



REVIEW OF LOANS MADE TO SMALL BUSINESSES AND AGRICULTURAL LOANS TO SMALL FARMS - REPORTED BY BANKING INSTITUTIONS HEADQUARTERED IN NEW YORK STATE - JUNE 30, 2007																	
<i>Dollars in Thousands, Numbers in Ones</i>																	
<i>% = Percentage Growth Since 6/30/2006</i>																	
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	2007	92,953	-11.76%	3,026,665	-1.94%	22,835	-12.68%	3,121,892	-8.24%	26,302	-0.27%	10,990,054	2.79%	142,090	-9.99%	17,138,611	-0.24%
	2006	105,342		3,086,622		26,152		3,402,390		26,372		10,691,511		157,866		17,180,523	
State Chartered Savings Banks	2007	6,026	32.15%	295,702	124.22%	1,587	-37.69%	223,805	-36.91%	2,202	-37.71%	964,561	-39.26%	9,815	-7.77%	1,484,068	-28.47%
	2006	4,560		131,879		2,547		354,722		3,535		1,588,135		10,642		2,074,736	
State Chartered Savings and Loan Associations	2007	45	-49.03%	1,702	-38.60%	7		1,050		1		294		53	-39.97%	3,046	9.88%
	2006	88		2,772		0		0		0		0		88		2,772	
State Licensed Foreign Branches	2007	45	25.00%	1,402	39.78%	29	52.63%	4,524	58.13%	37	94.74%	18,935	146.81%	111	50.00%	24,861	115.51%
	2006	36		1,003		19		2,861		19		7,672		74		11,536	
Federally Chartered Banks & Trust	2007	43,032	-81.79%	738,130	-80.85%	8,816	-43.94%	868,025	-51.13%	7,719	-34.03%	2,601,178	-40.78%	59,567	-77.41%	4,207,333	-58.02%

<b>Companies</b>	2006	236,274		3,853,812		15,725		1,776,261		11,701		4,392,186		263,700		10,022,259	
<b>Federally Chartered Savings Banks</b>	2007	25,943	8.20%	371,635	12.03%	3,091	5.60%	355,727	5.17%	4,147	17.98%	1,647,397	17.61%	33,181	9.08%	2,374,759	14.69%
	2006	23,977		331,726		2,927		338,242		3,515		1,400,700		30,419		2,070,668	
<b>Federally Chartered Savings and Loan Associations</b>	2007	2,582	99.23%	67,815	56.39%	986	26.41%	115,561	8.86%	1,061	-25.70%	465,725	-30.17%	4,629	32.11%	649,101	-20.50%
	2006	1,296		43,363		780		106,151		1,428		666,981		3,504		816,495	
<b>Federally Licensed Foreign Branches</b>	2007	9	125.00%	380	369.14%	4	0.00%	462	-6.29%	16	-83.84%	7,353	-4.84%	29	-72.90%	8,195	-1.28%
	2006	4		81		4		493		99		7,727		107		8,301	
<b>Totals</b>	2007	170,635	-54.08%	4,503,431	-39.56%	37,355	-22.43%	4,691,046	-21.57%	41,485	-11.11%	16,695,497	-10.98%	249,475	-46.51%	25,889,974	-19.56%
	2006	371,577		7,451,258		48,154		5,981,120		46,669		18,754,912		466,400		32,187,290	

**AGRICULTURAL LOANS TO SMALL FARMS**

		<\$100,000				\$100,000-\$250,000				\$250,000-\$500,000				Totals			
		Number	%	Dollar	%	Number	%	Dollar	%	Number	%	Dollar	%	Number	%	Dollar	%
<b>State Chartered Banks &amp; Trust Companies</b>	2007	931	-26.05%	27,738	-21.92%	338	-5.59%	40,247	-4.69%	131	-18.63%	38,873	-16.83%	1,400	-21.26%	106,858	-14.16%
	2006	1,259		35,523		358		42,227		161		46,742		1,778		124,492	
<b>State Chartered Savings Banks</b>	2007	11	-15.38%	143	-8.92%	1	-50.00%	164	-23.36%	0		0		12	-20.00%	307	-17.25%
	2006	13		157		2		214		0		0		15		371	
<b>State Chartered Savings and Loan Associations</b>	2007	0		0		0		0		0		0		0		0	
	2006	2		67		0		0		0		0		2		67	
<b>State Licensed</b>																	

