

PUBLIC DISCLOSURE

May 12, 2008

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Manufacturers and Traders Trust Company
RSSD No. 501105

One M&T Plaza
Buffalo, New York 14203

Federal Reserve Bank of New York
33 Liberty Street
New York, New York 10045

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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INSTITUTION RATING

INSTITUTION'S CRA RATING: Manufacturers and Traders Trust Company is rated Outstanding.

The following table indicates the performance level of the institution with respect to the lending, investment and service tests.

PERFORMANCE LEVELS	PERFORMANCE TESTS		
	Lending Test*	Investment Test	Service Test
Outstanding		X	X
High Satisfactory	X		
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

* The lending test is weighted more heavily than the investment and service tests in determining the overall rating.

The major factors supporting the institution's rating follow:

- The bank was a leader in making community development loans and qualified investments.
- Retail delivery systems were readily accessible to all portions of the bank's assessment areas.
- The volume of lending related to the Home Mortgage Disclosure Act ("HMDA") and small businesses reflected good responsiveness to credit needs in the bank's assessment areas
- The geographic distribution of lending was good.
- The distribution of loans to individuals of different income levels and businesses of different sizes was good.

INSTITUTION

DESCRIPTION OF INSTITUTION*

Total assets	\$64.1 billion
Net loans & leases	\$46.2 billion
Total domestic deposits	\$35.3 billion
Number of branches	673
Headquarters	Buffalo, NY
Bank holding company	M&T Bank Corporation

* As of December 31, 2007.

Manufacturers and Traders Trust Company (“M&T”) is the principal subsidiary of M&T Bank Corporation, a New York State based bank holding company. Headquartered in Buffalo, New York, M&T is a full-service commercial bank with offices in New York, Pennsylvania, Maryland, the District of Columbia, Virginia, West Virginia and Delaware. It is the 22nd largest bank in the U.S. in terms of asset size.

The bank and its affiliates provide a broad range of financial, commercial and retail services to individuals, corporations, professional clients, government entities, and financial institutions. Bank services include loans, deposits, trust, mortgage banking, asset management, and other financial services. M&T affiliates relevant to this examination include M&T Realty Capital Inc. and M&T Real Estate Trust. Both are wholly-owned subsidiaries of the bank with the principal business of originating and selling commercial, development and construction financings. M&T Mortgage Corporation, a residential mortgage lender, was merged into the bank effective January 1, 2007.

Since the previous CRA examination of M&T, M&T Bank Corporation expanded its presence in upstate New York acquiring Partners Trust Financial Corp and its 33 branches effective November 30, 2007, and 21 branches from Citibank, NA effective June 30, 2006. In the greater Washington, DC and Baltimore, MD markets, M&T acquired 13 branches from First Horizon effective December 7, 2007.

As described below and illustrated in maps starting on page BB193, M&T has eight state or multi-state areas subject to CRA ratings, and these include 40 assessment areas.

1. New York State

- MSA 15380 (Buffalo-Niagara Falls, NY)
- MSA 40380 (Rochester, NY)
- MSA 45060 (Syracuse, NY)
- MSA 39100 (Poughkeepsie-Newburgh-Middletown, NY)
- MSA 10580 (Albany-Schenectady-Troy, NY)
- MSA 13780 (Binghamton, NY)

- NY Non-MSA Group A (Allegany, Cattaraugus, Chautauqua, Genesee, Wyoming, and Steuben Counties, NY)
- MSA 28740 (Kingston, NY)
- MSA 27060 (Ithaca, NY)
- NY Non-MSA Group B (Cayuga, Chenango, Seneca, and Cortland Counties, NY)
- NY Non-MSA Group C (Sullivan County, NY)
- MSA 46540 (Utica-Rome, NY)
- MSA 21300 (Elmira, NY)
- Non-MSA Group D (Jefferson County, NY)

2. State of Pennsylvania

- MSA 49620 (York-Hanover, PA)
- MSA 25420 (Harrisburg-Carlisle, PA)
- PA Non-MSA Group A (Bradford, Columbia, Montour, Northumberland, Schuylkill, Snyder, Sullivan, and Union Counties, PA)
- MSA 42540 (Scranton-Wilkes-Barre, PA)
- MSA 11020 (Altoona, PA)
- PA Non-MSA Group C (Adams, Bedford, Franklin and Huntingdon Counties, PA)
- MSA 39740 (Reading, PA)
- MSA 29540 (Lancaster, PA)
- MSA 48700 (Williamsport, PA)
- MSA 44300 (State College, PA)
- MSA 10900 (Allentown-Bethlehem-Easton, PA)
- PA Non-MSA Group D (Clearfield and Clinton Counties, PA)
- MSA 30140 (Lebanon, PA)
- PA Non-MSA Group B (Monroe County, PA)

3. State of Maryland

- MSA 12580 (Baltimore-Towson, MD)
- MSA 25180 (Hagerstown-Martinsburg, MD-WV)
- MSA 41540 (Salisbury, MD)
- MD Non-MSA Group A (Caroline, Dorchester, and Talbot Counties, MD)
- MD Non-MSA Group B (St. Mary's County, MD)
- MD Non-MSA Group C (Worcester County, MD)
- MD Non-MSA Group D (Garrett County, MD)

4. MSA 35620 (New York-Northern New Jersey-Long Island, NY-NJ-PA)

- Includes MD 35644 (New York-Wayne-White Plains, NY-NJ) Bronx, Kings, New York, Putnam, Queens, Rockland, and Westchester Counties, NY, Bergen County, NJ. and MD 35004 (Nassau-Suffolk Counties, NY),

5. MSA 47900 (Washington-Arlington-Alexandria, DC-VA-MD-WV)

- Includes MD 13644 (Bethesda-Gaithersburg-Frederick, MD) and portions of MD 47894 (Washington-Arlington-Alexandria, DC-VA-MD-WV)

6. MSA 37980 (Philadelphia, Camden, Wilmington, PA-NJ-DE-MD)

- Includes MD 37964 (Philadelphia, PA) and portions of MD 48864 (Wilmington, DE-MD-NJ-MD)

7. MSA 19060 (Cumberland MD-WV)

- Allegany County, MD and Mineral County, WV

8. State of Delaware

- Non-MSA Sussex County

M&T has no financial or legal impediments that would prevent it from fulfilling its responsibilities under CRA. The bank received a rating of *Outstanding* at its previous CRA examination as of May 8, 2006.

