten of them open earlier than 9:00 a.m.; and a majority of them open on Saturdays.

As shown in the chart below, the bank offer more favorable hours and services in LMI areas than in the non-LMI geographies proportionally. For example, 100% of the branches in LMI areas have ATMs and extended weekday hours, in comparison to 75.9% and 96.6% in the non-LMI areas.

| Retail Banking Service Availability | | | | | | | | | | | | |
|-------------------------------------|-------------------------------|------|-------------|------|-------|-------|--------------------------|-------|-------------|------|-------|-------|
| Services | 29 Branches in Non-LMI Tracts | | | | | | 7 Branches in LMI Tracts | | | | | |
| | Offered | % | Not Offered | % | Total | | Offered | % | Not Offered | % | Total | |
| | | | | | # | % | | | | | # | % |
| ATMs | 22 | 75.9 | 7 | 24.1 | 29 | 100.0 | 7 | 100.0 | 0 | 0 | 7 | 100.0 |
| Extended Weekday Hrs. | 28 | 96.6 | 1 | 3.4 | 29 | 100.0 | 7 | 100.0 | 0 | 0 | 7 | 100.0 |
| Saturday Hrs. | 20 | 69.0 | 9 | 31.0 | 29 | 100.0 | 6 | 85.7 | 1 | 14.3 | 7 | 100.0 |
| Safe Deposit Boxes | 9 | 31.0 | 20 | 69.0 | 29 | 100.0 | 6 | 85.7 | 1 | 14.3 | 7 | 100.0 |

All branches offer bilingual services in Spanish-English, and one branch in Manhattan has multi-lingual services in English, Russian, and Polish.

Basic Banking Account: To benefit LMI individuals, EMS offers this account that contains more favorable terms than what are required by the New York State Banking regulations. Under its terms, customers can make a maximum of 12 free withdrawals per statement cycle, while the NY regulations require a minimum of eight withdrawals. In 2005, in partnership with the New York City Department of Consumer Affairs, the bank launched a promotion of this product in New York City.

Other retail products and services that particularly benefit the LMI population or small businesses include commercial checking for small businesses, Holiday Club Accounts, direct deposit of social security and payroll checks, Sallie Mae Referral Services for Student Loans, and affordable mortgage products.

Community Development Services: "Outstanding"

The bank is a leader in providing community development services throughout the assessment area. In partnership with not-for-profit organizations and government agencies, the bank actively sponsors and participates in a large number of activities that benefit community members, especially the LMI individuals and areas. The following are some of the organizations / activities that the bank participated:

- Outreach Activities in LMI Areas: - The bank's subsidiary, Emigrant Mortgage Company (EMC), has formed a Community Lending Team to solicit residential real estate loan applications in LMI areas and from LMI borrowers. The team's outreach activities include seminars, workshops, open houses, trade shows, events and street fairs. Through these efforts, the bank has an opportunity to assess the community's credit needs, disseminate information about its financial products, and assist individuals and groups in understanding and applying for credit. Some of the partners and organizers that the team works with include the Neighborhood Housing Services (NHS), the Manhattan Hispanic Chamber of Commerce, Solid Rock Community Development Corporation, South Bronx Overall Economic Development Corporation and the New York City Department of Consumer Affairs.

- Assisted Account Opening - Participating in supervised programs tailored to meet community needs, the bank provides assistance in opening saving accounts and financial management to clients of some local not-for-profit organizations. For example, in collaboration with the Human Resources Administration of New York City, the Second Avenue Branch of ESB helps participants of substance abuse programs to regain their financial independence and responsibility. These substance abuse programs are organized by Project Renewal, McBurney House, and Greenpoint Shelter for Men.
- Technical Assistance to Local Residents – One Manhattan branch provides individualized banking assistance to local residents who are visually impaired. The assistance includes personal bill payments and free teller check preparation. Another branch located in Long Island provides similar assistance to residents of a local group home.
- New Alliance Task Force (“NATF”) - NATF was organized by the FDIC to help immigrants gain access to financial services. The bank’s staff regularly participates in all three working groups of the Task Force: Bank Products and Services; Mortgage Products; and Financial Education.
- Adopt-A-School Program - This program, administered by the Futures in Education Foundation (“FIEF”), provides affordable alternative education to needy students from low- and moderate-income families in the Diocese of Brooklyn and Queens. Since 1995, the bank has adopted two schools and provided approximately \$300 thousand in financial support. In addition, the CRA officer sits on the board of FIEF.
- Building the Future One Life at a Time (“Building the Future”) – The bank is the underwriting sponsor of this alliance consisting of celebrities, businesses and civic organizations. The mission of this unique public/private alliance is to help connect needy children to special resources in schools. Through the bank’s support, three program partners, Communities in Schools New York, Mentoring USA, and City of New York/Parks & Recreation , directly helps tens of thousands of children at-risk by fostering educational, recreational and cultural opportunities through the participation of caring adults.
- Technical Assistance to Affordable Housing Project Developers - Through its wholly owned subsidiary, American Property Finance, Inc. (“APF”), the bank provide technical assistance to developers of “80/20” multifamily rental housing projects that benefits low and moderate individuals. Throughout the development phase, AFP assist developers to obtain an efficient and cost-effective means of financing the project.
- Community Scholarship Fund (“the Fund”) – ESB funds and administers the Fund in partnership with other local businesses and education leaders to promote the educational advancement of underprivileged students through a scholarship program. Under this program, an eligible student is awarded \$1,000 annually

towards higher education. As of June 30, 2005, over \$215 thousand was awarded. Additionally, several members of management serve on the Fund's committee.

- Affordable Home Ownership program - This special mortgage program, based on the Fannie Mae Community Home Buyers Program, provides extra assistance to historically underserved prospective home buyers. The program is available to home buyers whose income is less than the percentage of median income levels of their MSAs and provides flexible underwriting criteria for conforming fixed-rate mortgages. The bank conducts educational workshops for the applicants covering various topics such as budgeting, credit analysis, tax and financial planning, home ownership planning, and home maintenance and remodeling.
- Technical Assistance Provided To Community Development Organizations - The bank's personnel offer their technical expertise by serving on the boards or committees of numerous the community organizations such as the Bronx Council for Economic Development, Community Housing Improvement Program, Community Preservation Corporation, Brooklyn Sisters of Mercy of the Americas, Lower East Side Business Association, National Housing & Rehabilitation Association, Small Property Owners of New York, Employment Program for Recovering Alcoholics, Inc. and Eviction Intervention Services.

IV. Discrimination or Other Illegal Practices

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

The most recent regulatory compliance report concurrent with this assessment indicates a satisfactory performance in terms of adherence to antidiscrimination 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.

ESB is actively engaged in ascertaining the credit needs of its assessment area. The bank's CRA Committee, comprised of senior management officers, regularly reviews its ongoing CRA efforts as well as conducts a self-assessment of its CRA activities. In addition to the committee, the bank staffed a 1-4 family residential mortgage lending team in order to facilitate EMC's affordable housing financing strategies.

Although Emigrant's management and CRA staff provide technical expertise and maintain active outreach schedules to keep apprised of arising community development-related

opportunities, branch managers and their staff are charged with continual ascertainment of local financial requirements as the bank's retail branch network provides a natural information channel between Emigrant and its communities.

The extent of the banking institution's marketing and special credit-related programs to make members of the community aware of the credit services offered by the banking institution.

The bank markets its products and services, particularly those that promote affordable home ownership, through advertisements in local neighborhood and ethnic print media, church bulletins, community-based organization journals and direct mailings to account holders. Additionally, the bank sponsors special community events, street fairs, mortgage seminars and trade shows as an opportunity for the bank's personnel to provide assistance to individuals and groups understand and apply for credit.

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

ESB's board of directors is involved in all aspects of the bank's CRA program. Periodic CRA reports are presented to the board. The CRA officer, Donald Kelly, Senior Vice President and Vice-President and Community Development Officer Linda Coluccio, are the main focus of the bank's CRA activities.

VI. Other Factors

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

None.

