



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

PUBLIC SUMMARY

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

Date of Evaluation: December 31, 2005

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

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

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GENERAL INFORMATION

This document is an evaluation of the Community Reinvestment Act (“CRA”) performance of North Fork Bank (“NFB”) prepared by the New York State Banking Department. The evaluation represents the Banking Department’s current assessment and rating of the institution’s CRA performance based on an evaluation conducted as of December 31, 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 (“LMI”) areas, consistent with safe and sound operations.

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

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

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

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

OVERVIEW OF INSTITUTION'S PERFORMANCE

Overall Rating

North Fork Bank is rated "1," indicating an outstanding record of helping to meet community credit needs.

Lending Test: "Outstanding"

- NFB's lending levels reflect excellent responsiveness to assessment area credit needs.

During the evaluation period, the bank originated or purchased 18.8 thousand HMDA-reportable loans, 22.6 thousand small business loans and 125 MECA transactions for a combined total of \$9.8 billion.¹ Since the previous evaluation, NFB's lending has increased 79.0% based on number of loans and 146% based on dollar volume.

- A substantial majority of NFB's lending was concentrated within the assessment area. The concentration rates were 86.7% for HMDA-reportable loans, 99.7% for small business loans and 98.4% for MECA transactions.
- The bank achieved a good geographic distribution of loans within the assessment area during the evaluation period.

In 2004, NFB originated 23.1% of its HMDA-reportable loans in LMI areas. This was slightly greater than the market aggregate's LMI penetration rate of 21.5%. In 2005, the bank's LMI penetration rate for HMDA-reportable loans decreased to 21.5%.

In 2004, NFB originated 19.4% of its small business loans in LMI areas, nearly matching the aggregate's performance of 19.7%. In 2005, 20.7% of the bank's small business loans were extended in LMI areas.

During the evaluation period, NFB originated a majority of its MECA transactions in LMI geographies.

- The distribution of the bank's HMDA-reportable loans among retail customers of different income levels was adequate, while its distribution of small business loans among business customers of different revenue sizes was excellent.

During 2004, NFB extended 6.9% of its 1-4 family HMDA-reportable loans to LMI borrowers, which was substantially lower than the aggregate's 14.6%. In 2005, the

¹ A MECA is a modification, extension and consolidation agreement under which a lender and a borrower agree to modify terms of an existing loan. A MECA does not involve lending additional money and is not reportable under HMDA, but achieves the same results as a loan refinancing and may be considered in evaluating an institution's CRA performance.

bank's ratio improved to 10.8%.

In 2004, 70.3% of the bank's small business loans were extended to businesses with gross annual revenues of \$1 million or less. This is substantially higher than the aggregate's penetration rate of 38.9%. In 2005, the bank's rate of lending to small businesses decreased slightly to 66.7%, but remained excellent.

- Since the previous evaluation, the bank originated \$1.1 billion in qualified community development loans. This amount, termed "new money," represents about 90.0% of NFB's total qualified community development loans. Of the total amount, \$647.9 million, or 52.6%, involves funding the construction and/or development of affordable housing within the assessment area.
- The bank uses innovative and/or flexible lending practices in serving the assessment area's credit needs. The bank has established multi-faceted relationships with nonprofit organizations and governmental entities to underwrite affordable housing products that respond to the assessment area's credit needs.

Investment Test: "Outstanding"

- NFB's qualified community development investments totaled \$151.6 million, including grants of \$7.1 million. Total investments were focused on affordable housing initiatives, which accounted for 92.0% of the total. Funding for community service programs and economic development projects represented 2.6% and 5.3%, respectively, of total investments. The types of qualified investments held by the bank respond directly to the assessment area's primary need for affordable housing and home ownership education.

Service Test: "Outstanding"

- The bank's delivery systems are accessible to essentially all portions of the assessment area. As of the evaluation date, NFB operated 276 branches within the assessment area, of which 19.6% were located in LMI areas and 23.6% were in locations adjacent to LMI areas. The bank's branch network is augmented by 452 ATMs, of which 18.9% were located in LMI areas and 20.8% were in either middle- or upper-income census tracts that were adjacent to LMI geographies.
- NFB's 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. The bank opened 22 branches during the evaluation period. Four of these branches were in LMI census tracts. Additionally, the bank opened 229 ATMs within the assessment area. Approximately 20% of these ATM's were located in LMI census tracts. The bank closed 17 branches during the evaluation period, of which one was located in a moderate-income area.
- Business hours and services are tailored to the convenience and needs of the

assessment area. The bank offers extended hours of services during weekdays and many branches are open Saturdays and Sundays.

- The bank is a leader in providing qualified community development services inside the assessment area. Among the services NFB provides are comprehensive financial literacy programs, small business seminars and homebuyer seminars. Additionally, NFB's directors, officers and employees participated in numerous community development organizations, serving as board members, treasurers and committee members in a capacity related to the provision of financial services.

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

PERFORMANCE CONTEXT

Institution's Profile:

Chartered in 1858, NFB is a full-service bank headquartered in Melville, New York. The bank is a wholly owned subsidiary of North Fork Bancorporation, a bank holding company incorporated under the laws of Delaware. NFB operates 276 branches that are supplemented by 452 automated teller machines ("ATMs") located in Bronx, Kings, New York, Queens, Rockland, Richmond, Westchester, Nassau and Suffolk Counties.

As of December 31, 2005, the bank reported total assets of \$57 billion, net loans and leases of \$37.2 billion and total deposits of approximately \$36 billion. NFB's assets have grown by 179% since year-end 2003 due to acquisitions by its parent company. During the same timeframe, the bank's loans and deposits grew by 207% and 145%, respectively.

NFB is primarily a residential real estate lender. According to the bank's year-end 2005 Call Report, one- to four-family and multifamily residential real estate loans account for 64.3% of the bank's loan portfolio. The remainder of the portfolio consists of commercial real estate loans (17.2%), commercial and industrial loans (10.8%), consumer loans, (4.1%), construction and land development loans (2.2%) and other loans (1.4%).

Since the previous evaluation, the greatest change in the bank's loan portfolio occurred in one- to four-family residential lending. This category increased from 18.2% of gross loans outstanding in 2003 to 51.4% of the portfolio as of December 31, 2005. The following table summarizes the bank's loan portfolio based on Schedule RC-C of the bank's year-end Call Reports for 2003, 2004 and 2005:

TOTAL GROSS LOANS OUTSTANDING						
LOAN TYPE	12/31/2003		12/31/2004		12/31/2005	
	\$000	%	\$000	%	\$000	%
1-4 Family Residential	2,206,252	18.2	3,216,439	19.7	19,240,411	51.4
Commercial Real Estate	2,814,126	23.2	3,992,000	24.5	6,431,941	17.2
Commercial and Industrial Loans	2,045,765	16.9	2,743,466	16.8	4,055,580	10.8
Multifamily Residential Real Estate	3,612,784	29.9	4,104,224	25.2	4,821,643	12.9
Consumer Loans	925,013	7.7	1,482,288	9.1	1,526,848	4.1
Construction and Land Development	284,938	2.4	484,123	3.0	831,883	2.2
Other Loans and Leases	201,498	1.7	264,622	1.7	524,792	1.4
Total Gross Loans	12,090,376	100.0	16,287,162	100.0	37,433,098	100.0

According to the latest available comparative deposit market data, compiled as of June 30, 2005, NFB holds a deposit market share of 5.8% and ranks fourth among 133 deposit-taking institutions inside its assessment area. The following table illustrates the bank's deposit market share and ranking as of June 30, 2005:

Assessment Area Deposits and Market Share by County As of June 30, 2005						
County	Number of NFB Offices	Deposits (\$000)	% of NFB's Total Deposits	Market Share %	Rank	Number of Institutions in Market
Suffolk	66	9,349,706	27.5	28.4	1	27
Nassau	60	7,153,927	21.0	15.3	1	33
Queens	54	4,981,587	14.6	13.6	2	45
New York	43	7,565,269	22.2	2.0	7	94
Kings	27	3,004,274	8.8	9.5	6	38
Bronx	14	746,525	2.2	7.5	5	22
Westchester	10	924,633	2.7	3.3	8	35
Rockland	6	145,783	.4	2.1	12	17
Richmond	3	203,163	.6	2.4	8	11
Assessment Area	283	34,074,867	100.0	5.8	4	133*

* Note: Column does not add to 133 because some institutions have branches in multiple counties.

Bank Holding Company and Affiliates

North Fork Bancorporation is a \$57.8 billion bank holding company headquartered in Melville, NY. North Fork Bank is the company's principal bank subsidiary. The company operates a second subsidiary bank, Superior Savings of New England, N.A, headquartered in Branford, Connecticut.

In May 2004, the company acquired the Trust Company of New Jersey ("TCNJ") and merged its operations into North Fork Bank. At the time of the merger, TCNJ had \$4.1 billion in assets, \$2.1 billion in net loans and \$3.2 billion in deposits.

In October 2004, the company acquired GreenPoint Financial Corporation ("GreenPoint"). GreenPoint operated two primary businesses: a New York based retail bank, GreenPoint Bank, and a separate mortgage banking business with nationwide operations, GreenPoint Mortgage ("GPM"). GreenPoint Bank owned 95 retail branches in the Tri-state area. At the time of the merger, GreenPoint had \$27 billion in assets, \$5.1 billion in loans held-for-sale, \$12.8 billion in loans held-for-investment and \$12.8 billion in deposits.

Upon the consummation of the GreenPoint merger, NFB folded almost all of its residential lending into GPM's platform, combining nearly 100% of mortgage originations. For the current CRA evaluation, management requested that NFB's lending performance be analyzed on a combined basis with GPM's for both 2004 and 2005.

Prior Performance Evaluation

The bank's prior CRA evaluation, dated December 31, 2003, resulted in an overall rating of "1," reflecting an outstanding record of helping to meet community credit needs.

There are no legal or financial impediments affecting NFB's ability to meet the credit needs of the assessment area.

Assessment Area:

The assessment area comprises the entire New York State portion of Metropolitan Division 35644 (New York-Wayne-White Plains, NY-NJ) except Putnam County.² The counties included in the NFB's assessment area are Bronx, Kings, New York, Queens, Richmond, Rockland and Westchester. The assessment area also includes Nassau and Suffolk Counties, which comprise Metropolitan Division 35004. Richmond County was added to the assessment area in 2004, after the acquisition of GreenPoint Bank.

There are 3,093 census tracts within the assessment area, of which 1,056 or 34.1% are LMI. The following table shows the distribution of census tracts within the assessment area by county and geography income level:

County	Distribution of Census Tracts Within the Assessment Area							
	Tract Income Level					Total Tracts	LMI	
	Zero	Low	Moderate	Middle	Upper		#	%
Kings	15	119	297	235	117	783	416	53.1
Bronx	14	132	98	65	46	355	230	64.8
New York	9	60	59	24	144	296	119	40.2
Queens	18	12	148	310	185	673	160	23.8
Richmond	2	3	11	29	65	110	14	12.7
Rockland	0	2	2	9	45	58	4	6.9
Westchester	4	4	21	39	153	221	25	11.3
MD 35644	62	332	636	711	755	2,496	968	38.8
Suffolk	8	2	64	197	49	320	66	20.6
Nassau	8	2	20	178	69	277	22	7.9
MD 35004	16	4	84	375	118	597	88	14.7
Total	78	336	720	1,086	873	3,093	1,056	34.1

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

Assessment Area's Economic and Demographic Data

Economic and statistical data used in this evaluation were obtained from various sources. Demographic data were obtained from the 2000 U.S. Census. Updated median family income estimates for 2004 and 2005 were obtained from the U.S. Department of Housing and Urban Development ("HUD"). Additional economic and demographic data pertaining to the assessment area are contained in the charts identified below:

² Metropolitan Divisions ("MDs") are defined by the U.S. Office of Management and Budget and are used by the Census Bureau for compiling decennial census data. An MD contains one or more counties with a core population of at least 2.5 million residents and may also include additional secondary counties associated with the core area through commuting ties.

Chart #1: Shows population and income.

Chart #2: Shows housing demographics.

Chart #3: Shows business demographics.

The table below shows the annual unemployment rates for the various counties within the assessment area. For comparison, the table also includes statewide and Metropolitan Division unemployment rates. As of the evaluation date, annual unemployment rates for 2005 were not yet available.

Assessment Area Unemployment Rates 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	Rockland County	Richmond County
2004 Annual	5.8	6.4	4.6	7.7	6.4	6.2	4.7	9.1	4.5	4.5	4.4	6.3
2005 Annual	5.0											
2004 December	5.2	5.6	4.2	6.8	5.8	5.5	4.3	8.1	4.2	4.1	3.8	5.4
2005 December	4.9	5.3	4.0	6.1	5.2	5.1	4.0	7.4	3.9	3.9	3.8	5.5

The following table provides a breakdown, by industry category, of the businesses operating in the assessment area during 2005, as reported by Dun and Bradstreet. In addition to the types of businesses shown in the chart, there were almost 136 thousand non-classifiable establishments. Firms engaged in agriculture, mining and public administration are not shown in the table because each of these categories represents less than 1% of total businesses in the assessment area.

Types of Businesses in the Assessment Area								
County	Number of Businesses	Service Providers	Retail Trade	Construction	Transportation & Communication	Manufacturing	Finance/Insurance & Real Estate	Wholesale Trade
Bronx	42,180	15,706	10,000	2,529	1,784	1,021	3,777	1,742
Kings	118,189	42,423	24,127	6,674	5,019	4,247	9,521	6,880
New York	229,609	96,308	33,899	4,215	7,221	11,546	25,438	15,772
Queens	108,530	37,198	20,959	8,238	6,362	3,407	8,720	6,067
Richmond	24,899	9,304	4,056	2,601	1,104	485	1,921	913
Rockland	25,912	10,216	3,634	2,090	870	802	2,190	1,189
Westchester	82,886	33,878	11,799	6,692	2,909	2,498	8,100	3,228
MD 35644	632,205	245,033	108,474	33,039	25,269	24,006	59,667	35,791
Nassau	135,362	51,943	19,889	9,479	4,867	4,188	13,092	6,457
Suffolk	133,142	47,808	19,618	14,443	4,863	5,773	10,121	6,468
MD 35004	268,504	99,751	39,507	23,922	9,730	9,961	23,213	12,925
Total	900,709	344,784	147,981	56,961	34,999	33,967	82,880	48,716

CHART # 1

NORTH FORK BANK																						
ASSESSMENT AREA POPULATION AND INCOME CHARACTERISTICS BY COUNTY																						
COUNTY	Total Population	Age Over 65		Age Under 16		Median Family Income(MFI)	HUD MSA MFI	# of Households		# of HH below poverty level		Total Families	Low income		Moderate income		Middle income		Upper income		LMI families in LMI tracts	
		#	%	#	%			#	%	#	%		#	%	#	%	#	%	#	%	#	%
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	
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	
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	
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	
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	
Richmond	443,728	51,433	11.6	100,675	22.7	64,545	57,650	156,416	15,815	10.1	114,667	17,182	15.0	13,876	12.1	20,679	18.0	62,930	54.9	5,893	19.0	
Rockland	286,753	33,853	11.8	72,084	25.1	79,882	57,650	92,744	6,955	7.5	71,741	8,154	11.4	6,852	9.6	10,431	14.5	46,304	64.5	2,145	14.3	
MD 35644*	9,218,490	1,100,674	11.9	2,008,138	21.8	53,671	57,650	3,452,707	630,765	18.3	2,178,560	613,126	28.1	343,649	15.8	362,366	16.6	859,419	39.4	604,592	63.2	
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	
Nasau	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	
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 A/A**	11,972,403	1,469,073	12.3	2,633,787	22.0	60,160	63,672	4,370,045	680,800	15.6	2,891,111	741,591	25.7	476,240	16.5	534,719	18.5	1,138,561	39.4	665,715	54.7	

* The bank only includes part of the MD in its assessment area; ** Assessment Area

CHART # 2

NORTH FORK BANK																			
ASSESSMENT AREA HOUSING CHARACTERISTICS BY COUNTY																			
COUNTY	Total Housing Units	1-4 family Units		Multifamily Units		Owner-Occupied Units (O-O)		O-O Units in Low-income Tracts		O-O Units in Mod-income Tracts		O-O Units in Mid-income Tracts		O-O Units in Upp-income Tracts		Rental Units		Vacant/ Boarded-up Units	
		#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
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	50,139.0	5.4
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	34,586.0	4.2
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	59,500.0	7.5
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	27,447.0	5.6
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	12,303.0	3.5
Richmond	163,993	141,014	86.0	22,645	13.8	99,732	60.8	489	0.5	3,790	3.8	18,391	18.4	77,063	77.3	59,962	36.6	7,652.0	4.7
Rockland	94,973	77,801	81.9	15,958	16.8	66,461	70.0	598	0.9	479	0.7	5,569	8.4	59,815	90.0	27,349	28.8	2,298.0	2.4
MD 35644*	3,645,330	1,566,746	43.0	2,073,904	56.9	1,181,359	32.4	31,188	2.6	163,500	13.8	340,231	28.8	646,440	54.7	2,368,626	65.0	193,925.0	5.3
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	53,024.0	10.2
Nasau	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	10,764.0	2.3
MD 35004	980,474	887,565	90.5	86,930	8.9	733,628	74.8	1,614	0.2	89,576	12.2	485,442	66.2	156,996	21.4	192,452	19.6	63,788.0	6.5
TOTAL A/A**	4,625,804	2,454,311	53.1	2,160,834	46.7	1,914,987	41.4	32,746	1.7	253,161	13.2	825,551	43.1	803,529	42.0	2,561,078	55.4	257,713.0	5.6

* The bank only includes part of the MD in its assessment area; ** Assessment Area

CHART # 3

<p align="center">NORTH FORK BANK BUSINESS DEMOGRAPHICS BY COUNTY</p>											
COUNTY	Number of Businesses	Businesses with Rev. of \$1 million or less		Businesses with Rev. of more than \$1 million		Businesses with no revenues reported		Businesses with less than 50 employees		Operating from a single location	
		#	%	#	%	#	%	#	%	#	%
Kings	118,189	77,298	65.4	5,460	4.6	35,431	30.0	87,018	73.6	111,365	94.2
Queens	108,530	70,286	64.8	5,478	5.0	32,766	30.2	79,604	73.3	101,508	93.5
New York	229,609	136,018	59.2	23,007	10.0	70,584	30.7	169,569	73.9	200,693	87.4
Bronx	42,180	27,461	65.1	1,886	4.5	12,833	30.4	31,167	73.9	39,036	92.5
Westchester	82,886	54,914	66.3	4,871	5.9	23,101	27.9	63,562	76.7	75,801	91.5
Richmond	24,899	16,476	66.2	906	3.6	7,517	30.2	18,452	74.1	23,369	93.9
Rockland	25,912	17,010	65.6	1,238	4.8	7,664	29.6	19,476	75.2	23,999	92.6
MD 35644*	632,205	399,463	63.2	42,846	6.8	189,896	30.0	468,848	74.2	575,771	91.1
Suffolk	133,142	88,044	66.1	7,722	5.8	37,376	28.1	101,405	76.2	123,228	92.6
Nasau	135,362	88,611	65.5	7,455	5.5	39,296	29.0	100,713	74.4	126,132	93.2
MD 35004	268,504	176,655	65.8	15,177	5.7	76,672	28.6	202,118	75.3	249,360	92.9
Total A/A**	900,709	576,118	64.0	58,023	6.4	266,568	29.6	670,966	74.5	825,131	91.6

* The bank only includes part of the MD in its assessment area; ** Assessment Area

PERFORMANCE TESTS AND ASSESSMENT FACTORS

This performance evaluation is based on a review of the bank's lending, investment, and service activities within its assessment area in accordance with in Parts 76.8, 76.9 and 76.10 of the General Regulations of the Banking Board. The evaluation covers calendar years 2004 and 2005.