SCOPE OF EXAMINATION

Procedures

M & T's assessment areas were reviewed using the Federal Financial Institutions Examination Council's *Interagency CRA Procedures for Large Retail Financial Institutions*.

Products

Home purchase, refinance, home improvement, small business and other loans qualifying as community development loans were evaluated. The mortgage loans were reported under HMDA and the small business loans evaluated were reported under the CRA. Examiners verified the integrity of HMDA-related and small business loan data reported by the bank and its affiliates in 2006 and 2007.

M&T also extends small farm loans and multifamily loans. These loan types were not analyzed during this examination because the bank's retail product strategies resulted in low volumes that would not affect the overall conclusions if included. Multifamily loans qualifying as community development loans were considered in the evaluation of community development lending.

Examination Period

HMDA-related and CRA-reportable small business loans originated between January 1, 2006 and December 31, 2007 were considered in the evaluation. Examiners also reviewed community

development loans, investments and services for the same period as well as activities pertaining to the service test.

Lending Distribution Analysis

Only loans in M&T's assessment areas were included in the analysis of geographic and borrower distribution. To evaluate the geographic distribution of HMDA-related loans, the proportion of loan originations was compared with the proportion of owner-occupied housing units in low- and moderate-income ("LMI") and non-LMI geographies. For small business loans, the analysis compared the proportion of loans originations with the proportion of businesses located in LMI and non-LMI geographies. Performance was rated based on penetration in LMI geographies, but performance in low- and moderate- income geographies was analyzed separately. The analysis took into account lending opportunities in low- income tracts relative to moderate-income tracts as indicated by demographic data and aggregate lending patterns.

In order to analyze the borrower characteristics of HMDA-related loans, the proportion of originations to LMI borrowers was compared with the proportion of LMI families in the assessment areas. Income estimates from the U.S. Department of Housing and Urban Development ("HUD") were used to categorize borrower income. HUD-adjusted median family income figures for 2006 were used to categorize borrower income level for 2006 loans and 2007 HUD-adjusted median family income estimates were used to categorize 2007 loans. 2006 Dun and Bradstreet data were used for demographic information relating to the proportion of businesses with gross annual revenues ("GAR") of less than or equal to \$1 million. The size of the small business loan was also used as a proxy to identify lending to smaller businesses.

HMDA-related and small business loan performance was also compared with the aggregate of all lenders in M&T's assessment areas subject to HMDA and/or CRA small business loan reporting. For both HMDA-related and small business lending, lending patterns were compared with the 2006 aggregate. Aggregate information was not available for 2007 at the time of the examination.

In order to provide a meaningful analysis of the geographic distribution of lending or borrower characteristics, an assessment area must contain sufficient loan volume of at least 50 loans per product.

Deriving Overall Conclusions

M&T's performance in New York State received the most weight in determining the bank's overall rating because of its concentration of deposits, lending and demographics in the state. The states of Maryland and Pennsylvania as well as multi-state MSA 35620 (New York-Northern New Jersey-Long Island, NY-NJ-PA) assessment areas were also weighted significantly. The remaining assessment areas, each with 7% of loans and 5% of deposits or less, did not have a substantial effect on the overall rating. For details, see Exhibit 1, Summary of Key Assessment Data. To reach a conclusion about the bank's overall performance in an assessment area, products were weighted based on their dollar volume in that area.

In order to learn more about community credit needs, examiners conducted 19 interviews with community contacts during the examination. Contacts were located throughout the bank's assessment areas and included representatives of community-based organizations, municipalities and quasi-government agencies.

Exhibit 1 Summary of Key Assessment Area Data									
	New York State	State of Pennsylvania	State of Maryland	Multi-State MSA 35620	Multi-State MSA 47900	Multi-State MSA 37980	Multi-State MSA 19060	State of Delaware	TOTALS
Total Population⁴	5,841,004	4,368,802	3,026,419	12,508,538	4,167,787	3,935,598	102,008	156,638	34,106,794
Population % of AA population	17%	13%	9%	37%	12%	12%	0.3%	0.5%	100%
Families	1,484,006	1,056,143	785,086	3,038,083	1,031,022	993,755	26,762	44,090	8,458,947
Families % of AA families	18%	12%	9%	36%	12%	12%	0%	1%	100%
Total Census Tracts⁴	1,503	1,003	732	902	902	1,003	30	36	6,111
Tracts % AA tracts	25%	16%	12%	15%	15%	16%	0%	1%	100%
LMI tracts	397	180	243	298	298	315	3	0	1,734
LMI tracts % all AA LMI tracts	23%	10%	14%	17%	17%	18%	0%	0%	100%
Total Owner-Occupied Units⁴	1,504,529	1,220,794	778,818	2,064,376	985,694	1,021,253	28,964	50,505	7,654,933
Units % of AA units	20%	16%	10%	27%	13%	13%	0%	1%	100%
Business Establishments⁵	205,120	156,054	118,967	532,622	200,668	146,563	3,018	7,411	1,370,423
Bus. est. % AA bus. est.	15%	11%	9%	39%	15%	11%	0%	1%	100%
Number of Branches¹	247	193	102	30	62	29	9	1	673
Branches % all branches	37%	29%	15%	4%	9%	4%	1%	0%	100%
Branches in LMI tracts	53	39	20	2	15	6	1	0	136
LMI branches % AA LMI branches	39%	29%	15%	1%	11%	4%	1%	0%	100%
Branch Deposits (\$'000s)²	15,071	6,561	5,615	2,894	1,790	655	236	16	32,838
Deposits % AA deposits	46%	20%	17%	9%	5%	2%	1%	0.05%	100%
Deposit Market Share (%) / Rank in Market	15/2	9/2	10/2	.37/31	1/12	.3/37	27/1	<1/14	Not Applicable
Home Purchase Originations³	9,371	3,570	1,249	1,111	956	425	155	51	16,888
HP originations % AA orig.	55%	21%	7%	7%	6%	3%	1%	0%	100%
Refinance Originations³	3,245	3,268	1,668	647	1,012	421	145	35	10,441
Refi orig. % AA orig.	31%	31%	16%	6%	10%	4%	1%	0%	100%
Home Improvement Originations³	1,509	1,896	512	151	183	125	92	22	4,490
Home Improvement orig. % AA orig.	34%	42%	11%	3%	4%	3%	2%	0%	100%
Small Business Originations³	11,737	6,074	3,239	1,561	1,646	701	211	43	25,212
SB orig. % AA orig.	47%	24%	13%	6%	7%	3%	1%	0%	100%
Combined Loan Totals	25,862	14,808	6,668	3,470	3,797	1,672	603	151	57,031
% of AA Orig.	45%	26%	12%	6%	7%	3%	1%	0%	100%

(1) Branch numbers are as of 12/31/2007. (2) Branch deposits and deposit market share are from the FDIC as of 6/30/07. (3) Originations are loans reported under HMDA or CRA small business reporting for 2006 and 2007. (4) Demographic information was obtained from the 2000 Census. (5) Business establishments information was reported by D&B for 2006.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS

LENDING TEST

M&T's overall performance in meeting the credit needs of its assessment areas is rated *high satisfactory*.

