



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

PUBLIC SUMMARY

**COMMUNITY REINVESTMENT ACT
PERFORMANCE EVALUATION**

Date of Evaluation: December 31, 2006

Institution: New York Community Bank
615 Merrick Avenue
Westbury, NY 11590

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 New York Community Bank (“NYCB”) 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, 2006.

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 the performance. Section 76.5 further provides that the Banking Department will prepare a written report summarizing the results of such assessment and will assign to each institution a numerical CRA rating based on a 1 to 4 scoring system. The numerical scores represent an assessment of CRA performance as follows:

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

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

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

OVERVIEW OF INSTITUTION'S PERFORMANCE

Overall Rating

New York Community Bank is rated "1," indicating an outstanding record of helping to meet community credit needs.

Lending Test - "Outstanding"

- NYCB's lending level reflects an excellent responsiveness to its community credit needs. During the evaluation period, NYCB generated 1,251 loans totaling \$5.2 billion within its assessment area.
- A substantial majority of NYCB's lending activities were inside the assessment area. The bank originated 76.7% of its total number of loans and 71.7% of its dollar volume within the assessment area.
- The geographic distribution of NYCB's loans reflects an excellent dispersion among census tracts of different income levels. NYCB's LMI penetration level was significantly higher than the demographic data and the aggregate level of LMI penetration.
- The distribution of NYCB's real estate loans based on borrower characteristics reflects an excellent penetration among individuals of different income levels. In 2005, NYCB achieved a significantly higher LMI penetration ratio than the aggregate LMI ratio.
- NYCB's level of community development lending is excellent. NYCB made \$2.6 billion in qualified community development loans, with 100% new money and an increase of over 100% since the prior examination, when NYCB made \$1.2 billion in community development loans.
- NYCB makes limited use of innovative and/or flexible lending practices in serving the credit needs of its assessment area.

Investment Test: "Outstanding"

NYCB has an excellent level of qualified investments, particularly those that are not routinely provided by private investors. During the evaluation period, NYCB's qualified investments, including grants, totaled \$123.1 million.

Service Test: "High Satisfactory"

- NYCB's retail delivery systems are accessible to essentially all portions of its assessment area. Banking offices within and adjacent to LMI areas accounted for 39.5% of total offices.
- Alternative delivery systems are accessible to essentially all portions of the assessment area.

- NYCB's record of opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in LMI areas and to LMI individuals.
- Services and hours are tailored to the convenience and needs of its assessment area.
- NYCB provides a relatively high level of community development 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, NYCB is a savings bank headquartered in Westbury, Nassau County of New York. It is a wholly-owned subsidiary of New York Community Bancorp. NYCB is the seventh-largest thrift in the nation and the third-largest savings bank in the New York metropolitan region as of June 30, 2007.

NYCB operates 129 banking offices in New York State and eight branches in New Jersey. As per the Call Report dated December 31, 2006, NYCB reported total assets of \$26.4 billion, representing a 10% increase over the prior evaluation at year-ended 2004. NYCB reported net loans and leases of \$18.1 billion and total deposits of \$11.1 billion¹, resulting in a loan to deposit ratio of 163.6%, an increase of approximately 38 percent over the ratio of the prior evaluation period. The greater than 100% loan to deposit ratio indicates that NYCB invests more funds back into the community in the form of lending than it receives in the form of deposits.

The following is a summary of NYCB's lending portfolio based on the bank's Call Reports from 2004 to 2006:

GROSS LOANS OUTSTANDING						
LOAN TYPE	2004		2005		2006	
	\$000	%	\$000	%	\$000	%
1-4 Residential Mortgage Loans	513,967	3.8	259,385	1.5	206,506	1.1
Commercial & Industrial Loans	89,190	0.7	99,376	0.6	133,842	0.7
Commercial Mortgage Loans	2,140,952	16.0	2,714,154	16.2	2,650,642	14.5
Multifamily Mortgages	9,840,655	73.4	12,857,633	76.6	14,193,336	77.9
Consumer Loans	4,934	0.0	4,201	0.0	3,738	0.0
Construction Loans	807,207	6.0	843,482	5.0	1,025,387	5.6
Other Loans	5,250	0.0	4,634	0.0	9,112	0.1
Total Gross Loans	13,402,155	100.0	16,782,865	100.0	18,222,563	100.0

NYCB is primarily a residential real estate lender with 77.9% of its portfolio in multifamily mortgage loans. These loans have grown by 44.2% to \$14.2 billion from \$9.8 billion in 2004.

As shown in the table below, NYCB obtained a deposit market share of 1.7%, and ranked 9th among 137 deposit taking institutions in the assessment area, according to the Federal Deposit Insurance Corporation's ("FDIC") Deposit Market Share Report dated June 30, 2006.

¹ As of June 30, 2006, NYCB's branches located out of New York State contributed around 3% (\$343.6 million) of the total deposits (\$11.4 billion).

Assessment Area Deposits and Market Share by County As of June 30, 2006						
County	Number of NYCB Offices	Deposits '\$000	% of NYCB's Total Deposit	Market Share %	Rank	Number. of Institutions in Market
Bronx	2	58,099	0.5	0.6	21	23
Kings	8	568,980	5.0	1.7	12	38
Nassau	35	5,433,353	47.7	11.0	4	34
New York	1	7,237	0.1	0.0	89	95
Queens	34	2,545,469	22.3	6.8	6	49
Richmond	23	1,528,359	13.4	18.0	2	12
Suffolk	24	1,222,908	10.7	3.6	9	28
Westchester	4	26,493	0.2	0.1	32	37
Assessment Area	131	11,390,898	100.0	1.7	9	137*

* This column does not add to 137 because some institutions have branches in multiple counties.

At its prior CRA evaluation conducted by the New York State Banking Department as of December 31, 2004, NYCB received a rating of “1,” reflecting an outstanding record of helping to meet community credit needs.

There are no known financial or legal impediments that adversely impacted NYCB’s ability to serve the credit needs of its assessment area.

Assessment Area:

Economic and statistical data used in this evaluation were derived from various sources. The demographic data were obtained from the 2000 U.S. Census data. The 2006 updated median family income figures were obtained from the U.S. Department of Housing and Urban Development (“HUD”) estimates.

NYCB’s assessment area is comprised of the entire Bronx, Kings, New York, Richmond, Queens, Westchester, Nassau and Suffolk counties. There are 3,035 census tracts in the area, of which 334 are low-income, 718 are moderate-income, 1,077 are middle-income, 828 are upper-income and 78 are unknown-income tracts. Bronx, Kings, New York, Richmond, Queens and Westchester Counties are located in Metropolitan Division (“MD”) # 35644 while Nassau and Suffolk Counties comprise MD# 35004.

The following chart is a summary of the census tracts within the assessment area:

Distribution of Assessment Area Census Tract By Income Level							
County	Unknown	Low	Moderate	Middle	Upper	Total	LMI %
Bronx	14	132	98	65	46	355	64.8
Kings	15	119	297	235	117	783	53.1
New York	9	60	59	24	144	296	40.2
Queens	18	12	148	310	185	673	23.8
Richmond	2	3	11	29	65	110	12.7
Weschester	4	4	21	39	153	221	11.3
Suffolk	8	2	64	197	49	320	20.6
Nassau	8	2	20	178	69	277	7.9
Total	78	334	718	1077	828	3035	34.7

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

Selected Business Demographics:

Demographic information is from the 2000 U.S. Census with 2006 HUD median family income data. The following is a list of the demographic charts related to NYCB's assessment area in each county:

Chart #1: Shows population and income.

Chart #2: Shows housing demographics.

Chart #3: Shows business demographics.

Chart #4: Shows Industrial Classification by County

Unemployment Rates:

According to the New York State Department of Labor, the assessment area's average unemployment rate was 5.3% in 2005 and 4.6% in 2006. Among the eight counties, Bronx had the highest unemployment rates, while Nassau had the lowest. The statewide rates are included for comparison.

The following table summarizes the annual unemployment rates for the counties within the assessment area.

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CHART # 1

ASSESSMENT AREA POPULATION AND INCOME CHARACTERISTICS BY COUNTY (2006)																					
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	
		#	%	#	%				#	%		#	%	#	%	#	%	#	%	#	%
BRONX	1,332,650	133,948	10.1	356,895	26.8	33,099	59,200	463,242	134,404	29.0	317,248	133,175	42.0	58,715	18.5	51,854	16.3	73,504	23.2	163,697	85.3
KINGS	2,465,326	282,658	11.5	587,575	23.8	39,349	59,200	881,006	211,538	24.0	588,870	211,549	35.9	103,997	17.7	99,118	16.8	174,206	29.6	233,373	74.0
NEW YORK	1,537,195	186,776	12.2	229,772	14.9	71,629	59,200	739,167	123,037	17.0	306,220	89,281	29.2	40,700	13.3	38,804	12.7	137,435	44.9	100,358	77.2
QUEENS	2,229,379	283,042	12.7	453,930	20.4	49,815	59,200	782,646	110,462	14.0	542,804	123,580	22.8	94,780	17.5	108,206	19.9	216,238	39.8	84,937	38.9
RICHMOND	443,728	51,433	11.6	100,675	22.7	64,545	59,200	156,416	15,815	10.0	114,667	17,182	15.0	13,876	12.1	20,679	18.0	62,930	54.9	5,893	19.0
NASSAU	1,334,544	200,841	15.1	293,128	22.0	85,752	91,000	447,803	23,537	5.0	349,694	58,413	16.7	59,669	17.1	80,471	23.0	151,141	43.2	17,024	14.4
SUFFOLK	1,419,369	167,558	11.8	332,521	23.4	74,455	91,000	469,535	26,498	6.0	362,857	70,052	19.3	72,922	20.1	91,882	25.3	128,001	35.3	44,099	30.8
WESTCHESTER	923,459	128,964	14.0	207,207	22.4	89,228	59,200	337,486	28,554	8.0	237,010	30,205	12.7	24,729	10.4	33,274	14.0	148,802	62.8	14,189	25.8
TOTAL A/A*	11,685,650	1,435,220	12.3	2,561,703	21.9	59,658	65,455	4,277,301	673,845	15.8	2,819,370	733,437	26.0	469,388	16.6	524,288	18.6	1,092,257	38.7	663,570	55.2

* Assessment Area

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CHART # 2

ASSESSMENT AREA HOUSING CHARACTERISTICS BY COUNTY (2006)																			
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	
		#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
BRONX	490,659	133,164	27.0	357,495	73.0	90,522	18.0	11,370	12.6	20,802	23.0	33,285	36.8	25,066	27.7	391,918	80.0	27,447	6.0
KINGS	930,866	456,744	49.0	474,122	51.0	238,290	26.0	13,368	5.6	77,659	32.6	92,885	39.0	54,378	22.8	670,996	72.0	50,139	5.0
NEW YORK	798,144	28,752	4.0	769,392	96.0	148,695	19.0	3,881	2.6	12,773	8.6	7,108	4.8	124,934	84.0	616,053	77.0	59,500	7.0
QUEENS	817,250	495,075	61.0	322,175	39.0	334,894	41.0	968	0.3	43,114	12.9	162,122	48.4	128,689	38.4	462,179	57.0	34,586	4.0
RICHMOND	163,993	141,348	86.0	22,645	14.0	99,732	61.0	489	0.5	3,790	3.8	18,391	18.4	77,063	77.3	59,962	37.0	7,652	5.0
NASSAU	458,151	409,201	89.0	48,950	11.0	359,257	78.0	647	0.2	16,993	4.7	247,420	68.9	94,197	26.2	91,345	20.0	10,764	2.0
SUFFOLK	522,323	484,343	93.0	37,980	7.0	374,371	72.0	936	0.3	72,677	19.4	237,971	63.6	62,788	16.8	101,107	19.0	53,024	10.0
WESTCHES	349,445	237,328	68.0	112,117	32.0	202,765	58.0	507	0.3	4,887	2.4	20,824	10.3	176,547	87.1	140,169	40.0	12,303	4.0
TOTAL A/A*	4,530,831	2,385,955	52.7	2,144,876	47.3	1,848,526	40.8	32,164	1.7	252,694	13.7	820,006	44.4	743,662	40.2	2,533,729	55.9	255,415	5.6

* Assessment Area

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CHART # 3

BUSINESS DEMOGRAPHICS BY COUNTY (2006)											
COUNTY AND ASSESSMENT AREA(A/A)	Number of Businesses	Businesses with Revenues of \$1 million or less		Businesses with Revenues of more than \$1 million		Businesses with no revenues reported		Businesses with less than 50 employees		Businesses Operating from a single location	
		#	%	#	%	#	%	#	%	#	%
BRONX	45,306	31,417	69.3	1,917	4.2	11,972	26.4	34,396	75.9	42,120	93.0
KINGS	125,490	86,183	68.7	5,548	4.4	33,759	26.9	93,751	74.7	118,603	94.5
NEW YORK	239,606	149,793	62.5	23,141	9.7	66,672	27.8	178,656	74.6	211,138	88.1
QUEENS	108,283	74,654	68.9	5,509	5.1	28,120	26.0	82,342	76.0	101,209	93.5
RICHMOND	25,093	17,217	68.6	935	3.7	6,941	27.7	18,732	74.7	23,562	93.9
NASSAU	131,503	89,999	68.4	7,506	5.7	33,998	25.9	100,231	76.2	122,174	92.9
SUFFOLK	132,765	91,797	69.1	7,725	5.8	33,243	25.0	102,936	77.5	122,773	92.5
WESTCHESTER	85,919	59,201	68.9	4,912	5.7	21,806	25.4	66,518	77.4	78,747	91.7
Total A/A	893,965	600,261	67.2	57,193	6.4	236,511	26.5	677,562	75.8	820,326	91.8