This evaluation contains statistics obtained from various sources. In addition to loan information submitted by the bank, 2004 aggregate data for HMDA-reportable and small business loans were obtained from the Federal Financial Examination Council ("FFIEC") and through PCi Corporation's CRA Wiz[®] software. Aggregate HMDA and small business lending data for 2005 was not available when this evaluation was conducted.

I. Lending Test: "Outstanding"

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

Examiners considered HMDA-reportable and small business loans, as well as MECAs, in evaluating factors (1), (2), (3) and (4) identified above. When assigning ratings, examiners weighed the bank's HMDA-reportable lending performance most heavily, followed by small business lending and MECA transactions. Performance trends and comparisons were based primarily on calculations regarding the number of loans originated; however, calculations based on dollar volume were used as secondary performance measures.

Lending Activity: "Outstanding"

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

During the evaluation period, the bank originated or purchased 18.8 thousand HMDA-reportable loans (45.3%), 22.6 thousand small business loans (54.4%) and conducted 125 MECA transactions (0.3%). On a combined basis, the bank generated 41.5 thousand loans totaling \$9.8 billion during the evaluation period.

Since the previous evaluation, the bank's lending has increased 79% based on number of loans and 146.0% based on dollar volume. These increases are attributable primarily to the bank's acquisition of other institutions during the evaluation period.

HMDA-Reportable Loans

NFB's HMDA-reportable lending volume has more than quadrupled since the prior evaluation, increasing from 4.5 thousand loans during the previous evaluation period to 18.8 thousand loans during the current period. Similarly, in terms of dollar volume, the

bank's HMDA-reportable lending has more than quadrupled, growing from \$1.7 billion to \$7 billion. A majority of the bank's HMDA-reportable loans were originated within and around New York City in Metropolitan Division 35644.

In 2004, NFB's market share of 3.1% based on number of loans placed the bank seventh among 638 home mortgage lenders in the assessment area. NFB's numerical ranking and market share were similar to those of another large financial institution with a national presence. Similarly, based on dollar volume, the bank achieved a market share of 3.8% and ranked sixth in the assessment area.

The following table summarizes the bank's HMDA-reportable lending activity during calendar years 2004 and 2005. The total shown for one- to four-family mortgage loans equals the sum of home purchase, home refinance and home improvement loans.

HMDA-Reportable Lending Activity												
MD	Home Purchase		Refinancing		Home Improvement		Total 1-4 Family		Total Multifamily		Grand Total	
2004	#	%	#	%	#	%	#	%	#	%	#	%
MD 35004	2,098	37.4	1,843	44.0	133	61.9	4,074	40.7	14	4.5	4,088	39.6
MD 35644	3,515	62.6	2,348	56.0	82	38.1	5,945	59.3	295	95.5	6,240	60.4
Subtotal	5,613	100.0	4,191	100.0	215	100.0	10,019	100.0	309	100.0	10,328	100.0
2005	#	%	#	%	#	%	#	%	#	%	#	%
MD 35004	1,813	38.3	1,656	48.8	75	57.3	3,544	43.0	5	2.5	3,549	42.0
MD 35644	2,915	61.7	1,735	51.2	56	42.7	4,706	57.0	192	97.5	4,898	58.0
Subtotal	4,728	100.0	3,391	100.0	131	100.0	8,250	100.0	197	100.0	8,447	100.0
Total	10,341	100.0	7,582	100.0	346	100.0	18,269	100.0	506	100.0	18,775	100.0

Small Business Loans

During the evaluation period, NFB granted 22.6 thousand small business loans, totaling \$2.4 billion, within its New York State assessment area. This level of lending reflects a 21.9% increase in number and a 40.8% increase in dollar volume over the prior evaluation period. Lending in Nassau and Suffolk Counties (MD 35004) represented 55.0% of the bank's small business lending based on number of loans and 48.1% based on dollar volume. Lending in New York City and other portions of Metropolitan Division 35644 accounted for 45.0% of NFB's small business lending based on number of loans and 51.9% based on dollar volume.

In 2004, the bank achieved a market share of 3.3% and ranked 10th among 314 lenders reporting small business loan data in the assessment area. In terms of dollar volume, the bank ranked second with a market share of 10.1%.

MECA Transactions

During the evaluation period, the bank conducted 125 MECA transactions, all but two of which financed multifamily housing. In addition, an overwhelming majority of NFB's MECA transactions financed properties in MD 35644, which includes New York City. The following table provides a breakdown of NFB's MECA transactions by year, property type and location:

MECA Activity										
Location	2004				2005				Grand Total	
	1-4 Family	Multi-family	Total		1-4 Family	Multi-family	Total			
	#	#	#	\$(000)	#	#	#	\$(000)	#	\$(000)
MD 35004	0	3	3	6,725	0	0	0	0	3	6,725
MD 35644	1	73	74	212,920	1	47	48	171,624	122	384,544
Total	1	76	77	219,645	1	47	48	171,624	125	391,269

Assessment Area Concentration: "Outstanding"

During the evaluation period, NFB originated a substantial majority of its loans within the assessment area ("AA"). The bank's AA concentration rates were 86.7% for HMDA-reportable loans, 99.7% for small business loans and 98.4% for MECA transactions.³

The following table shows the distribution of the bank's loans inside and outside the AA during the evaluation period:

Distribution of Loans Inside and Outside of the Assessment Area											
Loan Type	Number of Loans					Loans in Dollars (in thousands)					
	Inside		Outside		Total	Inside		Outside		Total	
	#	%	#	%		\$(000)	%	\$(000)	%		
HMDA-Reportable											
2004	10,328	86.3	1,642	13.7	11,970	3,666,012	94.6	211,188	5.4	3,877,200	
2005	8,447	87.2	1,241	12.8	9,688	3,291,024	94.8	180,696	5.2	3,471,720	
Subtotal	18,775	86.7	2,883	13.3	21,658	6,957,036	94.7	391,884	5.3	7,348,920	
Small Business											
2004	10,749	99.7	34	0.3	10,783	1,043,760	99.8	2,597	0.2	1,046,357	
2005	11,802	99.6	45	0.4	11,847	1,382,861	99.6	5,358	0.4	1,388,219	
Subtotal	22,551	99.7	79	0.3	22,630	2,426,621	99.7	7,955	0.3	2,434,576	
MECA											
2004	77	98.7	1	1.3	78	219,645	98.8	2,700	1.2	222,345	
2005	48	98.0	1	2.0	49	171,624	98.8	2,000	1.2	173,624	
Subtotal	125	98.4	2	1.6	127	391,269	98.8	4,700	1.2	395,969	
Total	41,451	93.3	2,964	6.7	44,415	9,774,926	96.0	404,539	4.0	10,179,465	

³ During the evaluation period, the bank purchased 946 HMDA-reportable loans and 18 small business loans within its assessment area.

Geographic Distribution of Loans:⁴ “High Satisfactory”

The geographic distribution of NFB’s loans reflects good responsiveness to the credit needs of the assessment area. During the evaluation period, the percentage of HMDA-reportable and small business loans extended in LMI areas was more than reasonable. Furthermore, a majority of the bank’s MECA transactions financed properties located in LMI geographies, which is reasonable given that most of the MECAs supported multifamily properties, and about one-half of all multifamily units in the AA are located in LMI areas.

HMDA-Reportable Loans

The geographic distribution of HMDA-reportable loans reflects good responsiveness to the credit needs of the assessment area.

In 2004, the bank originated 23.1% of its HMDA-reportable loans in LMI areas, which exceeded the market aggregate’s LMI penetration rate of 21.5%. In 2005, the bank granted 21.5% of its HMDA-reportable loans in LMI areas. As noted previously, aggregate data for 2005 were not yet available for comparison when this examination was conducted.

The following table shows the geographic distribution of NFB’s HMDA-reportable loans during the evaluation period:

Distribution of HMDA-Reportable Loans by Geography Income Level								
Geography Income Level	2004							
	Bank				Aggregate			
	#	%	\$*	%	#	%	\$*	%
Low	368	3.6	132,540	3.6	9,505	3.0	3,235,373	3.5
Moderate	2,014	19.5	628,315	17.1	59,655	18.5	15,453,391	16.5
Middle	4,417	42.8	1,346,530	36.7	141,314	43.9	35,699,568	38.1
Upper	3,516	34.0	1,550,182	42.3	111,184	34.5	39,096,765	41.7
N/A	13	0.1	8,445	0.2	311	0.1	140,725	0.2
Total	10,328	100.0	3,666,012	100.0	321,969	100.0	93,625,822	100.0
Geography Income Level	2005							
	Bank							
	#	%	\$*	%				
Low	261	3.1	109,679	3.3				
Moderate	1,551	18.4	524,947	16.0				
Middle	3,735	44.2	1,244,060	37.8				
Upper	2,894	34.3	1,410,209	42.9				
N/A	6	0.1	2,129	0.1				
Total	8,447	100.0	3,291,024	100.0				
LMI 2004 & 2005	4,194	22.3	1,395,481	20.1				
Total 2004 & 2005	18,775	100.0	6,957,036	100.0				

* In thousands.

⁴ Refer to Section 5, Exhibits 5-1 to 5-4 for additional details regarding the geographic distribution of the bank’s HMDA-reportable loans, and to Exhibits 5-7 and 5-8 for additional details regarding the distribution of small business loans.

1-4 Family HMDA-Reportable Loans

The geographic distribution of one- to four-family loans reflects good responsiveness to the assessment area's credit needs. Over the evaluation period, NFB originated 21.1% of its one- to four-family HMDA-reportable loans in LMI areas. During 2004 and 2005, the bank's LMI penetration rates were 21.7% and 20.4%, respectively. By comparison, the aggregate's LMI penetration rate during 2004 was 21.0%. As mentioned previously, aggregate data from 2005 were not available for comparison when this examination was conducted.

The following table shows the geographic distribution of NFB's one- to four-family HMDA-reportable loans based on tract income level:

Distribution of 1-4 family HMDA-reportable Loans by Geography Income Level*								
Geography Income Level	2004							
	Bank				Aggregate			
	#	%	\$**	%	#	%	\$**	%
Low	288	2.9	84,618	2.5	8,688	2.7	2,141,357	2.5
Moderate	1,887	18.8	515,973	15.2	58,062	18.3	13,549,235	15.6
Middle	4,350	43.4	1,278,624	37.6	140,520	44.2	34,248,554	39.4
Upper	3,481	34.7	1,510,279	44.4	110,162	34.7	36,764,920	42.3
N/A	13	0.2	8,445	0.3	308	0.1	133,305	0.2
Total	10,019	100.1	3,397,939	100.1	317,740	100.0	86,837,371	100.0
Geography Income Level	2005							
	Bank							
	#	%	\$**	%				
Low	221	2.7	68,073	2.2				
Moderate	1,464	17.7	446,407	14.7				
Middle	3,696	44.8	1,216,514	40.1				
Upper	2,865	34.7	1,299,078	42.9				
N/A	4	0.0	1,408	0.0				
Total	8,250	100.0	3,031,480	100.0				
LMI 2004 & 2005	3,860	21.1	1,115,071	17.3				
Total 2004 & 2005	18,269	100.0	6,429,419	100.0				

* Geography income level is based upon 2000 census data on median family income figures for the MSA of the mortgaged property. Low-income is defined as <50% of the MSA median, moderate-income is 50% to <80% of the MSA median income, middle-income is 80% to <120% and upper-income is at least 120%.

** In thousands.

Multifamily HMDA-Reportable Loans

The geographic distribution of NFB's multifamily HMDA-reportable loans reflects good responsiveness to the assessment area's credit needs. During the evaluation period, the bank extended 66.0% of its multifamily HMDA-reportable loans in LMI census tracts. In 2004, NFB achieved an LMI penetration ratio of 67.0% with its multifamily HMDA-reportable loans, exceeding the aggregate by 10 percentage points. In 2005, the bank's LMI penetration ratio for multifamily HMDA-reportable loans decreased slightly, to 64.5%, but remained at a more-than-adequate level.

The following table shows the distribution of HMDA-reportable multifamily loans by

geography income level:

Distribution of HMDA-Reportable Multifamily Loans by Geography Income Level*								
Geography Income Level	2004							
	Bank				Aggregate			
	#	%	\$**	%	#	%	\$**	%
Low	80	25.9	47,922	17.9	817	19.3	1,094,016	16.1
Moderate	127	41.1	112,342	41.9	1,593	37.7	1,904,156	28.0
Middle	67	21.7	67,906	25.3	794	18.7	1,451,014	21.4
Upper	35	11.3	39,903	14.9	1,022	24.2	2,331,845	34.4
N/A	0	0	0	0	3	0.1	7,420	0.1
Total	309	100.0	268,073	100.0	4,229	99.9	6,788,451	100.0
Geography Income Level	2005							
	Bank							
	#	%	\$**	%				
Low	40	20.3	41,606	16.0				
Moderate	87	44.2	78,540	30.3				
Middle	39	19.8	27,546	10.6				
Upper	29	14.7	111,131	42.8				
N/A	2	1.0	721	0.3				
Total	197	100.0	259,544	100.0				
LMI 2004 & 2005	334	66.0	280,410	53.1				
Total 2004 & 2005	506	100.0	527,617	100.0				

* Geography income level is based upon 2000 census data on median family income figures for the MSA of the mortgaged property. Low-income is defined as <50% of the MSA median, moderate-income is 50% to <80% of the MSA median income, middle-income is 80% to <120% and upper-income is at least 120%.

** In thousands.

HMDA-Reportable Lending in LMI Census Tracts

- MD 35644 (New York City, Westchester and Rockland) - In 2004, NFB granted 6.2 thousand (60.4%) of its HMDA-reportable loans in Metropolitan Division 35644. Approximately 25.3% of these 6.2 thousand loans were in LMI areas. By comparison, the market aggregate achieved an LMI penetration rate of 22.2%. In 2005, NFB originated 4.9 thousand (58.0%) of its HMDA-reportable loans in MD 35644. Within this MD, NFB made 22.2% of its loans in LMI areas.
- MD 35004 (Nassau and Suffolk) – During 2004, NFB made approximately 4.1 thousand (40%) of its HMDA-reportable loans in MD 35004. Approximately 20.0% of these 4.1 thousand loans were extended in LMI census tracts, which nearly matched the aggregate’s LMI area penetration ratio of 20.4%. During 2005, NFB’s penetration of LMI areas remained steady at 20%.

Small Business Loans

The geographic distribution of small business loans is good. During the evaluation period, NFB granted 20.1% of its small business loans in LMI areas. In terms of dollar volume, the LMI penetration rate was 19.8%.

An analysis of small business lending data for 2004 showed that the bank and the aggregate extended similar percentages of small business loans in LMI areas: 19.4% for the bank and 19.7% for the aggregate. In terms of dollar volume, the bank's LMI area penetration rate was 18.6%, compared to the aggregate's 19.1%.

In 2005, the bank originated 20.7% of its small business loans in LMI areas, a slight increase over 2004. At 20.7% during 2005, the bank's LMI penetration ratio based on dollar volume also increased slightly from 2004.