| HMDA LOAN ORIGINATIONS ¹ | | | | | | | | | | | | | | | | | | | | | |
|--|----------------------------------|---------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|------------------|--------------|---------------|--------------|-------------|--------------|--------------|--------------|------------|--------------|----------------|--------------|
| YEAR 2004 | | | | | | | | | | | | | | | | | | | | | |
| GEOGRAPHY INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS | | | | | | | | | | | | | | | | | | | | | |
| County/Area | Geography % of Total AA Loans | Home Purchase | | | | Refinancing | | | | Home Improvement | | | | Multifamily | | | | Total | | | |
| | | Bank # | Bank % | Agg. # | Agg. % | Bank # | Bank % | Agg. # | Agg. % | Bank # | Bank % | Agg. # | Agg. % | Bank # | Bank % | Agg. # | Agg. % | Bank # | Bank % | Agg. # | Agg. % |
| Nassau | low | - | - | 88 | 0.4 | - | - | 138 | 0.5 | - | - | 14 | 0.4 | - | - | 9 | 10.3 | - | - | 249 | 0.5 |
| | moderate | 3 | 4.4 | 1,793 | 9.1 | 14 | 8.9 | 2,701 | 9.8 | - | - | 311 | 8.2 | - | - | 20 | 23.0 | 17 | 7.4 | 4,825 | 9.4 |
| | middle | 38 | 55.9 | 13,346 | 67.6 | 89 | 56.7 | 19,719 | 71.2 | 1 | 100.0 | 2,928 | 77.1 | 3 | 100.0 | 52 | 59.8 | 131 | 57.2 | 36,045 | 70.3 |
| | upper | 27 | 39.7 | 4,508 | 22.8 | 54 | 34.4 | 5,112 | 18.5 | - | - | 546 | 14.4 | - | - | 6 | 6.9 | 81 | 35.4 | 10,172 | 19.8 |
| | zero & NAs | - | - | 1 | 0.0 | - | - | 7 | 0.0 | - | - | 1 | 0.0 | - | - | - | - | - | - | - | 9 |
| 12.8 | total | 68 | 100.0 | 19,736 | 100.0 | 157 | 100.0 | 27,677 | 100.0 | 1 | 100.0 | 3,800 | 100.0 | 3 | 100.0 | 87 | 100.0 | 229 | 100.0 | 51,300 | 100.0 |
| Suffolk | low | - | - | 154 | 0.6 | - | - | 182 | 0.4 | - | - | 20 | 0.3 | - | - | 1 | 2.2 | - | - | 357 | 0.5 |
| | moderate | 19 | 18.4 | 7,325 | 27.5 | 32 | 17.3 | 11,553 | 26.5 | - | - | 2,074 | 26.6 | - | - | 15 | 33.3 | 51 | 17.7 | 20,967 | 26.9 |
| | middle | 65 | 63.1 | 15,854 | 59.5 | 127 | 68.6 | 27,278 | 62.6 | - | - | 4,912 | 62.9 | - | - | 27 | 60.0 | 192 | 66.7 | 48,071 | 61.6 |
| | upper | 19 | 18.4 | 3,323 | 12.5 | 26 | 14.1 | 4,558 | 10.5 | - | - | 797 | 10.2 | - | - | 2 | 4.4 | 45 | 15.6 | 8,680 | 11.1 |
| | zero & NAs | - | - | 1 | 0.0 | - | - | 4 | 0.0 | - | - | 1 | 0.0 | - | - | - | - | - | - | 6 | 0.0 |
| 16.1 | total | 103 | 100.0 | 26,657 | 100.0 | 185 | 100.0 | 43,575 | 100.0 | - | - | 7,804 | 100.0 | - | - | 45 | 100.0 | 288 | 100.0 | 100,000 | 100.0 |
| MD 35004 | low | - | - | 242 | 0.5 | - | - | 320 | 0.4 | - | - | 34 | 0.3 | - | - | 10 | 7.6 | - | - | 606 | 0.5 |
| | moderate | 22 | 12.9 | 9,118 | 19.7 | 46 | 13.5 | 14,254 | 20.0 | - | - | 2,385 | 20.6 | - | - | 35 | 26.5 | 68 | 13.2 | 25,792 | 19.9 |
| | middle | 103 | 60.2 | 29,200 | 62.9 | 216 | 63.2 | 46,997 | 66.0 | 1 | 100.0 | 7,840 | 67.6 | 3 | 100.0 | 79 | 59.8 | 323 | 62.5 | 84,116 | 65.0 |
| | upper | 46 | 26.9 | 7,831 | 16.9 | 80 | 23.4 | 9,670 | 13.6 | - | - | 1,343 | 11.6 | - | - | 8 | 6.1 | 126 | 24.4 | 18,852 | 14.6 |
| | zero & NAs | - | - | 2 | 0.0 | - | - | 11 | 0.0 | - | - | 2 | 0.0 | - | - | - | - | - | - | 15 | 0.0 |
| 28.9 | total | 171 | 100.0 | 46,393 | 100.0 | 342 | 100.0 | 71,252 | 100.0 | 1 | 100.0 | 11,604 | 100.0 | 3 | 100.0 | 132 | 100.0 | 517 | 100.0 | 129,381 | 100.0 |
| Bronx | low | 1 | 4.2 | 1,015 | 15.7 | 6 | 13.6 | 1,132 | 15.3 | - | - | 194 | 19.8 | 4 | 50.0 | 339 | 53.0 | 11 | 14.5 | 2,680 | 17.3 |
| | moderate | 11 | 45.8 | 1,871 | 28.9 | 13 | 29.5 | 2,122 | 28.7 | - | - | 253 | 25.8 | 2 | 25.0 | 220 | 34.4 | 26 | 34.2 | 4,466 | 28.9 |
| | middle | 6 | 25.0 | 1,933 | 29.9 | 12 | 27.3 | 2,481 | 33.6 | - | - | 349 | 35.6 | 1 | 12.5 | 51 | 8.0 | 19 | 25.0 | 4,814 | 31.1 |
| | upper | 6 | 25.0 | 1,632 | 25.2 | 13 | 29.5 | 1,646 | 22.3 | - | - | 184 | 18.8 | 1 | 12.5 | 30 | 4.7 | 20 | 26.3 | 3,492 | 22.6 |
| | zero & NAs | - | - | 17 | 0.3 | - | - | 4 | 0.1 | - | - | 1 | 0.1 | - | - | - | - | - | - | 22 | 0.1 |
| 4.2 | total | 24 | 100.0 | 6,468 | 100.0 | 44 | 100.0 | 7,385 | 100.0 | - | - | 981 | 100.0 | 8 | 100.0 | 640 | 100.0 | 76 | 100.0 | 15,474 | 100.0 |
| Kings | low | 7 | 8.3 | 1,935 | 10.8 | 17 | 8.5 | 1,890 | 9.3 | 2 | 33.3 | 187 | 8.7 | 11 | 17.7 | 299 | 21.0 | 37 | 10.5 | 4,311 | 10.3 |
| | moderate | 33 | 39.3 | 6,367 | 35.6 | 70 | 35.0 | 7,706 | 38.1 | 2 | 33.3 | 852 | 39.4 | 26 | 41.9 | 745 | 52.2 | 131 | 37.2 | 15,670 | 37.6 |
| | middle | 31 | 36.9 | 5,840 | 32.7 | 63 | 31.5 | 6,827 | 33.8 | 2 | 33.3 | 731 | 33.8 | 11 | 17.7 | 233 | 16.3 | 107 | 30.4 | 13,631 | 32.7 |
| | upper | 13 | 15.5 | 3,693 | 20.7 | 49 | 24.5 | 3,774 | 18.7 | - | - | 387 | 17.9 | 14 | 22.6 | 148 | 10.4 | 76 | 21.6 | 8,002 | 19.2 |
| | zero & NAs | - | - | 40 | 0.2 | 1 | 0.5 | 20 | 0.1 | - | - | 4 | 0.2 | - | - | 2 | 0.1 | 1 | 0.3 | 66 | 0.2 |
| 19.6 | total | 84 | 100.0 | 17,875 | 100.0 | 200 | 100.0 | 20,217 | 100.0 | 6 | 100.0 | 2,161 | 100.0 | 62 | 100.0 | 1,427 | 100.0 | 352 | 100.0 | 41,680 | 100.0 |
| New York | low | - | - | 587 | 4.1 | 5 | 3.0 | 227 | 2.9 | - | - | 34 | 6.5 | 5 | 10.2 | 150 | 13.2 | 10 | 3.0 | 998 | 4.2 |
| | moderate | 8 | 6.6 | 999 | 6.9 | 17 | 10.3 | 666 | 8.5 | - | - | 89 | 17.0 | 5 | 10.2 | 248 | 21.9 | 30 | 8.9 | 2,002 | 8.4 |
| | middle | 5 | 4.1 | 645 | 4.5 | 7 | 4.2 | 329 | 4.2 | 1 | 50.0 | 28 | 5.3 | 5 | 10.2 | 95 | 8.4 | 18 | 5.3 | 1,097 | 4.6 |
| | upper | 108 | 89.3 | 12,192 | 84.2 | 136 | 82.4 | 6,547 | 83.9 | 1 | 50.0 | 370 | 70.6 | 34 | 69.4 | 640 | 56.4 | 279 | 82.8 | 19,749 | 82.5 |
| | zero & NAs | - | - | 54 | 0.4 | - | - | 31 | 0.4 | - | - | 3 | 0.6 | - | - | 1 | 0.1 | - | - | 89 | 0.4 |
| 18.8 | total | 121 | 100.0 | 14,477 | 100.0 | 165 | 100.0 | 7,800 | 100.0 | 2 | 100.0 | 524 | 100.0 | 49 | 100.0 | 1,134 | 100.0 | 337 | 100.0 | 23,935 | 100.0 |
| Queens | low | - | - | 201 | 0.8 | 3 | 1.5 | 147 | 0.6 | - | - | 16 | 0.6 | - | - | - | - | 3 | 0.8 | 364 | 0.7 |
| | moderate | 37 | 22.2 | 4,220 | 17.1 | 27 | 13.4 | 3,854 | 15.1 | 1 | 50.0 | 366 | 13.0 | 12 | 50.0 | 262 | 46.5 | 77 | 19.5 | 8,702 | 16.2 |
| | middle | 75 | 44.9 | 12,539 | 50.8 | 104 | 51.7 | 13,312 | 52.2 | 1 | 50.0 | 1,519 | 53.8 | 8 | 33.3 | 246 | 43.6 | 188 | 47.7 | 27,616 | 51.5 |
| | upper | 55 | 32.9 | 7,678 | 31.1 | 67 | 33.3 | 8,173 | 32.0 | - | - | 922 | 32.6 | 4 | 16.7 | 56 | 9.9 | 126 | 32.0 | 16,829 | 31.4 |
| | zero & NAs | - | - | 41 | 0.2 | - | - | 33 | 0.1 | - | - | 1 | 0.0 | - | - | - | - | - | - | 75 | 0.1 |
| 22.0 | total | 167 | 100.0 | 24,679 | 100.0 | 201 | 100.0 | 25,519 | 100.0 | 2 | 100.0 | 2,824 | 100.0 | 24 | 100.0 | 564 | 100.0 | 394 | 100.0 | 53,586 | 100.0 |
| Westchester | low | - | - | 113 | 0.8 | - | - | 90 | 0.6 | - | - | 11 | 0.7 | - | - | 15 | 5.6 | 1 | 0.9 | 229 | 0.8 |
| | moderate | 2 | 4.8 | 609 | 4.4 | 4 | 5.7 | 748 | 5.3 | - | - | 87 | 5.4 | - | - | 75 | 27.9 | 6 | 5.2 | 1,519 | 5.1 |
| | middle | 6 | 14.3 | 1,892 | 13.7 | 7 | 10.0 | 2,058 | 14.7 | - | - | 236 | 14.7 | 1 | 25.0 | 73 | 27.1 | 14 | 12.1 | 4,259 | 14.3 |
| | upper | 34 | 81.0 | 11,217 | 81.0 | 59 | 84.3 | 11,132 | 79.3 | - | - | 1,270 | 79.2 | 2 | 50.0 | 106 | 39.4 | 95 | 81.9 | 23,725 | 79.7 |
| | zero & NAs | - | - | 16 | 0.1 | - | - | 18 | 0.1 | - | - | - | - | - | - | - | - | - | - | 34 | 0.1 |
| 6.5 | total | 42 | 100.0 | 13,847 | 100.0 | 70 | 100.0 | 14,046 | 100.0 | - | - | 1,604 | 100.0 | 4 | 100.0 | 269 | 100.0 | 116 | 100.0 | 29,766 | 100.0 |