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CHART # 4

STANDARD INDUSTRIAL CLASSIFICATION BY COUNTY																		
Business Category	Bronx		Kings		New York		Queens		Richmond		Nassau		Suffolk		Westchester		Assessment Area	
	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%	#	%
Agriculture, Forestry & Fishing	118	0.3	377	0.3	575	0.2	448	0.4	268	1.1	1,860	1.4	3,413	2.6	1,462	1.7	8,521	1.0
Mining	10	0.0	21	0.0	91	0.0	26	0.0	4	0.0	37	0.0	42	0.0	33	0.0	264	0.0
Construction	2,693	5.9	7,169	5.7	4,233	1.8	8,556	7.9	2,656	10.6	9,291	7.1	14,556	11.0	7,004	8.2	56,158	6.3
Manufacturing	1,049	2.3	4,330	3.5	11,459	4.8	3,370	3.1	494	2.0	4,013	3.1	5,740	4.3	2,585	3.0	33,040	3.7
Transportation, Communication	1,838	4.1	5,104	4.1	7,267	3.0	6,309	5.8	1,023	4.1	4,680	3.6	4,741	3.6	2,944	3.4	33,906	3.8
Wholesale Trade	1,819	4.0	6,888	5.5	15,467	6.5	5,852	5.4	887	3.5	6,231	4.7	6,379	4.8	3,208	3.7	46,731	5.2
Retail Trade	10,601	23.4	25,403	20.2	34,875	14.6	20,948	19.3	4,024	16.0	18,927	14.4	19,010	14.3	11,826	13.8	145,614	16.3
Finance, Insurance & Real Estate	3,897	8.6	10,266	8.2	26,479	11.1	8,733	8.1	2,081	8.3	13,552	10.3	10,633	8.0	8,428	9.8	84,069	9.4
Services	16,703	36.9	44,337	35.3	100,592	42.0	37,499	34.6	9,089	36.2	50,807	38.6	47,608	35.9	34,938	40.7	341,573	38.2
Public Administration	231	0.5	381	0.3	1,312	0.5	386	0.4	103	0.4	486	0.4	668	0.5	529	0.6	4,096	0.5
Non-Classifiable Establishments	6,347	14.0	21,214	16.9	37,256	15.5	16,156	14.9	4,464	17.8	21,619	16.4	19,975	15.0	12,962	15.1	139,993	15.7
Total Businesses	45,306	100.0	125,490	100.0	239,606	100.0	108,283	100.0	25,093	100.0	131,503	100.0	132,765	100.0	85,919	100.0	893,965	100.0

PERFORMANCE TESTS AND ASSESSMENT FACTORS

This Performance Evaluation is based on a review of NYCB's lending, investment and service activities within the assessment area under the performance tests and standards for large banks in accordance within Part 76.8, 76.9 and 76.10 of the General Regulations of the Banking Board. .

The current evaluation period includes calendar years 2005 and 2006 in their entirety. Statistics used in this evaluation were derived from various sources. In addition to specific loan information provided by NYCB, aggregate data for real estate loans² was obtained from the Federal Financial Institution Examination Council ("FFIEC") and CRA WIZ of PCI Services, Inc. Unless otherwise noted, demographic information contained in this report was obtained from the 2000 U.S. Census. Updated median family income figures for 2005 and 2006 were obtained from the U.S. Department of Housing and Urban Development ("HUD").

I. Lending Test: "Outstanding"

The lending test evaluates NYCB's record of helping to meet the community development needs in the assessment area through real estate, small business and community development lending.

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

NYCB's real estate loans were used in the analysis of factors (1), (2), (3) and (4). Small business loans were not analyzed because of their insignificant level.

Lending Activity: "Outstanding"

NYCB's lending activity reflects an excellent responsiveness to its assessment area's credit needs.

During the evaluation period, NYCB generated 1,251 loans totaling \$5.2 billion. NYCB's loan to deposit ratio was over 100% during the evaluation period.

Summary of NYCB Real Estate Lending Activities								
Loan Type	2005		2006		Total			
	#	\$000	#	\$000	#	%	\$000	%
HMDA	311	484,611	127	400,678	438	35.0	885,289	17.1
MECA	446	2,616,807	367	1,679,955	813	65.0	4,296,762	82.9
Total	757	3,101,418	494	2,080,633	1,251	100.0	5,182,051	100.0

In 2005, NYCB originated 757 real estate loans totaling \$3.1 billion within its assessment

2. Real estate loan is defined as the sum of HMDA and MECA loans for the purpose of this evaluation.

area. In 2006, both the number and dollar volume of real estate loans decreased primarily due to higher interest rates for MECA multifamily loans.

Assessment Area Concentration: “Outstanding”

As illustrated by the following table, NYCB extended a substantial majority of loans within the assessment area. During the evaluation period, NYCB originated 76.7% of loans by number and 71.7% of loans by dollar volume inside the assessment area.

Distribution of Real Estate 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	%	
2005	757	77.6	219	22.4	976	3,101,418	68.5	1,426,239	31.5	4,527,657
2006	494	75.3	162	24.7	656	2,080,633	77.0	621,430	23.0	2,702,063
Total	1,251	76.7	381	23.3	1,632	5,182,051	71.7	2,047,669	28.3	7,229,720

Geographic Distribution of Loans: “Outstanding”

As illustrated by the following table, the geographic distribution of NYCB’s real estate loans reflects an excellent dispersion among census tracts of different income levels.

Distribution of Real Estate Loans by Geographic Income Level								
2005								
Geography	Bank				Aggregate			
Income Level	#	%	\$000	%	#	%	\$000	%
Low	150	19.8	499,690	16.1	10,744	3.5	3,779,353	3.8
Moderate	297	39.2	1,454,376	46.9	63,480	20.5	18,399,245	18.4
Middle	141	18.6	356,232	11.5	139,858	45.1	38,639,395	38.7
Upper	168	22.2	788,760	25.4	95,518	30.8	38,887,926	39.0
NA	1	0.1	2,360	0.1	189	0.1	89,633	0.1
Total	757.0	100.0	3,101,418	100.0	309,789	100.0	99,795,552	100.0
2006								
Geography	Bank				Aggregate			
Income Level	#	%	\$000	%	#	%	\$000	%
Low	103	20.9	326,546	15.7	11,253	3.9	4,198,465	4.4
Moderate	254	51.4	936,898	45.0	60,567	21.1	18,538,409	19.3
Middle	74	15.0	284,413	13.7	130,961	45.6	37,938,096	39.5
Upper	63	12.8	532,776	25.6	84,411	29.4	35,268,179	36.7
NA	0	0.0	0	0.0	102	0.0	61,627	0.1
Total	494	100.0	2,080,633	100.0	287,294	100.0	96,004,776	100.0

In 2005, NYCB originated 757 real estate loans totaling \$3.1 billion within the assessment area. Out of the total loans, 59% by number were extended in LMI areas, reflecting an outstanding penetration rate. In comparison, the aggregate was 24.0% by number of real estate loans extended in LMI tracts.

In 2006, the penetration ratio improved to 72.3% by number while the market aggregate was at 25.0%.

The following analysis discusses NYCB's real estate loans originated in MD 35644 and MD 35004. Please refer to the attached exhibits Section 5, entitled "*Real Estate Loan – Geography Income Level Distribution*", for detailed loan data.

MD 35644(New York City and Westchester)

During the evaluation period, a vast majority of NYCB's real estate loans were originated in MD 35644. In 2005, 91.5% of its real estate loans, totaling \$3.3 billion, were extended in this MD. NYCB achieved an LMI penetration rate of 62.8% by number, with Bronx County having the highest LMI ratio (92.9%) and Richmond the lowest (4%). In New York and Kings Counties where the majority of loans were originated, the LMI ratios were 56.2% and 76.8%, respectively. NYCB outperformed the aggregate in all counties with the exception of Richmond County.

In 2006, NYCB originated 98.4% of its real estate loans within the MD and achieved an LMI penetration ratio of 72.8%. NYCB achieved the highest penetration rate in Bronx County (94.2%) and the lowest in Westchester (33.3%). NYCB's LMI penetration ratios in New York and Kings Counties were 62.0% and 84.1%, respectively. Of the total loans originated by NYCB, 37.9% were extended in New York County and 38.1% in Kings County. NYCB outperformed the aggregate in all counties.

MD 35004 (Long Island)

In 2005, NYCB originated 8.5% of its real estate loans by number and 2.1% by dollar volume in this MD. The LMI penetration ratio was 18.75%, which was lower than the aggregate LMI lending level of 21.36%. In 2006, NYCB's real estate lending in the MD declined to 1.6% by number and 2.8% by dollar volume. Its LMI penetration ratio however, improved to 37.5%, outperforming the aggregate level of 21.47%.

Distribution by Borrower Characteristics: "Outstanding"

The distribution of NYCB's real estate loans based on borrower characteristics reflects an excellent penetration among individuals of different income level.

In 2005, NYCB extended 30.7% of its real estate loans to LMI borrowers. By comparison, this rate was significantly higher than the aggregate of 11.4%.

The table below illustrates the distribution of real estate loans for 2005:

Distribution of Real Estate Loans by Borrower Income Level								
2005								
Geography	Bank				Aggregate			
Income Level	#	%	\$000	%	#	%	\$000	%
Low	18	11.5	1,699	6.0	5,526	1.8	664,102	0.7
Moderate	30	19.2	4,401	15.6	29,469	9.6	5,178,331	5.6
Middle	47	30.1	7,337	26.0	69,609	22.8	15,518,740	16.7
Upper	58	37.2	13,449	47.7	182,638	59.7	65,855,147	70.9
NA	3	1.9	1,317	4.7	18,439	6.0	5,630,348	6.1
Total	156	100.0	28,203	100.0	305,681	100.0	92,846,668	100.0

The following analysis covers NYCB's real estate lending within LMI areas in each MSA. Please refer to Section 5-1.2, "Real Estate Loan – Borrower Income Level Distribution," for more details.

MD 35644 (New York City and Westchester)

In 2005, NYCB extended 65.4% of its real estate loans in this MD. Of this total, 23.5% of the loans were granted to LMI borrowers, which was substantially above the aggregate's level of 6.1%.

MD 35004 (Long Island)

During 2005, NYCB originated 34.6% of the real estate loans in this MD. NYCB's LMI borrower penetration ratio of 44.5% was well above the aggregate's ratio of 19.2%.

Community Development Lending: "Outstanding"

NYCB is a leader in making community development loans in its assessment area. During the evaluation period, NYCB originated \$2.6 billion in qualified community development loans, of which 100% was new money. The current level doubled the size of the prior evaluation period. Although these loans were not particularly innovative or complex, the volume was excellent given NYCB's size and capacity. As shown in the table below, NYCB focused its efforts on affordable housing, which accounted for 86.3% of the total community development loans.

Community Development Loans by Type (\$ in Thousands)				
Type	Real Estate Loans	Other Loans	Total	
	\$	\$	\$	%
Affordable Housing	2,208,703	0	2,208,703	86.3
Community Service	0	14,875	14,875	0.6
Economic Development	0	209,150	209,150	8.2
Revitalization/Stabilization	0	127,729	127,729	5.0
Total	2,208,703	351,754	2,560,457	100.0

A brief description of NYCB's community development loans is provided below:

Affordable Housing

- During the evaluation period, NYCB financed affordable housing properties with 469 loans totaling \$2.2 billion. All the properties were located in LMI areas within the bank's assessment area. Of the total amount, \$163.8 million or 15 loans were granted to support the Section 8 Housing Program, a federal program providing housing assistance to low-income or financially disadvantaged individuals, such as senior citizens and homeless households. In 2005, NYCB refinanced a mortgage loan of \$25.0 million for the development of Section 8 Housing units. The subject property with 223 residential units is located in New York County.

Economic Development

- During the evaluation period, the bank extended three construction loans totaling \$14.7 million to businesses located in the New York Liberty Zone ("Zone"). The Zone was established after the terrorist attacks on September 11, 2001. Significant tax benefits are provided to businesses located in the Zone to help rebuild Lower Manhattan and encourage reinvestments in New York City.
- NYCB originated 12 construction loans totaling \$19.9 million to real estate developers for properties located in New York City's Empowerment Zones ("EZs"), designated by HUD. To encourage job growth and community revitalization in distressed neighborhoods, qualified entities located in the EZs receive regulatory relief and tax incentives.
- NYCB originated 17 construction loans totaling \$60.6 million to 11 certified businesses located in the New York State Empire Zones ("NYSEZ") within the bank's assessment area. The NYSEZ program was established to stimulate economic growth through a variety of tax incentives designed to expand the existing businesses and to encourage the establishment of new businesses in New York State.
- NYCB extended 33 construction loans totaling \$113.4 million to finance the development of properties located in LMI areas within the bank's assessment area.

Revitalization and Stabilization

- In 2006, NYCB extended a loan of \$123.3 million to a realtor for the purchase and renovation of a housing complex in East New York, Brooklyn. This was one of the programs sponsored by the New York City Housing Partnership Development Corporation to increase private investments in LMI communities.
- NYCB granted a \$3 million mortgage loan to Community Preservation Corporation ("CPC"), a not-for-profit lending consortium sponsored by more than 90 commercial

banks, savings institutions and insurance companies. CPC's mission is to stabilize, strengthen and sustain LMI communities.