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

Distribution of Small Business Loans by Geography Income Level								
Geography Income Level	2004							
	Bank				Aggregate			
	#	%	\$*	%	#	%	\$*	%
Low	398	3.7	39,693	3.8	13,392	4.1	411,686	4.0
Moderate	1,688	15.7	154,789	14.8	50,662	15.6	1,545,818	15.1
Middle	5,095	47.4	443,918	42.5	113,235	34.8	3,218,595	31.5
Upper	3,522	32.8	398,858	38.2	145,681	44.8	4,905,151	48.0
N/A	46	0.4	6,502	0.7	2,239	0.7	133,206	1.4
Total	10,749	100.0	1,043,760	100.1	325,209	100.0	10,214,456	100.0
Geography Income Level	2005							
	Bank							
	#	%	\$*	%				
Low	415	3.5	47,732	3.5				
Moderate	2,031	17.2	238,244	17.2				
Middle	5,481	46.4	617,302	44.6				
Upper	3,736	31.7	466,670	33.7				
N/A	139	1.2	12,913	0.9				
Total	11,802	100.0	1,382,861	100.0				
LMI 2004 & 2005	4,532	20.1	480,458	19.8				
Total 2004 & 2005	22,551	100.0	2,426,621	100.0				

* In thousands.

Small Business Lending in LMI Census Tracts

- MD 35644 (New York City, Westchester and Rockland)* - During 2004, the bank extended 44.2%, or 4.8 thousand, of its small business loans in MD 35644, of which 22.5% were extended in LMI geographies. This was comparable to the aggregate's 22.7% LMI area penetration ratio. In 2005, NFB's LMI area penetration ratio for its small business loans increased to 25.4%, or 1.4 thousand loans. In 2005, 5.4 thousand, or 45.7%, of the bank's small business loans were originated in this MD.
- MD 35004 (Nassau and Suffolk)* - A majority, 55.8% or six thousand, of the bank's small business loans were originated to businesses located in MD 35004 during 2004. A 17.0% ratio of this total was originated in LMI areas. In 2005, the origination of small business loans in this area remained high at 54.3%, or 6.4

thousand, of total small business loans originated in the assessment area. Approximately 17.0% of this lending was to businesses located in LMI census tracts.

MECA Transactions

During the evaluation period, the bank conducted 57.6% of its MECA transactions within LMI census tracts. The overwhelming majority (98.4%) of these MECA transactions provided financing for multifamily housing units. Additionally, a substantial majority of these housing units were located in MD 35644, which includes the five boroughs of New York City.

The following table shows the distribution of NFB's MECA transactions during the evaluation period:

Distribution of MECA Transactions by Geography Income Level												
Geography Income Level	2004				2005				Combined Total			
	#	%	\$*	%	#	%	\$*	%	#	%	\$*	%
Low	13	16.9	25,201	11.5	11	22.9	39,350	22.9	24	19.2	64,551	16.5
Moderate	31	40.3	62,719	28.6	17	35.4	54,250	31.6	48	38.4	116,969	29.9
Middle	10	13.0	29,310	13.3	3	6.3	8,075	4.7	13	10.4	37,385	9.6
Upper	22	28.6	100,215	45.6	17	35.4	69,949	40.8	39	31.2	170,164	43.5
N/A	1	1.2	2,200	1.0	0	0.0	0	0.0	1	0.8	2,200	0.6
Total	77	###	219,645	###	48	100.0	171,624	100.0	125	100.0	391,269	100.0
Total LMI	44	57.2	87,920	40.0	28	58.3	93,600	54.5	72	57.6	181,520	46.4

* In thousands.

Borrower Characteristics: "High Satisfactory"

NFB's HMDA-reportable lending achieved an adequate distribution among retail customers of different income levels, while its small business lending achieved an excellent distribution among businesses of different revenue sizes.

One- to Four-Family HMDA-Reportable Loans⁵

Over the evaluation period, NFB extended 8.7% of its one- to four-family mortgage loans to LMI borrowers. During 2004, NFB extended 6.9% of its one- to four-family HMDA-reportable loans to LMI borrowers, substantially under-performing the aggregate's 14.6%. In 2005, the bank's ratio improved to 10.8%.

Since there was a high percentage of NFB's one- to four-family HMDA-reportable loans for which borrower income data was not reportable, further analysis was conducted to exclude such loans. During 2004, income information was unavailable for 20.9% of NFB's one- to four-family HMDA-reportable loans, compared to 11.3% in 2005. For comparison, the market aggregate did not have income data for 7.2% of its one- to four-

⁵ Refer to Section 5, Exhibits 5-5 and 5-6 for additional details regarding distribution of HMDA-reportable loans by borrower income level.

family loans originated during 2004.

On an adjusted basis, the bank extended 10.4% of its one- to four-family HMDA-reportable loans to LMI borrowers during the evaluation period. During 2004, the bank originated 8.7% its HMDA-reportable loans to LMI borrowers, compared to 15.7% for the aggregate. In 2005, the bank's LMI borrower penetration ratio improved, increasing to 12.2%.

The following table shows the adjusted distribution of 1-4 family HMDA-reportable loans by borrower income level:

Adjusted Distribution of 1-4 Family HMDA-Reportable Loans by Borrower Income Level*								
Borrower Income Level	2004							
	Bank				Aggregate			
	#	%	\$**	%	#	%	\$**	%
Low	119	1.5	13,353	0.5	8,327	2.8	988,225	1.2
Moderate	573	7.2	93,209	3.3	38,004	12.9	6,360,799	7.9
Middle	1,469	18.5	326,602	11.5	78,873	26.7	16,560,841	20.5
Upper	5,767	72.8	2,396,038	84.7	169,798	57.6	56,915,525	70.4
Total	7,928	100.0	2,829,202	100.0	295,002	100.0	80,825,390	100.0
Borrower Income Level	2005							
	Bank							
	#	%	\$**	%				
Low	168	2.3	21,859	0.8				
Moderate	726	9.9	127,785	4.7				
Middle	1,256	17.2	312,151	11.5				
Upper	5,167	70.6	2,259,990	83.0				
Total	7,317	100.0	2,721,785	100.0				
LMI 2004 & 2005	1,586	10.4	256,206	4.6				
Total 2004 & 2005	15,245	100.0	5,550,987	100.0				

* Borrower income level is based upon the Department of Housing and Urban Development's annual estimate of median family income ("MFI") figure for the MSA of the mortgaged property. Low-income is defined as <50% of the MSA MFI, moderate-income is 50% to <80%, middle-income is 80% to <120%, and upper-income is at least 120%.

** In thousands.

One- to Four-Family HMDA-Reportable Lending Among LMI Borrowers

- MD 35644 (New York City, Westchester and Rockland) - In 2004, the bank originated 5.9 thousand (59.3%) of its one to four-family HMDA-reportable loans in MD 35644, of which 3.2% were extended to LMI borrowers. The bank's performance was well below the aggregate's LMI penetration ratio of 7.9%. In 2005, the bank's LMI borrower penetration ratio improved to 5.5% based on a reduced loan volume of 4.7 thousand one- to four-family HMDA-reportable loans in MD 35644.

For perspective, 28.1% of the families in the Metropolitan Division were low-income and 15.8% were moderate-income, for a combined LMI percentage of 43.9%.

- *MD 35004 (Nassau and Suffolk)* - In 2004, the bank originated 4.1 thousand (40.7%) of its one- to four-family HMDA-reportable loans in MD 35004, of which 12.3% were extended to LMI borrowers. The bank's performance during 2004 was approximately one-half the aggregate's LMI borrower penetration rate of 24.3%. During 2005, the bank's LMI penetration rate increased to 18.0% based on 3.5 thousand one- to four-family HMDA-reportable loans originated in MD 35004.

For perspective, 18.0% of the families living in the MD are low-income and 18.6% are moderate-income, for a combined LMI percentage of 36.6%.

Small Business Loans

During the evaluation period, NFB extended 68.4% of its small business loans to businesses with gross annual revenues of \$1 million or less ("small businesses").⁶

In 2004, 70.3% of the bank's small business loans were extended to small businesses. This was about 80.0% higher than the aggregate's 38.9%. In 2005, the bank's rate of lending to small businesses decreased slightly to 66.7%, but continued to be excellent.

The following table shows the distribution of small business loans during the evaluation period based on borrower revenue size:

Distribution of Small Business Loans by Business Revenue Size								
Revenue Size	2004							
	Bank				Aggregate			
	#	%	\$*	%	#	%	\$*	%
\$1million or less	7,559	70.3	521,454	50.0	126,481	38.9	3,941,829	38.6
Over \$1 million	3,190	29.7	522,306	50.0	NA	NA	NA	NA
Total	10,749	100.0	1,043,760	100.0	325,209	100.0	10,214,456	100.0
Revenue Size	2005							
	Bank							
	#	%	\$*	%				
\$1million or less	7,871	66.7	657,331	47.5				
Over \$1 million	3,711	31.4	635,593	46.0				
Revenue not reported	220	1.9	89,937	6.5				
Total	11,802	100.0	1,382,861	100.0				
Total 2004 & 2005	22,551	100.0	2,426,621	100.0				
Total \$1 million or less	15,430	68.4	1,178,785	48.6				

* In thousands.

Lending to Businesses with Gross Annual Revenues of \$1 Million or Less

- *MD 35644 (New York City, Westchester and Rockland)* - In 2004, NFB originated

⁶ "Small business loans" are designated as such based solely on loan amount, without regard to the revenue size of the borrower.

66.7% of its small business loans to small businesses, far exceeding the aggregate's performance of 39.2%. In 2005, the bank made 62.8% of its small business loans in MD 35644 to small businesses.

- *MD 35004 (Nassau and Suffolk)* - In 2004, the bank originated six thousand small business loans in MD 35004, of which 73.2% went to small businesses. This penetration rate was well above the 38.3% achieved by the aggregate. During 2005, NFB's rate of lending to small businesses remained high at 70.0%.

Community Development Lending: "Outstanding"

NFB's volume of community development lending is excellent and demonstrates the bank's leadership role in the assessment area.

During the evaluation period, NFB originated \$1.1 billion in qualified community development loans. This "new money" represents 90.0% of NFB's total qualified community development lending of \$1.2 billion.

The following table summarizes the bank's qualified community development lending for the current evaluation period:

Summary of Qualified Community Development Loans (\$ in Thousands)										
	MD 35004		MD 35644		State-Wide/ Regional		Total		% of Total Commit- ment	% New Money
	Commit- ment	New Money	Commit- ment	New Money	Commit- ment	New Money	Commit- ment	New Money		
Affordable Housing	25,881	5,116	621,989	621,234	0	0	647,870	626,350	52.6	96.7
Community Services	52,398	47,550	95,899	51,588	4,877	1,850	153,174	100,988	12.5	65.9
Revitalization/ Stabilization	31,149	23,290	392,692	351,540	4,960	4,960	428,801	379,790	34.9	88.6
Economic Development	0	0	250	250	117	0	367	250	0.0	68.1
Total	109,428	75,956	1,110,830	1,024,612	9,954	6,810	1,230,212	1,107,378	100.0	90.0

As shown in the table, a high percentage (52.6%) of the bank's total qualified community development lending finances the construction and/or development of affordable housing within the assessment area, which responds to a critical need within the local market.

Management maintains awareness of community development opportunities through contact with various community-based and statewide organizations. The financing required by these organizations often requires the use of innovative and/or complex lending practices, including products not readily available from other financial institutions.

Please refer to the following table for a summary of the type of qualified community development loans offered by the bank:

Qualified Community Development Loans by Type (\$ in Thousands)							
Loan Type	Total Qualified Commitments for Current Evaluation			New Commitments		Outstanding Since Prior Evaluation	
	#	\$	%	#	\$	#	\$
Commercial Mortgages	70	389,091	31.6	52	299,511	18	89,580
Construction Loans	37	98,136	8.0	37	98,136	0	0
Letters of Credit	7	71,163	5.8	7	71,163	0	0
Lines of Credit	22	25,169	2.0	10	14,400	12	10,769
Revolving Credits	14	26,824	2.2	7	15,836	7	10,988
Term Loans	25	49,759	4.0	13	38,262	12	11,497
Subtotal	175	660,142	53.7	126	537,308	49	122,834
HMDA-Reportable Multifamily Loans and MECA Transactions	529	570,070	46.3	529	570,070	0	0
Total	704	1,230,212	100.0	655	1,107,378	49	122,834

Examples of notable community development loans originated by NFB during the evaluation period are described below:

Affordable Housing

- During the evaluation period, the bank made three commitments, totaling \$25.1 million, to enhance New York State Housing Finance Authority bonds that will provide partial financing to construct 142 units of affordable housing. Other financing for the developments will include approximately \$15.5 million in tax credits. All 142 units will be designated for tenants earning 60% or less of the area's median family income.
- In 2005, the bank provided \$2.4 million to help finance the development of a 95-unit affordable housing project. This project is being developed under the guidelines of the New York City Housing Development Corporation's New Housing Opportunities Program ("New HOP").
- In 2004, the bank extended a \$25 million secured term loan to a private developer. The loan facilitated the ownership of 22 mixed-use rental properties located throughout the New York City metropolitan area. Many of these properties contain underlying Housing Assistance Payment ("HAP") contracts and Section 8 tenants.
- During the evaluation period, the bank originated 529 MECA transactions or multifamily HMDA-reportable loans inside the assessment area for a total of \$570 million. These transactions met the definition of qualified community development loans because they provide affordable housing, as verified during the evaluation by a sampling of rent rolls for the properties. More than 99% of the properties are located in MD 35644.

Community Services

- In 2004, the bank extended a \$33 million commercial mortgage loan to a non-profit

organization that provides nursing care and other services that benefit LMI individuals. The organization operates a 320-bed skilled nursing facility, a 234-bed psychiatric hospital, a 70-bed assisted living facility and a pre-paid health service plan participating in a managed Medicaid long-term care program.

- In 2005, the bank extended a \$3.5 million line of credit to a non-profit corporation dedicated to the care of developmentally disabled adults. More than 90% of the corporation's revenues are derived from Medicaid.
- In 2005, the bank originated a \$10 million revolving credit line to a nonprofit organization that provides various services for individuals with mental retardation and developmental disabilities. This facility will provide capital development financing for four or five skilled nursing homes for seniors and developmentally disabled patients. The homes will be located within the New York City metropolitan area. The facility is CRA eligible because it will provide services to LMI individuals.
- In 2004, the bank extended two commercial loans, totaling \$9.7 million, to a nursing home company that derives its revenues primarily (71%) from Medicaid.

Revitalization and Stabilization

- In 2004, the bank provided a \$25 million standby letter of credit to support Liberty Bonds issued by the New York City Housing Development Corporation ("HDC"). The Liberty Bond program is a cooperative effort between HDC and the New York State Housing Finance Agency and supports the effort to rebuild Lower Manhattan following the events of September 11, 2001. The letter of credit will help finance the development of 476 apartments, 12,500 square feet of retail space and a 12,000 square foot underground parking garage.
- In 2004, the bank originated a \$10.1 million standby letter of credit to a community development organization in support of a two-building middle-income rental housing complex in the Jamaica section of Queens County. The project is being financed under New York City's New HOP program and is being developed in conjunction with the Greater Jamaica Development Corporation, a non-profit agency serving the area.
- In 2004, the bank provided a \$9 million credit facility to finance the acquisition and development of 25 semi-attached three-family homes and 15 semi-attached two-family homes located in a moderate-income census tract in the Far Rockaway section of Queens County. This project is part of New York City's plan to revitalize the Rockaway peninsula.

Innovative and Flexible Lending Practices: "High Satisfactory"

The bank uses innovative and/or flexible lending practices in serving the assessment area's credit needs.

NFB provides affordable housing loan products that benefit the assessment area. The bank also has established multifaceted relationships with non-profit organizations and governmental entities that support affordable housing within the assessment area.

The table below illustrates some of the flexible and innovative lending programs developed and/or used by the bank in addressing the assessment area's credit needs:

Flexible and Innovative Lending Activities During 2004 and 2005		
Program	Originations	
	#	\$(000)
North Fork Affordable Mortgage (New)	16	2,300
North Fork Affordable (Old)	10	986
SONYMA - Low Interest Rate	11	2,200
SONYMA- Achieve A Dream	8	1,300
Fannie Mae - Expanded Approval	9	1,100
Fannie Mae - Timely Payment Awards	12	1,800
Cooperative Ownership Program	15	1,100
Total	81	10,786

Descriptions of NFB's special lending programs and activities during the evaluation period are provided below:

North Fork Affordable Mortgage ("New"): This mortgage product reduces the cost of homeownership by waiving private mortgage insurance, providing for a 40-year loan term, including a \$3 thousand closing cost subsidy, and reducing the fixed interest rate by 50 basis points compared to market rates. This product is available throughout the bank's assessment area to LMI customers. By participating in the Federal Home Loan Bank of New York's First Home Club, borrowers can receive an additional \$5 thousand grant. Although this product was only introduced in mid-2005, the bank received 62 applications for loans totaling \$10.2 million, and closed 16 loans totaling \$2.3 million.

State of New York Mortgage Agency ("SONYMA") Low Interest Rate Mortgage Loan Program: Under this program, first-time homebuyers who meet certain income and purchase price criteria can receive a below-market interest rate to purchase a one- to four-family home, cooperative, condominium unit. NFB originated 11 loans totaling \$2.2 million under this program during the evaluation period.

Fannie Mae "Expanded Approval" and "Timely Payment Rewards" Programs: In partnership with Fannie Mae, the bank offers financing to borrowers who have minor credit problems and who would not ordinarily qualify for financing. The Expanded Approval Program provides financing to borrowers who have minor credit problems at higher interest rates and/or fee structures than Fannie Mae currently offers to consumers without credit problems. The Timely Payment Rewards Program also permits financing at higher interest rates and/or fee structures; however, borrowers who make 24 consecutive timely payments during the first 48 months of the loan receive a 1% rate reduction. The bank originated 21 loans totaling \$2.9 million under these programs.