The tables in Appendix G list the data used to evaluate the bank's geographic and borrower distribution performance in its various assessment areas. The Appendix E table contains data used to evaluate the Community Development lending test.

Lending Activity:

M&T's responsiveness to the retail credit needs in the bank's assessment areas was good when measured in terms of the number and dollar amount of HMDA-related and small business loans originated and purchased in each assessment area. This conclusion is based on good lending activity in the states of New York and Pennsylvania, and in the multi-state MSA 35620 (New York-Northern New Jersey-Long Island, NY-NJ-PA) assessment area, adequate performance in the states of Maryland and Delaware and in the multi-state assessment areas of MSA 37980 (Philadelphia-Camden-Wilmington, PA-NJ-DE-MD) and MSA 47900 (Washington-Arlington-Alexandria, DC-VA, MD, WV), and excellent performance in the multi-state MSA 19060 (Cumberland, MD-WV) assessment area.

Overall, 57,031 Home Purchase, Refinance, Home Improvement, and Small Business loans were originated in the bank's assessment areas, totaling \$9.4 billion, as detailed in Exhibit 2.

EXHIBIT 2				
Summary of Lending Activity				
January 1, 2006 – December 31, 2007				
Loan Type	#	%	\$(000s)	%
HMDA Home Purchase	16,888	30	\$2,683,310	28
HMDA Refinancings	10,441	18	\$1,563,194	17
HMDA Home Improvement	4,490	8	\$202,385	2
Total HMDA-related	31,819	56	\$4,448,889	47
Total Small Business	25,212	44	\$4,927,956	53
TOTAL LOANS	57,031	100	\$9,376,845	100

Note: This table includes bank and affiliate loans originated in the bank's assessment area.

Assessment Area Concentration: A majority of loans originated by M & T were extended in the bank's assessment areas as detailed in the chart below:

EXHIBIT 3								
LENDING INSIDE AND OUTSIDE THE ASSESSMENT AREA								
January 1, 2006 – December 31, 2007								
Loan Type	Inside				Outside			
	#	%	\$ (000s)	%	#	%	\$ (000s)	%
Home Purchase	7,947	40	\$1,286,307	35	11,812	60	\$2,338,469	65
Refinancing	6,532	38	\$859,020	28	10,601	62	\$2,169,689	72
Home Improvement	4,223	93	\$137,291	79	309	7	\$37,075	21
Total HMDA-related	18,702	45	\$2,282,618	33	22,722	55	\$4,545,233	67
Total Small Business	23,564	91	\$4,336,065	88	2,451	9	\$569,711	12
TOTAL LOANS	42,266	63	\$6,618,683	56	25,173	37	\$5,114,944	44

Note: This table includes only loans originated or purchased by the bank. Affiliate loans are not included. On January 1, 2007 M & T Mortgage Corp. was merged into the bank as M & T Bank Mortgage Division. The mortgage division originates and purchases mortgages from all 48 continental states and the District of Columbia.

Geographic and Borrower Distribution:

The overall geographic distribution of HMDA-related and small business loans reflected good penetration in LMI geographies. Excellent penetration was noted in the state of Maryland, MSA 47900 (Washington-Arlington-Alexandria DC-VA-MD-WY), and MSA 37980 (Philadelphia-Camden-Wilmington, PA-NJ-DE-MD). Performance was good in the states of New York and Pennsylvania, MSA 35620 (New York-Northern New Jersey-Long Island, NY-NJ-PA) and MSA 19060 (Cumberland, MD-WV) and adequate in the state of Delaware.

The overall distribution of loans among borrowers of different income levels and businesses of different sizes was good based on good distribution in the states of New York and Pennsylvania, and MSA 19060 (Cumberland, MD-WV). Adequate lending performance was noted in the states of Maryland and Delaware, MSA 35620 (New York-Northern New Jersey-Long Island, NY-NJ-PA), MSA 47900 (Washington-Arlington-Alexandria, DC-VA-MD-WV), and MSA 37980 (Philadelphia-Camden-Wilmington, PA-NJ-DE-MD).

Various innovative and flexible products served to enhance the level of lending in low- and moderate-income geographies and to low- and moderate-income borrowers. A number of responsive products were targeted to specific community needs in the bank's various assessment areas.

In all assessment areas, M & T offered an innovative Fannie Mae product called "Get Started." This affordable product features biweekly or monthly payments, a below-market interest rate, reduced down payment requirements, optional unsecured M&T installment loans to finance

closing costs and pre-purchase counseling. This product resulted in 973 mortgages totaling \$89 million throughout all assessment areas during the evaluation period. In several markets \$4,000 and \$2,500 grants for down payments were offered as alternatives to the reduced interest rate feature. M & T also offered a “Get Started A-Minus” product with a lower credit score and higher back-end ratio requirements that resulted in 723 mortgages totaling \$83 million. M & T also offered specialized mortgage products for the Pennsylvania, Maryland and Virginia markets and State of New York Mortgage Association (“SONYMA”) mortgages in New York State.

Community Development Lending:

M&T’s community development lending performance was outstanding based on excellent performance in New York, Pennsylvania, Maryland, MSA 35620 (New York-Northern New Jersey-Long Island, NY-NJ-PA), MSA 47900 (Washington-Arlington-Alexandria, DC, VA, MD, WV), and MSA 37980 (Philadelphia-Wilmington, PA, DE). Performance in MSA 19060 (Cumberland, MD, WV) and Delaware was weak and needs to improve.