| HMDA LOAN ORIGINATIONS ¹ | | | | | | | | | | | | | | | | | | | | | |
|--|---------------------------|---------------|--------------|----------------|--------------|--------------|--------------|----------------|--------------|------------------|--------------|---------------|--------------|-------------|--------------|--------------|--------------|--------------|--------------|----------------|--------------|
| YEAR 2004 | | | | | | | | | | | | | | | | | | | | | |
| GEOGRAPHY INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS | | | | | | | | | | | | | | | | | | | | | |
| County/Area | Geography Income Level | Home Purchase | | | | Refinancing | | | | Home Improvement | | | | Multifamily | | | | Total | | | |
| | | Bank # | Bank % | Agg. # | Agg. % | Bank # | Bank % | Agg. # | Agg. % | Bank # | Bank % | Agg. # | Agg. % | Bank # | Bank % | Agg. # | Agg. % | Bank # | Bank % | Agg. # | Agg. % |
| MD 35644* | low | 8 | 1.8 | 3,851 | 5.0 | 31 | 4.6 | 3,486 | 4.7 | 2 | 20.0 | 442 | 5.5 | 21 | 14.3 | 803 | 19.9 | 62 | 4.9 | 8,582 | 5.2 |
| | moderate | 91 | 20.8 | 14,066 | 18.2 | 131 | 19.3 | 15,096 | 20.1 | 3 | 30.0 | 1,647 | 20.3 | 45 | 30.6 | 1,550 | 38.4 | 270 | 21.2 | 32,359 | 19.7 |
| | middle | 123 | 28.1 | 22,849 | 29.5 | 193 | 28.4 | 25,007 | 33.4 | 4 | 40.0 | 2,863 | 35.4 | 26 | 17.7 | 698 | 17.3 | 346 | 27.1 | 51,417 | 31.3 |
| | upper | 216 | 49.3 | 36,412 | 47.1 | 324 | 47.6 | 31,272 | 41.7 | 1 | 10.0 | 3,133 | 38.7 | 55 | 37.4 | 980 | 24.3 | 596 | 46.7 | 71,797 | 43.7 |
| | zero & NAs | - | - | 168 | 0.2 | 1 | 0.1 | 106 | 0.1 | - | - | 9 | 0.1 | - | - | 3 | 0.1 | 1 | 0.1 | 286 | 0.2 |
| 71.1 | total | 438 | 100.0 | 77,346 | 100.0 | 680 | 100.0 | 74,967 | 100.0 | 10 | 100.0 | 8,094 | 100.0 | 147 | 100.0 | 4,034 | 100.0 | 1,275 | 100.0 | 164,441 | 100.0 |
| A/A Total | low | 8 | 1.3 | 4,093 | 3.3 | 31 | 3.0 | 3,806 | 2.6 | 2 | 18.2 | 476 | 2.4 | 21 | 14.0 | 813 | 19.5 | 62 | 3.5 | 9,188 | 3.1 |
| | moderate | 113 | 18.6 | 23,184 | 18.7 | 177 | 17.3 | 29,350 | 20.1 | 3 | 27.3 | 4,032 | 20.5 | 45 | 30.0 | 1,585 | 38.0 | 338 | 18.9 | 58,151 | 19.8 |
| | middle | 226 | 37.1 | 52,049 | 42.1 | 409 | 40.0 | 72,004 | 49.2 | 5 | 45.5 | 10,703 | 54.3 | 29 | 19.3 | 777 | 18.7 | 669 | 37.3 | 135,533 | 46.1 |
| | upper | 262 | 43.0 | 44,243 | 35.8 | 404 | 39.5 | 40,942 | 28.0 | 1 | 9.1 | 4,476 | 22.7 | 55 | 36.7 | 988 | 23.7 | 722 | 40.3 | 90,649 | 30.9 |
| | zero & NAs | - | - | 170 | 0.1 | 1 | 0.1 | 117 | 0.1 | - | - | 11 | 0.1 | - | - | 3 | 0.1 | 1 | 0.1 | 301 | 0.1 |
| 100.0 | total | 609 | 100.0 | 123,739 | 100.0 | 1,022 | 100.0 | 146,219 | 100.0 | 11 | 100.0 | 19,698 | 100.0 | 150 | 100.0 | 4,166 | 100.0 | 1,792 | 100.0 | 293,822 | 100.0 |

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

¹ Bank numbers include originated and purchased; Aggregate numbers include originated only

Sources of data: Bank (bank loans within assessment area); and 2000 Census with 2004 tract definition (geography income levels)

| HMDA LOAN ORIGINATIONS ¹ | | | | | | | | | | | |
|--|---------------------------|---------------|--------------|-------------|--------------|------------------|--------------|-------------|--------------|------------|--------------|
| YEAR 2005 | | | | | | | | | | | |
| 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 % |
| Nassau | low | - | - | - | - | - | - | - | - | - | - |
| | moderate | 2 | 6.9 | 14 | 14.1 | - | - | - | - | 16 | 12.4 |
| | middle | 15 | 51.7 | 60 | 60.6 | - | - | 1 | 100.0 | 76 | 58.9 |
| | upper | 12 | 41.4 | 25 | 25.3 | - | - | - | - | 37 | 28.7 |
| | zero & NAs | - | - | - | - | - | - | - | - | - | - |
| 11.5 | total | 29 | 100.0 | 99 | 100.0 | - | - | 1 | 100.0 | 129 | 100.0 |
| Suffolk | low | - | - | 1 | 0.7 | - | - | - | - | 1 | 0.6 |
| | moderate | 13 | 31.0 | 42 | 31.3 | - | - | - | - | 55 | 31.3 |
| | middle | 23 | 54.8 | 78 | 58.2 | - | - | - | - | 101 | 57.4 |
| | upper | 6 | 14.3 | 13 | 9.7 | - | - | - | - | 19 | 10.8 |
| | zero & NAs | - | - | - | - | - | - | - | - | - | - |
| 15.7 | total | 42 | 100.0 | 134 | 100.0 | - | - | - | - | 176 | 100.0 |
| MD 35004 | low | - | - | 1 | 0.4 | - | - | - | - | 1 | 0.3 |
| | moderate | 15 | 21.1 | 56 | 24.0 | - | - | - | - | 71 | 23.3 |
| | middle | 38 | 53.5 | 138 | 59.2 | - | - | 1 | 100.0 | 177 | 58.0 |
| | upper | 18 | 25.4 | 38 | 16.3 | - | - | - | - | 56 | 18.4 |
| | zero & NAs | - | - | - | - | - | - | - | - | - | - |
| 27.3 | total | 71 | 100.0 | 233 | 100.0 | - | - | 1 | 100.0 | 305 | 100.0 |
| Bronx | low | 3 | 12.5 | 4 | 9.3 | - | - | 2 | 40.0 | 9 | 12.5 |
| | moderate | 11 | 45.8 | 12 | 27.9 | - | - | 1 | 20.0 | 24 | 33.3 |
| | middle | 3 | 12.5 | 13 | 30.2 | - | - | 2 | 40.0 | 18 | 25.0 |
| | upper | 7 | 29.2 | 14 | 32.6 | - | - | - | - | 21 | 29.2 |
| | zero & NAs | - | - | - | - | - | - | - | - | - | - |
| 6.4 | total | 24 | 100.0 | 43 | 100.0 | - | - | 5 | 100.0 | 72 | 100.0 |
| Kings | low | 9 | 13.6 | 19 | 14.3 | - | - | 5 | 22.7 | 33 | 14.9 |
| | moderate | 26 | 39.4 | 50 | 37.6 | 1 | 100.0 | 11 | 50.0 | 88 | 39.6 |
| | middle | 17 | 25.8 | 38 | 28.6 | - | - | 3 | 13.6 | 58 | 26.1 |
| | upper | 14 | 21.2 | 26 | 19.5 | - | - | 3 | 13.6 | 43 | 19.4 |
| | zero & NAs | - | - | - | - | - | - | - | - | - | - |
| 19.8 | total | 66 | 100.0 | 133 | 100.0 | 1 | 100.0 | 22 | 100.0 | 222 | 100.0 |
| New York | low | 3 | 3.5 | 5 | 5.6 | - | - | 3 | 15.0 | 11 | 5.6 |
| | moderate | 7 | 8.1 | 6 | 6.7 | - | - | 3 | 15.0 | 16 | 8.1 |
| | middle | 2 | 2.3 | 1 | 1.1 | - | - | 1 | 5.0 | 4 | 2.0 |
| | upper | 74 | 86.0 | 78 | 86.7 | 1 | 100.0 | 13 | 65.0 | 166 | 84.3 |
| | zero & NAs | - | - | - | - | - | - | - | - | - | - |
| 17.6 | total | 86 | 100.0 | 90 | 100.0 | 1 | 100.0 | 20 | 100.0 | 197 | 100.0 |
| Queens | low | - | - | - | - | - | - | - | - | - | - |
| | moderate | 22 | 29.3 | 21 | 14.3 | 1 | 50.0 | 8 | 72.7 | 52 | 22.1 |
| | middle | 43 | 57.3 | 77 | 52.4 | 1 | 50.0 | 2 | 18.2 | 123 | 52.3 |
| | upper | 10 | 13.3 | 49 | 33.3 | - | - | 1 | 9.1 | 60 | 25.5 |
| | zero & NAs | - | - | - | - | - | - | - | - | - | - |
| 21.0 | total | 75 | 100.0 | 147 | 100.0 | 2 | 100.0 | 11 | 100.0 | 235 | 100.0 |
| Westchester | low | - | - | - | - | - | - | - | - | - | - |
| | moderate | 2 | 9.1 | - | - | - | - | 1 | 50.0 | 3 | 3.4 |
| | middle | 2 | 9.1 | 7 | 10.9 | - | - | - | - | 9 | 10.2 |
| | upper | 18 | 81.8 | 57 | 89.1 | - | - | 1 | 50.0 | 76 | 86.4 |
| | zero & NAs | - | - | - | - | - | - | - | - | - | - |
| 7.9 | total | 22 | 100.0 | 64 | 100.0 | - | - | 2 | 100.0 | 88 | 100.0 |