Cooperative Ownership Program: Through this program, NFB increases the opportunity for buyers to acquire cooperative housing. One of the obstacles in the cooperative housing market is that secondary financing is generally unavailable when less than 50% of the units in a building are owner-occupied; however, NFB will make loans to owners living in such properties. The bank originated 15 loans, totaling \$1.1 million, under this program. The average loan size for originations under this program is about \$73 thousand.

II. Investment Test: “Outstanding”

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

NFB continues to demonstrate excellent responsiveness to the need for qualified community development investments within the assessment area. As of the evaluation date, the bank's qualified community development investments totaled \$151.6 million, including \$7.1 million in grants. These qualified investments and grants were distributed as follows: 92.0% provided funding for affordable housing initiatives; 2.6% supported community service programs and 5.3% financed economic development projects. Nearly half (46.5%) of these investments, or \$70.5 million, were made during the current evaluation period.

NFB's qualified investments respond directly to core needs within the assessment area, especially affordable housing and home ownership education. The bank's initiatives include partnerships with local housing authorities, local real estate developers, city and state economic development offices and non-profit organizations.

The bank's qualified investments include \$4.3 million in debt and or equity investments, \$23.2 million in investments through financial intermediaries, \$29.1 million in mortgage backed securities, \$57.8 million in state and municipal obligations and \$29.7 million in tax credit investments. In addition, the bank's \$5.4 million in grants are targeted towards activities not usually funded by financial institutions.

Please refer to the following table for a summary of the bank's qualified community development investment activities:

Summary of Qualified Community Development Investment Activities (\$ in Thousands)										
Investment Type	Affordable Housing		Community Services		Revitalization/ Stabilization		Economic Development		Total	
	Commitment	New Money	Commitment	New Money	Commitment	New Money	Commitment	New Money	Commitment	New Money
Debt/Equity Investments	2,000	0	0	0	0	0	2,300	1,000	4,300	1,000
Deposits	0	0	0	0	0	0	350	0	350	160
Financial Intermediaries	17,999	0	0	0	0	0	5,250	5,250	23,249	5,250
Mortgage Backed Securities	29,064	2,102	0	0	0	0	0	0	29,064	2,102
State and Municipal Obligations	57,818	25,265	0	0	0	0	0	0	57,818	25,265
Tax Credits	29,688	29,688	0	0	0	0	0	0	29,688	29,688
Subtotal Investments	136,569	57,055	0	0	0	0	7,900	6,250	144,469	63,465
Grants	1,258	1,258	3,967	3,967	0	0	181	181	5,406	5,406
FHLB Stock	1,613	1,613	0	0	0	0	0	0	1,613	1,613
Other Donations	25	25	36	36	0	0	0	0	61	61
Subtotal Grants	2,896	2,896	4,003	4,003	0	0	181	181	7,080	7,080
Total	139,465	59,951	4,003	4,003	0	0	8,081	6,431	151,549	70,545
Percent	92.0		2.6		0.0		5.3		100.0	46.5

Examples of NFB's qualified community development investments are provided below:

- During the evaluation period, the bank purchased \$15 million in multifamily housing revenue bonds issued by the New York City Housing and Development Corporation. The bond proceeds will be used to finance buildings that are part of HUD's Section 236 affordable housing program. The Section 236 program provides mortgage interest subsidies to owners or developers of rental housing units who, through rent caps and tenant income restrictions, keep the rental units affordable to LMI tenants. The properties securing these particular investments are located in Manhattan, Brooklyn and Staten Island.
- During the evaluation period, the bank made capital contributions totaling \$44.4 million into the New Market Tax Credit Program ("NMTC"). NFB allocated about two-thirds, or \$29.7 million, of this investment to its New York State assessment area. The NMTC program spurs private investment in Community Development Entities ("CDEs") by providing investors a 39% federal income tax benefit. The program requires that 85% of the proceeds be used for lending to qualified businesses in LMI areas or communities where the poverty rate is at least 20%.
- In 2004, the Green Point Foundation, renamed the North Fork Foundation upon the October 2004 merger, made a grant of \$500 thousand to the New York City Leadership Academy. The Leadership Academy's goal is to increase student achievement by developing instructional leadership and management expertise of 1,300 public school principals. Seventy percent of the City's 1,300 schools are designated Title 1 schools serving the educational needs of disadvantaged students. The definition of disadvantaged includes high poverty rates, limited English proficiency, migratory children and children with disabilities.

- During the evaluation period, the North Fork Foundation provided 398 college scholarships totaling \$995 thousand to needy students. The scholarship program provides annual awards of \$2,500 per student and recipients can renew their scholarships for up to four years in college.

III. Service Test: “Outstanding”

The Service Test evaluates the availability and effectiveness of a bank's systems for delivering retail-banking services. The Service Test also considers the extent and innovativeness of a bank's community development services.

Retail Banking Services: “High Satisfactory”

Accessibility of Delivery Systems

North Fork Bank's delivery systems are accessible to essentially all portions of the assessment area. At the end of the evaluation period, the bank operated 276 full service branches within its assessment area, including 54 branches (19.6%) located in LMI areas and 65 branches (23.6%) located in census tracts adjacent to LMI areas.

The bank's retail service network is augmented by a network of 452 ATMs, including 85 machines (18.9%) located in LMI areas and 94 ATMs (20.8%) located in non-LMI census tracts adjacent to LMI geographies.

The following table shows the distribution of NFB's branches and ATMs as of December 31, 2005:

Distribution of Branches and ATMs as of December 31, 2005										
County	Branches					ATMs				
	Total #	# in LMI Areas	% in LMI Areas	# Adjacent to LMI Areas	% Adjacent to LMI Areas	Total #	# in LMI Areas	% in LMI Areas	# Adjacent to LMI Areas	% Adjacent to LMI Areas
Nassau	60	0	0	13	21.7	73	0	0	14	19.2
Suffolk	62	14	22.6	18	29.0	87	15	17.2	22	25.2
MD 35004	122	14	11.5	31	25.4	160	15	9.3	36	22.5
Bronx	12	7	58.3	0	0	21	12	57.1	0	0
Kings	28	14	50.0	9	32.1	52	26	50.0	15	28.8
New York	45	5	11.1	6	15.5	114	9	7.9	24	21.1
Queens	50	11	22.0	17	34.0	78	18	23.0	16	20.1
Rockland	3	0	0	0	0	7	1	14.3	1	14.3
Richmond	4	0	0	1	25.0	6	0	0	1	16.7
Westchester	12	3	25	1	8.3	14	4	28.6	1	7.1
MD 35644	154	40	26.0	34	22.7	292	70	24.0	58	19.7
Total	276	54	19.6	65	23.6	452	85	18.9	94	20.8

Alternative Delivery Systems

Alternative delivery systems used by North Fork Bank include:

- Telephone Express - NFB operates a call center from its headquarters in Melville, New York. The center is available 24 hours per day, seven days per week to respond to balance inquiries, funds transfer requests, stop payment orders and requests for account histories. These automated services are available in English and Spanish. Additionally, English and Spanish speaking customer service representatives are available seven days a week. Average monthly inbound calls now total more than 762 thousand.
- Electronic Benefits Transfer - NFB participates in the state's electronic benefits program, which allows consumers to receive their benefits and assistance payments via the bank's ATM network without paying a surcharge.
- Online Banking - NFB offers Internet-based services through its website at NorthForkBank.com. The site primarily provides information about NFB's banking services. Customers also can use the site to e-mail the bank's marketing department. NFB also operates two other websites, MyNFBOnline.com and NFBConnect.com. These sites are interactive and serve the bank's retail and commercial clients, respectively. The services offered through these sites include access to account histories and statements, stop payment orders and account transfers. MyNFBOnline.com also offers bill payment services and NFBConnect.com offers commercial features such as wire transfers, ACH files, federal tax payments and online review of items in clearing.
- Cash Management Services - NFB offers its business customers a broad array of cash management services, including account balance and transaction systems. Electronic account balance information is provided to businesses so that they can determine their available cash position for making daily financial decisions.
- CMBC, Inc. - NFB operates 13 licensed check casher locations through its affiliate, CMBC, Inc. Additionally, there are 11 limited check-cashing locations.

Record of opening and closing of branches

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

NFB opened 22 branches during the evaluation period. Four of these branches (18%) were in LMI census tracts. NFB also acquired 94 branches in 2005 when the bank merged with GreenPoint Financial. Additionally, the bank opened 229 ATMs within the assessment area during the evaluation period. Approximately 20% of these ATM's were located in LMI census tracts.

During the evaluation period, the bank closed 17 branches. One of the branches closed was located in a moderate-income area.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

NFB's business hours and services are tailored to the convenience and needs of its assessment area. Business hours are reasonably available to all segments of the community, including LMI areas. Most branches have extended hours at least one day per week and most offer Saturday and/or Sunday hours.

Special Products/Services

The bank's offering of retail products that benefit LMI individuals and small businesses include the following:

- Basic Banking
- Student Privilege Checking/Statement Savings
- Small Business Checking
- Nonprofit Checking
- Merchant MasterCard/Visa Processing at cost for nonprofits

Reflecting the diversity of the communities in which NFB operates, various bank employees speak foreign languages and are able to assist customers who conduct business in other languages.

Community Development Services: "Outstanding"

North Fork Bank is a leader in delivering qualified community development services within its assessment area. Examples of the community development services provided by the bank during the evaluation period are provided below:

Financial Literacy: NFB provides a comprehensive array of financial literacy programs. These programs are offered in schools, as well as in partnership with non-profits, community colleges, adult financial literacy programs, senior centers and small business organizations. The programs promote sound money management skills among LMI individuals and communities. Some of the programs include:

- Consumerism for Kids: Money Matters - This four-week program introduces elementary school children to the basic principles of managing money. Bank staff presented the seminar at 29 elementary schools throughout the assessment area.
- Banking On Our Future - This model financial literacy program was pioneered by Operation Hope (a non-profit organization) and provides LMI youth with basic information and the core skills necessary to build their financial future. The program links volunteer banker-teachers with neighborhood schools to teach students the basics of checking and savings accounts, as well as the importance

of credit and investments in their daily lives. NFB staff participated in 19 sessions at schools in New York City.

- Islip Career Center/Transitional Service Program - Branch staff presented a six-week financial literacy class for low-income developmentally disabled high school students attending this BOCES facility.
- Interboro Institute Incorporated, New York, New York - Branch staff provided six classes to students from low-income households to provide information about budgeting, banking services and the benefits of developing a positive credit history.
- The North Fork Bank Workplace Financial Literacy Program - This program, launched in the third quarter of 2005, provides financial literacy seminars for employees of the bank's corporate clients. The primary topic of discussion at these seminars has been identity theft.

Nonprofit Organizations: The bank presents financial literacy seminars at many non-profit organizations throughout the assessment area. Included are the following:

- *Bellport Hagerman East Patchogue Alliance, Inc.* - This organization provides housing and comprehensive support services to LMI individuals. The bank presented three seminars: (a) budgeting and credit, (b) homeownership and (c) taxes, credit information and investments (certificates of deposit).
- *Queens One Stop Career Center, Jamaica, New York* - NFB collaborates with the One Stop Career Center and the FDIC to present financial literacy seminars to individuals seeking employment. Utilizing the FDIC's *Money Smart* financial literacy curriculum, two NFB managers provided several classes during the evaluation period.
- *St. Mary's Family and Children Services, Garden City, Long Island and Queens* - This community service provider works exclusively with very low-income individuals. Bank representatives have offered classes throughout the evaluation period on topics including budgeting, bank accounts and taxes.

Small Business Seminars: The bank sponsored and participated in several small business seminars to provide technical assistance and education to small business owners. Examples of the bank's community development service activities directed towards small businesses include the following:

- *Accion New York* - Branch staff participated in a seminar in 2004 that provided information to minority business owners on how to establish, maintain and repair credit. During 2005, NFB branch staff provided four seminars offering technical assistance to small business owners.

- *The Workshop in Business Opportunities, New York (“WIBO”)* – WIBO is an educational non-profit organization that provides technical assistance and business resources to lower income entrepreneurs. Branch staff hosted a roundtable meeting for WIBO graduates to share their entrepreneurial experiences.
- *Neighborhood Housing Services of Jamaica, Queens* - Branch staff hosted lunch seminars for small business owners. These seminars included information about small business financing and bank staff provided technical assistance to the attendees.

Senior Citizen Outreach: Bank staff visits monthly with residents of Shore Hill Senior Citizens Residences to answer financial questions. Further, branch staff visited Suffolk County for the Aging to provide banking information and conduct ATM demonstrations for senior citizens. Additionally, eastern Long Island branch staff invited members of various senior citizen centers to attend consumer protection seminars discussing banking fraud and related issues, such as identity theft.

Technical Assistance to Community Development Credit Unions: During 2004, North Fork’s mortgage production staff met with representatives from two community development credit units to promote mortgage lending by these institutions. A NFB senior vice president met with representatives of both credit unions to discuss the fundamentals of mortgage lending.

Homebuyer Seminars: The Branch conducted 85 seminars during the year 2004 and 51 seminars during 2005. Many of these seminars were conducted in conjunction with community-based organizations.

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

- Neighborhood Housing Services of New York City – a branch manager sits on the Northern Queens board and a senior vice president sits on a loan review committee.
- New York Business Development Corporation – a vice president is a board member.
- Pratt Area Community Council – a vice president is the chairperson of the board of directors
- Riverhead Central School District – an assistant vice president is on the business advisory board
- Rockaway Development and Revitalization Corporation – an assistant vice president sits on the advisory committee.
- Greater Jamaica Development Corporation – two vice presidents are members of the board.

- Rocky Point Revitalization and Beautification Committee – a vice president is on the board of directors.
- St. Mary’s Family and Children’s Association – a vice president is a financial advisor and another vice president is a committee member
- Association for the Help of Retarded Children – a vice president is a committee member
- Big Brother/Big Sister of Long Island – a senior vice president is on the business oversight committee and also has served as treasurer, secretary and member of the audit committee
- Bronx Overall Economic Development Corporation – a senior vice president is a board member

IV. Discrimination or Other Illegal Practices

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

Examiners did not note any practices that were intended to discourage applications for the types of credit offered by the institution.

Evidence of prohibited discriminatory or other illegal credit practices.

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

V. Process Factors

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

NFB is actively engaged in ascertainment efforts. The bank has an advisory board that assists the bank’s “CRA Group” in determining community credit needs. Members of the advisory board include representatives from various community development organizations. Additionally, bank representatives meet regularly with many of the community development groups that are active within the assessment area.

Examples of the bank’s community development initiatives include the following:

- NFB has committed a minimum of \$50 million in targeted financing to support affordable housing. As part of this initiative, NFB will work with nonprofit partners and

will adapt the bank's typical underwriting requirements to provide additional flexibility that addresses the unique needs of these partners.

- The bank has issued proposals to provide more than \$20 million in financing for various projects that will develop affordable housing within the assessment area. One of these projects is particularly innovative as it involves providing financing to the New York City Acquisition Loan Fund. The Fund is the primary vehicle for affordable housing development now that most of city-owned land has been placed in private ownership or targeted for various development programs. The Fund will provide financing for nonprofit and private developers to acquire land for the construction or rehabilitation of 30 thousand units of affordable housing. This program is the cornerstone of New York City's strategy for building affordable housing over the next 10 years.

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 continues to rely on informal channels of communication (e.g., "word-of-mouth") and its involvement with community-based organization to make the public aware of its products. Marketing to underserved consumers also occurs as a natural consequence of the bank's extensive financial literacy outreach efforts. Homebuyer seminars also play an important part in the bank's efforts to promote its special credit products. NFB also utilizes radio advertisements and, to a lesser extent, print media.

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

NFB's board of directors is involved in all major facets of the bank's CRA program. Periodic CRA reports are presented to the board. The CRA officer, who is also a senior vice president, acts as the focal point for the bank's CRA activities.

VI. Other Factors

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

None noted.