Community Development Lending		
Purpose	#	\$(’000s)
Affordable Housing	147	\$530,094
Economic Development	77	\$392,821
Community Services	166	\$425,752
Revitalize and Stabilize	65	\$607,152
Totals	455	\$1,955,819

As shown in the table above, the bank extended 455 community development loans totaling \$1.96 billion, which includes \$1.71 billion in new commitments. This includes 23 letters of credit amounting to \$106 million, originated during the examination period. It also includes five loans totaling approximately \$22 million that were extended outside the bank’s assessment area but that benefited a broader regional area. The bank’s community development lending volume generally exceeded similarly-situated banks in the New York, Pennsylvania and Maryland full scope assessment areas. For community development loan details, see Appendix E.

M&T’s community development lending was responsive to community needs. In terms of dollar amounts, affordable housing initiatives represented 27% of total activity. According to community contacts, financing for affordable housing is an important need in all of the bank’s assessment areas. The bank’s lending to support economic development represented 20% while loans that served to revitalize and stabilize represented 31%. Lending for community service initiatives represented 22% of total activity.

INVESTMENT TEST

M&T investment performance is rated outstanding based on excellent performance in the states of New York, Pennsylvania, Maryland and Delaware, MSA 35620 (New York-Northern New Jersey-Long Island, NY-NJ-PA), and MSA 19060 (Cumberland, MD, WV) and good performance in MSA 47900 (Washington, Arlington, Alexandria, DC-VA-MD-WV), and MSA 37980 (Philadelphia, Camden, Wilmington, PA-NJ-DE-MD).

The bank demonstrated excellent responsiveness to community credit needs. Qualified investments totaled \$246 million, a 2% increase from the last examination. Of the total, \$74 million or 30% were new investments made since the prior examination. The bank's qualified investment volume generally exceeded similarly-situated large retail banks in the New York, Pennsylvania and Maryland full scope assessment areas.

Most of the investments, \$151 million, or 61%, were concentrated in the form of low-income housing tax credits (LIHTCs) which helps to provide affordable housing to low-and moderate-income individuals.

Eighty-six percent, or \$210 million, of total investments supported the development of affordable housing, an important community credit need. Economic development activity through deposits in local credit unions or investment in loan funds and limited partnerships represented \$17 million, or 7% of total activity. Investments directed to community development services organizations totaled \$14 million, or 6% of total activity and investments supporting revitalization and stabilization activity totaled \$5 million or 2% of total activity.

INVESTMENT PURPOSE	#	\$('000s)
Affordable Housing	323	210,247
Community Services	834	13,592
Economic Development	86	16,839
Revitalize & Stabilize	123	4,868
Total	1,366	245,546

Details of investments may be found in Appendix F.

SERVICE TEST

M&T's rating on the service test is outstanding based primarily on its excellent performance in the states of New York and Pennsylvania and in MSA 47900 (Washington-Arlington-Alexandria, DC-VA-MD-WV) and MSA 19060 (Cumberland, MD-WV). M&T's performance in the state of Maryland, MSA 35620 (New York-Northern New Jersey-Long Island, NY-NJ-PA), and MSA 37980 (Philadelphia-Camden-Wilmington, PA-NJ-DE) was good while performance in the state of Delaware was adequate.

Retail Services: M&T's branches were readily accessible to all portions of its assessment areas. Of the bank's 673 branches, 136, or 20%, were located in LMI tracts. Alternative delivery systems enhanced the bank's performance. M&T operated 622 off-site ATM locations across its assessment areas; 117 of these ATMs, or 19%, were located in LMI areas. M&T also has business relationships with twenty-six other financial institutions. The bank's customers can use the ATM's owned by these institutions fee-free. Six of these ATMs are located in LMI areas.

Although the bank opened and closed branches, the changes did not adversely affect overall accessibility of delivery systems. During the evaluation period, M&T opened 76 new branches, 11 of which, or 14%, were located in LMI areas. In addition, the bank closed 35 branches during the evaluation period. Of these, 9 branches, or 26%, were located in LMI areas.

Services do not vary in a way that inconveniences its assessment areas, particularly LMI geographies and/or LMI individuals. Extended morning, evening and Saturday hours were widely scheduled and tailored to the convenience and needs of the assessment areas. In LMI areas 101 out of the 136 branches (74%) have extended and Saturday hours. M&T Bank also operates 19 sales offices in the bank's assessment areas (2 in Maryland, 9 in New York, 5 in Pennsylvania, 2 in Virginia, 1 in Delaware). Five of the sales offices, or 26%, were located in LMI areas. In addition, the bank offers alternative delivery systems like bank-by-mail, on-line services, electronic statements, telephone sales, and 24-hour automated services not specifically targeted to LMI individuals.

Community Development Services: M&T is a leader in providing community development services throughout the assessment areas. The table to the right demonstrates the level and type provided, including sponsoring and participating in a significant number of seminars and presentations relating to affordable mortgages, small business assistance, and other banking education throughout its assessment areas. These types of events provided technical assistance and training to LMI individuals, community organizations, small businesses and housing agencies.

Community Development Services	
Mortgage Education Seminars	1754
Financial Literacy Seminars	69
Technical Assistance	53
Total	1876

M&T employees serve on numerous boards and committees of community development organizations and provide financial management expertise and technical assistance to these organizations.

The following are examples of community development services provided by the bank:

- M&T Totally Free Checking is a consumer account that has no minimum balance requirement, no monthly service fee and no per check charges. Totally Free Checking provides greater access to banking services for low- and moderate-income consumers. The product is available throughout M&T's entire assessment area. Year end 2007, there were 343,320 Totally Free Checking accounts with balances of \$507 million.
- M&T Non-Profit Checking account is designed specifically for not-for-profit organizations. The product is available in all markets and meets the needs of both large and small non-profit organizations. There are no deposit charges and the \$3 monthly maintenance fee can be avoided with an average monthly ledger balance of \$500. There are 6,851 non-profit checking accounts, representing 5,579 customers and \$65 million in balances.
- M&T is an active participant in the Federal Home Loan Bank of New York's (FHLB) Affordable Housing Program (AHP). The purpose of the AHP is to provide subsidies for projects that finance homeownership for households at 80% or below the area median income, or projects which finance rental housing where

at least 20% of the units will be occupied by and affordable to households at 50% or below the area median income. Only member institutions of the FHLB can submit AHP applications. Therefore, nonprofit agencies, local governments, and community development organizations must obtain the support of member institutions to apply for AHP funds. In addition to sponsoring applications, M&T is responsible for monitoring the approved project and ensuring that the affordable housing project is consistent with its approved program objectives. At year-end 2007, M&T Bank had over \$39 million in total financing commitments and disbursements. In 2006 and 2007, M&T Bank was successful in securing commitments for 42 new Affordable Housing Grant applications realizing \$12.9 million in grant funds. These projects will create 1,670 units of affordable housing and leverage over \$262 million in additional funding.