| HMDA LOAN ORIGINATIONS ¹ | | | | | | | | | | | |
|--|---------------------------|---------------|--------|-------------|--------|------------------|--------|-------------|--------|--------|--------|
| YEAR 2005 | | | | | | | | | | | |
| 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 % |
| MD 35644* | low | 15 | 5.5 | 28 | 5.9 | - | - | 10 | 16.7 | 53 | 6.5 |
| | moderate | 68 | 24.9 | 89 | 18.7 | 2 | 50.0 | 24 | 40.0 | 183 | 22.5 |
| | middle | 67 | 24.5 | 136 | 28.5 | 1 | 25.0 | 8 | 13.3 | 212 | 26.0 |
| | upper | 123 | 45.1 | 224 | 47.0 | 1 | 25.0 | 18 | 30.0 | 366 | 45.0 |
| | zero & NAs | - | - | - | - | - | - | - | - | - | - |
| | 72.7 | total | 273 | 100.0 | 477 | 100.0 | 4 | 100.0 | 60 | 100.0 | 814 |
| A/A Total | low | 15 | 4.4 | 29 | 4.1 | - | - | 10 | 16.4 | 54 | 4.8 |
| | moderate | 83 | 24.1 | 145 | 20.4 | 2 | 50.0 | 24 | 39.3 | 254 | 22.7 |
| | middle | 105 | 30.5 | 274 | 38.6 | 1 | 25.0 | 9 | 14.8 | 389 | 34.8 |
| | upper | 141 | 41.0 | 262 | 36.9 | 1 | 25.0 | 18 | 29.5 | 422 | 37.7 |
| | zero & NAs | - | - | - | - | - | - | - | - | - | - |
| | 100.0 | total | 344 | 100.0 | 710 | 100.0 | 4 | 100.0 | 61 | 100.0 | 1,119 |

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

¹ Bank numbers include originated and purchased

Sources of data: Bank (bank loans within assessment area); and 2000 Census with 2004 tract definition (geography income levels)

| HMDA LOAN ORIGINATIONS ¹ | | | | | | | | | | | | | | | | | | | | | |
|--|---------------------------|---------------|--------------|-------------------|--------------|---------------|--------------|-------------------|--------------|------------------|--------------|------------------|--------------|----------------|--------------|------------------|--------------|----------------|--------------|-------------------|--------------|
| YEAR 2004 | | | | | | | | | | | | | | | | | | | | | |
| 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 % | Agg. \$ | Agg. % | Bank \$ | Bank % | Agg. \$ | Agg. % | Bank \$ | Bank % | Agg. \$ | Agg. % | Bank \$ | Bank % | Agg. \$ | Agg. % | Bank \$ | Bank % | Agg. \$ | Agg. % |
| Nassau | low | - | - | 20,162 | 0.3 | - | - | 29,840 | 0.4 | - | - | 1,207 | 0.2 | - | - | 21,297 | 13.0 | - | - | 72,506 | 0.5 |
| | moderate | 680 | 2.5 | 419,700 | 6.6 | 2,098 | 5.1 | 595,331 | 8.3 | - | - | 43,403 | 8.6 | - | - | 24,221 | 14.7 | 2,778 | 3.0 | 1,082,655 | 7.6 |
| | middle | 11,252 | 41.3 | 3,753,404 | 58.8 | 15,923 | 38.8 | 4,657,502 | 64.6 | 500 | 100.0 | 361,769 | 71.7 | 22,554 | 100.0 | 108,146 | 65.8 | 50,229 | 55.0 | 8,880,821 | 62.3 |
| | upper | 15,316 | 56.2 | 2,185,814 | 34.3 | 22,993 | 56.1 | 1,930,761 | 26.8 | - | - | 98,045 | 19.4 | - | - | 10,738 | 6.5 | 38,309 | 42.0 | 4,225,358 | 29.6 |
| | zero & NAs | - | - | 185 | 0.0 | - | - | 1,830 | 0.0 | - | - | 153 | 0.0 | - | - | - | - | - | - | - | 2,168 |
| 6.3 | total | 27,248 | 100.0 | 6,379,265 | 100.0 | 41,014 | 100.0 | 7,215,264 | 100.0 | 500 | 100.0 | 504,577 | 100.0 | 22,554 | 100.0 | 164,402 | 100.0 | 91,316 | 100.0 | 14,263,508 | 100.0 |
| Suffolk | low | - | - | 30,191 | 0.4 | - | - | 32,413 | 0.3 | - | - | 2,261 | 0.3 | - | - | 995 | 0.6 | - | - | 65,860 | 0.3 |
| | moderate | 7,214 | 15.3 | 1,710,313 | 21.7 | 5,210 | 11.5 | 2,254,699 | 22.7 | - | - | 204,316 | 23.8 | - | - | 79,134 | 49.2 | 12,424 | 13.4 | 4,248,462 | 22.6 |
| | middle | 30,937 | 65.5 | 4,891,902 | 62.1 | 31,473 | 69.4 | 6,341,938 | 63.8 | - | - | 535,811 | 62.4 | - | - | 79,945 | 49.7 | 62,410 | 67.4 | 11,849,596 | 62.9 |
| | upper | 9,061 | 19.2 | 1,242,689 | 15.8 | 8,652 | 19.1 | 1,306,061 | 13.1 | - | - | 115,691 | 13.5 | - | - | 666 | 0.4 | 17,713 | 19.1 | 2,665,107 | 14.2 |
| | zero & NAs | - | - | 250 | 0.0 | - | - | 591 | 0.0 | - | - | 35 | 0.0 | - | - | - | - | - | - | - | 876 |
| 6.4 | total | 47,212 | 100.0 | 7,875,345 | 100.0 | 45,335 | 100.0 | 9,935,702 | 100.0 | - | - | 858,114 | 100.0 | - | - | 160,740 | 100.0 | 92,547 | 100.0 | 18,829,901 | 100.0 |
| MD 35004 | low | - | - | 50,353 | 0.4 | - | - | 62,253 | 0.4 | - | - | 3,468 | 0.3 | - | - | 22,292 | 6.9 | - | - | 138,366 | 0.4 |
| | moderate | 7,894 | 10.6 | 2,130,013 | 14.9 | 7,308 | 8.5 | 2,850,030 | 16.6 | - | - | 247,719 | 18.2 | - | - | 103,355 | 31.8 | 15,202 | 8.3 | 5,331,117 | 16.1 |
| | middle | 42,189 | 56.7 | 8,645,306 | 60.6 | 47,396 | 54.9 | 10,999,440 | 64.1 | 500 | 100.0 | 897,580 | 65.9 | 22,554 | 100.0 | 188,091 | 57.8 | 112,639 | 61.3 | 20,730,417 | 62.6 |
| | upper | 24,377 | 32.7 | 3,428,503 | 24.1 | 31,645 | 36.6 | 3,236,822 | 18.9 | - | - | 213,736 | 15.7 | - | - | 11,404 | 3.5 | 56,022 | 30.5 | 6,890,465 | 20.8 |
| | zero & NAs | - | - | 435 | 0.0 | - | - | 2,421 | 0.0 | - | - | 188 | 0.0 | - | - | - | - | - | - | - | 3,044 |
| 12.6 | total | 74,460 | 100.0 | 14,254,610 | 100.0 | 86,349 | 100.0 | 17,150,966 | 100.0 | 500 | 100.0 | 1,362,691 | 100.0 | 22,554 | 100.0 | 325,142 | 100.0 | 183,863 | 100.0 | 33,093,409 | 100.0 |
| Bronx | low | 360 | 9.5 | 260,337 | 17.3 | 1,098 | 15.8 | 251,616 | 14.9 | - | - | 16,954 | 16.2 | 3,806 | 17.3 | 471,631 | 42.7 | 5,264 | 16.1 | 1,000,538 | 22.7 |
| | moderate | 1,302 | 34.2 | 383,912 | 25.6 | 1,714 | 24.7 | 468,083 | 27.7 | - | - | 27,586 | 26.4 | 1,453 | 6.6 | 307,320 | 27.8 | 4,469 | 13.6 | 1,186,901 | 27.0 |
| | middle | 1,423 | 37.4 | 456,098 | 30.4 | 1,832 | 26.4 | 595,093 | 35.2 | - | - | 40,116 | 38.4 | 16,500 | 74.8 | 286,139 | 25.9 | 19,755 | 60.2 | 1,377,446 | 31.3 |
| | upper | 722 | 19.0 | 398,103 | 26.5 | 2,285 | 33.0 | 375,856 | 22.2 | - | - | 19,752 | 18.9 | 300 | 1.4 | 40,405 | 3.7 | 3,307 | 10.1 | 834,116 | 18.9 |
| | zero & NAs | - | - | 4,021 | 0.3 | - | - | 744 | 0.0 | - | - | 6 | 0.0 | - | - | - | - | - | - | - | 4,771 |
| 2.3 | total | 3,807 | 100.0 | 1,502,471 | 100.0 | 6,929 | 100.0 | 1,691,392 | 100.0 | - | - | 104,414 | 100.0 | 22,059 | 100.0 | 1,105,495 | 100.0 | 32,795 | 100.0 | 4,403,772 | 100.0 |
| Kings | low | 3,122 | 11.6 | 532,717 | 10.0 | 3,225 | 5.6 | 487,122 | 9.1 | 450 | 38.8 | 30,691 | 9.0 | 2,247 | 6.0 | 222,719 | 20.5 | 9,044 | 7.3 | 1,273,249 | 10.5 |
| | moderate | 9,593 | 35.7 | 1,864,819 | 34.9 | 18,173 | 31.6 | 2,040,642 | 38.0 | 365 | 31.5 | 133,262 | 38.9 | 25,838 | 68.6 | 532,856 | 49.1 | 53,969 | 43.8 | 4,571,579 | 37.7 |
| | middle | 7,636 | 28.4 | 1,661,033 | 31.1 | 17,347 | 30.2 | 1,770,526 | 33.0 | 345 | 29.7 | 114,619 | 33.4 | 4,755 | 12.6 | 204,751 | 18.9 | 30,083 | 24.4 | 3,750,929 | 30.9 |
| | upper | 6,509 | 24.2 | 1,273,870 | 23.8 | 18,226 | 31.7 | 1,064,067 | 19.8 | - | - | 63,688 | 18.6 | 4,825 | 12.8 | 122,165 | 11.3 | 29,560 | 24.0 | 2,523,790 | 20.8 |
| | zero & NAs | - | - | 9,877 | 0.2 | 500 | 0.9 | 4,614 | 0.1 | - | - | 604 | 0.2 | - | - | 3,420 | 0.3 | 500 | 0.4 | 18,515 | 0.2 |
| 8.5 | total | 26,860 | 100.0 | 5,342,316 | 100.0 | 57,471 | 100.0 | 5,366,971 | 100.0 | 1,160 | 100.0 | 342,864 | 100.0 | 37,665 | 100.0 | 1,085,911 | 100.0 | 123,156 | 100.0 | 12,138,062 | 100.0 |
| New York | low | - | - | 159,876 | 2.2 | 2,015 | 3.2 | 75,530 | 2.3 | - | - | 5,124 | 3.3 | 102,461 | 12.0 | 363,259 | 11.6 | 104,476 | 10.7 | 603,789 | 4.4 |
| | moderate | 1,685 | 2.6 | 303,518 | 4.2 | 4,787 | 7.6 | 196,301 | 6.0 | - | - | 9,905 | 6.3 | 105,624 | 12.4 | 541,906 | 17.3 | 112,096 | 11.4 | 1,051,630 | 7.7 |
| | middle | 1,685 | 2.6 | 197,186 | 2.8 | 1,603 | 2.5 | 86,405 | 2.7 | 125 | 62.5 | 7,037 | 4.5 | 174,149 | 20.5 | 375,858 | 12.0 | 177,562 | 18.1 | 666,486 | 4.9 |
| | upper | 62,500 | 94.9 | 6,429,482 | 90.0 | 54,958 | 86.7 | 2,861,861 | 88.1 | 75 | 37.5 | 135,128 | 85.8 | 468,187 | 55.1 | 1,840,553 | 58.9 | 585,720 | 59.8 | 11,267,024 | 82.4 |
| | zero & NAs | - | - | 52,622 | 0.7 | - | - | 28,753 | 0.9 | - | - | 342 | 0.2 | - | - | 4,000 | 0.1 | - | - | 85,717 | 0.6 |
| 67.3 | total | 65,870 | 100.0 | 7,142,684 | 100.0 | 63,363 | 100.0 | 3,248,850 | 100.0 | 200 | 100.0 | 157,536 | 100.0 | 850,421 | 100.0 | 3,125,576 | 100.0 | 979,854 | 100.0 | 13,674,646 | 100.0 |
| Queens | low | - | - | 50,542 | 0.8 | 288 | 0.7 | 32,301 | 0.5 | - | - | 1,122 | 0.3 | - | - | - | - | 288 | 0.3 | 83,965 | 0.6 |
| | moderate | 10,728 | 23.5 | 1,139,582 | 17.6 | 6,064 | 15.3 | 1,044,251 | 16.8 | 350 | 73.7 | 55,257 | 14.7 | 5,352 | 53.2 | 311,494 | 44.0 | 22,494 | 23.4 | 2,550,584 | 18.5 |
| | middle | 17,856 | 39.1 | 3,190,942 | 49.2 | 18,849 | 47.5 | 3,182,826 | 51.3 | 125 | 26.3 | 195,835 | 52.2 | 2,914 | 29.0 | 295,363 | 41.8 | 39,744 | 41.4 | 6,864,966 | 49.9 |
| | upper | 17,140 | 37.5 | 2,087,192 | 32.2 | 14,503 | 36.5 | 1,937,244 | 31.2 | - | - | 122,625 | 32.7 | 1,788 | 17.8 | 100,360 | 14.2 | 33,431 | 34.8 | 4,247,421 | 30.8 |
| | zero & NAs | - | - | 13,531 | 0.2 | - | - | 7,827 | 0.1 | - | - | 8 | 0.0 | - | - | - | - | - | - | - | 21,366 |
| 6.6 | total | 45,724 | 100.0 | 6,481,789 | 100.0 | 39,704 | 100.0 | 6,204,449 | 100.0 | 475 | 100.0 | 374,847 | 100.0 | 10,054 | 100.0 | 707,217 | 100.0 | 95,957 | 100.0 | 13,768,302 | 100.0 |
| Westchester | low | - | - | 26,577 | 0.5 | - | - | 21,885 | 0.5 | - | - | 1,128 | 0.4 | 160 | 13.3 | 9,079 | 2.6 | 160 | 0.4 | 58,669 | 0.6 |
| | moderate | 489 | 2.5 | 145,206 | 3.0 | 617 | 3.2 | 183,901 | 4.4 | - | - | 13,939 | 5.4 | - | - | 101,008 | 29.2 | 1,106 | 2.8 | 444,054 | 4.6 |
| | middle | 1,654 | 8.5 | 448,827 | 9.1 | 968 | 5.1 | 514,568 | 12.4 | - | - | 33,516 | 13.0 | 200 | 16.6 | 80,111 | 23.2 | 2,822 | 7.1 | 1,077,022 | 11.1 |
| | upper | 17,300 | 89.0 | 4,291,236 | 87.3 | 17,471 | 91.7 | 3,443,811 | 82.7 | - | - | 209,808 | 81.2 | 847 | 70.2 | 155,442 | 45.0 | 35,618 | 89.7 | 8,100,297 | 83.6 |
| | zero & NAs | - | - | 2,673 | 0.1 | - | - | 2,296 | 0.1 | - | - | - | - | - | - | - | - | - | - | - | 4,969 |
| 2.7 | total | 19,443 | 100.0 | 4,914,519 | 100.0 | 19,056 | 100.0 | 4,166,461 | 100.0 | - | - | 258,391 | 100.0 | 1,207 | 100.0 | 345,640 | 100.0 | 39,706 | 100.0 | 9,685,011 | 100.0 |