HMDA LOAN ORIGINATIONS¹ - YEAR 2004
GEOGRAPHY INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area	Geography % of Total A/A 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	3	0.36	88	0.45	4	0.54	138	0.50	1	3.03	14	0.37	0	0.00	9	10.34	8	0.50	249	0.49
	moderate	79	9.56	1,793	9.08	69	9.27	2,701	9.76	4	12.12	311	8.18	1	12.50	20	22.99	153	9.50	4,825	9.41
	middle	541	65.50	13,346	67.62	484	65.05	19,719	71.25	26	78.79	2,928	77.05	5	62.50	52	59.77	1,056	65.55	36,045	70.26
	upper	203	24.58	4,508	22.84	187	25.13	5,112	18.47	2	6.06	546	14.37	2	25.00	6	6.90	394	24.46	10,172	19.83
	zero & NAs	0	0.00	1	0.01	0	0.00	7	0.03	0	0.00	1	0.03	0	0.00	0	0.00	0	0.00	9	0.02
15.6	total	826	100.00	19,736	100.00	744	100.00	27,677	100.00	33	100.00	3,800	100.00	8	100.00	87	100.00	1,611	100.00	51,300	100.00
Suffolk	low	5	0.39	154	0.58	3	0.27	182	0.42	0	0.00	20	0.26	0	0.00	1	2.22	8	0.32	357	0.46
	moderate	334	26.26	7,325	27.48	285	25.93	11,553	26.51	18	18.00	2,074	26.58	0	0.00	15	33.33	637	25.72	20,967	26.85
	middle	785	61.71	15,854	59.47	700	63.69	27,278	62.60	65	65.00	4,912	62.94	6	100.00	27	60.00	1,556	62.82	48,071	61.57
	upper	148	11.64	3,323	12.47	111	10.10	4,558	10.46	17	17.00	797	10.21	0	0.00	2	4.44	276	11.14	8,680	11.12
	zero & NAs	0	0.00	1	0.00	0	0.00	4	0.01	0	0.00	1	0.01	0	0.00	0	0.00	0	0.00	6	0.01
24.0	total	1,272	100.00	26,657	100.00	1,099	100.00	43,575	100.00	100	100.00	7,804	100.00	6	100.00	45	100.00	2,477	100.00	78,081	100.00
MD 35004	low	8	0.38	242	0.52	7	0.38	320	0.45	1	0.75	34	0.29	0	0.00	10	7.58	16	0.39	606	0.47
	moderate	413	19.69	9,118	19.65	354	19.21	14,254	20.01	22	16.54	2,385	20.55	1	7.14	35	26.52	790	19.32	25,792	19.93
	middle	1,326	63.20	29,200	62.94	1,184	64.24	46,997	65.96	91	68.42	7,840	67.56	11	78.57	79	59.85	2,612	63.89	84,116	65.01
	upper	351	16.73	7,831	16.88	298	16.17	9,670	13.57	19	14.29	1,343	11.57	2	14.29	8	6.06	670	16.39	18,852	14.57
	zero & NAs	0	0.00	2	0.00	0	0.00	11	0.02	0	0.00	2	0.02	0	0.00	0	0.00	0	0.00	15	0.01
39.6	total	2,098	100.00	46,393	100.00	1,843	100.00	71,252	100.00	133	100.00	11,604	100.00	14	100.00	132	100.00	4,088	100.00	129,381	100.00
Bronx	low	31	17.03	1,015	15.69	25	14.97	1,132	15.33	0	0.00	194	19.78	38	59.38	339	52.97	94	22.85	2,680	17.32
	moderate	52	28.57	1,871	28.93	59	35.33	2,122	28.73	0	0.00	253	25.79	23	35.94	220	34.38	134	32.29	4,466	28.86
	middle	50	27.47	1,933	29.89	50	29.94	2,481	33.60	1	50.00	349	35.58	3	4.69	51	7.97	104	25.06	4,814	31.11
	upper	49	26.92	1,632	25.23	33	19.76	1,646	22.29	1	50.00	184	18.76	0	0.00	30	4.69	83	20.00	3,492	22.57
	zero & NAs	0	0.00	17	0.26	0	0.00	4	0.05	0	0.00	1	0.10	0	0.00	0	0.00	0	0.00	22	0.14
4.0	total	182	100.00	6,468	100.00	167	100.00	7,385	100.00	2	100.00	981	100.00	64	100.00	640	100.00	415	100.00	15,474	100.00
Kings	low	82	10.50	1,935	10.83	63	9.68	1,890	9.35	1	5.56	187	8.65	35	27.56	299	20.95	181	11.48	4,311	10.34
	moderate	282	36.11	6,367	35.62	274	42.09	7,706	38.12	5	27.78	852	39.43	66	51.97	745	52.21	627	39.76	15,670	37.60
	middle	258	33.03	5,840	32.67	201	30.88	6,827	33.77	7	38.89	731	33.83	19	14.96	233	16.33	485	30.75	13,631	32.70
	upper	159	20.36	3,693	20.66	113	17.36	3,774	18.67	5	27.78	387	17.91	7	5.51	148	10.37	284	18.01	8,002	19.20
	zero & NAs	0	0.00	40	0.22	0	0.00	20	0.10	0	0.00	4	0.19	0	0.00	2	0.14	0	0.00	66	0.16
15.3	total	781	100.00	17,875	100.00	651	100.00	20,217	100.00	18	100.00	2,161	100.00	127	100.00	1,427	100.00	1,577	100.00	41,680	100.00
New York	low	23	2.86	587	4.05	6	2.65	227	2.91	0	0.00	34	6.49	3	10.34	150	13.23	32	2.97	998	4.17
	moderate	28	3.49	999	6.90	15	6.64	666	8.54	0	0.00	89	16.98	4	13.79	248	21.87	47	4.37	2,002	8.36
	middle	34	4.23	645	4.46	12	5.31	329	4.22	1	5.56	28	5.34	2	6.90	95	8.38	49	4.55	1,097	4.58
	upper	710	88.42	12,192	84.22	190	84.07	6,547	83.94	17	94.44	370	70.61	20	68.97	640	56.44	937	87.08	19,749	82.51
	zero & NAs	8	1.00	54	0.37	3	1.33	31	0.40	0	0.00	3	0.57	0	0.00	1	0.09	11	1.02	89	0.37
10.4	total	803	100.00	14,477	100.00	226	100.00	7,800	100.00	18	100.00	524	100.00	29	100.00	1,134	100.00	1,076	100.00	23,935	100.00
Queens	low	3	0.31	201	0.81	2	0.26	147	0.58	0	0.00	16	0.57	0	0.00	0	0.00	5	0.28	364	0.68
	moderate	179	18.65	4,220	17.10	148	19.17	3,854	15.10	1	3.45	366	12.96	26	47.27	262	46.45	354	19.49	8,702	16.24
	middle	477	49.69	12,539	50.81	397	51.42	13,312	52.17	15	51.72	1,519	53.79	26	47.27	246	43.62	915	50.39	27,616	51.54
	upper	300	31.25	7,678	31.11	225	29.15	8,173	32.03	13	44.83	922	32.65	3	5.45	56	9.93	541	29.79	16,829	31.41
	zero & NAs	1	0.10	41	0.17	0	0.00	33	0.13	0	0.00	1	0.04	0	0.00	0	0.00	1	0.06	75	0.14
17.6	total	960	100.00	24,679	100.00	772	100.00	25,519	100.00	29	100.00	2,824	100.00	55	100.00	564	100.00	1,816	100.00	53,586	100.00

HMDA LOAN ORIGINATIONS¹ - YEAR 2004
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 %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Richmond	low	5	1.98	87	1.14	1	0.72	101	1.15	0	0.00	13	0.96	0	0.00	1	4.35	6	1.52	202	1.13
	moderate	15	5.95	662	8.68	6	4.32	587	6.66	0	0.00	70	5.19	1	50.00	4	17.39	22	5.56	1,323	7.43
	middle	68	26.98	2,002	26.26	22	15.83	2,181	24.74	0	0.00	319	23.66	0	0.00	10	43.48	90	22.73	4,512	25.33
	upper	164	65.08	4,867	63.84	110	79.14	5,945	67.43	3	100.00	946	70.18	1	50.00	8	34.78	278	70.20	11,766	66.06
	zero & NAs	0	0.00	6	0.08	0	0.00	3	0.03	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	9	0.05
3.8	total	252	100.00	7,624	100.00	139	100.00	8,817	100.00	3	100.00	1,348	100.00	2	100.00	23	100.00	396	100.00	17,812	100.00
Rockland	low	6	4.23	28	0.67	13	12.75	79	1.48	0	0.00	5	0.65	2	50.00	3	7.50	21	8.30	115	1.11
	moderate	4	2.82	57	1.36	4	3.92	116	2.17	0	0.00	4	0.52	0	0.00	4	10.00	8	3.16	181	1.75
	middle	33	23.24	510	12.18	22	21.57	684	12.80	0	0.00	68	8.89	1	25.00	7	17.50	56	22.13	1,269	12.28
	upper	99	69.72	3,593	85.79	63	61.76	4,462	83.53	5	100.00	688	89.93	1	25.00	26	65.00	168	66.40	8,769	84.85
	zero & NAs	0	0.00	0	0.00	0	0.00	1	0.02	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	1	0.01
2.4	total	142	100.00	4,188	100.00	102	100.00	5,342	100.00	5	100.00	765	100.00	4	100.00	40	100.00	253	100.00	10,335	100.00
Westchester	low	8	2.03	113	0.82	3	1.03	90	0.64	0	0.00	11	0.69	2	14.29	15	5.58	13	1.84	229	0.77
	moderate	17	4.30	609	4.40	9	3.09	748	5.33	0	0.00	87	5.42	6	42.86	75	27.88	32	4.53	1,519	5.10
	middle	53	13.42	1,892	13.66	47	16.15	2,058	14.65	1	14.29	236	14.71	5	35.71	73	27.14	106	14.99	4,259	14.31
	upper	316	80.00	11,217	81.01	232	79.73	11,132	79.25	6	85.71	1,270	79.18	1	7.14	106	39.41	555	78.50	23,725	79.71
	zero & NAs	1	0.25	16	0.12	0	0.00	18	0.13	0	0.00	0	0.00	0	0.00	0	0.00	1	0.14	34	0.11
6.8	total	395	100.00	13,847	100.00	291	100.00	14,046	100.00	7	100.00	1,604	100.00	14	100.00	269	100.00	707	100.00	29,766	100.00
MD 35644*	low	158	4.50	3,966	4.45	113	4.81	3,666	4.11	1	1.22	460	4.51	80	27.12	807	19.70	352	5.64	8,899	4.62
	moderate	577	16.42	14,785	16.58	515	21.93	15,799	17.73	6	7.32	1,721	16.86	126	42.71	1,558	38.03	1,224	19.62	33,863	17.58
	middle	973	27.68	25,361	28.45	751	31.98	27,872	31.27	25	30.49	3,250	31.84	56	18.98	715	17.45	1,805	28.93	57,198	29.70
	upper	1,797	51.12	44,872	50.33	966	41.14	41,679	46.76	50	60.98	4,767	46.70	33	11.19	1,014	24.75	2,846	45.61	92,332	47.94
	zero & NAs	10	0.28	174	0.20	3	0.13	110	0.12	0	0.00	9	0.09	0	0.00	3	0.07	13	0.21	296	0.15
60.4	total	3,515	100.00	89,158	100.00	2,348	100.00	89,126	100.00	82	100.00	10,207	100.00	295	100.00	4,097	100.00	6,240	100.00	192,588	100.00
A/A Total	low	166	2.96	4,208	3.10	120	2.86	3,986	2.49	2	0.93	494	2.26	80	25.89	817	19.32	368	3.56	9,505	2.95
	moderate	990	17.64	23,903	17.63	869	20.73	30,053	18.74	28	13.02	4,106	18.83	127	41.10	1,593	37.67	2,014	19.50	59,655	18.53
	middle	2,299	40.96	54,561	40.25	1,935	46.17	74,869	46.68	116	53.95	11,090	50.85	67	21.68	794	18.78	4,417	42.77	141,314	43.89
	upper	2,148	38.27	52,703	38.88	1,264	30.16	51,349	32.02	69	32.09	6,110	28.01	35	11.33	1,022	24.17	3,516	34.04	111,184	34.53
	zero & NAs	10	0.18	176	0.13	3	0.07	121	0.08	0	0.00	11	0.05	0	0.00	3	0.07	13	0.13	311	0.10
100.0	total	5,613	100.00	135,551	100	4,191	100.00	160,378	100	215	100.00	21,811	100.00	309	100.00	4,229	100.00	10,328	100.00	321,969	100.00

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

¹ Bank numbers include originations and purchases; aggregate numbers include originations only.

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

HMDA LOAN ORIGINATIONS¹ - 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 16.1	low	4	0.55	7	1.16	0	0.00	0	0.00	11	0.81
	moderate	48	6.57	54	8.97	2	8.33	0	0.00	104	7.65
	middle	511	69.90	420	69.77	19	79.17	3	100.00	953	70.07
	upper	168	22.98	121	20.10	3	12.50	0	0.00	292	21.47
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	total	731	100.00	602	100.00	24	100.00	3	100.00	1,360	100.00
Suffolk 25.9	low	10	0.92	4	0.38	1	1.96	0	0.00	15	0.69
	moderate	285	26.34	298	28.27	13	25.49	0	0.00	596	27.23
	middle	658	60.81	625	59.30	32	62.75	2	100.00	1,317	60.16
	upper	129	11.92	127	12.05	5	9.80	0	0.00	261	11.92
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	total	1,082	100.00	1,054	100.00	51	100.00	2	100.00	2,189	100.00
MD 35004 42.0	low	14	0.77	11	0.66	1	1.33	0	0.00	26	0.73
	moderate	333	18.37	352	21.26	15	20.00	0	0.00	700	19.72
	middle	1,169	64.48	1,045	63.10	51	68.00	5	100.00	2,270	63.96
	upper	297	16.38	248	14.98	8	10.67	0	0.00	553	15.58
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	total	1,813	100.00	1,656	100.00	75	100.00	5	100.00	3,549	100.00
Bronx 3.5	low	13	8.07	19	19.00	1	25.00	16	53.33	49	16.61
	moderate	61	37.89	28	28.00	0	0.00	9	30.00	98	33.22
	middle	46	28.57	34	34.00	1	25.00	4	13.33	85	28.81
	upper	41	25.47	19	19.00	2	50.00	1	3.33	63	21.36
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	total	161	100.00	100	100.00	4	100.00	30	100.00	295	100.00
Kings 14.0	low	61	10.46	55	11.13	1	6.25	18	19.78	135	11.40
	moderate	154	26.42	194	39.27	4	25.00	54	59.34	406	34.29
	middle	225	38.59	180	36.44	7	43.75	16	17.58	428	36.15
	upper	143	24.53	65	13.16	4	25.00	3	3.30	215	18.16
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	total	583	100.00	494	100.00	16	100.00	91	100.00	1,184	100.00
New York 9.7	low	7	1.15	7	4.09	1	11.11	4	12.50	19	2.31
	moderate	23	3.78	13	7.60	1	11.11	9	28.13	46	5.60
	middle	22	3.61	5	2.92	0	0.00	1	3.13	28	3.41
	upper	557	91.46	146	85.38	7	77.78	18	56.25	728	88.67
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	total	609	100.00	171	100.00	9	100.00	32	100.00	821	100.00
Queens 17.2	low	5	0.57	2	0.37	1	6.25	0	0.00	8	0.55
	moderate	145	16.57	87	16.17	2	12.50	12	54.55	246	16.95
	middle	416	47.54	262	48.70	4	25.00	8	36.36	690	47.55
	upper	307	35.09	185	34.39	9	56.25	0	0.00	501	34.53
	zero & NAs	2	0.23	2	0.37	0	0.00	2	9.09	6	0.41
	total	875	100.00	538	100.00	16	100.00	22	100.00	1,451	100.00

HMDA LOAN ORIGINATIONS¹ - 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 %
Richmond 4.7	low	2	0.80	3	2.11	0	0.00	0	0.00	5	1.26
	moderate	15	5.98	8	5.63	0	0.00	0	0.00	23	5.79
	middle	52	20.72	40	28.17	1	50.00	1	50.00	94	23.68
	upper	182	72.51	91	64.08	1	50.00	1	50.00	275	69.27
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	total	251	100.00	142	100.00	2	100.00	2	100.00	397	100.00
Rockland 2.2	low	4	4.40	6	6.67	0	0.00	0	0.00	10	5.35
	moderate	3	3.30	2	2.22	0	0.00	0	0.00	5	2.67
	middle	17	18.68	26	28.89	0	0.00	1	33.33	44	23.53
	upper	67	73.63	56	62.22	3	100.00	2	66.67	128	68.45
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	total	91	100.00	90	100.00	3	100.00	3	100.00	187	100.00
Westchester 6.7	low	6	1.74	1	0.50	0	0.00	2	16.67	9	1.60
	moderate	17	4.93	7	3.50	0	0.00	3	25.00	27	4.80
	middle	54	15.65	37	18.50	2	33.33	3	25.00	96	17.05
	upper	268	77.68	155	77.50	4	66.67	4	33.33	431	76.55
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	total	345	100.00	200	100.00	6	100.00	12	100.00	563	100.00
MD 35644* 58.0	low	98	3.36	93	5.36	4	7.14	40	20.83	235	4.80
	moderate	418	14.34	339	19.54	7	12.50	87	45.31	851	17.37
	middle	832	28.54	584	33.66	15	26.79	34	17.71	1,465	29.91
	upper	1,565	53.69	717	41.33	30	53.57	29	15.10	2,341	47.80
	zero & NAs	2	0.07	2	0.12	0	0.00	2	1.04	6	0.12
	total	2,915	100.00	1,735	100.00	56	100.00	192	100.00	4,898	100.00
A/A Total 100.0	low	112	2.37	104	3.07	5	3.82	40	20.30	261	3.09
	moderate	751	15.88	691	20.38	22	16.79	87	44.16	1,551	18.36
	middle	2,001	42.32	1,629	48.04	66	50.38	39	19.80	3,735	44.22
	upper	1,862	39.38	965	28.46	38	29.01	29	14.72	2,894	34.26
	zero & NAs	2	0.04	2	0.06	0	0.00	2	1.02	6	0.07
	total	4,728	100.00	3,391	100.00	131	100.00	197	100.00	8,447	100.00

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

¹ Bank numbers include originations and purchases.

