

**REVIEW OF LOANS MADE TO SMALL BUSINESSES AND AGRICULTURAL LOANS TO SMALL FARMS - REPORTED BY BANKING INSTITUTIONS HEADQUARTERED IN NEW YORK STATE - JUNE 30, 2010**

Dollars in Thousands, Numbers in Ones  
% = Percentage Growth Since 6/30/2009

**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	2010	51,527	-23.28%	1,447,223	-33.69%	14,918	-1.51%	1,722,085	-13.49%	20,221	3.42%	7,214,981	-9.86%	86,666	-14.92%	10,384,289	-14.72%
	2009	67,161		2,182,387		15,146		1,990,558		19,553		8,004,245		101,860		12,177,190	
State Chartered Savings Banks	2010	3,992	7.17%	103,694	-1.39%	1,699	2.91%	230,320	0.34%	2,346	1.78%	1,052,189	4.02%	8,037	4.63%	1,386,203	2.97%
	2009	3,725		105,159		1,651		229,551		2,305		1,011,556		7,681		1,346,266	
State Chartered Savings and Loan Associations	2010	44	18.92%	875	2.70%	12	0.00%	1,080	-10.15%	3	0.00%	344	-10.65%	59	13.46%	2,299	-5.74%
	2009	37		852		12		1,202		3		385		52		2,439	
State Licensed Foreign Branches	2010	14	-61.11%	738	-28.49%	10	-47.37%	1,583	-43.63%	34	0.00%	15,248	-0.63%	58	-34.83%	17,569	-8.42%
	2009	36		1,032		19		2,808		34		15,344		89		19,184	
Federally Chartered Banks & Trust Companies	2010	53,855	26.42%	924,153	59.64%	10,737	21.46%	1,109,072	27.85%	9,987	27.73%	3,723,664	48.11%	74,579	25.85%	5,756,889	45.36%
	2009	42,601		578,896		8,840		867,484		7,819		2,514,047		59,260		3,960,427	
Federally Chartered Savings Banks	2010	3,025	-86.02%	87,230	-73.98%	1,558	-50.46%	196,918	-51.66%	2,920	-36.69%	1,277,268	-36.32%	7,503	-74.47%	1,561,416	-43.19%
	2009	21,633		335,203		3,145		407,400		4,612		2,005,843		29,390		2,748,446	
Federally Chartered Savings and Loan Associations	2010	2,474	-15.10%	69,630	-23.64%	1,064	6.40%	135,131	-10.58%	1,572	0.51%	612,737	-35.93%	5,110	-6.72%	817,498	-31.80%
	2009	2,914		91,182		1,000		151,115		1,564		956,394		5,478		1,198,691	
Federally Licensed Foreign Branches	2010	0	-100.00%	0	-100.00%	5	66.67%	432	45.95%	22	29.41%	10,279	10.53%	27	22.73%	10,711	11.38%
	2009	2		21		3		296		17		9,300		22		9,617	
<b>Totals</b>	<b>2010</b>	<b>114,931</b>	<b>-16.78%</b>	<b>2,633,543</b>	<b>-20.07%</b>	<b>30,003</b>	<b>0.63%</b>	<b>3,396,621</b>	<b>-6.95%</b>	<b>37,105</b>	<b>3.34%</b>	<b>13,906,710</b>	<b>-4.20%</b>	<b>182,039</b>	<b>-10.69%</b>	<b>19,936,874</b>	<b>-7.11%</b>
	<b>2009</b>	<b>138,109</b>		<b>3,294,732</b>		<b>29,816</b>		<b>3,650,414</b>		<b>35,907</b>		<b>14,517,114</b>		<b>203,832</b>		<b>21,462,260</b>	

\* Section 9-q of the Banking Law requires the Superintendent of Banks to report on the aggregate outstanding loans made to small businesses and small farms as reported in the periodic reports of financial condition filed by banking institutions located in this state with the appropriate federal bank regulatory agency. The reports of condition filed by banking institutions with the federal bank regulatory agencies contain only an aggregate number of small business and small farm loans and do not break out loans by state. Consequently, the figures in this report do not represent lending solely in New York State. The Banking Department has no way of knowing whether the changes in the aggregate numbers are indicative of changes in loans made to New York residents.

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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	2010	982	-2.77%	26,895	-9.55%	386	-0.77%	46,508	-5.65%	204	-1.45%	57,209	-19.32%	1,572	-2.12%	130,612	-12.89%
	2009	1,010		29,735		389		49,294		207		70,906		1,606		149,935	
State Chartered Savings Banks	2010	12	-14.29%	336	-63.28%	3	-25.00%	507	-8.48%	6	0.00%	1,673	-6.80%	21	-12.50%	2,516	-22.92%
	2009	14		915		4		554		6		1,795		24		3,264	
State Chartered Savings and Loan Associations	2010	0		0		0		0		0		0		0		0	
	2009	0		0		0		0		0		0		0		0	
State Licensed Foreign Branches	2010	0		0		0		0		0		0		0		0	
	2009	0		0		0		0		0		0		0		0	
Federally Chartered Banks & Trust Companies	2010	2,553	-65.13%	65,506	-2.00%	824	-34.24%	92,368	9.86%	244	-34.58%	51,865	-13.72%	3,621	-59.53%	209,739	-0.61%
	2009	7,321		66,840		1,253		84,080		373		60,115		8,947		211,035	
Federally Chartered Savings Banks	2010	20	233.33%	522	41.08%	8	14.29%	1,265	10.00%	2	-33.33%	760	-36.51%	30	87.50%	2,547	-6.26%
	2009	6		370		7		1,150		3		1,197		16		2,717	
Federally Chartered Savings and Loan Associations	2010	2		110		1	0.00%	112	-3.45%	1	0.00%	117	-75.37%	4	100.00%	339	-42.64%
	2009	0		0		1		116		1		475		2		591	
Federally Licensed Foreign Branches	2010	0		0		0		0		0		0		0		0	
	2009	0		0		0		0		0		0		0		0	
<b>Totals</b>	2009	<b>3,569</b>	<b>-57.26%</b>	<b>93,369</b>	<b>-4.59%</b>	<b>1,222</b>	<b>-26.12%</b>	<b>140,760</b>	<b>4.12%</b>	<b>457</b>	<b>-22.54%</b>	<b>111,624</b>	<b>-17.00%</b>	<b>5,248</b>	<b>-50.47%</b>	<b>345,753</b>	<b>-5.93%</b>
	2008	<b>8,351</b>		<b>97,860</b>		<b>1,654</b>		<b>135,194</b>		<b>590</b>		<b>134,488</b>		<b>10,595</b>		<b>367,542</b>	

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