| HMDA LOAN ORIGINATIONS ¹ | | | | | | | | | | | | | | | | | | | | | |
|--|---------------------------|----------------|--------------|-------------------|--------------|----------------|--------------|-------------------|--------------|------------------|--------------|------------------|--------------|----------------|--------------|------------------|--------------|------------------|--------------|-------------------|--------------|
| YEAR 2004 | | | | | | | | | | | | | | | | | | | | | |
| 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 % | Agg. \$ | Agg. % | Bank \$ | Bank % | Agg. \$ | Agg. % | Bank \$ | Bank % | Agg. \$ | Agg. % | Bank \$ | Bank % | Agg. \$ | Agg. % | Bank \$ | Bank % | Agg. \$ | Agg. % |
| MD 35644* | low | 3,482 | 2.2 | 1,030,049 | 4.1 | 6,626 | 3.6 | 868,454 | 4.2 | 450 | 24.5 | 55,019 | 4.4 | 108,674 | 11.8 | 1,066,688 | 16.7 | 119,232 | 9.4 | 3,020,210 | 5.6 |
| | moderate | 23,797 | 14.7 | 3,837,037 | 15.1 | 31,355 | 16.8 | 3,933,178 | 19.0 | 715 | 39.0 | 239,949 | 19.4 | 138,267 | 15.0 | 1,794,584 | 28.2 | 194,134 | 15.3 | 9,804,748 | 18.3 |
| | middle | 30,254 | 18.7 | 5,954,086 | 23.5 | 40,599 | 21.8 | 6,149,418 | 29.7 | 595 | 32.4 | 391,123 | 31.6 | 198,518 | 21.5 | 1,242,222 | 19.5 | 269,966 | 21.2 | 13,736,849 | 25.6 |
| | upper | 104,171 | 64.4 | 14,479,883 | 57.0 | 107,443 | 57.6 | 9,682,839 | 46.8 | 75 | 4.1 | 551,001 | 44.5 | 475,947 | 51.7 | 2,258,925 | 35.5 | 687,636 | 54.1 | 26,972,648 | 50.3 |
| | zero & NAs | - | - | 82,724 | 0.3 | 500 | 0.3 | 44,234 | 0.2 | - | - | 960 | 0.1 | - | - | 7,420 | 0.1 | 500 | 0.0 | 135,338 | 0.3 |
| 87.4 | total | 161,704 | 100.0 | 25,383,779 | 100.0 | 186,523 | 100.0 | 20,678,123 | 100.0 | 1,835 | 100.0 | 1,238,052 | 100.0 | 921,406 | 100.0 | 6,369,839 | 100.0 | 1,271,468 | 100.0 | 53,669,793 | 100.0 |
| A/A Total | low | 3,482 | 1.5 | 1,080,402 | 2.7 | 6,626 | 2.4 | 930,707 | 2.5 | 450 | 19.3 | 58,487 | 2.2 | 108,674 | 11.5 | 1,088,980 | 16.3 | 119,232 | 8.2 | 3,158,576 | 3.6 |
| | moderate | 31,691 | 13.4 | 5,967,050 | 15.1 | 38,663 | 14.2 | 6,783,208 | 17.9 | 715 | 30.6 | 487,668 | 18.8 | 138,267 | 14.6 | 1,897,939 | 28.3 | 209,336 | 14.4 | 15,135,865 | 17.4 |
| | middle | 72,443 | 30.7 | 14,599,392 | 36.8 | 87,995 | 32.2 | 17,148,858 | 45.3 | 1,095 | 46.9 | 1,288,703 | 49.6 | 221,072 | 23.4 | 1,430,313 | 21.4 | 382,605 | 26.3 | 34,467,266 | 39.7 |
| | upper | 128,548 | 54.4 | 17,908,386 | 45.2 | 139,088 | 51.0 | 12,919,661 | 34.2 | 75 | 3.2 | 764,737 | 29.4 | 475,947 | 50.4 | 2,270,329 | 33.9 | 743,658 | 51.1 | 33,863,113 | 39.0 |
| | zero & NAs | - | - | 83,159 | 0.2 | 500 | 0.2 | 46,655 | 0.1 | - | - | 1,148 | 0.0 | - | - | 7,420 | 0.1 | 500 | 0.0 | 138,382 | 0.2 |
| 100.0 | total | 236,164 | 100.0 | 39,638,389 | 100.0 | 272,872 | 100.0 | 37,829,089 | 100.0 | 2,335 | 100.0 | 2,600,743 | 100.0 | 943,960 | 100.0 | 6,694,981 | 100.0 | 1,455,331 | 100.0 | 86,763,202 | 100.0 |

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

¹ Bank numbers include originated and purchased; Aggregate numbers include originated only