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

HMDA LOAN ORIGINATIONS¹ - YEAR 2004
GEOGRAPHY INCOME LEVEL DISTRIBUTION -- VOLUME OF LOANS IN THOUSANDS OF DOLLARS

County/Area	Geography Income Level	Home Purchase				Refinancing				Home Improvement				Multifamily				Total				
		Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	
Nassau	% of Total A/A Loans																					
	low	810	0.27	20,162	0.32	770	0.38	29,840	0.41	165	2.04	1,207	0.24	0	0.00	21,297	12.95	1,745	0.34	72,506	0.51	
	moderate	21,439	7.11	419,700	6.58	14,370	7.16	595,331	8.25	976	12.06	43,403	8.60	675	12.75	24,221	14.73	37,460	7.26	1,082,655	7.59	
	middle	173,254	57.43	3,753,404	58.84	107,990	53.79	4,657,502	64.55	5,453	67.37	361,769	71.70	3,711	70.10	108,146	65.78	290,408	56.30	8,880,821	62.26	
	upper	106,154	35.19	2,185,814	34.26	77,646	38.67	1,930,761	26.76	1,500	18.53	98,045	19.43	908	17.15	10,738	6.53	186,208	36.10	4,225,358	29.62	
	zero & NAs	0	0.00	185	0.00	0	0.00	1,830	0.03	0	0.00	153	0.03	0	0.00	0	0.00	0	0.00	2,168	0.02	
	14.1 total	301,657	100.00	6,379,265	100.00	200,776	100.00	7,215,264	100.00	8,094	100.00	504,577	100.00	5,294	100.00	164,402	100.00	515,821	100.00	14,263,508	100.00	
Suffolk	low	1,462	0.33	30,191	0.38	575	0.21	32,413	0.33	0	0.00	2,261	0.26	0	0.00	995	0.62	2,037	0.27	65,860	0.35	
	moderate	88,111	20.14	1,710,313	21.72	56,293	20.24	2,254,699	22.69	2,449	12.81	204,316	23.81	0	0.00	79,134	49.23	146,853	19.51	4,248,462	22.56	
	middle	286,279	65.44	4,891,902	62.12	183,890	66.13	6,341,938	63.83	12,592	65.85	535,811	62.44	17,962	100.00	79,945	49.74	500,723	66.53	11,849,596	62.93	
	upper	61,640	14.09	1,242,689	15.78	37,306	13.42	1,306,061	13.15	4,081	21.34	115,691	13.48	0	0.00	666	0.41	103,027	13.69	2,665,107	14.15	
	zero & NAs	0	0.00	250	0.00	0	0.00	591	0.01	0	0.00	35	0.00	0	0.00	0	0.00	0	0.00	876	0.00	
	20.5 total	437,492	100.00	7,875,345	100.00	278,064	100.00	9,935,702	100.00	19,122	100.00	858,114	100.00	17,962	100.00	160,740	100.00	752,640	100.00	18,829,901	100.00	
MD 35004	low	2,272	0.31	50,353	0.35	1,345	0.28	62,253	0.36	165	0.61	3,468	0.25	0	0.00	22,292	6.86	3,782	0.30	138,366	0.42	
	moderate	109,550	14.82	2,130,013	14.94	70,663	14.76	2,850,030	16.62	3,425	12.58	247,719	18.18	675	2.90	103,355	31.79	184,313	14.53	5,331,117	16.11	
	middle	459,533	62.17	8,645,306	60.65	291,880	60.96	10,999,440	64.13	18,045	66.30	897,580	65.87	21,673	93.19	188,091	57.85	791,131	62.37	20,730,417	62.64	
	upper	167,794	22.70	3,428,503	24.05	114,952	24.01	3,236,822	18.87	5,581	20.51	213,736	15.68	908	3.90	11,404	3.51	289,235	22.80	6,890,465	20.82	
	zero & NAs	0	0.00	435	0.00	0	0.00	2,421	0.01	0	0.00	188	0.01	0	0.00	0	0.00	0	0.00	3,044	0.01	
	34.6 total	739,149	100.00	14,254,610	100.00	478,840	100.00	17,150,966	100.00	27,216	100.00	1,362,691	100.00	23,256	100.00	325,142	100.00	1,268,461	100.00	33,093,409	100.00	
Bronx	low	9,444	16.83	260,337	17.33	5,249	13.72	251,616	14.88	0	0.00	16,954	16.24	32,008	55.21	471,631	42.66	46,701	30.59	1,000,538	22.72	
	moderate	13,315	23.73	383,912	25.55	13,277	34.71	468,083	27.67	0	0.00	27,586	26.42	25,474	43.94	307,320	27.80	52,066	34.11	1,186,901	26.95	
	middle	16,267	28.99	456,098	30.36	10,637	27.80	595,093	35.18	200	61.54	40,116	38.42	490	0.85	286,139	25.88	27,594	18.08	1,377,446	31.28	
	upper	17,082	30.44	398,103	26.50	9,093	23.77	375,856	22.22	125	38.46	19,752	18.92	0	0.00	40,405	3.65	26,300	17.23	834,116	18.94	
	zero & NAs	0	0.00	4,021	0.27	0	0.00	744	0.04	0	0.00	6	0.01	0	0.00	0	0.00	0	0.00	4,771	0.11	
	4.2 total	56,108	100.00	1,502,471	100.00	38,256	100.00	1,691,392	100.00	325	100.00	104,414	100.00	57,972	100.00	1,105,495	100.00	152,661	100.00	4,403,772	100.00	
Kings	low	25,651	8.85	532,717	9.97	16,317	10.23	487,122	9.08	80	2.04	30,691	8.95	12,650	23.79	222,719	20.51	54,698	10.80	1,273,249	10.49	
	moderate	99,333	34.28	1,864,819	34.91	65,790	41.25	2,040,642	38.02	1,272	32.44	133,262	38.87	27,872	52.42	532,856	49.07	194,267	38.37	4,571,579	37.66	
	middle	94,655	32.67	1,661,033	31.09	45,731	28.68	1,770,526	32.99	1,135	28.95	114,619	33.43	7,768	14.61	204,751	18.86	149,289	29.48	3,750,929	30.90	
	upper	70,134	24.20	1,273,870	23.84	31,638	19.84	1,064,067	19.83	1,434	36.57	63,688	18.58	4,885	9.19	122,165	11.25	108,091	21.35	2,523,790	20.79	
	zero & NAs	0	0.00	9,877	0.18	0	0.00	4,614	0.09	0	0.00	604	0.18	0	0.00	3,420	0.31	0	0.00	18,515	0.15	
	13.8 total	289,773	100.00	5,342,316	100.00	159,476	100.00	5,366,971	100.00	3,921	100.00	342,864	100.00	53,175	100.00	1,085,911	100.00	506,345	100.00	12,138,062	100.00	
New York	low	9,597	1.97	159,876	2.24	2,176	1.95	75,530	2.32	0	0.00	5,124	3.25	1,742	6.21	363,259	11.62	13,515	2.12	603,789	4.42	
	moderate	12,177	2.50	303,518	4.25	6,216	5.56	196,301	6.04	0	0.00	9,905	6.29	3,250	11.59	541,906	17.34	21,643	3.39	1,051,630	7.69	
	middle	13,627	2.80	197,186	2.76	3,855	3.45	86,405	2.66	154	1.37	7,037	4.47	1,650	5.88	375,858	12.03	19,286	3.02	666,486	4.87	
	upper	445,097	91.47	6,429,482	90.01	97,900	87.59	2,861,861	88.09	11,101	98.63	135,128	85.78	21,404	76.32	1,840,553	58.89	575,502	90.25	11,267,024	82.39	
	zero & NAs	6,097	1.25	52,622	0.74	1,618	1.45	28,753	0.89	0	0.00	342	0.22	0	0.00	4,000	0.13	7,715	1.21	85,717	0.63	
	17.4 total	486,595	100.00	7,142,684	100.00	111,765	100.00	3,248,850	100.00	11,255	100.00	157,536	100.00	28,046	100.00	3,125,576	100.00	637,661	100.00	13,674,646	100.00	
Queens	low	1,070	0.32	50,542	0.78	560	0.29	32,301	0.52	0	0.00	1,122	0.30	0	0.00	0	0.00	1,630	0.26	83,965	0.61	
	moderate	67,172	19.99	1,139,582	17.58	40,385	21.10	1,044,251	16.83	215	3.55	55,257	14.74	52,348	53.35	311,494	44.05	160,120	25.35	2,550,584	18.53	
	middle	158,658	47.23	3,190,942	49.23	94,471	49.35	3,182,826	51.30	2,184	36.10	195,835	52.24	34,146	34.80	295,363	41.76	289,459	45.83	6,864,966	49.86	
	upper	108,509	32.30	2,087,192	32.20	56,026	29.27	1,937,244	31.22	3,651	60.35	122,625	32.71	11,625	11.85	100,360	14.19	179,811	28.47	4,247,421	30.85	
	zero & NAs	536	0.16	13,531	0.21	0	0.00	7,827	0.13	0	0.00	8	0.00	0	0.00	0	0.00	536	0.08	21,366	0.16	
	17.2 total	335,945	100.00	6,481,789	100.00	191,442	100.00	6,204,449	100.00	6,050	100.00	374,847	100.00	98,119	100.00	707,217	100.00	631,556	100.00	13,768,302	100.00	

HMDA LOAN ORIGINATIONS¹ - 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. %
Richmond	low	1,964	2.53	19,139	0.95	161	0.48	20,445	1.02	0	0.00	1,451	1.00	0	0.00	626	3.22	2,125	1.88	41,661	0.99
	moderate	3,468	4.47	143,558	7.11	1,098	3.30	118,936	5.92	0	0.00	7,913	5.46	499	44.04	2,936	15.08	5,065	4.49	273,343	6.52
	middle	17,942	23.12	470,807	23.32	3,905	11.72	447,916	22.28	0	0.00	33,555	23.15	0	0.00	10,945	56.22	21,847	19.36	963,223	22.97
	upper	54,223	69.88	1,383,829	68.54	28,154	84.50	1,422,278	70.75	780	100.00	102,046	70.39	634	55.96	4,961	25.48	83,791	74.26	2,913,114	69.47
	zero & NAs	0	0.00	1,618	0.08	0	0.00	585	0.03	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	2,203	0.05
3.1	total	77,597	100.00	2,018,951	100.00	33,318	100.00	2,010,160	100.00	780	100.00	144,965	100.00	1,133	100.00	19,468	100.00	112,828	100.00	4,193,544	100.00
Rockland	low	2,145	4.39	9,302	0.78	3,568	12.35	21,192	1.61	0	0.00	232	0.28	910	67.31	4,410	5.96	6,623	8.21	35,136	1.32
	moderate	1,218	2.49	14,663	1.23	1,105	3.82	26,046	1.98	0	0.00	193	0.23	0	0.00	3,281	4.43	2,323	2.88	44,183	1.66
	middle	10,391	21.26	110,209	9.21	6,269	21.70	141,559	10.77	0	0.00	7,555	8.99	292	21.60	9,756	13.18	16,952	21.02	269,079	10.08
	upper	35,124	71.86	1,062,290	88.79	17,948	62.13	1,125,666	85.63	1,530	100.00	76,027	90.50	150	11.09	56,555	76.42	54,752	67.89	2,320,538	86.94
	zero & NAs	0	0.00	0	0.00	0	0.00	140	0.01	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	140	0.01
2.2	total	48,878	100.00	1,196,464	100.00	28,890	100.00	1,314,603	100.00	1,530	100.00	84,007	100.00	1,352	100.00	74,002	100.00	80,650	100.00	2,669,076	100.00
Westchester	low	2,126	1.25	26,577	0.54	728	0.74	21,885	0.53	0	0.00	1,128	0.44	612	12.19	9,079	2.63	3,466	1.26	58,669	0.61
	moderate	4,347	2.55	145,206	2.95	1,947	1.98	183,901	4.41	0	0.00	13,939	5.39	2,224	44.30	101,008	29.22	8,518	3.09	444,054	4.58
	middle	16,474	9.65	448,827	9.13	12,442	12.66	514,568	12.35	169	8.95	33,516	12.97	1,887	37.59	80,111	23.18	30,972	11.23	1,077,022	11.12
	upper	147,493	86.44	4,291,236	87.32	83,191	84.62	3,443,811	82.66	1,719	91.05	209,808	81.20	297	5.92	155,442	44.97	232,700	84.36	8,100,297	83.64
	zero & NAs	194	0.11	2,673	0.05	0	0.00	2,296	0.06	0	0.00	0	0.00	0	0.00	0	0.00	194	0.07	4,969	0.05
7.5	total	170,634	100.00	4,914,519	100.00	98,308	100.00	4,166,461	100.00	1,888	100.00	258,391	100.00	5,020	100.00	345,640	100.00	275,850	100.00	9,685,011	100.00
MD 35644*	low	51,997	3.55	1,058,490	3.70	28,759	4.35	910,091	3.79	80	0.31	56,702	3.87	47,922	19.57	1,071,724	16.58	128,758	5.37	3,097,007	5.12
	moderate	201,030	13.72	3,995,258	13.97	129,818	19.63	4,078,160	16.99	1,487	5.77	248,055	16.91	111,667	45.61	1,800,801	27.86	444,002	18.52	10,122,274	16.72
	middle	328,014	22.38	6,535,102	22.85	177,310	26.81	6,738,893	28.08	3,842	14.92	432,233	29.46	46,233	18.88	1,262,923	19.54	555,399	23.17	14,969,151	24.73
	upper	877,662	59.89	16,926,002	59.18	323,950	48.98	12,230,783	50.96	20,340	78.99	729,074	49.70	38,995	15.93	2,320,441	35.90	1,260,947	52.59	32,206,300	53.21
	zero & NAs	6,827	0.47	84,342	0.29	1,618	0.24	44,959	0.19	0	0.00	960	0.07	0	0.00	7,420	0.11	8,445	0.35	137,681	0.23
65.4	total	1,465,530	100.00	28,599,194	100.00	661,455	100.00	24,002,886	100.00	25,749	100.00	1,467,024	100.00	244,817	100.00	6,463,309	100.00	2,397,551	100.00	60,532,413	100.00
A/A Total	low	54,269	2.46	1,108,843	2.59	30,104	2.64	972,344	2.36	245	0.46	60,170	2.13	47,922	17.88	1,094,016	16.12	132,540	3.62	3,235,373	3.46
	moderate	310,580	14.09	6,125,271	14.29	200,481	17.58	6,928,190	16.83	4,912	9.27	495,774	17.52	112,342	41.91	1,904,156	28.05	628,315	17.14	15,453,391	16.51
	middle	787,547	35.72	15,180,408	35.42	469,190	41.15	17,738,333	43.10	21,887	41.32	1,329,813	46.99	67,906	25.33	1,451,014	21.37	1,346,530	36.73	35,699,568	38.13
	upper	1,045,456	47.42	20,354,505	47.50	438,902	38.49	15,467,605	37.58	25,921	48.94	942,810	33.32	39,903	14.89	2,331,845	34.35	1,550,182	42.29	39,096,765	41.76
	zero & NAs	6,827	0.31	84,777	0.20	1,618	0.14	47,380	0.12	0	0.00	1,148	0.04	0	0.00	7,420	0.11	8,445	0.23	140,725	0.15
100.0	total	2,204,679	100.00	42,853,804	100.00	1,140,295	100.00	41,153,852	100.00	52,965	100.00	2,829,715	100.00	268,073	100.00	6,788,451	100.00	3,666,012	100.00	93,625,822	100.00

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

¹ Bank numbers include originations and purchases; aggregate numbers include originations only.