Community Services

NYCB refinanced a \$12 million loan to renovate a building for use as a homeless shelter in Brooklyn. The shelter is operated by a non-profit organization under a contract with the Department of Homeless Services, an agency of New York City.

Innovative or Flexible Lending Practices: "Low Satisfactory"

NYCB makes limited use of innovative and/or flexible lending practices in serving the credit needs of its assessment area. During the evaluation, NYCB regularly waives origination fees and changes other terms, such as the interest rate floor and the minimum loan size, to accommodate the needs of non-profit borrowers for commercial loans. The size of these loans ranges from \$10 thousand to \$1 million.

II. Investment Test: "Outstanding"

The investment test evaluates NYCB's record of helping to meet the community development needs in the assessment area through qualified investments. Qualified investments are evaluated based on their dollar volume, innovativeness and complexity, responsiveness to community development needs, and the degree to which they are not routinely provided by private investors.

NYCB continues to demonstrate an excellent responsiveness to the community development needs of its assessment area. As of the evaluation date, NYCB's qualified investments totaled \$123.2 million including \$3.1 million in grants. The current dollar volume increased by 3.9% over the prior period's level and the new investments remained at 63.9% of the total portfolio.

The table below summarizes NYCB's qualified community development investments:

NYCB's Qualified Investments as of 12/31/06 (in thousands)				
Type	Commitments		New Money	
	\$	%	\$	%
Affordable Housing	41,014	33.3	9,556	12.1
Community Service	15,781	12.8	2,885	3.7
Economic Development	66,368	53.9	66,268	84.2
Total	123,163	100.0	78,709	100.0

The majority of NYCB's qualified investments were innovative or complex, and primarily consisted of tax credit investments and collateral trust notes. The remaining portion of qualified investments was a mix of affordable housing, FHA, mortgage-backed securities, and other investments.

Examples of qualified investments are provided below:

- *The New Markets Tax Credit Program (“NMTC”)* - During the evaluation period, NYCB contributed \$62.0 million to NMTC through a Community Development Entity (“CDE”) named “NYCB Community Development Corp.” This CDE offers commercial loan products at a discounted interest rate to borrowers located in low-income census tracts in the New York City Metropolitan area. The NMTC program was established by Congress in 2000 to encourage economic development in low-income communities. Through investment vehicles known as CDEs, individual and corporate taxpayers receive tax credits for making qualified investments in low-income neighborhoods.
- *Collateral Trust Notes (CTN) of Community Preservation Corporation (CPC)* - NYCB continued its investments in CPC by purchasing another \$4.2 million CTN during the current evaluation. This is in addition to the outstanding balance of \$4.6 million from the prior evaluation. The CTNs are backed by CPC mortgages. CPC is a lending consortium that makes loans for the creation, rehabilitation and preservation of affordable housing throughout New York State.
- *Federal Home Loan Bank of New York (“FHLBNY”)* - NYCB invested \$5.3 million in FHLBNY’s Affordable Housing Program in 2005 and 2006. FHLBNY provides grants and low-interest loans for construction and revitalization of affordable housing for LMI families.

During the evaluation period, NYCB contributed grants totaling \$3.1 million through its affiliated entities: Roslyn Savings Foundation (“RSF”) and Richmond County Savings Foundation (“RCSF”). RSF and RCSF are community development oriented organizations and made grants to various organizations in the amount of \$1.4 million and \$1.7 million, respectively. Recipients of these grants include the following:

- The Food Bank for New York City (“the Food Bank”) received a \$30 thousand charitable contribution from RCSF. The Food Bank is New York City’s major hunger-relief organization, which works to end “food poverty” and increase access to affordable and nutritious food for low-income New Yorkers throughout the five boroughs.
- American Red Cross in Nassau County (“Red Cross”) was granted \$100 thousand by RSF. The grant was used to relocate hurricane and flood victims. The Red Cross provides relief to meet emergency needs of Nassau County residents that are affected by disasters.

III. Service Test: “High Satisfactory”

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

Retail Banking Services: “High Satisfactory”

Accessibility of Delivery Systems

NYCB’s retail delivery system is accessible to all portions of its assessment area. At the end of the evaluation period, NYCB operated 129 branches in New York State. Among them, 14 (10.9%) were in LMI geographies and 37 (28.7%) were located in tracts adjacent to LMI areas. NYCB has its largest presence in Queens County with 34 branches (26.4%), of which 52.9% were located within or adjacent to LMI geographies. NYCB’s network includes 46 “in-store” branches that provide additional accessibility and convenience for customers. NYCB branches are located in Pathmark, Stop and Shop, Shoprite, Waldbaum and Rite Aid stores.

All branches, except one, were equipped with Automated Teller Machines (“ATMs”). The following table summarizes NYCB’s distribution of branches and ATMs:

Distribution of Branches and ATM's														
County Name	# of Branches	Low	Mod.	LMI %	Adj. to LMI	Adj. %	% In or Adj. to LMI Areas	Locations with ATMs	Low	Mod.	ATM LMI %	Adj. to LMI	Adj. %	% In or Adj. to LMI Areas
Bronx	2	0	0	0.0	1	50.0	50.0	2	0	0	0.0	1	50.0	50.0
Brooklyn	8	1	4	62.5	1	12.5	75.0	8	1	4	62.5	1	12.5	75.0
New York	1	1	0	100.0	0	0.0	100.0	1	1	0	100.0	0	0.0	100.0
Queens	34	0	4	11.8	14	41.2	52.9	34	0	4	11.8	14	41.2	52.9
Richmond	23	0	0	0.0	6	26.1	26.1	22	0	0	0.0	6	27.3	27.3
Westchest	4	0	1	25.0	1	25.0	50.0	4	0	1	25.0	1	25.0	50.0
MD 35644	72	2	9	15.3	23	31.9	47.2	71	2	9	15.5	23	32.4	47.9
Nassau	33	0	0	0.0	8	24.2	24.2	33	0	0	0.0	8	24.2	24.2
Suffolk	24	0	3	12.5	6	25.0	37.5	24	0	3	12.5	6	25.0	37.5
MD 35004	57	0	3	5.3	14	24.6	29.8	57	0	3	5.3	14	24.6	29.8
TOTAL	129	2	12	10.9	37	28.7	39.5	128	2	12	10.9	37	28.9	39.8

*moderate

Alternative Delivery Systems

All branches located within or adjacent to LMI census tracts are augmented by ATMs on their premises. In addition, 14 off-site ATMs are located on the campuses of four colleges, two hospitals and a ballpark. These four colleges are Queens College, College of Staten Island, St John's University, and Wagner College.

Other alternative delivery systems include, but are not limited to, bank by mail, bank-by-phone, and internet banking.

Record of Opening and Closing of Branches

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

During the evaluation period, NYCB closed six branches. None of these branches were located in LMI census tracts. Five were in middle-income tracts and one was in an upper-income neighborhood.

NYCB opened a branch with an ATM in Bronx County, located in a middle-income tract.

Reasonableness of Business Hours and Services in Meeting Assessment Area Needs

NYCB's business hours and services are tailored to the convenience and needs of its assessment area. All branches are open on Saturdays and almost every branch offers services on Sundays. Many branches also have extended banking hours up to 8:00 pm at least once a week. A majority of the branches are equipped with walk-up and/or drive-up facilities.

To meet assessment area needs, NYCB provides the following services and products:

- *Absolutely Free Checking Account* - NYCB offers this account with more favorable terms than the Basic Banking Account mandated by New York State Banking Law. The initial deposit required to open this account is \$1 and the minimum maintenance balance is \$.01. There are no limits on the number of transactions or checks and there is no monthly maintenance fee. Also, the account offers free access to NYCB ATMs and free Visa check cards.
- *Products Targeted at College Students and Children* - The Smart Student Banking Account targets the under-banked college students who are 18 years old and up, while the Kids Account is available to children who are 7 to 18 years old. While they help these populations to learn basic financial literacy skills, these products also encourage children to start banking relationships at an earlier age. These accounts require just \$1 to open, are free of service charges, and have no minimum balance requirement.

Community Development Services: "High Satisfactory"

NYCB provides a relatively high level of community development services. NYCB's personnel participated actively in various community development organizations by serving on boards and committees of these organizations.

Below are some examples of NYCB's community development services;

- During the evaluation period, NYCB hired two community relations representatives to serve several community development organizations. They provide financial and other technical assistance by sitting on numerous boards. Their services benefit the following organizations: the Seamen's Society for Children and Families, the New York Urban League of Staten Island, the Staten Island Inter-Agency Council for the Aging and the

Salvation Army of Greater New York.

- During the evaluation period, NYCB conducted eight educational home-buyer workshops in LMI neighborhoods in Queens, Westchester, and Suffolk Counties. Some of the seminars were conducted in Spanish to reach out to the Hispanic community.
- NYCB is an active member of Citywide Earned Income Tax Credit Coalition (“the Coalition”). NYCB participates annually in this program by attending coordinating meetings for the events. In addition, all branches in Queens County post educational signs to promote awareness of the Earned Income Tax Credit (“EITC”) that is available to the LMI working population. The Coalition promotes awareness of the EITC and provides free tax return preparation services to eligible taxpayers.
- In 2005, one of NYCB’s branches in Queens County was designated as a Banking Development District (“BDD”) branch. A BDD branch provides underserved consumers access to banking services and thus promotes local economic development.
- NYCB actively participated in fundraising events to help 150 Hurricane Katrina victims that were relocated to the Amityville Brunswick Hospital Complex. For example, NYCB issued a company press release to promote the charity fundraising and tellers collected donations that were deposited into an account established at NYCB for the American Red Cross Hurricane Relief Fund.
- Community development services provided by several branches include working with Staten Island University Hospital to establish bank accounts for mentally handicapped patients, helping students with special needs to cash their checks through the New York State Work Study Program in Queens; and offering free seminars to senior citizens regarding investments and long term health care in Nassau County.

In addition, NYCB’s executive management provides its banking and financial expertise to community development organizations. Examples of these community development services are:

- The chairman of the board, president and chief executive officer (CEO) sits on the board of directors of the Federal Home Loan Bank of New York.
- NYCB’s director of the board serves as the chairman of the Mortgage Committee of the Community Bankers Association of New York State. He sits on the board of directors of Neighborhood Housing Services of Northern Queens, of which he is also a founding member.
- A senior executive vice president is a member of the board of directors of the Long Island Housing Partnership, which provides affordable housing to LMI neighborhoods and families.

IV. Discrimination or Other Illegal Practices

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

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

Evidence of prohibited discriminatory or other illegal credit practices.

The concurrent regulatory compliance and fair lending examinations indicate a satisfactory performance in terms of adherence to antidiscrimination or other applicable laws and regulations. No evidence of prohibited discrimination or other illegal credit practices was noted.

V. Process Factors

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

NYCB ascertains the credit needs of its community primarily through the services provided by its leadership to community-based organizations and through sponsorships of home-buyer workshops and seminars. In addition, NYCB's management and employees are on the boards of directors and committees of various community-based entities. These community-based entities include Neighborhood Housing Services of Northern Queens, Long Island Housing Partnership, Caribbean American Chamber of Commerce and Industry and West Brighton Local Development Corporation.

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.

NYCB makes the public aware of its products and services through advertisements in various languages and numerous outreach programs. The advertisements are published in multiple languages, including Spanish and Chinese. For example, the bank advertises its products in World Journal in Chinese. The outreach programs included financial literacy seminars in Spanish speaking communities and a special program for under-banked college students.

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.

NYCB's board of directors reviews the CRA performance upon the receipt of CRA updates

during the monthly compliance discussion with the CRA officer. The board approves the CRA policy biannually.

VI. Other Factors

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

None.