Sources of data: Bank (bank loans within assessment area); and 2000 Census with 2004 tract definition (geography income levels)

| HMDA LOAN ORIGINATIONS ¹ | | | | | | | | | | | |
|--|---------------------------|---------------|--------------|---------------|--------------|------------------|--------------|---------------|--------------|----------------|--------------|
| YEAR 2005 | | | | | | | | | | | |
| 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 % |
| Nassau | low | - | - | - | - | - | - | - | - | - | - |
| | moderate | 331 | 3.7 | 2,748 | 9.4 | - | - | - | - | 3,079 | 8.0 |
| | middle | 3,680 | 41.4 | 13,853 | 47.5 | - | - | 290 | 100.0 | 17,823 | 46.5 |
| | upper | 4,884 | 54.9 | 12,536 | 43.0 | - | - | - | - | 17,420 | 45.5 |
| | zero & NAs | - | - | - | - | - | - | - | - | - | - |
| 11.0 | total | 8,895 | 100.0 | 29,137 | 100.0 | - | - | 290 | 100.0 | 38,322 | 100.0 |
| Suffolk | low | - | - | 110 | 0.3 | - | - | - | - | 110 | 0.2 |
| | moderate | 3,200 | 19.9 | 7,267 | 22.8 | - | - | - | - | 10,467 | 21.9 |
| | middle | 9,384 | 58.4 | 20,746 | 65.2 | - | - | - | - | 30,130 | 62.9 |
| | upper | 3,482 | 21.7 | 3,693 | 11.6 | - | - | - | - | 7,175 | 15.0 |
| | zero & NAs | - | - | - | - | - | - | - | - | - | - |
| 13.7 | total | 16,066 | 100.0 | 31,816 | 100.0 | - | - | - | - | 47,882 | 100.0 |
| MD 35004 | low | - | - | 110 | 0.2 | - | - | - | - | 110 | 0.1 |
| | moderate | 3,531 | 14.1 | 10,015 | 16.4 | - | - | - | - | 13,546 | 15.7 |
| | middle | 13,064 | 52.3 | 34,599 | 56.8 | - | - | 290 | 100.0 | 47,953 | 55.6 |
| | upper | 8,366 | 33.5 | 16,229 | 26.6 | - | - | - | - | 24,595 | 28.5 |
| | zero & NAs | - | - | - | - | - | - | - | - | - | - |
| 24.7 | total | 24,961 | 100.0 | 60,953 | 100.0 | - | - | 290 | 100.0 | 86,204 | 100.0 |
| Bronx | low | 954 | 16.9 | 717 | 9.2 | - | - | 470 | 44.8 | 2,141 | 14.8 |
| | moderate | 1,318 | 23.4 | 1,676 | 21.4 | - | - | 378 | 36.1 | 3,372 | 23.3 |
| | middle | 1,164 | 20.7 | 2,577 | 33.0 | - | - | 200 | 19.1 | 3,941 | 27.2 |
| | upper | 2,194 | 39.0 | 2,847 | 36.4 | - | - | - | - | 5,041 | 34.8 |
| | zero & NAs | - | - | - | - | - | - | - | - | - | - |
| 4.2 | total | 5,630 | 100.0 | 7,817 | 100.0 | - | - | 1,048 | 100.0 | 14,495 | 100.0 |
| Kings | low | 1,965 | 10.4 | 5,242 | 14.6 | - | - | 1,735 | 13.8 | 8,942 | 13.2 |
| | moderate | 7,247 | 38.3 | 12,541 | 34.9 | 260 | 100.0 | 7,953 | 63.1 | 28,001 | 41.3 |
| | middle | 4,653 | 24.6 | 8,358 | 23.3 | - | - | 1,110 | 8.8 | 14,121 | 20.8 |
| | upper | 5,070 | 26.8 | 9,799 | 27.3 | - | - | 1,805 | 14.3 | 16,674 | 24.6 |
| | zero & NAs | - | - | - | - | - | - | - | - | - | - |
| 19.4 | total | 18,935 | 100.0 | 35,940 | 100.0 | 260 | 100.0 | 12,603 | 100.0 | 67,738 | 100.0 |
| New York | low | 1,203 | 2.2 | 1,202 | 3.3 | - | - | 2,500 | 23.1 | 4,905 | 4.8 |
| | moderate | 3,114 | 5.7 | 2,333 | 6.3 | - | - | 1,925 | 17.8 | 7,372 | 7.2 |
| | middle | 616 | 1.1 | 275 | 0.7 | - | - | 1,250 | 11.6 | 2,141 | 2.1 |
| | upper | 49,530 | 90.9 | 33,171 | 89.7 | 250 | 100.0 | 5,132 | 47.5 | 88,083 | 85.9 |
| | zero & NAs | - | - | - | - | - | - | - | - | - | - |
| 29.4 | total | 54,463 | 100.0 | 36,981 | 100.0 | 250 | 100.0 | 10,807 | 100.0 | 102,501 | 100.0 |
| Queens | low | - | - | - | - | - | - | - | - | - | - |
| | moderate | 5,175 | 31.1 | 4,621 | 15.8 | 105 | 39.3 | 3,865 | 83.6 | 13,766 | 27.1 |
| | middle | 9,251 | 55.5 | 14,331 | 49.0 | 162 | 60.7 | 560 | 12.1 | 24,304 | 47.9 |
| | upper | 2,233 | 13.4 | 10,271 | 35.1 | - | - | 200 | 4.3 | 12,704 | 25.0 |
| | zero & NAs | - | - | - | - | - | - | - | - | - | - |
| 14.6 | total | 16,659 | 100.0 | 29,223 | 100.0 | 267 | 100.0 | 4,625 | 100.0 | 50,774 | 100.0 |
| Westchester | low | - | - | - | - | - | - | - | - | - | - |
| | moderate | 226 | 3.4 | - | - | - | - | 333 | 31.3 | 559 | 2.1 |
| | middle | 177 | 2.7 | 1,581 | 8.3 | - | - | - | - | 1,758 | 6.6 |
| | upper | 6,209 | 93.9 | 17,441 | 91.7 | - | - | 731 | 68.7 | 24,381 | 91.3 |
| | zero & NAs | - | - | - | - | - | - | - | - | - | - |
| 7.7 | total | 6,612 | 100.0 | 19,022 | 100.0 | - | - | 1,064 | 100.0 | 26,698 | 100.0 |

| HMDA LOAN ORIGINATIONS ¹ | | | | | | | | | | | |
|--|---------------------------|---------------|----------------|--------------|----------------|------------------|------------|--------------|---------------|--------------|----------------|
| YEAR 2005 | | | | | | | | | | | |
| 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 % |
| MD 35644* | low | 4,122 | 4.0 | 7,161 | 5.6 | - | - | 4,705 | 15.6 | 15,988 | 6.1 |
| | moderate | 17,080 | 16.7 | 21,171 | 16.4 | 365 | 47.0 | 14,454 | 47.9 | 53,070 | 20.2 |
| | middle | 15,861 | 15.5 | 27,122 | 21.0 | 162 | 20.8 | 3,120 | 10.3 | 46,265 | 17.6 |
| | upper | 65,236 | 63.8 | 73,529 | 57.0 | 250 | 32.2 | 7,868 | 26.1 | 146,883 | 56.0 |
| | zero & NAs | - | - | - | - | - | - | - | - | - | - |
| | 75.3 | total | 102,299 | 100.0 | 128,983 | 100.0 | 777 | 100.0 | 30,147 | 100.0 | 262,206 |
| A/A Total | low | 4,122 | 3.2 | 7,271 | 3.8 | - | - | 4,705 | 15.5 | 16,098 | 4.6 |
| | moderate | 20,611 | 16.2 | 31,186 | 16.4 | 365 | 47.0 | 14,454 | 47.5 | 66,616 | 19.1 |
| | middle | 28,925 | 22.7 | 61,721 | 32.5 | 162 | 20.8 | 3,410 | 11.2 | 94,218 | 27.0 |
| | upper | 73,602 | 57.8 | 89,758 | 47.3 | 250 | 32.2 | 7,868 | 25.9 | 171,478 | 49.2 |
| | zero & NAs | - | - | - | - | - | - | - | - | - | - |
| | 100.0 | total | 127,260 | 100.0 | 189,936 | 100.0 | 777 | 100.0 | 30,437 | 100.0 | 348,410 |

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

¹ Bank numbers include originated and purchased

Sources of data: Bank (bank loans within assessment area); and 2000 Census with 2004 tract definition (geography income levels)