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

HMDA LOAN ORIGINATIONS¹ - 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	1,239	0.43	1,508	0.84	0	0.00	0	0.00	2,747	0.58
	moderate	13,801	4.81	13,256	7.38	465	6.87	0	0.00	27,522	5.80
	middle	178,438	62.14	114,331	63.69	5,054	74.66	1,324	100.00	299,147	63.01
	upper	93,698	32.63	50,420	28.09	1,250	18.47	0	0.00	145,368	30.62
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
14.4	total	287,176	100.00	179,515	100.00	6,769	100.00	1,324	100.00	474,784	100.00
Suffolk	low	1,868	0.48	743	0.26	150	1.14	0	0.00	2,761	0.40
	moderate	83,321	21.46	67,352	23.51	2,063	15.65	0	0.00	152,736	21.96
	middle	243,265	62.65	175,998	61.44	9,398	71.29	7,600	100.00	436,261	62.73
	upper	59,809	15.40	42,370	14.79	1,571	11.92	0	0.00	103,750	14.92
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
21.1	total	388,263	100.00	286,463	100.00	13,182	100.00	7,600	100.00	695,508	100.00
MD 35004	low	3,107	0.46	2,251	0.48	150	0.75	0	0.00	5,508	0.47
	moderate	97,122	14.38	80,608	17.30	2,528	12.67	0	0.00	180,258	15.40
	middle	421,703	62.43	290,329	62.31	14,452	72.44	8,924	100.00	735,408	62.84
	upper	153,507	22.73	92,790	19.91	2,821	14.14	0	0.00	249,118	21.29
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
35.6	total	675,439	100.00	465,978	100.00	19,951	100.00	8,924	100.00	1,170,292	100.00
Bronx	low	3,385	7.11	4,930	19.74	300	31.68	31,599	78.53	40,214	35.35
	moderate	14,819	31.14	6,952	27.84	0	0.00	6,238	15.50	28,009	24.62
	middle	16,695	35.08	8,473	33.93	250	26.40	1,402	3.48	26,820	23.58
	upper	12,694	26.67	4,614	18.48	397	41.92	1,000	2.49	18,705	16.44
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3.5	total	47,593	100.00	24,969	100.00	947	100.00	40,239	100.00	113,748	100.00
Kings	low	21,438	8.69	16,420	10.74	240	4.57	6,470	9.06	44,568	9.36
	moderate	61,582	24.98	60,479	39.54	1,206	22.98	53,865	75.44	177,132	37.20
	middle	90,588	36.74	54,636	35.72	2,280	43.44	8,144	11.41	155,648	32.69
	upper	72,962	29.59	21,413	14.00	1,523	29.02	2,926	4.10	98,824	20.75
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
14.5	total	246,570	100.00	152,948	100.00	5,249	100.00	71,405	100.00	476,172	100.00
New York	low	3,969	1.01	2,599	2.82	238	4.71	2,798	2.39	9,604	1.59
	moderate	12,974	3.32	4,761	5.17	1,200	23.74	8,690	7.41	27,625	4.56
	middle	10,360	2.65	1,634	1.77	0	0.00	1,800	1.53	13,794	2.28
	upper	363,800	93.02	83,098	90.23	3,617	71.55	103,990	88.67	554,505	91.57
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
18.4	total	391,103	100.00	92,092	100.00	5,055	100.00	117,278	100.00	605,528	100.00
Queens	low	2,018	0.60	566	0.36	174	4.92	0	0.00	2,758	0.55
	moderate	56,455	16.78	29,328	18.78	760	21.47	4,697	51.96	91,240	18.06
	middle	155,217	46.14	76,911	49.26	1,085	30.65	3,621	40.06	236,834	46.89
	upper	121,814	36.21	48,842	31.28	1,521	42.97	0	0.00	172,177	34.09
	zero & NAs	908	0.27	500	0.32	0	0.00	721	7.98	2,129	0.42
15.3	total	336,412	100.00	156,147	100.00	3,540	100.00	9,039	100.00	505,138	100.00

HMDA LOAN ORIGINATIONS¹ - 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 %
Richmond	low	596	0.70	726	1.85	0	0.00	0	0.00	1,322	1.05
	moderate	4,581	5.38	1,627	4.14	0	0.00	0	0.00	6,208	4.94
	middle	16,341	19.19	10,723	27.31	163	30.02	263	37.95	27,490	21.88
	upper	63,643	74.73	26,181	66.69	380	69.98	430	62.05	90,634	72.13
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
3.8	total	85,161	100.00	39,257	100.00	543	100.00	693	100.00	125,654	100.00
Rockland	low	978	2.95	1,520	5.60	0	0.00	0	0.00	2,498	3.96
	moderate	1,172	3.53	470	1.73	0	0.00	0	0.00	1,642	2.60
	middle	5,275	15.90	7,513	27.68	0	0.00	700	42.17	13,488	21.39
	upper	25,742	77.61	17,637	64.99	1,080	100.00	960	57.83	45,419	72.04
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
1.9	total	33,167	100.00	27,140	100.00	1,080	100.00	1,660	100.00	63,047	100.00
Westchester	low	2,198	1.44	270	0.41	0	0.00	739	7.17	3,207	1.39
	moderate	5,466	3.58	2,317	3.52	0	0.00	5,050	49.00	12,833	5.54
	middle	20,752	13.60	10,459	15.88	675	25.05	2,692	26.12	34,578	14.94
	upper	124,161	81.38	52,821	80.19	2,020	74.95	1,825	17.71	180,827	78.13
	zero & NAs	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
7.0	total	152,577	100.00	65,867	100.00	2,695	100.00	10,306	100.00	231,445	100.00
MD 35644*	low	34,582	2.68	27,031	4.84	952	4.98	41,606	16.60	104,171	4.91
	moderate	157,049	12.15	105,934	18.97	3,166	16.57	78,540	31.34	344,689	16.25
	middle	315,228	24.39	170,349	30.51	4,453	23.30	18,622	7.43	508,652	23.98
	upper	784,816	60.72	254,606	45.59	10,538	55.15	111,131	44.34	1,161,091	54.75
	zero & NAs	908	0.07	500	0.09	0	0.00	721	0.29	2,129	0.10
64.4	total	1,292,583	100.00	558,420	100.00	19,109	100.00	250,620	100.00	2,120,732	100.00
A/A Total	low	37,689	1.92	29,282	2.86	1,102	2.82	41,606	16.03	109,679	3.33
	moderate	254,171	12.92	186,542	18.21	5,694	14.58	78,540	30.26	524,947	15.95
	middle	736,931	37.45	460,678	44.97	18,905	48.40	27,546	10.61	1,244,060	37.80
	upper	938,323	47.68	347,396	33.91	13,359	34.20	111,131	42.82	1,410,209	42.85
	zero & NAs	908	0.05	500	0.05	0	0.00	721	0.28	2,129	0.06
100.0	total	1,968,022	100.00	1,024,398	100.00	39,060	100.00	259,544	100.00	3,291,024	100.00

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

¹ Bank numbers include originations and purchases.

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

1-4 FAMILY HMDA LOAN ORIGINATIONS¹ - 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	8	0.97	329	1.67	17	2.28	1,120	4.05	0	0.00	248	6.53	25	1.56	1,697	3.31
	moderate	41	4.96	2,137	10.83	100	13.44	5,409	19.54	2	6.06	771	20.29	143	8.92	8,317	16.24
	middle	181	21.91	6,324	32.04	168	22.58	9,089	32.84	9	27.27	1,323	34.82	358	22.33	16,736	32.68
	upper	474	57.38	9,669	48.99	258	34.68	9,601	34.69	13	39.39	1,348	35.47	745	46.48	20,618	40.26
	zero & NAs	122	14.77	1,277	6.47	201	27.02	2,458	8.88	9	27.27	110	2.89	332	20.71	3,845	7.51
	16.0	total	826	100.00	19,736	100.00	744	100.00	27,677	100.00	33	100.00	3,800	100.00	1,603	100.00	51,213
Suffolk	low	17	1.34	726	2.72	40	3.64	2,938	6.74	12	12.00	667	8.55	69	2.79	4,331	5.55
	moderate	87	6.84	4,082	15.31	159	14.47	11,045	25.35	17	17.00	1,953	25.03	263	10.64	17,080	21.89
	middle	318	25.00	9,130	34.25	276	25.11	14,296	32.81	27	27.00	2,719	34.84	621	25.13	26,145	33.50
	upper	676	53.14	10,953	41.09	359	32.67	12,055	27.66	31	31.00	2,276	29.16	1,066	43.14	25,284	32.40
	zero & NAs	174	13.68	1,766	6.62	265	24.11	3,241	7.44	13	13.00	189	2.42	452	18.29	5,196	6.66
	24.7	total	1,272	100.00	26,657	100.00	1,099	100.00	43,575	100.00	100	100.00	7,804	100.00	2,471	100.00	78,036
MD 35004	low	25	1.19	1,055	2.27	57	3.09	4,058	5.70	12	9.02	915	7.89	94	2.31	6,028	4.66
	moderate	128	6.10	6,219	13.41	259	14.05	16,454	23.09	19	14.29	2,724	23.47	406	9.97	25,397	19.65
	middle	499	23.78	15,454	33.31	444	24.09	23,385	32.82	36	27.07	4,042	34.83	979	24.03	42,881	33.18
	upper	1,150	54.81	20,622	44.45	617	33.48	21,656	30.39	44	33.08	3,624	31.23	1,811	44.45	45,902	35.51
	zero & NAs	296	14.11	3,043	6.56	466	25.28	5,699	8.00	22	16.54	299	2.58	784	19.24	9,041	7.00
	40.7	total	2,098	100.00	46,393	100.00	1,843	100.00	71,252	100.00	133	100.00	11,604	100.00	4,074	100.00	129,249
Bronx	low	1	0.55	105	1.62	2	1.20	151	2.04	0	0.00	56	5.71	3	0.85	312	2.10
	moderate	7	3.85	570	8.81	11	6.59	745	10.09	0	0.00	135	13.76	18	5.13	1,450	9.77
	middle	13	7.14	1,412	21.83	17	10.18	1,927	26.09	0	0.00	279	28.44	30	8.55	3,618	24.39
	upper	132	72.53	4,019	62.14	100	59.88	4,017	54.39	2	100.00	479	48.83	234	66.67	8,515	57.40
	zero & NAs	29	15.93	362	5.60	37	22.16	545	7.38	0	0.00	32	3.26	66	18.80	939	6.33
	3.5	total	182	100.00	6,468	100.00	167	100.00	7,385	100.00	2	100.00	981	100.00	351	100.00	14,834
Kings	low	3	0.38	138	0.77	6	0.92	453	2.24	0	0.00	89	4.12	9	0.62	680	1.69
	moderate	13	1.66	994	5.56	35	5.38	1,817	8.99	2	11.11	264	12.22	50	3.45	3,075	7.64
	middle	49	6.27	3,008	16.83	70	10.75	4,952	24.49	2	11.11	562	26.01	121	8.34	8,522	21.17
	upper	535	68.50	12,368	69.19	245	37.63	11,100	54.90	9	50.00	1,131	52.34	789	54.41	24,599	61.11
	zero & NAs	181	23.18	1,367	7.65	295	45.31	1,895	9.37	5	27.78	115	5.32	481	33.17	3,377	8.39
	14.5	total	781	100.00	17,875	100.00	651	100.00	20,217	100.00	18	100.00	2,161	100.00	1,450	100.00	40,253
New York	low	1	0.12	21	0.15	0	0.00	43	0.55	0	0.00	10	1.91	1	0.10	74	0.32
	moderate	0	0.00	294	2.03	1	0.44	215	2.76	0	0.00	44	8.40	1	0.10	553	2.43
	middle	22	2.74	1,130	7.81	6	2.65	618	7.92	1	5.56	72	13.74	29	2.77	1,820	7.98
	upper	766	95.39	12,477	86.18	189	83.63	6,178	79.21	17	94.44	381	72.71	972	92.84	19,036	83.49
	zero & NAs	14	1.74	555	3.83	30	13.27	746	9.56	0	0.00	17	3.24	44	4.20	1,318	5.78
	10.5	total	803	100.00	14,477	100.00	226	100.00	7,800	100.00	18	100.00	524	100.00	1,047	100.00	22,801
Queens	low	5	0.52	174	0.71	3	0.39	477	1.87	0	0.00	111	3.93	8	0.45	762	1.44
	moderate	22	2.29	1,553	6.29	46	5.96	2,482	9.73	6	20.69	363	12.85	74	4.20	4,398	8.29
	middle	95	9.90	4,832	19.58	105	13.60	6,715	26.31	4	13.79	795	28.15	204	11.58	12,342	23.28
	upper	655	68.23	16,273	65.94	355	45.98	13,544	53.07	14	48.28	1,412	50.00	1,024	58.15	31,229	58.90
	zero & NAs	183	19.06	1,847	7.48	263	34.07	2,301	9.02	5	17.24	143	5.06	451	25.61	4,291	8.09
	17.6	total	960	100.00	24,679	100.00	772	100.00	25,519	100.00	29	100.00	2,824	100.00	1,761	100.00	53,022

1-4 FAMILY HMDA LOAN ORIGINATIONS¹ - 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. %
Richmond	low	1	0.40	40	0.52	1	0.72	118	1.34	0	0.00	25	1.85	2	0.51	183	1.03
	moderate	2	0.79	368	4.83	3	2.16	747	8.47	0	0.00	121	8.98	5	1.27	1,236	6.95
	middle	26	10.32	1,682	22.06	22	15.83	2,159	24.49	1	33.33	347	25.74	49	12.44	4,188	23.54
	upper	165	65.48	5,091	66.78	74	53.24	5,139	58.29	2	66.67	826	61.28	241	61.17	11,056	62.15
	zero & NAs	58	23.02	443	5.81	39	28.06	654	7.42	0	0.00	29	2.15	97	24.62	1,126	6.33
3.9	total	252	100.00	7,624	100.00	139	100.00	8,817	100.00	3	100.00	1,348	100.00	394	100.00	17,789	100.00
Rockland	low	0	0.00	26	0.62	1	0.98	38	0.71	0	0.00	9	1.18	1	0.40	73	0.71
	moderate	0	0.00	160	3.82	2	1.96	286	5.35	0	0.00	37	4.84	2	0.80	483	4.69
	middle	8	5.63	603	14.40	4	3.92	882	16.51	1	20.00	137	17.91	13	5.22	1,622	15.76
	upper	115	80.99	3,205	76.53	60	58.82	3,683	68.94	4	80.00	560	73.20	179	71.89	7,448	72.35
	zero & NAs	19	13.38	194	4.63	35	34.31	453	8.48	0	0.00	22	2.88	54	21.69	669	6.50
2.5	total	142	100.00	4,188	100.00	102	100.00	5,342	100.00	5	100.00	765	100.00	249	100.00	10,295	100.00
Westchester	low	0	0.00	98	0.71	1	0.34	93	0.66	0	0.00	24	1.50	1	0.14	215	0.73
	moderate	9	2.28	699	5.05	8	2.75	622	4.43	0	0.00	91	5.67	17	2.45	1,412	4.79
	middle	20	5.06	1,779	12.85	23	7.90	1,871	13.32	1	14.29	230	14.34	44	6.35	3,880	13.15
	upper	321	81.27	10,647	76.89	191	65.64	10,167	72.38	5	71.43	1,199	74.75	517	74.60	22,013	74.63
	zero & NAs	45	11.39	624	4.51	68	23.37	1,293	9.21	1	14.29	60	3.74	114	16.45	1,977	6.70
6.9	total	395	100.00	13,847	100.00	291	100.00	14,046	100.00	7	100.00	1,604	100.00	693	100.00	29,497	100.00
MD 35644*	low	11	0.31	602	0.68	14	0.60	1,373	1.54	0	0.00	324	3.17	25	0.42	2,299	1.22
	moderate	53	1.51	4,638	5.20	106	4.51	6,914	7.76	8	9.76	1,055	10.34	167	2.81	12,607	6.69
	middle	233	6.63	14,446	16.20	247	10.52	19,124	21.46	10	12.20	2,422	23.73	490	8.24	35,992	19.09
	upper	2,689	76.50	64,080	71.87	1,214	51.70	53,828	60.40	53	64.63	5,988	58.67	3,956	66.54	123,896	65.73
	zero & NAs	529	15.05	5,392	6.05	767	32.67	7,887	8.85	11	13.41	418	4.10	1,307	21.98	13,697	7.27
59.3	total	3,515	100.00	89,158	100.00	2,348	100.00	89,126	100.00	82	100.00	10,207	100.00	5,945	100.00	188,491	100.00
A/A Total	low	36	0.64	1,657	1.22	71	1.69	5,431	3.39	12	5.58	1,239	5.68	119	1.19	8,327	2.62
	moderate	181	3.22	10,857	8.01	365	8.71	23,368	14.57	27	12.56	3,779	17.33	573	5.72	38,004	11.96
	middle	732	13.04	29,900	22.06	691	16.49	42,509	26.51	46	21.40	6,464	29.64	1,469	14.66	78,873	24.82
	upper	3,839	68.39	84,702	62.49	1,831	43.69	75,484	47.07	97	45.12	9,612	44.07	5,767	57.56	169,798	53.44
	zero & NAs	825	14.70	8,435	6.22	1,233	29.42	13,586	8.47	33	15.35	717	3.29	2,091	20.87	22,738	7.16
100.0	total	5,613	100.00	135,551	100.00	4,191	100.00	160,378	100.00	215	100.00	21,811	100.00	10,019	100.00	317,740	100.00

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

¹ Bank numbers include originations and purchases; aggregate numbers include originations only; 1-4 family includes manufactured housing.