REAL ESTATE LOAN¹
YEAR 2005

GEOGRAPHY INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area	Geography Income Level	Home Purchase				Refinancing				Home Improvement				Multifamily				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Nassau	low	0	0.00	131	0.62	0	0.00	10	0.26	0	0.00	127	0.52	0	0.00	12	15.38	0	0.00	280	0.56
	moderate	1	12.50	2,281	10.77	1	6.25	272	7.20	0	0.00	2,630	10.67	3	60.00	14	17.95	5	15.15	5,197	10.46
	middle	4	50.00	14,353	67.77	13	81.25	2,860	75.74	3	75.00	17,596	71.35	1	20.00	41	52.56	21	63.64	34,850	70.13
	upper	3	37.50	4,404	20.80	2	12.50	634	16.79	1	25.00	4,306	17.46	1	20.00	11	14.10	7	21.21	9,355	18.83
	zero & NAs	0	0.00	9	0.04	0	0.00	0	0.00	0	0.00	1	0.00	0	0.00	0	0.00	0	0.00	10	0.02
4.4	total	8	100.00	21,178	100.00	16	100.00	3,776	100.00	4	100.00	24,660	100.00	5	100.00	78	100.00	33	100.00	49,692	100.00
Suffolk	low	0	0.00	233	0.80	0	0.00	28	0.43	0	0.00	208	0.53	0	0.00	1	2.22	0	0.00	470	0.62
	moderate	4	40.00	8,783	30.10	1	6.67	1,661	25.27	1	100.00	11,055	27.94	1	20.00	13	28.89	7	22.58	21,512	28.54
	middle	6	60.00	17,063	58.47	11	73.33	4,186	63.68	0	0.00	24,400	61.67	4	80.00	29	64.44	21	67.74	45,678	60.61
	upper	0	0.00	3,094	10.60	3	20.00	697	10.60	0	0.00	3,899	9.85	0	0.00	2	4.44	3	9.68	7,692	10.21
	zero & NAs	0	0.00	10	0.03	0	0.00	1	0.02	0	0.00	5	0.01	0	0.00	0	0.00	0	0.00	16	0.02
4.1	total	10	100.00	29,183	100.00	15	100.00	6,573	100.00	1	100.00	39,567	100.00	5	100.00	45	100.00	31	100.00	75,368	100.00
MD 35004	low	0	0.00	364	0.72	0	0.00	38	0.37	0	0.00	335	0.52	0	0.00	13	10.57	0	0.00	750	0.60
	moderate	5	27.78	11,064	21.97	2	6.45	1,933	18.68	1	20.00	13,685	21.31	4	40.00	27	21.95	12	18.75	26,709	21.36
	middle	10	55.56	31,416	62.38	24	77.42	7,046	68.08	3	60.00	41,996	65.39	5	50.00	70	56.91	42	65.63	80,528	64.39
	upper	3	16.67	7,498	14.89	5	16.13	1,331	12.86	1	20.00	8,205	12.78	1	10.00	13	10.57	10	15.63	17,047	13.63
	zero & NAs	0	0.00	19	0.04	0	0.00	1	0.01	0	0.00	6	0.01	0	0.00	0	0.00	0	0.00	26	0.02
8.5	total	18	100.00	50,361	100.00	31	100.00	10,349	100.00	5	100.00	64,227	100.00	10	100.00	123	100.00	64	100.00	125,060	100.00
Bronx	low	0	-	1,277	16.20	0	0.00	172	17.32	0	-	1,227	17.13	61	54.46	232	48.64	61	53.98	2,908	17.61
	moderate	0	-	2,397	30.41	0	0.00	267	26.89	0	-	1,975	27.58	44	39.29	176	36.90	44	38.94	4,815	29.16
	middle	0	-	2,404	30.50	0	0.00	347	34.94	0	-	2,455	34.28	3	2.68	41	8.60	3	2.65	5,247	31.77
	upper	0	-	1,800	22.84	1	100.00	206	20.75	0	-	1,502	20.97	4	3.57	28	5.87	5	4.42	3,536	21.41
	zero & NAs	0	-	4	0.05	0	0.00	1	0.10	0	-	2	0.03	0	0.00	0	0.00	0	0.00	7	0.04
14.9	total	0	-	7,882	100.00	1	100.00	993	100.00	0	-	7,161	100.00	112	100.00	477	100.00	113	100.00	16,513	100.00
Kings	low	0	0.00	2,607	12.54	0	0.00	190	8.18	1	50.00	1,988	10.23	33	16.75	342	23.27	34	16.11	5,127	11.65
	moderate	0	0.00	7,825	37.63	2	25.00	905	38.98	0	0.00	7,633	39.29	126	63.96	747	50.82	128	60.66	17,110	38.87
	middle	0	0.00	6,326	30.42	4	50.00	819	35.27	1	50.00	6,495	33.43	27	13.71	249	16.94	32	15.17	13,889	31.56
	upper	4	100.00	4,029	19.38	2	25.00	406	17.48	0	0.00	3,305	17.01	11	5.58	131	8.91	17	8.06	7,871	17.88
	zero & NAs	0	0.00	7	0.03	0	0.00	2	0.09	0	0.00	8	0.04	0	0.00	1	0.07	0	0.00	18	0.04
27.9	total	4	100.00	20,794	100.00	8	100.00	2,322	100.00	2	100.00	19,429	100.00	197	100.00	1,470	100.00	211	100.00	44,015	100.00
New York	low	0	0.00	571	4.41	0	0.00	48	6.91	0	-	250	4.08	54	25.00	148	14.18	54	24.66	1,017	4.89
	moderate	0	0.00	1,119	8.65	0	0.00	104	14.96	0	-	590	9.63	69	31.94	242	23.18	69	31.51	2,055	9.87
	middle	0	0.00	591	4.57	1	100.00	45	6.47	0	-	301	4.91	20	9.26	76	7.28	21	9.59	1,013	4.87
	upper	2	100.00	10,620	82.05	0	0.00	498	71.65	0	-	4,972	81.12	72	33.33	577	55.27	74	33.79	16,667	80.09
	zero & NAs	0	0.00	42	0.32	0	0.00	0	0.00	0	-	16	0.26	1	0.46	1	0.10	1	0.46	59	0.28
28.9	total	2	100.00	12,943	100.00	1	100.00	695	100.00	0	-	6,129	100.00	216	100.00	1,044	100.00	219	100.00	20,811	100.00
Queens	low	0	0.00	272	0.94	0	0.00	23	0.71	0	0.00	142	0.59	0	0.00	3	0.61	0	0.00	440	0.77
	moderate	2	28.57	5,213	17.96	4	16.67	498	15.38	0	0.00	3,856	16.00	32	64.00	264	53.55	38	46.34	9,831	17.29
	middle	2	28.57	15,478	53.32	13	54.17	1,646	50.85	0	0.00	12,803	53.12	15	30.00	185	37.53	30	36.59	30,112	52.96
	upper	3	42.86	8,047	27.72	7	29.17	1,070	33.06	1	100.00	7,282	30.22	3	6.00	39	7.91	14	17.07	16,438	28.91
	zero & NAs	0	0.00	20	0.07	0	0.00	0	0.00	0	0.00	17	0.07	0	0.00	2	0.41	0	0.00	39	0.07
10.8	total	7	100.00	29,030	100.00	24	100.00	3,237	100.00	1	100.00	24,100	100.00	50	100.00	493	100.00	82	100.00	56,860	100.00

REAL ESTATE LOAN¹

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 %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Richmond	low	0	0.00	122	1.51	0	0.00	14	0.96	0	0.00	104	1.27	0	-	1	2.70	0	0.00	241	1.36
	moderate	1	5.88	626	7.74	1	3.70	102	7.02	0	0.00	572	7.01	0	-	7	18.92	2	4.00	1,307	7.37
	middle	3	17.65	2,319	28.69	7	25.93	320	22.01	1	16.67	2,097	25.69	0	-	19	51.35	11	22.00	4,755	26.81
	upper	13	76.47	5,015	62.04	19	70.37	1,018	70.01	5	83.33	5,391	66.03	0	-	10	27.03	37	74.00	11,434	64.46
	zero & NAs	0	0.00	1	0.01	0	0.00	0	0.00	0	0.00	0	0.00	0	-	0	0.00	0	0.00	1	0.01
	6.6 total		17	100.00	8,083	100.00	27	100.00	1,454	100.00	6	100.00	8,164	100.00	0	-	37	100.00	50	100.00	17,738
Westchester	low	0	0.00	134	0.92	0	0.00	19	1.06	0	-	95	0.78	1	6.25	13	5.83	1	5.56	261	0.91
	moderate	0	0.00	825	5.64	0	0.00	88	4.89	0	-	697	5.74	4	25.00	43	19.28	4	22.22	1,653	5.74
	middle	0	0.00	2,045	13.97	0	0.00	285	15.84	0	-	1,912	15.76	2	12.50	72	32.29	2	11.11	4,314	14.98
	upper	1	100.00	11,605	79.29	1	100.00	1,405	78.10	0	-	9,420	77.64	9	56.25	95	42.60	11	61.11	22,525	78.23
	zero & NAs	0	0.00	28	0.19	0	0.00	2	0.11	0	-	9	0.07	0	0.00	0	0.00	0	0.00	39	0.14
	2.4 total		1	100.00	14,637	100.00	1	100.00	1,799	100.00	0	-	12,133	100.00	16	100.00	223	100.00	18	100.00	28,792
MD 35644*	low	0	0.00	4,983	5.34	0	0.00	466	4.44	1	11.11	3,806	4.94	149	25.21	739	19.74	150	21.65	9,994	5.41
	moderate	3	9.68	18,005	19.28	7	11.29	1,964	18.70	0	0.00	15,323	19.87	275	46.53	1,479	39.50	285	41.13	36,771	19.91
	middle	5	16.13	29,163	31.23	25	40.32	3,462	32.97	2	22.22	26,063	33.80	67	11.34	642	17.15	99	14.29	59,330	32.12
	upper	23	74.19	41,116	44.04	30	48.39	4,603	43.84	6	66.67	31,872	41.33	99	16.75	880	23.50	158	22.80	78,471	42.48
	zero & NAs	0	0.00	82	0.09	0	0.00	5	0.05	0	0.00	35	0.05	1	0.17	2	0.05	1	0.14	124	0.07
	91.5 total		31	100.00	93,369	100.00	62	100.00	10,500	100.00	9	100.00	77,116	100.00	591	100.00	3,744	100.00	693	100.00	184,729
A/A Total	low	0	0.00	5,347	3.72	0	0.00	504	2.42	1	7.14	4,141	2.93	149	24.79	752	19.45	150	19.82	10,744	3.47
	moderate	8	16.33	29,069	20.22	9	9.68	3,897	18.69	1	7.14	29,008	20.52	279	46.42	1,506	38.94	297	39.23	63,480	20.49
	middle	15	30.61	60,579	42.15	49	52.69	10,508	50.40	5	35.71	68,059	48.15	72	11.98	712	18.41	141	18.63	139,858	45.15
	upper	26	53.06	48,614	33.82	35	37.63	5,934	28.46	7	50.00	40,077	28.35	100	16.64	893	23.09	168	22.19	95,518	30.83
	zero & NAs	0	0.00	101	0.07	0	0.00	6	0.03	0	0.00	41	0.03	1	0.17	2	0.05	1	0.13	150	0.05
	100.0 total		49	100.00	143,730	100.00	93	100.00	20,849	100.00	14	100.00	141,343	100.00	601	100.00	3,867	100.00	757	100.00	309,789

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

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

Sources of data: Bank (bank loans and assessment area); and 2000 Census with 2003 tract definition (geography income levels)

