



**REVIEW OF LOANS MADE TO SMALL BUSINESSES AND AGRICULTURAL LOANS TO SMALL FARMS - REPORTED BY BANKING INSTITUTIONS HEADQUARTERED IN NEW YORK STATE - JUNE 30, 2008**

*Dollars in Thousands, Numbers in Ones  
% = Percentage Growth Since 6/30/2007*

**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	2008	68,720	-26.07%	3,312,942	9.46%	14,679	-35.72%	1,901,491	-39.09%	18,742	-28.74%	5,152,460	-53.12%	102,141	-28.12%	10,366,893	-39.51%
	2007	92,953		3,026,665		22,835		3,121,892		26,302		10,990,054		142,090		17,138,611	
State Chartered Savings Banks	2008	3,895	-35.36%	112,178	-62.06%	1,663	4.79%	233,554	4.36%	2,192	-0.45%	1,048,083	8.66%	7,750	-21.04%	1,393,815	-6.08%
	2007	6,026		295,702		1,587		223,805		2,202		964,561		9,815		1,484,068	
State Chartered Savings and Loan Associations	2008	46	2.22%	1,902	11.75%	10	42.86%	1,187	13.05%	0		0		56	5.66%	3,089	1.41%
	2007	45		1,702		7		1,050		1		294		53		3,046	
State Licensed Foreign Branches	2008	21	-53.33%	1,074	-23.40%	12	-58.62%	1,758	-61.14%	30	-18.92%	11,566	-38.92%	63	-43.24%	14,398	-42.09%
	2007	45		1,402		29		4,524		37		18,935		111		24,861	
Federally Chartered Banks & Trust Companies	2008	41,506	-3.55%	565,616	-23.37%	8,545	-3.07%	772,812	-10.97%	7,702	-0.22%	3,333,653	28.16%	57,753	-3.05%	4,672,081	11.05%

	2007	43,032		738,130		8,816		868,025		7,719		2,601,178		59,567		4,207,333	
Federally Chartered Savings Banks	2008	24,006	-7.47%	360,344	-3.04%	3,583	15.92%	407,342	14.51%	4,684	12.95%	1,961,863	19.09%	32,273	-2.74%	2,729,549	14.94%
	2007	25,943		371,635		3,091		355,727		4,147		1,647,397		33,181		2,374,759	
Federally Chartered Savings and Loan Associations	2008	2,923	13.21%	97,684	44.04%	992	0.61%	153,574	32.89%	1,570	47.97%	987,221	111.98%	5,485	18.49%	1,238,479	90.80%
	2007	2,582		67,815		986		115,561		1,061		465,725		4,629		649,101	
Federally Licensed Foreign Branches	2008	1	-88.89%	55	-85.53%	2	-50.00%	123	-73.38%	16	0.00%	7,592	3.25%	19	-34.48%	7,770	-5.19%
	2007	9		380		4		462		16		7,353		29		8,195	
<b>Totals</b>	<b>2008</b>	<b>141,118</b>	<b>-17.30%</b>	<b>4,451,795</b>	<b>-1.15%</b>	<b>29,486</b>	<b>-21.07%</b>	<b>3,471,841</b>	<b>-25.99%</b>	<b>34,936</b>	<b>-15.79%</b>	<b>12,502,438</b>	<b>-25.11%</b>	<b>205,540</b>	<b>-17.61%</b>	<b>20,426,074</b>	<b>-21.10%</b>
<b>Totals</b>	<b>2007</b>	<b>170,635</b>		<b>4,503,431</b>		<b>37,355</b>		<b>4,691,046</b>		<b>41,485</b>		<b>16,695,497</b>		<b>249,475</b>		<b>25,889,974</b>	

**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	2008	1,011	8.59%	26,376	-4.91%	385	13.91%	43,852	8.96%	226	72.52%	68,931	77.32%	1,622	15.86%	139,159	30.23%
	2007	931		27,738		338		40,247		131		38,873		1,400		106,858	
State Chartered Savings Banks	2008	12	9.09%	227	58.74%	2	100.00%	227	38.41%	4		1,543		18	50.00%	1,997	550.49%
	2007	11		143		1		164		0		0		12		307	
State Chartered Savings and Loan Associations	2008	0		0		0		0		0		0		0		0	
	2007	0		0		0		0		0		0		0		0	
State Licensed Foreign Branches	2008	0		0		0		0		0		0		0		0	
	2007	0		0		0		0		0		0		0		0	

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Federally Chartered Banks & Trust Companies	2008	6,893	2.80%	64,794	-9.70%	1,093	2.44%	76,662	0.79%	280	2.56%	44,425	-0.45%	8,266	2.75%	185,881	-3.41%
	2007	6,705		71,757		1,067		76,060		273		44,627		8,045		192,444	
Federally Chartered Savings Banks	2008	13	333.33%	329	509.26%	6	0.00%	832	0.97%	2	0.00%	828	16.46%	21	90.91%	1,989	25.17%
	2007	3		54		6		824		2		711		11		1,589	
Federally Chartered	2008	159	9.66%	2	-92.31%	0		0		1	-66.67%	487	-56.63%	160	6.67%	489	-67.93%
	2007	145		26		2		376		3		1,123		150		1,525	
Federally Licensed Foreign Branches	2008	0		0		0		0		0		0		0		0	
	2007	0		0		0		0		0		0		0		0	
<b>Totals</b>	<b>2008</b>	<b>8,088</b>	<b>3.76%</b>	<b>91,728</b>	<b>-8.01%</b>	<b>1,486</b>	<b>5.09%</b>	<b>121,573</b>	<b>3.32%</b>	<b>513</b>	<b>25.43%</b>	<b>116,214</b>	<b>36.19%</b>	<b>10,087</b>	<b>4.88%</b>	<b>329,515</b>	<b>8.85%</b>
<b>Totals</b>	<b>2007</b>	<b>7,795</b>		<b>99,718</b>		<b>1,414</b>		<b>117,671</b>		<b>409</b>		<b>85,334</b>		<b>9,618</b>		<b>302,723</b>	