- In its New York assessment areas, M&T offers the First Home Club Individual Development Account Program. This is a matched savings program funded by the Federal Home Loan Bank of New York. The savings program provides a 3 to 1 match up to \$7,500 to be applied towards a home down payment and closing costs. To qualify for the program, depositors must meet income guidelines that effectively reserve the program for low- and moderate-income families. Once eligibility is determined clients participate in homebuyer counseling in preparation for the mortgage process and the responsibilities of homeownership. M&T sponsored and conducted a number of workshops throughout New York to increase awareness of this program. Representatives from the Federal Home Loan Bank, M&T Bank's Mortgage Division and Community Reinvestment Department provided the training for the workshops. During 2006 and 2007, M&T enrolled 135 clients in the First Home Club and closed 55 loans for first time homebuyers.
- M&T partnered with a nonprofit and credit unions to revitalize the Fruitbelt Community in Buffalo. The project included the development of single family owner occupied housing, first-time homebuyer and credit repair seminars, the building of a 28-unit multi-family structure and the construction of a hospice facility. M&T provided support through charitable donations, credit facilities and financial counseling for participants. The bank also provided a \$2.9 million loan for construction, mortgage loans for the home buyers, and over \$200,000 in working capital.
- M&T has an exclusive relationship with the State of New York Mortgage Agency (SONYMA) to offer the New York State Office of Mental Retardation and Developmental Disabilities' Home of Your Own program. This program is targeted to individuals with developmental disabilities and offers special financing for qualified borrowers. M&T has partnered with Belmont Shelter Corporation to broaden the program's outreach and to provide the additional counseling and support necessary to help ensure individuals with developmental disabilities make a successful transition to homeownership. As an FHLB-approved counseling

agency, Belmont also enrolls qualified households in M&T's First Home Club Individual Development Account.

- In its Pennsylvania assessment areas, M&T offers the Family Savings Account (FSA) Program, a matched savings program funded by the Pennsylvania Department of Economic and Community Development. Participants deposit a minimum amount per week into a savings account for up to two years. At the end of that period, account holders use the accumulated savings, plus a 100% match from the State, for a specific, pre-determined use (home-ownership, home repair, advanced education, or small business start-up.) To qualify for the program, depositors must meet income guidelines that effectively reserve the program for low- and moderate-income families. M&T has partnered with two non-profit organizations approved by the State for participation in the Program. In 2006, one new account was opened, and 5 successfully completed. Of the 2006 completions, four participants used the funds for home purchase or home repairs, and the other for post-secondary education. In 2007, no new accounts were opened; however, two successfully completed the program. One used the money to purchase a home and the other to purchase a vehicle for travel to work.

FAIR LENDING OR OTHER ILLEGAL CREDIT PRACTICES REVIEW

The bank is in compliance with the substantive provisions of the anti-discrimination laws and regulations. No credit practices were identified as being inconsistent with helping to meet the credit needs of the assessment area.

STATE OF NEW YORK

CRA RATING FOR NEW YORK STATE: OUTSTANDING

The lending test is rated: High Satisfactory.

The investment test is rated: Outstanding.

The service test is rated: Outstanding.

The major factors supporting the rating include:

- Good responsiveness to assessment area credit needs;
- Good geographic distribution of loans in the bank's assessment area;
- An excellent level of community development lending;
- An excellent level of qualified investments;
- Good distribution of loans among individuals of different income levels and businesses of different sizes; and
- Readily accessible delivery systems to geographies and individuals of different income levels.

SCOPE OF EXAMINATION

Examiners conducted full-scope analyses of the following five assessment areas in New York State:

- MSA 15380 (Buffalo-Niagara Falls, NY): Includes Erie and Niagara Counties.
- MSA 40380 (Rochester, NY): Includes Livingston, Monroe, Ontario, Orleans and Wayne Counties.
- MSA 45060 (Syracuse, NY): Includes Madison and Onondaga Counties.
- MSA 39100 (Poughkeepsie - Newburgh –Middletown, NY): Includes Dutchess and Orange Counties.
- MSA 10580 (Albany – Schenectady – Troy, NY): Includes Albany, Rensselaer, Saratoga and Schenectady counties.

As shown in Exhibit 4 on page BB17, the combined full-scope areas make up 80% or more of the bank's loans and deposits in the state.

In order to derive the state rating, full-scope assessment areas were weighted based on the proportion of loan originations and deposits in each. Limited reviews were conducted of the remaining New York assessment areas:

1. MSA 13780 (Binghamton, NY)
2. NY Non-MSA Group A (Allegany, Cattaraugus, Chautauqua, Genesee, Wyoming, and Steuben Counties, NY)
3. MSA 28740 (Kingston, NY)
4. MSA 27060 (Ithaca, NY)
5. NY Non-MSA Group B (Cayuga, Chenango, Seneca, and Cortland Counties, NY)
6. NY Non-MSA Group C (Sullivan County, NY)
7. MSA 45640 (Utica-Rome, NY)
8. MSA 21300 (Elmira, NY)
9. Non-MSA Group D (Jefferson County, NY)

DESCRIPTION OF INSTITUTION'S OPERATIONS

M&T's performance in the New York State assessment areas received the most weight in deriving the bank's overall CRA performance rating. As detailed in Exhibit 1 on page BB7, 37% of branches and 46% of branch deposits were located in the New York State assessment areas. Furthermore, 55% of home purchase loans, 31% of refinance loans, 34% of home improvement loans, and 47% of small business loans were originated in the New York state assessment areas during the examination period.

M&T had a 14.5% deposit market share and ranks second in the counties of New York State where the bank has assessment areas. Other banks based on deposit market share as of June 30, 2007 are HSBC Bank USA, Keybank, NA, Citizens Bank NA, First Niagara Bank, JP Morgan Chase, and Bank of America, NA.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NEW YORK STATE

LENDING TEST

M&T's lending test performance is rated high satisfactory based on good performance in all of the full-scope assessment areas.