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

1-4 FAMILY HMDA LOAN ORIGINATIONS¹ - 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 %
Nassau 16.4	low	11	1.50	33	5.48	0	0.00	44	3.24
	moderate	46	6.29	107	17.77	4	16.67	157	11.57
	middle	156	21.34	140	23.26	5	20.83	301	22.18
	upper	468	64.02	236	39.20	14	58.33	718	52.91
	zero & NAs	50	6.84	86	14.29	1	4.17	137	10.10
	total	731	100.00	602	100.00	24	100.00	1,357	100.00
Suffolk 26.5	low	32	2.96	65	6.17	2	3.92	99	4.53
	moderate	105	9.70	219	20.78	13	25.49	337	15.41
	middle	274	25.32	306	29.03	19	37.25	599	27.39
	upper	590	54.53	357	33.87	16	31.37	963	44.03
	zero & NAs	81	7.49	107	10.15	1	1.96	189	8.64
	total	1,082	100.00	1,054	100.00	51	100.00	2,187	100.00
MD 35004 43.0	low	43	2.37	98	5.92	2	2.67	143	4.03
	moderate	151	8.33	326	19.69	17	22.67	494	13.94
	middle	430	23.72	446	26.93	24	32.00	900	25.40
	upper	1,058	58.36	593	35.81	30	40.00	1,681	47.43
	zero & NAs	131	7.23	193	11.65	2	2.67	326	9.20
	total	1,813	100.00	1,656	100.00	75	100.00	3,544	100.00
Bronx 3.2	low	4	2.48	2	2.00	0	0.00	6	2.26
	moderate	14	8.70	16	16.00	0	0.00	30	11.32
	middle	16	9.94	14	14.00	0	0.00	30	11.32
	upper	117	72.67	51	51.00	3	75.00	171	64.53
	zero & NAs	10	6.21	17	17.00	1	25.00	28	10.57
	total	161	100.00	100	100.00	4	100.00	265	100.00
Kings 13.2	low	2	0.34	2	0.40	1	6.25	5	0.46
	moderate	25	4.29	35	7.09	1	6.25	61	5.58
	middle	35	6.00	52	10.53	2	12.50	89	8.14
	upper	430	73.76	246	49.80	11	68.75	687	62.85
	zero & NAs	91	15.61	159	32.19	1	6.25	251	22.96
	total	583	100.00	494	100.00	16	100.00	1,093	100.00
New York 9.6	low	0	0.00	2	1.17	0	0.00	2	0.25
	moderate	2	0.33	4	2.34	0	0.00	6	0.76
	middle	8	1.31	7	4.09	0	0.00	15	1.90
	upper	582	95.57	145	84.80	9	100.00	736	93.28
	zero & NAs	17	2.79	13	7.60	0	0.00	30	3.80
	total	609	100.00	171	100.00	9	100.00	789	100.00
Queens 17.3	low	4	0.46	4	0.74	0	0.00	8	0.56
	moderate	45	5.14	40	7.43	3	18.75	88	6.16
	middle	52	5.94	68	12.64	2	12.50	122	8.54
	upper	710	81.14	328	60.97	10	62.50	1,048	73.34
	zero & NAs	64	7.31	98	18.22	1	6.25	163	11.41
	total	875	100.00	538	100.00	16	100.00	1,429	100.00

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 %
Richmond 4.8	low	0	0.00	1	0.70	0	0.00	1	0.25
	moderate	3	1.20	11	7.75	0	0.00	14	3.54
	middle	23	9.16	25	17.61	0	0.00	48	12.15
	upper	208	82.87	87	61.27	1	50.00	296	74.94
	zero & NAs	17	6.77	18	12.68	1	50.00	36	9.11
	total	251	100.00	142	100.00	2	100.00	395	100.00
Rockland 2.2	low	2	2.20	0	0.00	0	0.00	2	1.09
	moderate	1	1.10	10	11.11	0	0.00	11	5.98
	middle	6	6.59	6	6.67	0	0.00	12	6.52
	upper	72	79.12	52	57.78	2	66.67	126	68.48
	zero & NAs	10	10.99	22	24.44	1	33.33	33	17.93
	total	91	100.00	90	100.00	3	100.00	184	100.00
Westchester 6.7	low	0	0.00	1	0.50	0	0.00	1	0.18
	moderate	12	3.48	10	5.00	0	0.00	22	3.99
	middle	22	6.38	18	9.00	0	0.00	40	7.26
	upper	288	83.48	128	64.00	6	100.00	422	76.59
	zero & NAs	23	6.67	43	21.50	0	0.00	66	11.98
	total	345	100.00	200	100.00	6	100.00	551	100.00
MD 35644* 57.0	low	12	0.41	12	0.69	1	1.79	25	0.53
	moderate	102	3.50	126	7.26	4	7.14	232	4.93
	middle	162	5.56	190	10.95	4	7.14	356	7.56
	upper	2,407	82.57	1,037	59.77	42	75.00	3,486	74.08
	zero & NAs	232	7.96	370	21.33	5	8.93	607	12.90
	total	2,915	100.00	1,735	100.00	56	100.00	4,706	100.00
A/A Total 100.0	low	55	1.16	110	3.24	3	2.29	168	2.04
	moderate	253	5.35	452	13.33	21	16.03	726	8.80
	middle	592	12.52	636	18.76	28	21.37	1,256	15.22
	upper	3,465	73.29	1,630	48.07	72	54.96	5,167	62.63
	zero & NAs	363	7.68	563	16.60	7	5.34	933	11.31
	total	4,728	100.00	3,391	100.00	131	100.00	8,250	100.00

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

¹ Bank numbers include originations and purchases; 1-4 family includes manufactured housing.

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

SMALL BUSINESS LENDING

YEAR 2004

County/Area	Geography Income Level	Small Business Loans ¹								% of Loans by Loan Size ²						Loans to Small Businesses ³							
		Bank				Aggregate				Bank			Aggregate			Bank				Aggregate			
		#	%	\$000's	%	#	%	\$000's	%	LS1	LS2	LS3	LS1	LS2	LS3	#	%	\$000's	%	#	%	\$000's	%
Nassau	low	10	0.4	935	0.4	242	0.5	6,145	0.4														
	moderate	129	5.7	13,745	6.4	2,630	5.5	88,819	6.3														
	middle	1,419	62.3	126,508	58.8	31,053	65.2	860,817	60.6														
	upper	718	31.5	74,056	34.4	13,684	28.7	464,760	32.7														
	zero & NAs	-	-	-	-	1	0.0	2	0.0														
21.2	total	2,276	100.0	215,244	100.0	47,610	100.0	1,420,543	100.0	84.3	9.6	6.2	95.6	2.6	1.9	1,634	71.8	106,376	49.4	18,440	38.7	519,884	36.6
Suffolk	low	59	1.6	6,133	1.9	245	0.5	9,860	0.6														
	moderate	816	21.9	66,135	20.9	10,130	19.0	311,526	19.4														
	middle	2,323	62.4	194,707	61.6	33,274	62.5	968,060	60.4														
	upper	524	14.1	49,319	15.6	9,547	17.9	314,362	19.6														
	zero & NAs	-	-	-	-	1	0.0	100	0.0														
34.6	total	3,722	100.0	316,294	100.0	53,197	100.0	1,603,908	100.0	86.4	7.6	6.0	95.4	2.5	2.2	2,757	74.1	154,822	48.9	20,143	37.9	593,768	37.0
MD 35004	low	69	1.2	7,068	1.3	487	0.5	16,005	0.5														
	moderate	945	15.8	79,880	15.0	12,760	12.7	400,345	13.2														
	middle	3,742	62.4	321,215	60.4	64,327	63.8	1,828,877	60.5														
	upper	1,242	20.7	123,375	23.2	23,231	23.0	779,122	25.8														
	zero & NAs	-	-	-	-	2	0.0	102	0.0														
55.8	total	5,998	100.0	531,538	100.0	100,807	100.0	3,024,451	100.0	85.6	8.4	6.1	95.5	2.5	2.0	4,391	73.2	261,198	49.1	38,583	38.3	1,113,652	36.8
Bronx	low	130	33.9	12,733	42.5	3,815	31.2	121,524	34.5														
	moderate	144	37.6	9,513	31.8	3,563	29.2	102,884	29.2														
	middle	64	16.7	3,406	11.4	2,609	21.4	67,561	19.2														
	upper	43	11.2	4,197	14.0	2,059	16.9	49,005	13.9														
	zero & NAs	2	0.5	100	0.3	171	1.4	11,102	3.2														
3.6	total	383	100.0	29,949	100.0	12,217	100.0	352,076	100.0	88.5	6.3	5.2	96.1	1.9	2.0	310	80.9	18,745	62.6	4,827	39.5	157,655	44.8
Kings	low	131	19.9	13,255	15.4	4,544	10.9	139,011	12.9														
	moderate	215	32.7	31,215	36.3	16,222	39.0	435,029	40.3														
	middle	194	29.5	23,089	26.9	13,156	31.6	314,517	29.1														
	upper	113	17.2	16,776	19.5	7,365	17.7	178,748	16.6														
	zero & NAs	4	0.6	1,593	1.9	285	0.7	11,891	1.1														
6.1	total	657	100.0	85,928	100.0	41,572	100.0	1,079,196	100.0	78.1	9.9	12.0	96.5	1.9	1.6	451	68.6	41,094	47.8	16,324	39.3	467,070	43.3
New York	low	24	1.4	2,501	1.0	3,494	4.3	96,843	3.1														
	moderate	70	4.2	9,528	3.8	5,169	6.4	183,429	5.9														
	middle	183	11.0	38,389	15.5	6,028	7.5	228,803	7.3														
	upper	1,370	82.2	195,069	78.6	64,449	80.0	2,522,409	81.0														
	zero & NAs	20	1.2	2,815	1.1	1,377	1.7	83,102	2.7														
15.5	total	1,667	100.0	248,302	100.0	80,517	100.0	3,114,586	100.0	72.0	13.2	14.8	94.0	3.4	2.6	1,019	61.1	118,928	47.9	31,910	39.6	1,130,142	36.3
Queens	low	18	1.2	1,780	1.7	455	1.1	19,994	1.7														
	moderate	285	18.8	20,985	20.5	10,036	24.5	320,575	27.1														
	middle	788	51.9	49,246	48.2	19,215	47.0	534,113	45.2														
	upper	407	26.8	28,245	27.6	10,783	26.4	280,138	23.7														
	zero & NAs	20	1.3	1,994	2.0	392	1.0	26,534	2.2														
14.1	total	1,518	100.0	102,250	100.0	40,881	100.0	1,181,354	100.0	90.3	6.1	3.6	95.9	2.3	1.8	957	63.0	52,131	51.0	15,721	38.5	497,294	42.1

SMALL BUSINESS LENDING

YEAR 2004

County/Area	Geography Income Level	Small Business Loans ¹								% of Loans by Loan Size ²						Loans to Small Businesses ³							
		Bank				Aggregate				Bank			Aggregate			Bank				Aggregate			
		#	%	\$000's	%	#	%	\$000's	%	LS1	LS2	LS3	LS1	LS2	LS3	#	%	\$000's	%	#	%	\$000's	%
Richmond	low	-	-	-	-	41	0.5	859	0.4														
	moderate	2	5.4	60	1.2	314	3.7	8,179	4.0														
	middle	5	13.5	322	6.6	1,936	22.7	51,701	25.4														
	upper	30	81.1	4,513	92.2	6,224	73.1	142,715	70.0														
	zero & NAs	-	-	-	-	5	0.1	390	0.2														
0.3 total	37	100.0	4,895	100.0	8,520	100.0	203,844	100.0	70.3	10.8	18.9	96.1	1.9	1.9	31	83.8	4,085	83.5	2,913	34.2	87,341	42.8	
Rockland	low	2	1.5	150	2.2	338	3.6	7,941	2.9														
	moderate	-	-	-	-	159	1.7	4,520	1.7														
	middle	10	7.6	340	5.0	1,105	11.8	30,924	11.4														
	upper	120	90.9	6,314	92.8	7,773	82.9	227,277	84.0														
	zero & NAs	-	-	-	-	-	-	-	-														
1.2 total	132	100.0	6,804	100.0	9,375	100.0	270,662	100.0	93.2	6.1	0.8	95.6	2.3	2.1	114	86.4	5,169	76.0	3,792	40.4	114,790	42.4	
Westchester	low	24	6.7	2,206	6.5	218	0.7	9,509	1.0														
	moderate	27	7.6	3,608	10.6	2,439	7.8	90,857	9.2														
	middle	109	30.5	7,911	23.2	4,859	15.5	162,099	16.4														
	upper	197	55.2	20,369	59.7	23,797	76.0	725,737	73.4														
	zero & NAs	-	-	-	-	7	0.0	85	0.0														
3.3 total	357	100.0	34,094	100.0	31,320	100.0	988,287	100.0	84.9	6.4	8.7	95.3	2.4	2.3	286	80.1	20,104	59.0	12,411	39.6	373,885	37.8	
MD 35644*	low	329	6.9	32,625	6.4	12,905	5.8	395,681	5.5														
	moderate	743	15.6	74,909	14.6	37,902	16.9	1,145,473	15.9														
	middle	1,353	28.5	122,703	24.0	48,908	21.8	1,389,718	19.3														
	upper	2,280	48.0	275,483	53.8	122,450	54.6	4,126,029	57.4														
	zero & NAs	46	1.0	6,502	1.3	2,237	1.0	133,104	1.9														
44.2 total	4,751	100.0	512,222	100.0	224,402	100.0	7,190,005	100.0	81.6	9.2	9.2	95.2	2.6	2.2	3,168	66.7	260,256	50.8	87,898	39.2	2,828,177	39.3	
A/A Total	low	398	3.7	39,693	3.8	13,392	4.1	411,686	4.0														
	moderate	1,688	15.7	154,789	14.8	50,662	15.6	1,545,818	15.1														
	middle	5,095	47.4	443,918	42.5	113,235	34.8	3,218,595	31.5														
	upper	3,522	32.8	398,858	38.2	145,681	44.8	4,905,151	48.0														
	zero & NAs	46	0.4	6,502	0.6	2,239	0.7	133,206	1.3														
100.0 total	10,749	100.0	1,043,760	100.0	325,209	100.0	10,214,456	100.0	83.8	8.7	7.5	95.3	2.6	2.1	7,559	70.3	521,454	50.0	126,481	38.9	3,941,829	38.6	

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

¹ Bank data include originations and purchases; aggregate data include originations only.

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

³ Loans included in "loans to small businesses," as defined in call report instructions, generally consist of business loans to entities with gross annual revenues of \$1 million or less.

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

SMALL BUSINESS LENDING

YEAR 2005

County/Area % of Total A/A Loans	Geography Income Level	Small Business Loans ¹				% of Loans by Loan Size ²			Loans to Small Businesses ³			
		Bank				Bank			Bank			
		#	%	\$000's	%	LS1	LS2	LS3	#	%	\$000's	%
Nassau	low	10	0.4	875	0.3							
	moderate	158	6.2	19,036	6.8							
	middle	1,607	63.3	168,589	60.5							
	upper	763	30.1	90,330	32.4							
	zero & NAs	-	-	-	-							
21.5	total	2,538	100.0	278,830	100.0	81.7	9.5	8.8	1,715	67.6	137,134	49.2
Suffolk	low	65	1.7	6,966	2.0							
	moderate	845	21.8	85,342	23.9							
	middle	2,432	62.7	214,104	60.0							
	upper	534	13.8	50,220	14.1							
	zero & NAs	-	-	-	-							
32.8	total	3,876	100.0	356,632	100.0	84.9	8.4	6.7	2,773	71.5	166,320	46.6
MD 35004	low	75	1.2	7,841	1.2							
	moderate	1,003	15.6	104,378	16.4							
	middle	4,039	63.0	382,693	60.2							
	upper	1,297	20.2	140,550	22.1							
	zero & NAs	-	-	-	-							
54.3	total	6,414	100.0	635,462	100.0	83.6	8.8	7.6	4,488	70.0	303,454	47.8
Bronx	low	139	33.8	16,281	35.3							
	moderate	153	37.2	17,626	38.2							
	middle	68	16.5	6,803	14.7							
	upper	44	10.7	4,519	9.8							
	zero & NAs	7	1.7	932	2.0							
3.5	total	411	100.0	46,161	100.0	80.0	10.0	10.0	303	73.7	24,535	53.2
Kings	low	127	16.7	15,237	12.9							
	moderate	262	34.5	44,762	38.0							
	middle	236	31.1	39,914	33.9							
	upper	129	17.0	16,526	14.0							
	zero & NAs	5	0.7	1,375	1.2							
6.4	total	759	100.0	117,814	100.0	68.9	14.5	16.6	496	65.3	48,610	41.3
New York	low	32	1.8	4,156	1.5							
	moderate	90	5.1	19,539	7.0							
	middle	172	9.7	21,908	7.8							
	upper	1,459	82.0	228,943	81.8							
	zero & NAs	26	1.5	5,391	1.9							
15.1	total	1,779	100.0	279,937	100.0	71.2	13.7	15.2	1,057	59.4	120,878	43.2
Queens	low	20	1.1	2,280	1.0							
	moderate	493	26.6	46,271	19.6							
	middle	831	44.8	148,958	63.2							
	upper	411	22.1	32,880	14.0							
	zero & NAs	101	5.4	5,215	2.2							
15.7	total	1,856	100.0	235,604	100.0	78.6	7.9	13.5	1,116	60.1	129,737	55.1

SMALL BUSINESS LENDING												
YEAR 2005												
County/Area % of Total A/A Loans	Geography Income Level	Small Business Loans ¹				% of Loans by Loan Size ²			Loans to Small Businesses ³			
		Bank				Bank			Bank			
		#	%	\$000's	%	LS1	LS2	LS3	#	%	\$000's	%
Richmond	low	-	-	-	-							
	moderate	3	6.1	545	6.6							
	middle	12	24.5	3,019	36.5							
	upper	34	69.4	4,696	56.9							
	zero & NAs	-	-	-	-							
	0.4 total	49	100.0	8,260	100.0	65.3	12.2	22.4	35	71.4	3,887	47.1
Rockland	low	1	0.7	75	0.6							
	moderate	-	-	-	-							
	middle	10	6.8	955	7.4							
	upper	135	92.5	11,922	92.0							
	zero & NAs	-	-	-	-							
	1.2 total	146	100.0	12,952	100.0	85.6	8.2	6.2	104	71.2	5,781	44.6
Westchester	low	21	5.4	1,862	4.0							
	moderate	27	7.0	5,123	11.0							
	middle	113	29.1	13,052	28.0							
	upper	227	58.5	26,634	57.1							
	zero & NAs	-	-	-	-							
	3.3 total	388	100.0	46,671	100.0	77.1	11.6	11.3	272	70.1	20,449	43.8
MD 35644*	low	340	6.3	39,891	5.3							
	moderate	1,028	19.1	133,866	17.9							
	middle	1,442	26.8	234,609	31.4							
	upper	2,439	45.3	326,120	43.6							
	zero & NAs	139	2.6	12,913	1.7							
	45.7 total	5,388	100.0	747,399	100.0	74.9	11.2	14.0	3,383	62.8	353,877	47.3
A/A Total	low	415	3.5	47,732	3.5							
	moderate	2,031	17.2	238,244	17.2							
	middle	5,481	46.4	617,302	44.6							
	upper	3,736	31.7	466,670	33.7							
	zero & NAs	139	1.2	12,913	0.9							
	100.0 total	11,802	100.0	1,382,861	100.0	79.6	9.9	10.5	7,871	66.7	657,331	47.5

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

¹ Bank data include originations and purchases.

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

³ Loans included in "loans to small businesses," as defined in call report instructions, generally consist of business loans to entities with gross annual revenues of \$1 million or less.

Sources of data: Bank (bank loans and assessment area); 2000 Census (geography 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 nonmetropolitan median family income. In all instances, the area median family incomes used to measure borrower income levels are updated annually by the U.S. Department of Housing and Urban Development (“HUD”).

LMI Individuals/Persons

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

Small Business Loans

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