REAL ESTATE LOAN¹

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 %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %
Nassau	low	0	0.00	28,986	0.41	0	0.00	1,091	0.19	0	0.00	32,065	0.44	0	0.00	17,513	13.62	0	0.00	79,655	0.53
	moderate	174	7.63	527,094	7.54	73	2.31	37,892	6.74	0	0.00	669,257	9.13	6,483	18.65	29,568	23.00	6,730	16.48	1,263,811	8.42
	middle	1,235	54.14	4,157,448	59.49	2,833	89.68	377,557	67.21	373	59.39	4,723,077	64.46	5,500	15.82	49,287	38.33	9,941	24.35	9,307,369	62.02
	upper	872	38.23	2,273,211	32.53	253	8.01	145,242	25.85	255	40.61	1,902,091	25.96	22,780	65.53	32,210	25.05	24,160	59.17	4,352,754	29.01
	zero & NAs	0	0.00	2,012	0.03	0	0.00	0	0.00	0	0.00	245	0.00	0	0.00	0	0.00	0	0.00	2,257	0.02
	1.3 total	2,281	100.00	6,988,751	100.00	3,159	100.00	561,782	100.00	628	100.00	7,326,735	100.00	34,763	100.00	128,578	100.00	40,831	100.00	15,005,846	100.00
Suffolk	low	0	0.00	43,661	0.50	0	0.00	3,785	0.43	0	0.00	40,294	0.39	0	0.00	1,313	0.99	0	0.00	89,053	0.44
	moderate	627	35.73	2,035,590	23.41	105	4.16	208,612	23.95	107	100.00	2,505,338	24.15	925	4.98	51,891	39.01	1,764	7.68	4,801,431	23.92
	middle	1,128	64.27	5,349,954	61.52	1,626	64.35	535,400	61.46	0	0.00	6,521,513	62.87	17,640	95.02	78,770	59.21	20,394	88.85	12,485,637	62.20
	upper	0	0.00	1,264,653	14.54	796	31.50	123,319	14.16	0	0.00	1,304,845	12.58	0	0.00	1,050	0.79	796	3.47	2,693,867	13.42
	zero & NAs	0	0.00	2,201	0.03	0	0.00	35	0.00	0	0.00	1,208	0.01	0	0.00	0	0.00	0	0.00	3,444	0.02
	0.7 total	1,755	100.00	8,696,059	100.00	2,527	100.00	871,151	100.00	107	100.00	10,373,198	100.00	18,565	100.00	133,024	100.00	22,954	100.00	20,073,432	100.00
MD 35004	low	0	0.00	72,647	0.46	0	0.00	4,876	0.34	0	0.00	72,359	0.41	0	0.00	18,826	7.20	0	0.00	168,708	0.48
	moderate	801	19.85	2,562,684	16.34	178	3.13	246,504	17.20	107	14.56	3,174,595	17.94	7,408	13.89	81,459	31.14	8,494	13.32	6,065,242	17.29
	middle	2,363	58.55	9,507,402	60.62	4,459	78.42	912,957	63.71	373	50.75	11,244,590	63.53	23,140	43.39	128,057	48.95	30,335	47.56	21,793,006	62.13
	upper	872	21.61	3,537,864	22.56	1,049	18.45	268,561	18.74	255	34.69	3,206,936	18.12	22,780	42.72	33,260	12.71	24,956	39.13	7,046,621	20.09
	zero & NAs	0	0.00	4,213	0.03	0	0.00	35	0.00	0	0.00	1,453	0.01	0	0.00	0	0.00	0	0.00	5,701	0.02
	2.1 total	4,036	100.00	15,684,810	100.00	5,686	100.00	1,432,933	100.00	735	100.00	17,699,933	100.00	53,328	100.00	261,602	100.00	63,785	100.00	35,079,278	100.00
Bronx	low	0	-	319,638	17.22	0	0.00	22,344	16.86	0	-	329,011	100.00	205,553	43.62	358,014	43.83	205,553	43.61	1,029,007	21.78
	moderate	0	-	484,355	26.10	0	0.00	34,508	26.03	0	-	517,063	157.16	148,451	31.51	344,330	42.15	148,451	31.50	1,380,256	29.21
	middle	0	-	581,700	31.34	0	0.00	49,933	37.67	0	-	681,178	207.04	113,200	24.02	60,087	7.36	113,200	24.02	1,372,898	29.05
	upper	0	-	469,274	25.29	115	100.00	25,754	19.43	0	-	392,004	119.15	3,991	0.85	54,479	6.67	4,106	0.87	941,511	19.92
	zero & NAs	0	-	891	0.05	0	0.00	8	0.01	0	-	820	0.25	0	0.00	0	0.00	0	0.00	1,719	0.04
	15.2 total	0	-	1,855,858	100.00	115	100.00	132,547	100.00	0	-	329,011	100.00	471,195	100.00	816,910	100.00	471,310	100.00	4,725,391	100.00
Kings	low	0	0.00	776,046	11.51	0	0.00	31,950	8.01	71	34.80	618,087	10.12	73,612	12.34	252,518	18.51	73,683	12.31	1,678,601	11.49
	moderate	0	0.00	2,446,806	36.29	204	19.01	152,809	38.32	0	0.00	2,409,199	39.45	444,328	74.49	771,994	56.60	444,532	74.30	5,780,808	39.56
	middle	0	0.00	1,971,533	29.24	489	45.57	140,875	35.33	133	65.20	329,011	5.39	66,600	11.17	213,086	15.62	67,222	11.23	4,305,939	29.47
	upper	569	100.00	1,545,592	22.93	380	35.41	73,043	18.32	0	0.00	1,096,967	17.96	11,941	2.00	113,205	8.30	12,890	2.15	2,828,807	19.36
	zero & NAs	0	0.00	1,798	0.03	0	0.00	104	0.03	0	0.00	1,872	0.03	0	0.00	13,145	0.96	0	0.00	16,919	0.12
	19.3 total	569	100.00	6,741,775	100.00	1,073	100.00	398,781	100.00	204	100.00	6,106,570	100.00	596,481	100.00	1,363,948	100.00	598,327	100.00	14,611,074	100.00
New York	low	0	0.00	211,709	2.76	0	0.00	7,937	3.80	0	-	100,602	3.13	219,866	12.87	351,554	10.67	219,866	12.86	671,802	4.67
	moderate	0	0.00	447,664	5.84	0	0.00	15,079	7.23	0	-	329,011	10.24	697,051	40.80	547,941	16.63	697,051	40.77	1,210,385	8.42
	middle	0	0.00	227,782	2.97	128	100.00	11,346	5.44	0	-	97,097	3.02	84,760	4.96	242,925	7.37	84,888	4.97	579,150	4.03
	upper	1,072	100.00	6,741,471	87.97	0	0.00	174,319	83.53	0	-	2,806,749	87.33	704,347	41.23	2,149,836	65.25	705,419	41.26	11,872,375	82.56
	zero & NAs	0	0.00	34,840	0.45	0	0.00	0	0.00	0	-	9,809	0.31	2,360	0.14	2,360	0.07	2,360	0.14	47,009	0.33
	55.1 total	1,072	100.00	7,663,466	100.00	128	100.00	208,681	100.00	0	-	3,213,958	100.00	1,708,384	100.00	3,294,616	100.00	1,709,584	100.00	14,380,721	100.00
Queens	low	0	0.00	64,272	0.79	0	0.00	3,090	0.64	0	0.00	37,248	0.54	0	0.00	1,133	0.14	0	0.00	105,743	0.65
	moderate	363	18.43	1,493,138	18.37	492	17.25	86,593	17.80	0	0.00	329,011	4.78	142,829	70.52	388,130	48.54	143,684	69.18	3,173,379	19.48
	middle	774	39.29	4,128,301	50.80	1,557	54.59	239,879	49.30	0	0.00	3,587,177	52.13	55,264	27.29	298,076	37.27	57,595	27.73	8,253,433	50.65
	upper	833	42.28	2,435,226	29.97	803	28.16	156,990	32.27	348	100.00	2,047,452	29.75	4,440	2.19	111,628	13.96	6,424	3.09	4,751,296	29.16
	zero & NAs	0	0.00	5,745	0.07	0	0.00	0	0.00	0	0.00	4,196	0.06	0	0.00	721	0.09	0	0.00	10,662	0.07
	6.7 total	1,970	100.00	8,126,682	100.00	2,852	100.00	486,552	100.00	348	100.00	6,881,591	100.00	202,533	100.00	799,688	100.00	207,703	100.00	16,294,513	100.00
Richmond	low	0	0.00	24,113	1.10	0	0.00	2,112	1.23	0	0.00	24,659	1.19	0	0.00	100	0.27	0	0.00	50,984	1.14
	moderate	137	3.51	140,066	6.38	29	0.66	11,084	6.47	0	0.00	329,011	15.85	0	-	12,288	32.61	166	1.85	295,781	6.60
	middle	424	10.85	551,245	25.10	1,313	29.90	33,158	19.34	75	11.38	489,960	23.61	0	-	13,407	35.58	1,812	20.23	1,087,770	24.28
	upper	3,347	85.64	1,480,200	67.41	3,050	69.44	125,074	72.96	584	88.62	1,428,191	68.82	0	-	11,884	31.54	6,981	77.92	3,045,349	67.98
	zero & NAs	0	0.00	150	0.01	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00	150	0.00
	0.3 total	3,908	100.00	2,195,774	100.00	4,392	100.00	171,428	100.00	659	100.00	2,075,153	100.00	0							

REAL ESTATE LOAN¹

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 %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %
MD 35644*	low	0	0.00	1,432,030	4.47	0	0.00	71,188	4.07	71	5.86	1,136,877	5.02	499,619	16.54	970,550	14.58	499,690	16.45	3,610,645	5.58
	moderate	500	6.56	5,252,096	16.38	725	8.14	311,621	17.83	0	0.00	4,113,733	18.16	1,444,657	47.84	2,106,024	31.63	1,445,882	47.60	12,334,003	19.06
	middle	1,198	15.71	8,004,389	24.96	3,487	39.13	518,490	29.67	208	17.18	5,725,131	25.28	321,004	10.63	946,945	14.22	325,897	10.73	16,846,389	26.03
	upper	5,093	66.80	17,333,725	54.05	3,896	43.72	846,093	48.41	584	48.22	11,043,044	48.76	752,247	24.91	2,618,443	39.33	757,380	24.93	31,841,305	49.20
	zero & NAs	0	0.00	48,960	0.15	0	0.00	267	0.02	0	0.00	18,479	0.08	2,360	0.08	16,226	0.24	2,360	0.08	83,932	0.13
97.9 total		7,624	100.00	32,071,200	100.00	8,911	100.00	1,747,659	100.00	1,211	100.00	22,648,162	100.00	3,019,887	100.00	6,658,188	100.00	3,037,633	100.00	64,716,274	100.00
A/A Total	low	0	0.00	1,504,677	3.15	0	0.00	76,064	2.39	71	3.65	1,209,236	3.00	499,619	16.26	989,376	14.30	499,690	16.11	3,779,353	3.79
	moderate	1,301	11.16	7,814,780	16.36	903	6.19	558,125	17.55	107	5.50	7,288,328	18.06	1,452,065	47.25	2,187,483	31.61	1,454,376	46.89	18,399,245	18.44
	middle	3,561	30.54	17,511,791	36.67	7,946	54.44	1,431,447	45.01	581	29.86	16,969,721	42.06	344,144	11.20	1,075,002	15.54	356,232	11.49	38,639,395	38.72
	upper	5,965	51.16	20,871,589	43.70	4,945	33.88	1,114,654	35.05	839	43.11	14,249,980	35.32	775,027	25.22	2,651,703	38.32	782,336	25.23	38,887,926	38.97
	zero & NAs	0	0.00	53,173	0.11	0	0.00	302	0.01	0	0.00	19,932	0.05	2,360	0.08	16,226	0.23	2,360	0.08	89,633	0.09
0.0 total		11,660	100.00	47,756,010	100.00	14,597	100.00	3,180,592	100.00	1,946	100.00	40,348,095	100.00	3,073,215	100.00	6,919,790	100.00	3,101,418	100.00	99,795,552	100.00

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

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

Sources of data: Bank (bank loans and assessment area); and 2000 Census with 2003 tract definition (geography income levels)

REAL ESTATE LOAN ¹																					
YEAR 2006																					
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. %
Nassau	low	0	-	183	0.91	0	-	20	0.47	0	-	123	0.57	2	25.00	10	14.08	2	25.00	336	0.73
	moderate	0	-	2,454	12.23	0	-	317	7.39	0	-	2,199	10.21	1	12.50	14	19.72	1	12.50	4,984	10.84
	middle	0	-	13,835	68.96	0	-	3,203	74.68	0	-	15,469	71.80	4	50.00	37	52.11	4	50.00	32,544	70.80
	upper	0	-	3,591	17.90	0	-	749	17.46	0	-	3,752	17.42	1	12.50	10	14.08	1	12.50	8,102	17.63
	zero & NAs	0	-	0	0.00	0	-	0	0.00	0	-	1	0.00	0	0.00	0	0.00	0	0.00	1	0.00
	1.6 total	0	-	20,063	100.00	0	-	4,289	100.00	0	-	21,544	100.00	8	100.00	71	100.00	8	100.00	45,967	100.00
Suffolk	low	0	-	218	0.81	0	-	38	0.54	0	-	192	0.57	0	-	1	2.86	0	-	449	0.66
	moderate	0	-	8,314	30.95	0	-	1,787	25.31	0	-	9,279	27.63	0	-	10	28.57	0	-	19,390	28.71
	middle	0	-	15,720	58.51	0	-	4,465	63.23	0	-	20,730	61.73	0	-	22	62.86	0	-	40,937	60.61
	upper	0	-	2,615	9.73	0	-	771	10.92	0	-	3,379	10.06	0	-	2	5.71	0	-	6,767	10.02
	zero & NAs	0	-	0	0.00	0	-	0	0.00	0	-	0	0.00	0	-	0	0.00	0	-	0	0.00
	0.0 total	0	-	26,867	100.00	0	-	7,061	100.00	0	-	33,580	100.00	0	-	35	100.00	0	-	67,543	100.00
MD 35004	low	0	-	401	0.85	0	-	58	0.51	0	-	315	0.57	2	25.00	11	10.38	2	25.00	785	0.69
	moderate	0	-	10,768	22.94	0	-	2,104	18.54	0	-	11,478	20.82	1	12.50	24	22.64	1	12.50	24,374	21.47
	middle	0	-	29,555	62.98	0	-	7,668	67.56	0	-	36,199	65.67	4	50.00	59	55.66	4	50.00	73,481	64.74
	upper	0	-	6,206	13.22	0	-	1,520	13.39	0	-	7,131	12.94	1	12.50	12	11.32	1	12.50	14,869	13.10
	zero & NAs	0	-	0	0.00	0	-	0	0.00	0	-	1	0.00	0	0.00	0	0.00	0	0.00	1	0.00
	1.6 total	0	-	46,930	100.00	0	-	11,350	100.00	0	-	55,124	100.00	8	100.00	106	100.00	8	100.00	113,510	100.00
Bronx	low	0	-	1,473	17.90	0	-	172	16.93	0	-	1,201	17.17	37	53.62	246	45.98	37	53.62	3,092	18.43
	moderate	0	-	2,655	32.26	0	-	263	25.89	0	-	2,038	29.14	28	40.58	192	35.89	28	40.58	5,148	30.68
	middle	0	-	2,499	30.36	0	-	346	34.06	0	-	2,358	33.71	2	2.90	54	10.09	2	2.90	5,257	31.33
	upper	0	-	1,601	19.45	0	-	234	23.03	0	-	1,396	19.96	2	2.90	41	7.66	2	2.90	3,272	19.50
	zero & NAs	0	-	3	0.04	0	-	1	0.10	0	-	2	0.03	0	0.00	2	0.37	0	0.00	8	0.05
	14.0 total	0	-	8,231	100.00	0	-	1,016	100.00	0	-	6,995	100.00	69	100.00	535	100.00	69	100.00	16,777	100.00
Kings	low	0	-	2,793	13.86	0	-	241	9.31	0	-	1,902	10.62	28	14.89	265	21.13	28	14.89	5,201	12.41
	moderate	0	-	7,925	39.32	0	-	1,023	39.53	0	-	7,235	40.40	123	65.43	677	53.99	123	65.43	16,860	40.23
	middle	0	-	5,972	29.63	0	-	877	33.89	0	-	5,941	33.17	28	14.89	200	15.95	28	14.89	12,990	31.00
	upper	0	-	3,457	17.15	0	-	446	17.23	0	-	2,829	15.80	9	4.79	112	8.93	9	4.79	6,844	16.33
	zero & NAs	0	-	7	0.03	0	-	1	0.04	0	-	3	0.02	0	0.00	0	0.00	0	0.00	11	0.03
	38.1 total	0	-	20,154	100.00	0	-	2,588	100.00	0	-	17,910	100.00	188	100.00	1,254	100.00	188	100.00	41,906	100.00
New York	low	0	-	605	4.53	0	-	54	8.82	0	-	217	5.02	35	18.72	130	14.77	35	18.72	1,006	5.25
	moderate	0	-	1,072	8.02	0	-	89	14.54	0	-	524	12.12	80	42.78	207	23.52	80	42.78	1,892	9.87
	middle	0	-	1,332	9.97	0	-	33	5.39	0	-	256	5.92	21	11.23	88	10.00	21	11.23	1,709	8.91
	upper	0	-	10,331	77.33	0	-	432	70.59	0	-	3,321	76.79	51	27.27	454	51.59	51	27.27	14,538	75.81
	zero & NAs	0	-	19	0.14	0	-	4	0.65	0	-	7	0.16	0	0.00	1	0.11	0	0.00	31	0.16
	37.9 total	0	-	13,359	100.00	0	-	612	100.00	0	-	4,325	100.00	187	100.00	880	100.00	187	100.00	19,176	100.00
Queens	low	0	-	510	1.80	0	-	24	0.70	0	-	167	0.76	1	3.33	1	0.21	1	3.33	702	1.29
	moderate	0	-	5,285	18.64	0	-	483	14.01	0	-	3,447	15.59	17	56.67	223	46.27	17	56.67	9,438	17.35
	middle	0	-	15,139	53.40	0	-	1,736	50.36	0	-	11,956	54.08	12	40.00	207	42.95	12	40.00	29,038	53.39
	upper	0	-	7,397	26.09	0	-	1,202	34.87	0	-	6,526	29.52	0	0.00	50	10.37	0	0.00	15,175	27.90
	zero & NAs	0	-	18	0.06	0	-	2	0.06	0	-	13	0.06	0	0.00	1	0.21	0	0.00	34	0.06
	6.1 total	0	-	28,349	100.00	0	-	3,447	100.00	0	-	22,109	100.00	30	100.00	482	100.00	30	100.00	54,387	100.00