The data used to evaluate the bank's performance in the state assessment areas appear in the New York sections of the Appendices E and G tables.

EXHIBIT 4 : Summary of Key Assessment Area Data: New York State Assessment Areas

	MSA 15380	MSA 40380	MSA 45060	MSA 39100	MSA 13780	Non-MSA Group A	MSA 10580	MSA 28740	MSA 27060	Non-MSA Group B	Non-MSA Group C	MSA 46540	MSA 21300	Non-MSA Group D	TOTALS
Total Population⁴	1,170,111	1,037,831	527,777	621,517	252,320	390,379	794,293	177,749	96,501	215,305	73,966	299,896	71,621	111,738	5,841,004
Population % of AA population	20%	18%	9%	11%	4%	7%	14%	3%	2%	4%	1%	5%	1%	2%	100%
Families	303,215	263,806	133,718	154,804	65,057	101,289	202,797	43,790	19,259	54,864	18,446	76,588	18,123	28,250	1,484,006
Families % of AA families	20%	18%	9%	10%	4%	7%	14%	3%	1%	4%	1%	5%	1%	2%	100%
Total Census Tracts⁴	302	253	160	133	65	101	206	49	23	53	24	92	19	23	1,503
Tracts % AA tracts	20%	17%	11%	9%	4%	7%	14%	2%	2%	4%	2%	6%	1%	2%	100%
LMI tracts	95	83	47	31	17	12	58	7	5	2	2	27	6	5	397
LMI tracts % all AA LMI tracts	24%	21%	12%	8%	4%	3%	15%	2%	1%	1%	1%	7%	2%	1%	100%
Total Owner-Occupied Units⁴	310,174	269,898	135,827	145,576	67,917	107,889	203,753	45,916	19,583	58,038	18,845	79,126	18,037	23,950	1,504,529
Units % of AA units	21%	18%	9%	10%	5%	7%	14%	3%	1%	4%	1%	5%	1%	2%	100%
Business Establishments⁵	37,830	35,539	19,910	25,690	7,860	12,895	29,476	7,877	3,428	6,740	2,991	9,314	2,289	3,281	205,120
Bus. est. % AA bus. est.	18%	17%	10%	13%	4%	6%	14%	4%	2%	3%	1%	5%	1%	2%	100%
Number of Branches¹	55	32	36	25	26	24	12	6	5	6	3	16	1	0	247
Branches % all branches	22%	13%	15%	10%	11%	10%	5%	2%	2%	2%	1%	6%	0%	0%	100%
Branches in LMI tracts	16	7	7	5	10	1	2	1	2	0	0	2	0	0	53
LMI branches % AA LMI branch	30%	13%	13%	9%	19%	2%	4%	2%	4%	0%	0%	4%	0%	0%	100%
Branch Deposits (\$'000s)²	7,822	2,253	1,590	906	660	548	510	390	155	90	64	62	21	0	15,071
Deposits % AA deposits	52%	15%	11%	6%	4%	4%	3%	3%	1%	1%	1%	1%	0%	0%	100%
Deposit Market Share (%)	22/2	18/2	18/2	11/2	27/2	12/3	3/9	17/1	12/2	5/9	6/7	1/14	2/8	0	
Home Purchase Originations³	2,690	1,941	987	608	410	584	1,260	153	50	213	53	287	39	96	9,371
HP originations % AA orig.	29%	21%	11%	6%	4%	6%	13%	2%	1%	2%	1%	3%	0%	1%	100%
Refinance Originations³	1,025	456	370	332	150	232	327	116	40	68	32	61	12	24	3,245
Refi orig. % AA orig.	32%	14%	11%	10%	5%	7%	10%	4%	1%	2%	1%	2%	0%	1%	100%
Home Improvement Originations³	485	192	173	108	86	206	97	50	8	41	21	35	4	3	1,509
Home Improvement orig. % AA o	32%	13%	11%	7%	6%	14%	6%	3%	1%	3%	1%	2%	0%	0%	100%
Small Business Originations³	3,474	2,971	1,460	931	873	520	615	314	123	182	34	150	31	59	11,737
SB orig. % AA orig.	30%	25%	12%	8%	7%	4%	5%	3%	1%	2%	0%	1%	0%	1%	100%
Combined Loan Totals	7,674	5,560	2,990	1,979	1,519	1,542	2,299	633	221	504	140	533	86	182	25,862
% of AA Orig.	30%	21%	12%	8%	6%	6%	9%	2%	1%	2%	1%	2%	0%	1%	100%

(1) Branch numbers are as of 12/31/2007. (2) Branch deposits and deposit market share are from the FDIC as of 6/30/07. (3) Originations are loans reported under HMDA or CRA small business reporting for 2006 and 2007. (4) Demographic information was obtained from the 2000 Census. (5) Business establishments information was reported by D&B for 2006.

Lending Activity:

M&T's lending activity showed good responsiveness to retail credit needs in the bank's assessment areas when measured in terms of the number and dollar amount of HMDA-related and small business loans originated and purchased in each assessment area. This conclusion is based on good lending activity in all full scope assessment areas.

Geographic Distribution:

The geographic distribution of HMDA-related and small business loans reflected good penetration in LMI geographies. This conclusion is based on excellent performance in MSA 15380 (Buffalo, NY) and MSA 39100 (Poughkeepsie, NY) and good penetration in MSA 40380 (Rochester, NY), MSA 45060 (Syracuse, NY), and MSA 10580 (Albany, NY).

Borrower Distribution:

The borrower distribution of HMDA-related and small business loans was good. This conclusion is based on good performance in all of the full scope areas.

Flexible mortgage products such as "Get Started" loans, as well as SONYMA loans helped the bank assist LMI borrowers.

Community Development Loans:

M&T's community development lending performance was outstanding, based on excellent performance in MSA 15380 (Buffalo-Niagara Falls) NY), MSA 40380 (Rochester, NY), MSA 39100 (Poughkeepsie-Newburgh-Middletown, NY) and MSA 10580 (Albany-Schenectady-Troy, NY), and good performance in MSA 45060 (Syracuse, NY). During the examination period, community development loan commitments totaled \$856 million, with 89% involving new commitments since the prior CRA examination. This includes \$58 million in letters of credit.

