

REVIEW OF LOANS MADE TO SMALL BUSINESSES AND AGRICULTURAL LOANS TO SMALL FARMS - REPORTED BY BANKING INSTITUTIONS HEADQUARTERED IN NEW YORK STATE - JUNE 30, 2009

Dollars in Thousands, Numbers in Ones
% = Percentage Growth Since 6/30/2008

LOANS TO SMALL BUSINESSES

		<\$100,000				\$100,000 - \$250,000				\$250,000-\$1,000,000				Totals			
		Number	%	Dollar	%	Number	%	Dollar	%	Number	%	Dollar	%	Number	%	Dollar	%
State Chartered Banks & Trust Companies	2009	67,161	-2.27%	2,182,387	-34.13%	15,146	3.18%	1,990,558	4.68%	19,553	4.33%	8,004,245	55.35%	101,860	-0.28%	12,177,190	17.46%
	2008	68,720		3,312,942		14,679		1,901,491		18,742		5,152,460		102,141		10,366,893	
State Chartered Savings Banks	2009	3,725	-4.36%	105,159	-6.26%	1,651	-0.72%	229,551	-1.71%	2,305	5.16%	1,011,556	-3.49%	7,681	-0.89%	1,346,266	-3.41%
	2008	3,895		112,178		1,663		233,554		2,192		1,048,083		7,750		1,393,815	
State Chartered Savings and Loan Associations	2009	37	-19.57%	852	-55.21%	12	20.00%	1,202	1.26%	3		385		52	-7.14%	2,439	-21.04%
	2008	46		1,902		10		1,187		0		0		56		3,089	
State Licensed Foreign Branches	2009	36	71.43%	1,032	-3.91%	19	58.33%	2,808	59.73%	34	13.33%	15,344	32.66%	89	41.27%	19,184	33.24%
	2008	21		1,074		12		1,758		30		11,566		63		14,398	
Federally Chartered Banks & Trust Companies	2009	42,601	2.64%	578,896	-2.35%	8,840	3.45%	867,484	12.25%	7,819	1.52%	2,514,047	-24.59%	59,260	2.61%	3,960,427	-15.23%
	2008	41,506		565,616		8,545		772,812		7,702		3,333,653		57,753		4,672,081	
Federally Chartered Savings Banks	2009	21,633	-9.89%	335,203	-6.98%	3,145	-12.22%	407,400	0.01%	4,612	-1.54%	2,005,843	2.24%	29,390	-8.93%	2,748,446	0.69%
	2008	24,006		360,344		3,583		407,342		4,684		1,961,863		32,273		2,729,549	
Federally Chartered Savings and Loan Associations	2009	2,914	-0.31%	91,182	-6.66%	1,000	0.81%	151,115	-1.60%	1,564	-0.38%	956,394	-3.12%	5,478	-0.13%	1,198,691	-3.21%
	2008	2,923		97,684		992		153,574		1,570		987,221		5,485		1,238,479	
Federally Licensed Foreign Branches	2009	2	100.00%	21	-61.82%	3	50.00%	296	140.65%	17	6.25%	9,300	22.50%	22	15.79%	9,617	23.77%
	2008	1		55		2		123		16		7,592		19		7,770	
Totals	2009	138,109	-2.13%	3,294,732	-25.99%	29,816	1.12%	3,650,414	5.14%	35,907	2.78%	14,517,114	16.11%	203,832	-0.83%	21,462,260	5.07%
	2008	141,118		4,451,795		29,486		3,471,841		34,936		12,502,438		205,540		20,426,074	

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AGRICULTURAL LOANS TO SMALL FARMS

		<\$100,000				\$100,000-\$250,000				\$250,000-\$500,000				Totals			
		Number	%	Dollar	%	Number	%	Dollar	%	Number	%	Dollar	%	Number	%	Dollar	%
State Chartered Banks & Trust Companies	2009	1,010	-0.10%	29,735	12.74%	389	1.04%	49,294	12.41%	207	-8.41%	70,906	2.87%	1,606	-0.99%	149,935	7.74%
	2008	1,011		26,376		385		43,852		226		68,931		1,622		139,159	
State Chartered Savings Banks	2009	14	16.67%	915	303.08%	4	100.00%	554	144.05%	6	50.00%	1,795	16.33%	24	33.33%	3,264	63.45%
	2008	12		227		2		227		4		1,543		18		1,997	
State Chartered Savings and Loan Associations	2009	0		0		0		0		0		0		0		0	
	2008	0		0		0		0		0		0		0		0	
State Licensed Foreign Branches	2009	0		0		0		0		0		0		0		0	
	2008	0		0		0		0		0		0		0		0	
Federally Chartered Banks & Trust Companies	2009	7,321	6.21%	66,840	3.16%	1,253	14.64%	84,080	9.68%	373	33.21%	60,115	35.32%	8,947	8.24%	211,035	13.53%
	2008	6,893		64,794		1,093		76,662		280		44,425		8,266		185,881	
Federally Chartered Savings Banks	2009	6	-53.85%	370	12.46%	7	16.67%	1,150	38.22%	3	50.00%	1,197	44.57%	16	23.81%	2,717	36.60%
	2008	13		329		6		832		2		828		21		1,989	
Federally Chartered Savings and Loan Associations	2009	0	-100.00%	0	100.00%	1		116		1	0.00%	475	-2.46%	2	98.75%	591	20.86%
	2008	159		2		0		0		1		487		160		489	
Federally Licensed Foreign Branches	2009	0		0		0		0		0		0		0		0	
	2008	0		0		0		0		0		0		0		0	
Totals	2009	8,351	3.25%	97,860	6.68%	1,654	11.31%	135,194	11.20%	590	15.01%	134,488	15.72%	10,595	5.04%	367,542	11.54%
	2008	8,088		91,728		1,486		121,573		513		116,214		10,087		329,515	