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<b>Foreign Branches</b>	<b>2007</b>	<b>0</b>		<b>0</b>		<b>0</b>		<b>0</b>		<b>0</b>		<b>0</b>		<b>0</b>		<b>0</b>	
	<b>2006</b>	<b>0</b>		<b>0</b>		<b>0</b>		<b>0</b>		<b>0</b>		<b>0</b>		<b>0</b>		<b>0</b>	
<b>Federally Chartered Banks &amp; Trust Companies</b>	<b>2007</b>	<b>6,705</b>	<b>5.46%</b>	<b>71,757</b>	<b>-8.03%</b>	<b>1,067</b>	<b>7.02%</b>	<b>76,060</b>	<b>-0.46%</b>	<b>273</b>	<b>1.11%</b>	<b>44,627</b>	<b>-7.18%</b>	<b>8,045</b>	<b>5.51%</b>	<b>192,444</b>	<b>-4.97%</b>
	<b>2006</b>	<b>6,358</b>		<b>78,021</b>		<b>997</b>		<b>76,408</b>		<b>270</b>		<b>48,080</b>		<b>7,625</b>		<b>202,509</b>	
<b>Federally Chartered Savings Banks</b>	<b>2007</b>	<b>3</b>		<b>54</b>		<b>6</b>	<b>200.00%</b>	<b>824</b>	<b>216.92%</b>	<b>2</b>		<b>711</b>		<b>11</b>	<b>175.00%</b>	<b>1,589</b>	<b>440.48%</b>
	<b>2006</b>	<b>2</b>		<b>34</b>		<b>2</b>		<b>260</b>		<b>0</b>		<b>0</b>		<b>4</b>		<b>294</b>	
<b>Federally Chartered Savings and Loan Associations</b>	<b>2007</b>	<b>145</b>	<b>3525.00%</b>	<b>26</b>	<b>-81.29%</b>	<b>2</b>		<b>376</b>		<b>3</b>	<b>0.00%</b>	<b>1,123</b>	<b>17.35%</b>	<b>150</b>	<b>2042.86%</b>	<b>1,525</b>	<b>39.14%</b>
	<b>2006</b>	<b>4</b>		<b>139</b>		<b>0</b>		<b>0</b>		<b>3</b>		<b>957</b>		<b>7</b>		<b>1,096</b>	
<b>Federally Licensed Foreign Branches</b>	<b>2007</b>	<b>0</b>		<b>0</b>		<b>0</b>		<b>0</b>		<b>0</b>		<b>0</b>		<b>0</b>		<b>0</b>	
	<b>2006</b>	<b>0</b>		<b>0</b>		<b>0</b>		<b>0</b>		<b>0</b>		<b>0</b>		<b>0</b>		<b>0</b>	
<b>Totals</b>	<b>2007</b>	<b>7,795</b>	<b>2.06%</b>	<b>99,718</b>	<b>-12.48%</b>	<b>1,414</b>	<b>4.05%</b>	<b>117,671</b>	<b>-1.21%</b>	<b>434</b>	<b>0.00%</b>	<b>85,334</b>	<b>-10.91%</b>	<b>9,618</b>	<b>1.98%</b>	<b>302,723</b>	<b>-7.94%</b>
<b>Totals</b>	<b>2006</b>	<b>7,638</b>		<b>113,941</b>		<b>1,359</b>		<b>119,109</b>		<b>434</b>		<b>95,779</b>		<b>9,431</b>		<b>328,829</b>	