REAL ESTATE LOAN ¹																					
YEAR 2006																					
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	0	-	73	1.07	0	-	8	0.57	0	-	138	1.80	0	0.00	1	2.78	0	0.00	220	1.38
	moderate	0	-	573	8.42	0	-	88	6.29	0	-	533	6.96	2	66.67	9	25.00	2	66.67	1,203	7.56
	middle	0	-	2,018	29.64	0	-	320	22.87	0	-	2,033	26.53	1	33.33	13	36.11	1	33.33	4,384	27.56
	upper	0	-	4,145	60.88	0	-	983	70.26	0	-	4,959	64.71	0	0.00	13	36.11	0	0.00	10,100	63.49
	zero & NAs	0	-	0	0.00	0	-	0	0.00	0	-	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	0.6 total	0	-	6,809	100.00	0	-	1,399	100.00	0	-	7,663	100.00	3	100.00	36	100.00	3	100.00	15,907	100.00
Westchester	low	0	-	110	0.85	0	-	10	0.54	0	-	99	0.93	0	0.00	28	10.89	0	0.00	247	0.96
	moderate	0	-	905	7.00	0	-	74	3.99	0	-	610	5.76	3	33.33	63	24.51	3	33.33	1,652	6.45
	middle	0	-	1,978	15.31	0	-	266	14.34	0	-	1,787	16.86	6	66.67	71	27.63	6	66.67	4,102	16.00
	upper	0	-	9,922	76.78	0	-	1,503	81.02	0	-	8,094	76.38	0	0.00	94	36.58	0	0.00	19,613	76.52
	zero & NAs	0	-	7	0.05	0	-	2	0.11	0	-	7	0.07	0	0.00	1	0.39	0	0.00	17	0.07
	1.8 total	0	-	12,922	100.00	0	-	1,855	100.00	0	-	10,597	100.00	9	100.00	257	100.00	9	100.00	25,631	100.00
MD 35644*	low	0	-	5,564	6.19	0	-	509	4.66	0	-	3,724	5.35	101	20.78	671	19.48	101	20.78	10,468	6.02
	moderate	0	-	18,415	20.50	0	-	2,020	18.50	0	-	14,387	20.67	253	52.06	1,371	39.81	253	52.06	36,193	20.83
	middle	0	-	28,938	32.22	0	-	3,578	32.77	0	-	24,331	34.96	70	14.40	633	18.38	70	14.40	57,480	33.08
	upper	0	-	36,853	41.03	0	-	4,800	43.97	0	-	27,125	38.97	62	12.76	764	22.18	62	12.76	69,542	40.02
	zero & NAs	0	-	36	0.04	0	-	8	0.07	0	-	19	0.03	0	0.00	4	0.12	0	0.00	67	0.04
	98.4 total	0	-	89,824	100.00	0	-	10,917	100.00	0	-	69,599	100.00	486	100.00	3,444	100.00	486	100.00	173,784	100.00
A/A Total	low	0	-	5,965	4.36	0	-	567	2.55	0	-	4,039	3.24	103	20.85	682	19.21	103	20.85	11,253	3.92
	moderate	0	-	29,183	21.34	0	-	4,124	18.52	0	-	25,865	20.74	254	51.42	1,395	39.30	254	51.42	60,567	21.08
	middle	0	-	58,493	42.77	0	-	11,246	50.51	0	-	60,530	48.53	74	14.98	692	19.49	74	14.98	130,961	45.58
	upper	0	-	43,059	31.49	0	-	6,320	28.38	0	-	34,256	27.47	63	12.75	776	21.86	63	12.75	84,411	29.38
	zero & NAs	0	-	36	0.03	0	-	8	0.04	0	-	20	0.02	0	0.00	4	0.11	0	0.00	68	0.02
	100.0 total	0	-	136,754	100.00	0	-	22,267	100.00	0	-	124,723	100.00	494	100.00	3,550	100.00	494	100.00	287,294	100.00

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

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

Sources of data: Bank (bank loans and assessment area); and 2000 Census with 2003 tract definition (geography income levels)

REAL ESTATE LOAN ¹																					
YEAR 2006																					
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	low	0	-	41,709	0.64	0	-	3,141	0.50	0	-	33,508	0.51	26,640	46.55	85,479	36.19	26,640	46.55	163,837	1.18
	moderate	0	-	581,599	8.97	0	-	46,250	7.36	0	-	613,641	9.33	550	0.96	79,730	33.76	550	0.96	1,321,220	9.49
	middle	0	-	3,953,086	61.00	0	-	401,379	63.90	0	-	4,218,020	64.13	22,535	39.38	52,821	22.37	22,535	39.38	8,625,306	61.95
	upper	0	-	1,904,271	29.38	0	-	177,410	28.24	0	-	1,711,581	26.02	7,500	13.11	18,134	7.68	7,500	13.11	3,811,396	27.38
	zero & NAs	0	-	0	0.00	0	-	0	0.00	0	-	400	0.01	0	0.00	0	0.00	0	0.00	400	0.00
	2.8 total	0	-	6,480,665	100.00	0	-	628,180	100.00	0	-	6,577,150	100.00	57,225	100.00	236,164	100.00	57,225	100.00	13,922,159	100.00
Suffolk	low	0	-	41,545	0.52	0	-	4,472	0.48	0	-	41,128	0.43	0	-	554	0.67	0	-	87,699	0.48
	moderate	0	-	1,940,678	24.49	0	-	207,949	22.43	0	-	2,258,533	23.76	0	-	9,425	11.39	0	-	4,416,585	23.95
	middle	0	-	4,880,417	61.60	0	-	588,852	63.52	0	-	6,027,126	63.41	0	-	71,416	86.31	0	-	11,567,811	62.74
	upper	0	-	1,060,638	13.39	0	-	125,694	13.56	0	-	1,178,171	12.40	0	-	1,350	1.63	0	-	2,365,853	12.83
	zero & NAs	0	-	0	0.00	0	-	0	0.00	0	-	0	0.00	0	-	0	0.00	0	-	0	0.00
	0.0 total	0	-	7,923,278	100.00	0	-	926,967	100.00	0	-	9,504,958	100.00	0	-	82,745	100.00	0	-	18,437,948	100.00
MD 35004	low	0	-	83,254	0.58	0	-	7,613	0.49	0	-	74,636	0.46	26,640	46.55	86,033	26.98	26,640	46.55	251,536	0.78
	moderate	0	-	2,522,277	17.51	0	-	254,199	16.35	0	-	2,872,174	17.86	550	0.96	89,155	27.96	550	0.96	5,737,805	17.73
	middle	0	-	8,833,503	61.33	0	-	990,231	63.67	0	-	10,245,146	63.71	22,535	39.38	124,237	38.96	22,535	39.38	20,193,117	62.40
	upper	0	-	2,964,909	20.58	0	-	303,104	19.49	0	-	2,889,752	17.97	7,500	13.11	19,484	6.11	7,500	13.11	6,177,249	19.09
	zero & NAs	0	-	0	0.00	0	-	0	0.00	0	-	400	0.00	0	0.00	0	0.00	0	0.00	400	0.00
	2.8 total	0	-	14,403,943	100.00	0	-	1,555,147	100.00	0	-	16,082,108	100.00	57,225	100.00	318,909	100.00	57,225	100.00	32,360,107	100.00
Bronx	low	0	-	405,999	19.49	0	-	24,440	16.74	0	-	343,574	17.24	86,003	36.40	403,151	43.08	86,003	36.40	1,177,164	22.82
	moderate	0	-	595,428	28.59	0	-	39,544	27.09	0	-	576,848	28.95	127,190	53.83	368,363	39.36	127,190	53.83	1,580,183	30.64
	middle	0	-	629,204	30.21	0	-	46,914	32.14	0	-	685,945	34.42	16,500	6.98	78,509	8.39	16,500	6.98	1,440,572	27.93
	upper	0	-	451,437	21.67	0	-	35,080	24.03	0	-	385,710	19.35	6,600	2.79	75,597	8.08	6,600	2.79	947,824	18.38
	zero & NAs	0	-	884	0.04	0	-	11	0.01	0	-	755	0.04	0	0.00	10,300	1.10	0	0.00	11,950	0.23
	11.4 total	0	-	2,082,952	100.00	0	-	145,989	100.00	0	-	1,992,832	100.00	236,293	100.00	935,920	100.00	236,293	100.00	5,157,693	100.00
Kings	low	0	-	893,436	12.66	0	-	43,988	9.00	0	-	651,830	10.59	101,407	16.42	223,853	18.05	101,407	16.42	1,813,107	12.13
	moderate	0	-	2,713,240	38.45	0	-	200,320	41.00	0	-	2,528,766	41.07	386,869	62.66	628,909	50.72	386,869	62.66	6,071,235	40.63
	middle	0	-	1,997,672	28.31	0	-	162,959	33.36	0	-	1,993,367	32.37	111,224	18.01	238,281	19.22	111,224	18.01	4,392,279	29.40
	upper	0	-	1,449,101	20.54	0	-	80,983	16.58	0	-	982,407	15.95	17,955	2.91	148,815	12.00	17,955	2.91	2,661,306	17.81
	zero & NAs	0	-	2,546	0.04	0	-	300	0.06	0	-	1,115	0.02	0	0.00	0	0.00	0	0.00	3,961	0.03
	29.7 total	0	-	7,055,995	100.00	0	-	488,550	100.00	0	-	6,157,485	100.00	617,455	100.00	1,239,858	100.00	617,455	100.00	14,941,888	100.00
New York	low	0	-	250,765	3.09	0	-	10,425	5.20	0	-	91,902	3.59	95,996	9.91	281,406	9.23	95,996	9.91	634,498	4.55
	moderate	0	-	449,254	5.53	0	-	14,637	7.30	0	-	228,644	8.93	275,440	28.42	556,332	18.25	275,440	28.42	1,248,867	8.96
	middle	0	-	658,137	8.10	0	-	3,773	1.88	0	-	90,417	3.53	96,881	10.00	333,069	10.93	96,881	10.00	1,085,396	7.79
	upper	0	-	6,744,061	83.04	0	-	169,005	84.32	0	-	2,144,165	83.73	500,721	51.67	1,871,249	61.39	500,721	51.67	10,928,480	78.45
	zero & NAs	0	-	19,373	0.24	0	-	2,600	1.30	0	-	5,805	0.23	0	0.00	6,275	0.21	0	0.00	34,053	0.24
	46.6 total	0	-	8,121,590	100.00	0	-	200,440	100.00	0	-	2,560,933	100.00	969,038	100.00	3,048,331	100.00	969,038	100.00	13,931,294	100.00
Queens	low	0	-	141,199	1.68	0	-	3,306	0.63	0	-	48,725	0.71	16,500	8.89	1,000	0.17	16,500	8.89	194,230	1.19
	moderate	0	-	1,621,370	19.26	0	-	77,945	14.75	0	-	1,162,881	17.03	141,299	76.15	223,376	38.01	141,299	76.15	3,085,572	18.86
	middle	0	-	4,333,982	51.49	0	-	275,031	52.03	0	-	3,652,444	53.48	27,766	14.96	265,516	45.18	27,766	14.96	8,526,973	52.11
	upper	0	-	2,316,363	27.52	0	-	171,894	32.52	0	-	1,961,845	28.73	0	0.00	97,410	16.57	0	0.00	4,547,512	27.79
	zero & NAs	0	-	5,012	0.06	0	-	376	0.07	0	-	3,158	0.05	0	0.00	400	0.07	0	0.00	8,946	0.05
	8.9 total	0	-	8,417,926	100.00	0	-	528,552	100.00	0	-	6,829,053	100.00	185,565	100.00	587,702	100.00	185,565	100.00	16,363,233	100.00
Richmond	low	0	-	17,481	0.92	0	-	1,104	0.62	0	-	34,508	1.71	0	0.00	348	1.05	0	0.00	53,441	1.29
	moderate	0	-	133,857	7.02	0	-	9,648	5.45	0	-	134,965	6.68	2,160	60.67	10,317	31.00	2,160	60.67	288,787	6.98
	middle	0	-	494,461	25.95	0	-	35,970	20.33	0	-	503,616	24.94	1,400	39.33	14,016	42.11	1,400	39.33	1,048,063	25.34
	upper	0	-	1,259,805	66.11	0	-	130,207	73.59	0	-	1,346,459	66.67	0	0.00	8,601	25.84	0	0.00	2,745,072	66.38
	zero & NAs	0	-	0	0.00	0	-	0	0.00	0	-	0	0.00	0	0.00	0	0.00	0	0.00	0	0.00
	0.2 total	0	-	1,905,604	100.00	0	-	176,929	100.00	0	-	2,019,548	100.00	3,560	100.00	33,282	100.00	3,560	100.00	4,135,363	100.00