| 1-4 FAMILY HMDA LOAN ORIGINATIONS ¹ | | | | | | | | | | | | | | | | | |
|---|--------------------------|---------------|--------------|---------------|--------------|-------------|--------------|---------------|--------------|------------------|--------------|---------------|--------------|------------|--------------|----------------|--------------|
| YEAR 2004 | | | | | | | | | | | | | | | | | |
| 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 % | Agg. # | Agg. % | Bank # | Bank % | Agg. # | Agg. % | Bank # | Bank % | Agg. # | Agg. % | Bank # | Bank % | Agg. # | Agg. % |
| Nassau | low | 1 | 1.5 | 329 | 1.7 | 1 | 0.6 | 1,120 | 4.0 | - | - | 246 | 6.5 | 2 | 0.9 | 1,695 | 3.3 |
| | moderate | 4 | 5.9 | 2,137 | 10.8 | 2 | 1.3 | 5,408 | 19.5 | - | - | 767 | 20.3 | 6 | 2.7 | 8,312 | 16.2 |
| | middle | 2 | 2.9 | 6,319 | 32.0 | 1 | 0.6 | 9,086 | 32.8 | - | - | 1,315 | 34.8 | 3 | 1.3 | 16,720 | 32.7 |
| | upper | 11 | 16.2 | 9,665 | 49.0 | 3 | 1.9 | 9,599 | 34.7 | - | - | 1,345 | 35.6 | 14 | 6.2 | 20,609 | 40.3 |
| | zero & NAs | 50 | 73.5 | 1,277 | 6.5 | 150 | 95.5 | 2,458 | 8.9 | 1 | 100.0 | 110 | 2.9 | 201 | 88.9 | 3,845 | 7.5 |
| 13.8 | total | 68 | 100.0 | 19,727 | 100.0 | 157 | 100.0 | 27,671 | 100.0 | 1 | 100.0 | 3,783 | 100.0 | 226 | 100.0 | 51,181 | 100.0 |
| Suffolk | low | 1 | 1.0 | 686 | 2.6 | - | - | 2,922 | 6.7 | - | - | 662 | 8.5 | 1 | 0.3 | 4,270 | 5.5 |
| | moderate | 1 | 1.0 | 4,013 | 15.2 | 2 | 1.1 | 11,028 | 25.3 | - | - | 1,946 | 25.1 | 3 | 1.0 | 16,987 | 21.9 |
| | middle | 4 | 3.9 | 9,046 | 34.3 | - | - | 14,281 | 32.8 | - | - | 2,707 | 34.9 | 4 | 1.4 | 26,034 | 33.5 |
| | upper | 29 | 28.2 | 10,884 | 41.2 | 9 | 4.9 | 12,049 | 27.7 | - | - | 2,262 | 29.1 | 38 | 13.2 | 25,195 | 32.4 |
| | zero & NAs | 68 | 66.0 | 1,765 | 6.7 | 174 | 94.1 | 3,240 | 7.4 | - | - | 188 | 2.4 | 242 | 84.0 | 5,193 | 6.7 |
| 17.5 | total | 103 | 100.0 | 26,394 | 100.0 | 185 | 100.0 | 43,520 | 100.0 | - | - | 7,765 | 100.0 | 288 | 100.0 | 77,679 | 100.0 |
| MD 35004 | low | 2 | 1.2 | 1,015 | 2.2 | 1 | 0.3 | 4,042 | 5.7 | - | - | 908 | 7.9 | 3 | 0.6 | 5,965 | 4.6 |
| | moderate | 5 | 2.9 | 6,150 | 13.3 | 4 | 1.2 | 16,436 | 23.1 | - | - | 2,713 | 23.5 | 9 | 1.8 | 25,299 | 19.6 |
| | middle | 6 | 3.5 | 15,365 | 33.3 | 1 | 0.3 | 23,367 | 32.8 | - | - | 4,022 | 34.8 | 7 | 1.4 | 42,754 | 33.2 |
| | upper | 40 | 23.4 | 20,549 | 44.6 | 12 | 3.5 | 21,648 | 30.4 | - | - | 3,607 | 31.2 | 52 | 10.1 | 45,804 | 35.5 |
| | zero & NAs | 118 | 69.0 | 3,042 | 6.6 | 324 | 94.7 | 5,698 | 8.0 | 1 | 100.0 | 298 | 2.6 | 443 | 86.2 | 9,038 | 7.0 |
| 31.3 | total | 171 | 100.0 | 46,121 | 100.0 | 342 | 100.0 | 71,191 | 100.0 | 1 | 100.0 | 11,548 | 100.0 | 514 | 100.0 | 128,860 | 100.0 |
| Bronx | low | - | - | 103 | 1.6 | - | - | 151 | 2.0 | - | - | 56 | 5.7 | - | - | 310 | 2.1 |
| | moderate | 9 | 37.5 | 570 | 8.8 | 3 | 6.8 | 744 | 10.1 | - | - | 133 | 13.6 | 12 | 17.6 | 1,447 | 9.8 |
| | middle | 2 | 8.3 | 1,411 | 21.8 | 3 | 6.8 | 1,927 | 26.1 | - | - | 279 | 28.6 | 5 | 7.4 | 3,617 | 24.4 |
| | upper | 3 | 12.5 | 4,017 | 62.2 | 6 | 13.6 | 4,016 | 54.4 | - | - | 477 | 48.8 | 9 | 13.2 | 8,510 | 57.4 |
| | zero & NAs | 10 | 41.7 | 361 | 5.6 | 32 | 72.7 | 545 | 7.4 | - | - | 32 | 3.3 | 42 | 61.8 | 938 | 6.3 |
| 4.1 | total | 24 | 100.0 | 6,462 | 100.0 | 44 | 100.0 | 7,383 | 100.0 | - | - | 977 | 100.0 | 68 | 100.0 | 14,822 | 100.0 |
| Kings | low | - | - | 138 | 0.8 | 1 | 0.5 | 453 | 2.2 | - | - | 89 | 4.1 | 1 | 0.3 | 680 | 1.7 |
| | moderate | 3 | 3.6 | 994 | 5.6 | 1 | 0.5 | 1,815 | 9.0 | - | - | 264 | 12.2 | 4 | 1.4 | 3,073 | 7.6 |
| | middle | 4 | 4.8 | 3,008 | 16.8 | 6 | 3.0 | 4,952 | 24.5 | - | - | 562 | 26.1 | 10 | 3.4 | 8,522 | 21.2 |
| | upper | 16 | 19.0 | 12,365 | 69.2 | 10 | 5.0 | 11,098 | 54.9 | - | - | 1,127 | 52.2 | 26 | 9.0 | 24,590 | 61.1 |
| | zero & NAs | 61 | 72.6 | 1,367 | 7.6 | 182 | 91.0 | 1,894 | 9.4 | 6 | 100.0 | 115 | 5.3 | 249 | 85.9 | 3,376 | 8.4 |
| 17.7 | total | 84 | 100.0 | 17,872 | 100.0 | 200 | 100.0 | 20,212 | 100.0 | 6 | 100.0 | 2,157 | 100.0 | 290 | 100.0 | 40,241 | 100.0 |
| New York | low | - | - | 21 | 0.1 | - | - | 43 | 0.6 | - | - | 10 | 1.9 | - | - | 74 | 0.3 |
| | moderate | 1 | 0.8 | 294 | 2.0 | - | - | 215 | 2.8 | - | - | 44 | 8.4 | 1 | 0.3 | 553 | 2.4 |
| | middle | 2 | 1.7 | 1,130 | 7.8 | 4 | 2.4 | 618 | 7.9 | - | - | 72 | 13.7 | 6 | 2.1 | 1,820 | 8.0 |
| | upper | 51 | 42.1 | 12,477 | 86.2 | 40 | 24.2 | 6,177 | 79.2 | - | - | 381 | 72.7 | 91 | 31.6 | 19,035 | 83.5 |
| | zero & NAs | 67 | 55.4 | 555 | 3.8 | 121 | 73.3 | 746 | 9.6 | 2 | 100.0 | 17 | 3.2 | 190 | 66.0 | 1,318 | 5.8 |
| 17.5 | total | 121 | 100.0 | 14,477 | 100.0 | 165 | 100.0 | 7,799 | 100.0 | 2 | 100.0 | 524 | 100.0 | 288 | 100.0 | 22,800 | 100.0 |
| Queens | low | - | - | 172 | 0.7 | - | - | 475 | 1.9 | - | - | 111 | 3.9 | - | - | 758 | 1.4 |
| | moderate | 4 | 2.4 | 1,552 | 6.3 | 3 | 1.5 | 2,480 | 9.7 | - | - | 363 | 12.9 | 7 | 1.9 | 4,395 | 8.3 |
| | middle | 13 | 7.8 | 4,832 | 19.6 | 11 | 5.5 | 6,712 | 26.3 | - | - | 794 | 28.2 | 24 | 6.5 | 12,338 | 23.3 |
| | upper | 14 | 8.4 | 16,269 | 65.9 | 13 | 6.5 | 13,543 | 53.1 | - | - | 1,405 | 49.9 | 27 | 7.3 | 31,217 | 58.9 |
| | zero & NAs | 136 | 81.4 | 1,844 | 7.5 | 174 | 86.6 | 2,301 | 9.0 | 2 | 100.0 | 142 | 5.0 | 312 | 84.3 | 4,287 | 8.1 |
| 22.5 | total | 167 | 100.0 | 24,669 | 100.0 | 201 | 100.0 | 25,511 | 100.0 | 2 | 100.0 | 2,815 | 100.0 | 370 | 100.0 | 52,995 | 100.0 |
| Westchester | low | - | - | 98 | 0.7 | - | - | 93 | 0.7 | - | - | 24 | 1.5 | - | - | 215 | 0.7 |
| | moderate | 2 | 4.8 | 699 | 5.0 | 1 | 1.4 | 622 | 4.4 | - | - | 91 | 5.7 | 3 | 2.7 | 1,412 | 4.8 |
| | middle | 4 | 9.5 | 1,778 | 12.8 | 4 | 5.7 | 1,870 | 13.3 | - | - | 230 | 14.3 | 8 | 7.1 | 3,878 | 13.2 |
| | upper | 17 | 40.5 | 10,647 | 76.9 | 8 | 11.4 | 10,163 | 72.4 | - | - | 1,198 | 74.7 | 25 | 22.3 | 22,008 | 74.6 |
| | zero & NAs | 19 | 45.2 | 624 | 4.5 | 57 | 81.4 | 1,291 | 9.2 | - | - | 60 | 3.7 | 76 | 67.9 | 1,975 | 6.7 |
| 6.8 | total | 42 | 100.0 | 13,846 | 100.0 | 70 | 100.0 | 14,039 | 100.0 | - | - | 1,603 | 100.0 | 112 | 100.0 | 29,488 | 100.0 |