Community development lending was spread across New York State. Forty-three percent was in MSA 12580 (Buffalo-Niagara, NY), 18% in MSA 40380 (Rochester, NY), 13% in MSA 10580 (Albany-Schenectady-Troy, NY) and 12% in MSA 39100 (Poughkeepsie-Newburgh-Middletown, NY) with the balance spread across the remaining upstate New York MSAs.

Lending primarily targeted revitalization and stabilization endeavors, with 47% of statewide activity, and economic development, with 26% of statewide activity. Loans supporting community services represented 15% and affordable housing loans represented 12% of lending activity.

INVESTMENT TEST

In the New York assessment area, M&T had an excellent level of qualified community development investments that exhibited outstanding responsiveness to credit and community development needs. Qualified investments totaled \$65 million or 26% of the bank's total. Totals

included statewide investments of \$11 million. Approximately \$21 million of the qualified investments were invested in LIHTCs which are considered complex because of their intricate accounting requirements. Activity was primarily in MSA 27060 (Ithaca, NY) for \$18 million, in MSA 40380 (Rochester, NY) with \$12.4 million of investments and MSA 12580 (Buffalo-Niagara, NY) with \$9.8 million.

SERVICE TEST

M&T's performance under the service test in the New York State assessment areas was outstanding. This conclusion is based on excellent performance in MSA 15380 (Buffalo, NY), 40380 (Rochester, NY), and MSA 39100 (Poughkeepsie, NY) and good performance in MSA in MSA 45060 (Syracuse, NY), and MSA 10580 (Albany, NY).

METROPOLITAN AREA

(FULL REVIEW)

MSA 15380 (BUFFALO-NIAGARA FALLS, NY)

DESCRIPTION OF INSTITUTION'S OPERATIONS

This MSA contains the largest proportion of M&T's loans and deposits in New York and includes the city of Buffalo, where the bank has its headquarters. As shown in Exhibit 4 on page BB20, M&T operated 55 branches in the MSA, which comprised 22% of the bank's branches in New York State as of December 31, 2007. Thirty percent of the HMDA-related and small business loans the bank extended in the state were originated in this MSA.

As of June 30, 2007, 52% of M&T's deposits in New York State were held in this MSA. With a deposit market share of approximately 22%, M&T was the second largest depository institution, behind HSBC Bank USA National Association, which had 51% of deposits. Other lead banks in terms of deposit market share were Key Bank National Association, Bank of America NA and Citizens Bank NA.

PERFORMANCE CONTEXT

Demographic Characteristics

M&T's assessment area in MSA 15380 (Buffalo-Niagara Falls, NY) includes Erie and Niagara Counties. According to the 2000 Census, the MSA population declined 2% from the 1990 Census, to 1.2 million, and the population of the city of Buffalo fell 11%. The population decline appears to be continuing with the Census Bureau reporting that the MSA population declined 3.5% from the 2000 Census to 2007. Per the most recent estimates, in 2006 Buffalo's population was 276,059, a decline of 5.7% since 2000.

Roughly 13.6 % of Buffalo's population is age 65 and older, compared to a national average of 12.4%. Generally, aging populations limit opportunities for home purchase and refinance lending because older persons tend to own their own homes or live in senior citizen housing with limited mortgage financing needs.

Income Characteristics

HUD MEDIAN FAMILY INCOMES		
AREA	2006	2007
MSA 15380	58,300	\$59,300

The table at right lists HUD median family income estimates during the examination period. According to the 2000 Census, incomes were lower and the poverty level was higher in the city of Buffalo than in the rest of the MSA. This trend appears to be continuing. 2006 estimates for Buffalo reveal a family median income of \$37,240, which is 64% of the MSA family median income for that same time period. It is also important to note that despite a roughly 22% increase in Buffalo’s median family income, the percent of families living in poverty increased slightly. Additionally, the 23.8% of Buffalo families living in poverty is significantly higher than the national rate of 9.8%.

CENSUS 2000		
AREA	Median Family Income	% of Families < Poverty Level
MSA 15380 (Yr: 2000)	\$49,146	9%
City of Buffalo (Yr: 2000)	\$30,614	23%
City of Buffalo (Yr: 2006)	\$37,240	23.8%

Housing Characteristics

Housing costs in relation to family incomes may limit opportunities for home purchase. In particular, it may be difficult for residents of the city Buffalo to purchase homes without assistance because of lower income levels, with nearly one-quarter of families below the poverty level.

According to the 2000 Census, the number of owner-occupied housing units in the MSA increased 4% from 1990 as the number of such units in the city of Buffalo dropped 10%. The 2000 Census also reported that 61% of the MSA’s housing units are owner-occupied and 8% are vacant. In Buffalo, 44% of units are owner-occupied and 23% of housing units are vacant, a 7% increase from the last exam. These factors limit the demand for mortgage loans in the city of Buffalo.

MEDIAN HOME SALES PRICES		
Area	2006	2007
MSA 15380	\$97,900	\$122,342

Source: National Association of Realtors

Housing prices are very low in the city of Buffalo, especially on the east side. Rehabilitation and community development activities are needed because of a high vacancy rate and large numbers of boarded-up units. Housing units outnumber households by more than 22 thousand in the city. In addition, according to community contacts, although many homes are old and in poor condition the city government is slow to demolish condemned housing because of budget problems.

A community contact noted that LMI housing needs have increased while funding for these needs has decreased. The contact also stated there is a need for new multifamily housing with

much of the existing multifamily housing substandard due to age and neglect. Also, much of the multifamily housing that was previously affordable is no longer affordable.

Labor, Employment and Economic Characteristics

As shown in the chart at right, jobless rates decreased slightly during the examination period, continuing a downward trend. Unemployment rates remain higher for the city of Buffalo than for the MSA.

According to a community contact, economic development is needed in the area to counteract the effects of manufacturing and other industrial job losses. The long term trend for the upstate New York economy is less than favorable. Over the past 30 years population growth has been stagnant to declining due to the movement of jobs and people out of the region. Specifically, the loss of young, working age adults is producing an older demographic. The resulting limited labor force combined with a greater share of the older population puts a strain on the region's economy.

AVERAGE ANNUAL UNEMPLOYMENT RATES		
Area	2006	2007
MSA 15380	5%	4.7%
City of Buffalo	6.2%	5.8%

Detailed performance context data for this assessment area is provided in the Assessment Area Demographic Report on the next page.