REAL ESTATE LOAN ¹																					
YEAR 2006																					
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. %
Westchester	low	0	-	28,888	0.60	0	-	528	0.16	0	-	29,174	0.81	0	0.00	15,899	4.45	0	0.00	74,489	0.82
	moderate	0	-	256,634	5.33	0	-	12,012	3.65	0	-	188,815	5.23	3,390	29.49	68,499	19.17	3,390	29.49	525,960	5.77
	middle	0	-	539,289	11.19	0	-	36,929	11.23	0	-	543,771	15.06	8,107	70.51	131,707	36.86	8,107	70.51	1,251,696	13.73
	upper	0	-	3,992,282	82.86	0	-	279,317	84.91	0	-	2,848,077	78.87	0	0.00	141,060	39.48	0	0.00	7,260,736	79.66
	zero & NAs	0	-	883	0.02	0	-	168	0.05	0	-	1,096	0.03	0	0.00	170	0.05	0	0.00	2,317	0.03
	0.6 total	0	-	4,817,976	100.00	0	-	328,954	100.00	0	-	3,610,933	100.00	11,497	100.00	357,335	100.00	11,497	100.00	9,115,198	100.00
MD 35644*	low	0	-	1,737,768	5.36	0	-	83,791	4.48	0	-	1,199,713	5.18	299,906	14.82	925,657	14.92	299,906	14.82	3,946,929	6.20
	moderate	0	-	5,769,783	17.81	0	-	354,106	18.94	0	-	4,820,919	20.81	936,348	46.28	1,855,796	29.92	936,348	46.28	12,800,604	20.11
	middle	0	-	8,652,745	26.70	0	-	561,576	30.04	0	-	7,469,560	32.24	261,878	12.94	1,061,098	17.11	261,878	12.94	17,744,979	27.88
	upper	0	-	16,213,049	50.04	0	-	866,486	46.35	0	-	9,668,663	41.73	525,276	25.96	2,342,732	37.77	525,276	25.96	29,090,930	45.71
	zero & NAs	0	-	28,698	0.09	0	-	3,455	0.18	0	-	11,929	0.05	0	0.00	17,145	0.28	0	0.00	61,227	0.10
	97.2 total	0	-	32,402,043	100.00	0	-	1,869,414	100.00	0	-	23,170,784	100.00	2,023,408	100.00	6,202,428	100.00	2,023,408	100.00	63,644,669	100.00
A/A Total	low	0	-	1,821,022	3.89	0	-	91,404	2.67	0	-	1,274,349	3.25	326,546	15.69	1,011,690	15.51	326,546	15.69	4,198,465	4.37
	moderate	0	-	8,292,060	17.72	0	-	608,305	17.76	0	-	7,693,093	19.60	936,898	45.03	1,944,951	29.82	936,898	45.03	18,538,409	19.31
	middle	0	-	17,486,248	37.36	0	-	1,551,807	45.31	0	-	17,714,706	45.13	284,413	13.67	1,185,335	18.18	284,413	13.67	37,938,096	39.52
	upper	0	-	19,177,958	40.97	0	-	1,169,590	34.15	0	-	12,558,415	31.99	532,776	25.61	2,362,216	36.22	532,776	25.61	35,268,179	36.74
	zero & NAs	0	-	28,698	0.06	0	-	3,455	0.10	0	-	12,329	0.03	0	0.00	17,145	0.26	0	0.00	61,627	0.06
	100.0 total	0	-	46,805,986	100.00	0	-	3,424,561	100.00	0	-	39,252,892	100.00	2,080,633	100.00	6,521,337	100.00	2,080,633	100.00	96,004,776	100.00

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

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

Sources of data: Bank (bank loans and assessment area); and 2000 Census with 2003 tract definition (geography income levels)

REAL ESTATE LOAN¹

YEAR 2005

BORROWER INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area	Borrower	Home Purchase				Refinancing				Home Improvement				Total			
		Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %	Bank #	Bank %	Agg. #	Agg. %
Nassau	low	1	12.50	218	1.03	0	0.00	242	6.42	1	25.00	722	2.93	2	7.14	1,182	2.38
	moderate	3	37.50	1,460	6.90	6	37.50	631	16.73	0	0.00	3,907	15.85	9	32.14	5,998	12.09
	middle	1	12.50	6,432	30.38	6	37.50	1,308	34.69	2	50.00	8,375	33.97	9	32.14	16,115	32.49
	upper	3	37.50	12,031	56.82	3	18.75	1,456	38.61	1	25.00	9,842	39.92	7	25.00	23,329	47.03
	zero & NAs	0	0.00	1,033	4.88	1	6.25	134	3.55	0	0.00	1,809	7.34	1	3.57	2,976	6.00
	17.9 total	8	100.00	21,174	100.00	16	100.00	3,771	100.00	4	100.00	24,655	100.00	28	100.00	49,600	100.00
Suffolk	low	3	30.00	458	1.57	4	26.67	493	7.52	0	0.00	1,934	4.89	7	26.92	2,885	3.84
	moderate	4	40.00	3,361	11.54	2	13.33	1,537	23.44	0	0.00	8,990	22.75	6	23.08	13,888	18.47
	middle	2	20.00	10,631	36.51	4	26.67	2,181	33.26	0	0.00	13,337	33.75	6	23.08	26,149	34.77
	upper	1	10.00	13,119	45.05	4	26.67	2,135	32.56	1	100.00	12,719	32.18	6	23.08	27,973	37.20
	zero & NAs	0	0.00	1,551	5.33	1	6.67	212	3.23	0	0.00	2,542	6.43	1	3.85	4,305	5.72
	16.7 total	10	100.00	29,120	100.00	15	100.00	6,558	100.00	1	100.00	39,522	100.00	26	100.00	75,200	100.00
MD 35004	low	4	22.22	676	1.34	4	12.90	735	7.12	1	20.00	2,656	4.14	9	16.67	4,067	3.26
	moderate	7	38.89	4,821	9.59	8	25.81	2,168	20.99	0	0.00	12,897	20.10	15	27.78	19,886	15.93
	middle	3	16.67	17,063	33.93	10	32.26	3,489	33.78	2	40.00	21,712	33.83	15	27.78	42,264	33.87
	upper	4	22.22	25,150	50.01	7	22.58	3,591	34.77	2	40.00	22,561	35.15	13	24.07	51,302	41.11
	zero & NAs	0	0.00	2,584	5.14	2	6.45	346	3.35	0	0.00	4,351	6.78	2	3.70	7,281	5.83
	34.6 total	18	100.00	50,294	100.00	31	100.00	10,329	100.00	5	100.00	64,177	100.00	54	100.00	124,800	100.00
Bronx	low	0	-	70	0.89	0	0.00	45	4.55	0	-	101	1.41	0	0.00	216	1.35
	moderate	0	-	626	7.94	0	0.00	135	13.66	0	-	572	7.99	0	0.00	1,333	8.32
	middle	0	-	1,155	14.66	0	0.00	259	26.21	0	-	1,703	23.79	0	0.00	3,117	19.45
	upper	0	-	5,659	71.81	1	100.00	524	53.04	0	-	4,327	60.46	1	100.00	10,510	65.59
	zero & NAs	0	-	370	4.70	0	0.00	25	2.53	0	-	454	6.34	0	0.00	849	5.30
	0.6 total	0	-	7,880	100.00	1	100.00	988	100.00	0	-	7,157	100.00	1	100.00	16,025	100.00
Kings	low	0	0.00	95	0.46	1	12.50	90	3.89	0	0.00	248	1.28	1	7.14	433	1.02
	moderate	0	0.00	781	3.76	1	12.50	269	11.61	1	50.00	1,333	6.87	2	14.29	2,383	5.61
	middle	2	50.00	2,252	10.83	1	12.50	535	23.10	0	0.00	3,822	19.69	3	21.43	6,609	15.55
	upper	2	50.00	16,415	78.97	5	62.50	1,321	57.04	1	50.00	12,216	62.93	8	57.14	29,952	70.45
	zero & NAs	0	0.00	1,244	5.98	0	0.00	101	4.36	0	0.00	1,793	9.24	0	0.00	3,138	7.38
	9.0 total	4	100.00	20,787	100.00	8	100.00	2,316	100.00	2	100.00	19,412	100.00	14	100.00	42,515	100.00
New York	low	0	0.00	7	0.05	0	0.00	16	2.30	0	-	31	0.51	0	0.00	54	0.27
	moderate	0	0.00	169	1.31	0	0.00	52	7.48	0	-	136	2.22	0	0.00	357	1.81
	middle	0	0.00	685	5.29	1	100.00	60	8.63	0	-	446	7.28	1	33.33	1,191	6.03
	upper	1	50.00	11,542	89.19	0	0.00	546	78.56	0	-	5,004	81.64	1	33.33	17,092	86.48
	zero & NAs	1	50.00	538	4.16	0	0.00	21	3.02	0	-	512	8.35	1	33.33	1,071	5.42
	1.9 total	2	100.00	12,941	100.00	1	100.00	695	100.00	0	-	6,129	100.00	3	100.00	19,765	100.00
Queens	low	0	0.00	115	0.40	3	12.50	100	3.10	0	0.00	260	1.08	3	9.38	475	0.84
	moderate	1	14.29	1,264	4.36	4	16.67	365	11.30	0	0.00	1,797	7.46	5	15.63	3,426	6.08
	middle	2	28.57	3,763	12.97	11	45.83	777	24.05	0	0.00	5,199	21.59	13	40.63	9,739	17.29
	upper	4	57.14	22,383	77.13	6	25.00	1,846	57.13	1	100.00	14,968	62.15	11	34.38	39,197	69.58
	zero & NAs	0	0.00	1,496	5.15	0	0.00	143	4.43	0	0.00	1,860	7.72	0	0.00	3,499	6.21
	20.5 total	7	100.00	29,021	100.00	24	100.00	3,231	100.00	1	100.00	24,084	100.00	32	100.00	56,336	100.00

REAL ESTATE LOAN¹

YEAR 2005

BORROWER INCOME LEVEL DISTRIBUTION -- NUMBER OF LOANS

County/Area	Borrower	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	5.88	25	0.31	2	7.41	33	2.28	2	33.33	79	0.97	5	10.00	137	0.77
	moderate	1	5.88	304	3.76	5	18.52	118	8.14	2	33.33	558	6.84	8	16.00	980	5.54
	middle	7	41.18	1,326	16.42	7	25.93	296	20.41	0	0.00	1,788	21.92	14	28.00	3,410	19.29
	upper	8	47.06	6,110	75.67	13	48.15	971	66.97	2	33.33	5,173	63.42	23	46.00	12,254	69.30
	zero & NAs	0	0.00	310	3.84	0	0.00	32	2.21	0	0.00	559	6.85	0	0.00	901	5.10
	32.1	total	17	100.00	8,075	100.00	27	100.00	1,450	100.00	6	100.00	8,157	100.00	50	100.00	17,682
Westchester	low	0	0.00	64	0.44	0	0.00	19	1.06	0	-	61	0.50	0	0.00	144	0.50
	moderate	0	0.00	588	4.02	0	0.00	78	4.35	0	-	438	3.61	0	0.00	1,104	3.87
	middle	1	100.00	1,523	10.41	0	0.00	260	14.49	0	-	1,496	12.34	1	50.00	3,279	11.48
	upper	0	0.00	11,819	80.75	1	100.00	1,371	76.42	0	-	9,141	75.37	1	50.00	22,331	78.20
	zero & NAs	0	0.00	642	4.39	0	0.00	66	3.68	0	-	992	8.18	0	0.00	1,700	5.95
	1.3	total	1	100.00	14,636	100.00	1	100.00	1,794	100.00	0	-	12,128	100.00	2	100.00	28,558
MD 35644*	low	1	3.23	376	0.40	6	9.68	303	2.89	2	22.22	780	1.01	9	8.82	1,459	0.81
	moderate	2	6.45	3,732	4.00	10	16.13	1,017	9.71	3	33.33	4,834	6.27	15	14.71	9,583	5.30
	middle	12	38.71	10,704	11.47	20	32.26	2,187	20.88	0	0.00	14,454	18.76	32	31.37	27,345	15.12
	upper	15	48.39	73,928	79.20	26	41.94	6,579	62.81	4	44.44	50,829	65.95	45	44.12	131,336	72.61
	zero & NAs	1	3.23	4,600	4.93	0	0.00	388	3.70	0	0.00	6,170	8.01	1	0.98	11,158	6.17
	65.4	total	31	100.00	93,340	100.00	62	100.00	10,474	100.00	9	100.00	77,067	100.00	102	100.00	180,881
A/A Total	low	5	10.20	1,052	0.73	10	10.75	1,038	4.99	3	21.43	3,436	2.43	18	11.54	5,526	1.81
	moderate	9	18.37	8,553	5.95	18	19.35	3,185	15.31	3	21.43	17,731	12.55	30	19.23	29,469	9.64
	middle	15	30.61	27,767	19.33	30	32.26	5,676	27.28	2	14.29	36,166	25.61	47	30.13	69,609	22.77
	upper	19	38.78	99,078	68.98	33	35.48	10,170	48.89	6	42.86	73,390	51.96	58	37.18	182,638	59.75
	zero & NAs	1	2.04	7,184	5.00	2	2.15	734	3.53	0	0.00	10,521	7.45	3	1.92	18,439	6.03
	100.0	total	49	100.00	143,634	100.00	93	100.00	20,803	100.00	14	100.00	141,244	100.00	156	100.00	305,681

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

¹ Bank numbers include those of both the bank and BNY Mortgage Co.