| 1-4 FAMILY HMDA LOAN ORIGINATIONS ¹ | | | | | | | | | | | | | | | | | |
|---|--------------------------|---------------|------------|--------------|----------------|--------------|--------------|--------------|----------------|------------------|-----------|--------------|---------------|--------------|--------------|--------------|----------------|
| YEAR 2004 | | | | | | | | | | | | | | | | | |
| 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 % | Agg. # | Agg. % | Bank # | Bank % | Agg. # | Agg. % | Bank # | Bank % | Agg. # | Agg. % | Bank # | Bank % | Agg. # | Agg. % |
| MD 35644* | low | - | - | 532 | 0.7 | 1 | 0.1 | 1,215 | 1.6 | - | - | 290 | 3.6 | 1 | 0.1 | 2,037 | 1.3 |
| | moderate | 19 | 4.3 | 4,109 | 5.3 | 8 | 1.2 | 5,876 | 7.8 | - | - | 895 | 11.1 | 27 | 2.4 | 10,880 | 6.8 |
| | middle | 25 | 5.7 | 12,159 | 15.7 | 28 | 4.1 | 16,079 | 21.5 | - | - | 1,937 | 24.0 | 53 | 4.7 | 30,175 | 18.8 |
| | upper | 101 | 23.1 | 55,775 | 72.1 | 77 | 11.3 | 44,997 | 60.0 | - | - | 4,588 | 56.8 | 178 | 15.8 | 105,360 | 65.7 |
| | zero & NAs | 293 | 66.9 | 4,751 | 6.1 | 566 | 83.2 | 6,777 | 9.0 | 10 | 100.0 | 366 | 4.5 | 869 | 77.0 | 11,894 | 7.4 |
| | 68.7 | total | 438 | 100.0 | 77,326 | 100.0 | 680 | 100.0 | 74,944 | 100.0 | 10 | 100.0 | 8,076 | 100.0 | 1,128 | 100.0 | 160,346 |
| A/A Total | low | 2 | 0.3 | 1,547 | 1.3 | 2 | 0.2 | 5,257 | 3.6 | - | - | 1,198 | 6.1 | 4 | 0.2 | 8,002 | 2.8 |
| | moderate | 24 | 3.9 | 10,259 | 8.3 | 12 | 1.2 | 22,312 | 15.3 | - | - | 3,608 | 18.4 | 36 | 2.2 | 36,179 | 12.5 |
| | middle | 31 | 5.1 | 27,524 | 22.3 | 29 | 2.8 | 39,446 | 27.0 | - | - | 5,959 | 30.4 | 60 | 3.7 | 72,929 | 25.2 |
| | upper | 141 | 23.2 | 76,324 | 61.8 | 89 | 8.7 | 66,645 | 45.6 | - | - | 8,195 | 41.8 | 230 | 14.0 | 151,164 | 52.3 |
| | zero & NAs | 411 | 67.5 | 7,793 | 6.3 | 890 | 87.1 | 12,475 | 8.5 | 11 | 100.0 | 664 | 3.4 | 1,312 | 79.9 | 20,932 | 7.2 |
| | 100.0 | total | 609 | 100.0 | 123,447 | 100.0 | 1,022 | 100.0 | 146,135 | 100.0 | 11 | 100.0 | 19,624 | 100.0 | 1,642 | 100.0 | 289,206 |

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

¹ Bank numbers include originated and purchased; Aggregate numbers include originated only

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

| 1-4 FAMILY HMDA LOAN ORIGINATIONS ¹ | | | | | | | | | |
|---|--------------------------|---------------|--------------|-------------|--------------|------------------|--------------|------------|--------------|
| YEAR 2005 | | | | | | | | | |
| BORROWER INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS | | | | | | | | | |
| County/Area | Borrower Income Level | Home Purchase | | Refinancing | | Home Improvement | | Total | |
| | | Bank # | Bank % | Bank # | Bank % | Bank # | Bank % | Bank # | Bank % |
| Nassau | low | - | - | 1 | 1.0 | - | - | 1 | 0.8 |
| | moderate | 2 | 6.9 | 7 | 7.1 | - | - | 9 | 7.0 |
| | middle | 2 | 6.9 | 18 | 18.2 | - | - | 20 | 15.6 |
| | upper | 5 | 17.2 | 10 | 10.1 | - | - | 15 | 11.7 |
| | zero & NAs | 20 | 69.0 | 63 | 63.6 | - | - | 83 | 64.8 |
| | total | 29 | 100.0 | 99 | 100.0 | - | - | 128 | 100.0 |
| Suffolk | low | - | - | 4 | 3.0 | - | - | 4 | 2.3 |
| | moderate | 2 | 4.8 | 20 | 14.9 | - | - | 22 | 12.5 |
| | middle | 1 | 2.4 | 17 | 12.7 | - | - | 18 | 10.2 |
| | upper | 10 | 23.8 | 10 | 7.5 | - | - | 20 | 11.4 |
| | zero & NAs | 29 | 69.0 | 83 | 61.9 | - | - | 112 | 63.6 |
| | total | 42 | 100.0 | 134 | 100.0 | - | - | 176 | 100.0 |
| MD 35004 | low | - | - | 5 | 2.1 | - | - | 5 | 1.6 |
| | moderate | 4 | 5.6 | 27 | 11.6 | - | - | 31 | 10.2 |
| | middle | 3 | 4.2 | 35 | 15.0 | - | - | 38 | 12.5 |
| | upper | 15 | 21.1 | 20 | 8.6 | - | - | 35 | 11.5 |
| | zero & NAs | 49 | 69.0 | 146 | 62.7 | - | - | 195 | 64.1 |
| | total | 71 | 100.0 | 233 | 100.0 | - | - | 304 | 100.0 |
| Bronx | low | - | - | - | - | - | - | - | - |
| | moderate | - | - | 3 | 7.0 | - | - | 3 | 4.5 |
| | middle | 1 | 4.2 | 2 | 4.7 | - | - | 3 | 4.5 |
| | upper | 4 | 16.7 | 8 | 18.6 | - | - | 12 | 17.9 |
| | zero & NAs | 19 | 79.2 | 30 | 69.8 | - | - | 49 | 73.1 |
| | total | 24 | 100.0 | 43 | 100.0 | - | - | 67 | 100.0 |
| Kings | low | - | - | 1 | 0.8 | - | - | 1 | 0.5 |
| | moderate | 4 | 6.1 | 4 | 3.0 | - | - | 8 | 4.0 |
| | middle | 4 | 6.1 | 6 | 4.5 | - | - | 10 | 5.0 |
| | upper | 10 | 15.2 | 24 | 18.0 | - | - | 34 | 17.0 |
| | zero & NAs | 48 | 72.7 | 98 | 73.7 | 1 | 100.0 | 147 | 73.5 |
| | total | 66 | 100.0 | 133 | 100.0 | 1 | 100.0 | 200 | 100.0 |
| New York | low | - | - | 1 | 1.1 | - | - | 1 | 0.6 |
| | moderate | 1 | 1.2 | - | - | - | - | 1 | 0.6 |
| | middle | 2 | 2.3 | 3 | 3.3 | - | - | 5 | 2.8 |
| | upper | 40 | 46.5 | 21 | 23.3 | - | - | 61 | 34.5 |
| | zero & NAs | 43 | 50.0 | 65 | 72.2 | 1 | 100.0 | 109 | 61.6 |
| | total | 86 | 100.0 | 90 | 100.0 | 1 | 100.0 | 177 | 100.0 |
| Queens | low | 3 | 4.0 | - | - | - | - | 3 | 1.3 |
| | moderate | 4 | 5.3 | 2 | 1.4 | 1 | 50.0 | 7 | 3.1 |
| | middle | 4 | 5.3 | 16 | 10.9 | - | - | 20 | 8.9 |
| | upper | 9 | 12.0 | 17 | 11.6 | - | - | 26 | 11.6 |
| | zero & NAs | 55 | 73.3 | 112 | 76.2 | 1 | 50.0 | 168 | 75.0 |
| | total | 75 | 100.0 | 147 | 100.0 | 2 | 100.0 | 224 | 100.0 |
| Westchester | low | - | - | 1 | 1.6 | - | - | 1 | 1.2 |
| | moderate | 1 | 4.5 | 3 | 4.7 | - | - | 4 | 4.7 |
| | middle | - | - | 2 | 3.1 | - | - | 2 | 2.3 |
| | upper | 11 | 50.0 | 19 | 29.7 | - | - | 30 | 34.9 |
| | zero & NAs | 10 | 45.5 | 39 | 60.9 | - | - | 49 | 57.0 |
| | total | 22 | 100.0 | 64 | 100.0 | - | - | 86 | 100.0 |

| 1-4 FAMILY HMDA LOAN ORIGINATIONS ¹ | | | | | | | | | |
|---|--------------------------|---------------|------------|--------------|------------|------------------|----------|--------------|--------------|
| YEAR 2005 | | | | | | | | | |
| 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 % |
| MD 35644* | low | 3 | 1.1 | 3 | 0.6 | - | - | 6 | 0.8 |
| | moderate | 10 | 3.7 | 12 | 2.5 | 1 | 25.0 | 23 | 3.1 |
| | middle | 11 | 4.0 | 29 | 6.1 | - | - | 40 | 5.3 |
| | upper | 74 | 27.1 | 89 | 18.7 | - | - | 163 | 21.6 |
| | zero & NAs | 175 | 64.1 | 344 | 72.1 | 3 | 75.0 | 522 | 69.2 |
| | 71.3 total | | 273 | 100.0 | 477 | 100.0 | 4 | 100.0 | 754 |
| A/A Total | low | 3 | 0.9 | 8 | 1.1 | - | - | 11 | 1.0 |
| | moderate | 14 | 4.1 | 39 | 5.5 | 1 | 25.0 | 54 | 5.1 |
| | middle | 14 | 4.1 | 64 | 9.0 | - | - | 78 | 7.4 |
| | upper | 89 | 25.9 | 109 | 15.4 | - | - | 198 | 18.7 |
| | zero & NAs | 224 | 65.1 | 490 | 69.0 | 3 | 75.0 | 717 | 67.8 |
| | 100.0 total | | 344 | 100.0 | 710 | 100.0 | 4 | 100.0 | 1,058 |

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

¹ Bank numbers include originated and purchased

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

GLOSSARY

Aggregate

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

Community Development

The term “community development” is defined to mean:

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

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

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

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

- Financial intermediaries (including community development financial institutions,

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

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

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

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

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

Demand-Adjusted Penetration Rate

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

Demand-Adjusted Penetration Ratio

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

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

Home Mortgage Disclosure Act (“HMDA”)

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

Loans to Small Businesses

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

Low or Moderate Income (“LMI”) Geographies

Those census tracts or block numbering areas (“BNAs”), where according to the 1990 US Census, the median family income is less than 80% of the area median family income. In the case of tracted areas that are part of a Metropolitan Statistical Area (“MSA”) or Primary Metropolitan Statistical Area (“PMSA”), this would relate to the median family income for the MSA or PMSA in which the tracts are located. In the case of BNAs and tracted areas that are not part of a MSA or PMSA, the area median family income would be the statewide 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 non-metropolitan median family income. In all instances, the area median family incomes used to measure borrower income levels are updated annually by the U.S. Department of Housing and Urban Development (“HUD”).

LMI Individuals/Persons

Those individuals, whose income is less than 80% of the area median family income. In the case where the individual resides in a MSA or PMSA, this would relate to the median family income for that MSA or PMSA. Otherwise, the area median family income would be the statewide 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.