Sources of data: Bank (bank loans and assessment area); and 2000 Census with 2003 tract definition (borrower income levels).

REAL ESTATE LOAN¹

YEAR 2005

BORROWER INCOME LEVEL DISTRIBUTION -- VOLUME OF DOLLARS

County/Area	Borrower	Home Purchase				Refinancing				Home Improvement				Total			
		Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %	Bank \$	Bank %	Agg. \$	Agg. %
Nassau	low	198	8.68	29,931	0.43	0	0.00	14,946	2.66	56	8.92	98,648	1.35	254	4.19	143,525	0.96
	moderate	451	19.77	310,891	4.45	1,277	40.42	66,201	11.79	0	0.00	837,465	11.43	1,728	28.48	1,214,557	8.17
	middle	180	7.89	1,637,348	23.43	1,314	41.60	164,553	29.30	317	50.48	2,244,063	30.63	1,811	29.85	4,045,964	27.20
	upper	1,452	63.66	4,663,375	66.74	495	15.67	292,980	52.16	255	40.61	3,643,924	49.74	2,202	36.29	8,600,279	57.82
	zero & NAs	0	0.00	345,931	4.95	73	2.31	23,011	4.10	0	0.00	501,542	6.85	73	1.20	870,484	5.85
	21.5	total	2,281	100.00	6,987,476	100.00	3,159	100.00	561,691	100.00	628	100.00	7,325,642	100.00	6,068	100.00	14,874,809
Suffolk	low	303	17.26	62,627	0.72	348	13.77	30,832	3.54	0	0.00	256,372	2.47	651	14.83	349,831	1.76
	moderate	730	41.60	661,045	7.61	281	11.12	157,794	18.12	0	0.00	1,789,304	17.25	1,011	23.03	2,608,143	13.08
	middle	563	32.08	2,412,876	27.76	610	24.14	262,384	30.13	0	0.00	3,188,029	30.74	1,173	26.73	5,863,289	29.41
	upper	159	9.06	5,078,437	58.43	994	39.34	380,602	43.71	107	100.00	4,450,183	42.91	1,260	28.71	9,909,222	49.71
	zero & NAs	0	0.00	477,168	5.49	294	11.63	39,230	4.50	0	0.00	686,470	6.62	294	6.70	1,202,868	6.03
	15.6	total	1,755	100.00	8,692,153	100.00	2,527	100.00	870,842	100.00	107	100.00	10,370,358	100.00	4,389	100.00	19,933,353
MD 35004	low	501	12.41	92,558	0.59	348	6.12	45,778	3.20	56	7.62	355,020	2.01	905	8.65	493,356	1.42
	moderate	1,181	29.26	971,936	6.20	1,558	27.40	223,995	15.64	0	0.00	2,626,769	14.84	2,739	26.19	3,822,700	10.98
	middle	743	18.41	4,050,224	25.83	1,924	33.84	426,937	29.80	317	43.13	5,432,092	30.70	2,984	28.54	9,909,253	28.47
	upper	1,611	39.92	9,741,812	62.13	1,489	26.19	673,582	47.02	362	49.25	8,094,107	45.74	3,462	33.11	18,509,501	53.18
	zero & NAs	0	0.00	823,099	5.25	367	6.45	62,241	4.34	0	0.00	1,188,012	6.71	367	3.51	2,073,352	5.96
	37.1	total	4,036	100.00	15,679,629	100.00	5,686	100.00	1,432,533	100.00	735	100.00	17,696,000	100.00	10,457	100.00	34,808,162
Bronx	low	0	-	6,306	0.34	0	0.00	1,100	0.83	0	-	12,622	0.66	0	0.00	20,028	0.51
	moderate	0	-	58,040	3.13	0	0.00	7,754	5.86	0	-	96,612	5.03	0	0.00	162,406	4.16
	middle	0	-	197,195	10.63	0	0.00	28,895	21.85	0	-	402,607	20.98	0	0.00	628,697	16.09
	upper	0	-	1,501,520	80.91	115	100.00	91,489	69.17	0	-	1,293,762	67.41	115	100.00	2,886,771	73.88
	zero & NAs	0	-	92,632	4.99	0	0.00	3,030	2.29	0	-	113,580	5.92	0	0.00	209,242	5.36
	0.4	total	0	-	1,855,693	100.00	115	100.00	132,268	100.00	0	-	1,919,183	100.00	115	100.00	3,907,144
Kings	low	0	0.00	15,636	0.23	114	10.62	3,507	0.88	0	0.00	38,070	0.62	114	6.18	57,213	0.43
	moderate	0	0.00	125,642	1.86	72	6.71	20,986	5.27	71	34.80	240,953	3.95	143	7.75	387,581	2.93
	middle	220	38.66	485,921	7.21	132	12.30	73,042	18.33	0	0.00	946,799	15.52	352	19.07	1,505,762	11.37
	upper	349	61.34	5,688,516	84.40	755	70.36	280,709	70.45	133	65.20	4,298,524	70.44	1,237	67.01	10,267,749	77.55
	zero & NAs	0	0.00	424,596	6.30	0	0.00	20,216	5.07	0	0.00	577,803	9.47	0	0.00	1,022,615	7.72
	6.5	total	569	100.00	6,740,311	100.00	1,073	100.00	398,460	100.00	204	100.00	6,102,149	100.00	1,846	100.00	13,240,920
New York	low	0	0.00	1,547	0.02	0	0.00	303	0.15	0	-	9,407	0.29	0	0.00	11,257	0.10
	moderate	0	0.00	26,012	0.34	0	0.00	2,231	1.07	0	-	18,388	0.57	0	0.00	46,631	0.42
	middle	0	0.00	145,681	1.90	128	100.00	5,094	2.44	0	-	74,816	2.33	128	10.67	225,591	2.03
	upper	122	11.38	7,155,567	93.37	0	0.00	195,576	93.72	0	-	2,866,317	89.18	122	10.17	10,217,460	92.17
	zero & NAs	950	88.62	334,564	4.37	0	0.00	5,477	2.62	0	-	245,030	7.62	950	79.17	585,071	5.28
	4.3	total	1,072	100.00	7,663,371	100.00	128	100.00	208,681	100.00	0	-	3,213,958	100.00	1,200	100.00	11,086,010
Queens	low	0	0.00	14,112	0.17	122	4.28	3,963	0.81	0	0.00	33,744	0.49	122	2.36	51,819	0.33
	moderate	174	8.83	153,267	1.89	318	11.15	26,398	5.43	0	0.00	300,551	4.37	492	9.52	480,216	3.10
	middle	205	10.41	675,014	8.31	1,018	35.69	93,356	19.20	0	0.00	1,223,753	17.79	1,223	23.66	1,992,123	12.86
	upper	1,591	80.76	6,846,566	84.27	1,394	48.88	337,314	69.36	348	100.00	4,828,314	70.20	3,333	64.47	12,012,194	77.55
	zero & NAs	0	0.00	435,540	5.36	0	0.00	25,288	5.20	0	0.00	491,617	7.15	0	0.00	952,445	6.15
	18.3	total	1,970	100.00	8,124,499	100.00	2,852	100.00	486,319	100.00	348	100.00	6,877,979	100.00	5,170	100.00	15,488,797

New York Community Bank Section 5

CRA Evaluation 12/31/2006

Richmond	low	160	4.09	3,028	0.14	206	4.69	1,478	0.86	192	29.14	8,012	0.39	558	6.23	12,518	0.28
	moderate	111	2.84	48,965	2.23	727	16.55	8,382	4.89	189	28.68	91,490	4.41	1,027	11.46	148,837	3.35
	middle	1,447	37.03	282,999	12.90	1,098	25.00	25,921	15.13	0	0.00	378,461	18.26	2,545	28.41	687,381	15.49
	upper	2,190	56.04	1,775,272	80.92	2,361	53.76	130,231	76.02	278	42.19	1,454,371	70.15	4,829	53.90	3,359,874	75.70
	zero & NAs	0	0.00	83,627	3.81	0	0.00	5,305	3.10	0	0.00	140,808	6.79	0	0.00	229,740	5.18
31.8	total	3,908	100.00	2,193,891	100.00	4,392	100.00	171,317	100.00	659	100.00	2,073,142	100.00	8,959	100.00	4,438,350	100.00
Westchester	low	0	0.00	7,462	0.14	0	0.00	320	0.09	0	-	10,129	0.25	0	0.00	17,911	0.18
	moderate	0	0.00	65,360	1.19	0	0.00	4,856	1.39	0	-	59,744	1.48	0	0.00	129,960	1.32
	middle	105	100.00	252,520	4.60	0	0.00	25,255	7.23	0	-	292,158	7.23	105	23.03	569,933	5.77
	upper	0	0.00	4,922,831	89.72	351	100.00	307,767	88.06	0	-	3,371,000	83.43	351	76.97	8,601,598	87.08
	zero & NAs	0	0.00	238,972	4.36	0	0.00	11,285	3.23	0	-	307,626	7.61	0	0.00	557,883	5.65
1.6	total	105	100.00	5,487,145	100.00	351	100.00	349,483	100.00	0	-	4,040,657	100.00	456	100.00	9,877,285	100.00
MD 35644*	low	160	2.10	48,091	0.15	442	4.96	10,671	0.61	192	15.85	111,984	0.46	794	4.47	170,746	0.29
	moderate	285	43.12	477,286	1.49	1,117	12.54	70,607	4.04	260	21.47	807,738	3.33	1,662	9.37	1,355,631	2.34
	middle	1,977	134.86	2,039,330	6.36	2,376	26.66	251,563	14.40	0	0.00	3,318,594	13.70	4,353	24.53	5,609,487	9.67
	upper	4,252	156.32	27,890,272	86.98	4,976	55.84	1,343,086	76.90	759	62.68	18,112,288	74.76	9,987	56.28	47,345,646	81.58
	zero & NAs	950	16.20	1,609,931	5.02	0	0.00	70,601	4.04	0	0.00	1,876,464	7.75	950	5.35	3,556,996	6.13
62.9	total	7,624	100.00	32,064,910	100.00	8,911	100.00	1,746,528	100.00	1,211	100.00	24,227,068	100.00	17,746	100.00	58,038,506	100.00
A/A Total	low	661	5.67	140,649	0.29	790	5.41	56,449	1.78	248	12.74	467,004	1.11	1,699	6.02	664,102	0.72
	moderate	1,466	12.57	1,449,222	3.04	2,675	18.33	294,602	9.27	260	13.36	3,434,507	8.19	4,401	15.60	5,178,331	5.58
	middle	2,720	23.33	6,089,554	12.75	4,300	29.46	678,500	21.34	317	16.29	8,750,686	20.87	7,337	26.01	15,518,740	16.71
	upper	5,863	50.28	37,632,084	78.82	6,465	44.29	2,016,668	63.44	1,121	57.61	26,206,395	62.51	13,449	47.69	65,855,147	70.93
	zero & NAs	950	8.15	2,433,030	5.10	367	2.51	132,842	4.18	0	0.00	3,064,476	7.31	1,317	4.67	5,630,348	6.06
100.0	total	11,660	100.00	47,744,539	100.00	14,597	100.00	3,179,061	100.00	1,946	100.00	41,923,068	100.00	28,203	100.00	92,846,668	100.00

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

¹ Bank numbers include those of both the bank and BNY Mortgage Co.

Sources of data: Bank (bank loans and assessment area); and 2000 Census with 2003 tract definition (borrower income levels).

GLOSSARY

Aggregate

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

Community Development

The term “community development” is defined to mean:

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

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

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

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

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

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

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

- ❖ Developing secondary market vehicles or programs;
- ❖ Assisting in marketing financial services, including the development of advertising and promotions, publications, workshops and conferences;
- ❖ Furnishing financial services training for staff and management;
- ❖ Contributing accounting/bookkeeping services; and
- ❖ Assisting in fund raising, including soliciting or arranging investments.

Demand-Adjusted Penetration Rate

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

Demand-Adjusted Penetration Ratio

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

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

Home Mortgage Disclosure Act (“HMDA”)

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

Loans to Small Businesses

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

Low or Moderate Income (“LMI”) Geographies

Those census tracts or block numbering areas (“BNAs”), where according to the 2000 US Census, the median family income is less than 80% of the area median family income. In the case of tracted areas that are part of a Metropolitan Statistical Area (“MSA”) or Primary Metropolitan Statistical Area (“PMSA”), this would relate to the median family income for the MSA or PMSA in which the tracts are located. In the case of BNAs and tracted areas that are not part of a MSA or PMSA, the area median family income would be the statewide nonmetropolitan median family income.

LMI Borrowers

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

LMI Individuals/Persons

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

Small Business Loans

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