Assessment Area Demographics									
Assessment Area : MSA 15380									
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income		
	#	%	#	%	#	%	#	%	
Low-income	32	10.6	24,201	8.0	8,863	36.6	61,613	20.3	
Moderate-income	63	20.9	46,874	15.5	9,081	19.4	54,706	18.0	
Middle-income	137	45.4	147,553	48.7	7,479	5.1	66,885	22.1	
Upper-income	59	19.5	84,587	27.9	1,939	2.3	120,011	39.6	
Unknown-income	11	3.6	0	0.0	0	0.0	0	0.0	
Total Assessment Area	302	100.0	303,215	100.0	27,362	9.0	303,215	100.0	
	Housing Units by Tract		Housing Types by Tract						
			Owner-occupied		Rental		Vacant		
			#	%	%	#	%	#	%
Low-income	55,838	13,469	4.3	24.1	29,829	53.4	12,540	22.5	
Moderate-income	93,467	40,856	13.2	43.7	40,189	43.0	12,422	13.3	
Middle-income	239,892	160,895	51.9	67.1	65,662	27.4	13,335	5.6	
Upper-income	122,213	94,949	30.6	77.7	22,749	18.6	4,515	3.7	
Unknown-income	173	5	0.0	2.9	116	67.1	52	30.1	
Total Assessment Area	511,583	310,174	100.0	60.6	158,545	31.0	42,864	8.4	
	Total Businesses by Tract		Businesses by Tract & Revenue Size						
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
			#	%	#	%	#	%	
Low-income	3,388	9.0	2,798	8.6	493	11.4	97	10.2	
Moderate-income	4,811	12.7	4,088	12.6	600	13.9	123	12.9	
Middle-income	17,295	45.7	14,872	45.7	1,962	45.5	461	48.4	
Upper-income	11,715	31.0	10,352	31.8	1,116	25.9	247	25.9	
Unknown-income	621	1.6	452	1.4	144	3.3	25	2.6	
Total Assessment Area	37,830	100.0	32,562	100.0	4,315	100.0	953	100.0	
			Percentage of Total Businesses:		86.1	11.4	2.5		

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MSA 15380 (BUFFALO-NIAGARA FALLS, NY)

LENDING TEST

M&T's performance under the lending test was good.

Lending Activity:

M&T's lending activity in MSA 15380 was good based on market share activity and comparison to peer banks. M&T ranked second in deposit market share, with 22% of deposits, compared to a ranking of second in home purchase lending (9% market share), fifth in refinance lending (4% market share), fifth in home improvement lending (5% market share), and sixth in SB lending (5% market share). Peer comparisons based on the number of loans per billion dollars of deposits indicate that the bank's performance is consistent with the lending volume of similarly situated banks.

Geographic Distribution:

The geographic distribution of HMDA-related and small business loans was excellent based on excellent penetration in moderate-income census tracts and good penetration in low-income tracts. The following table summarizes lending performance in these tracts.

MSA 15380 (BUFFALO-NIAGARA FALLS, NY)				
Product	Low-income Tracts		Moderate-income Tracts	
	M & T Performance	2006 Aggregate Comparison	M & T Performance	2006 Aggregate Comparison
Home Purchase	Adequate	Similar	Excellent	Slightly Above
Refinance	Adequate	Slightly Above	Good	Similar
Home Improvement	Excellent	Significantly Above	Excellent	Above
Small Business	Good	Slightly Above	Excellent	Slightly Above

M&T made 2% of its home purchase, 3% of its refinance, and 6% of its home improvement loans in low-income geographies, exceeding the aggregate’s 3% of refinance and 4% of home improvement loans and similar to the aggregate’s 2% of home purchase loans. The bank’s home improvement lending compares favorably to the demographics of the assessment area, which indicate that 4% of the available owner-occupied housing units are located within low-income geographies while home purchase and refinance lending are below the demographics of the assessment area.

M&T made 16% of its home purchase, 11% of its refinance, and 17% of its home improvement loans in moderate-income geographies, exceeding the aggregate’s 13% for home purchase and 14% for home improvement loans, and similar to the aggregate’s 12% for refinance loans. The bank’s home purchase and home improvement loan performance also compares well to the demographics of the assessment area, which indicate that 13% of the available owner-occupied housing units are located within moderate-income geographies.

M&T originated 7% and 14% of its small business loans in low- and moderate-income geographies, respectively, slightly above the aggregate’s 6% and 12%. The bank’s performance in moderate-income geographies also compares favorably to the demographics of the assessment area, where 13% of all small businesses operate in moderate-income geographies, and is below the demographics in low-income geographies, where 9% of small businesses operate.

Distribution by Borrower Income and Revenue Size of Business:

Lending performance in MSA 15380 assessment area was good based on excellent lending to moderate-income borrowers and adequate level of lending to low-income borrowers and small businesses, as indicated in the chart below.

MSA 15380 (BUFFALO-NIAGARA FALLS, NY)				
Product	Low-income Borrowers		Moderate-income Borrowers	
	M & T Performance	2006 Aggregate Comparison	M & T Performance	2006 Aggregate Comparison
Home Purchase	Adequate	Above	Excellent	Above
Refinance	Poor	Slightly Below	Excellent	Slightly Above
Home Improvement	Excellent	Significantly Above	Excellent	Slightly Above
	Lending to Businesses with GAR <= \$1 million		2006 Aggregate Comparison	
Small Business	Adequate		Similar To	

Low-income Borrowers

M&T's HMDA lending performance in lending to low-income borrowers was adequate. During the 2006 and 2007 examination period, the bank made 12%, 6%, and 20% of its home purchase, refinance, and home improvement loans, respectively, to low-income borrowers while 20% of the families in the MSA were of low-income.

M&T's performance for home purchase and home improvement loans to low-income borrowers exceeded the aggregate, which made 8% of its home purchase and 11% of its home improvement loans to low-income borrowers. However, the bank's refinance lending performance to low-income borrowers (6%), was slightly below the aggregate, which made 7% of its refinance loans to low-income borrowers.

Moderate-income Borrowers

M&T's HMDA-lending performance to moderate-income borrowers was excellent. The bank made 27%, 21%, and 25% of its home purchase, refinance, and home improvement loans, respectively, to moderate-income borrowers while 18% of families in the MSA were of moderate-income.

The bank's HMDA-lending performance exceeded the aggregate which made 21%, 18%, and 22% of its home purchase, refinance, and home improvement loans to moderate-income borrowers.

Small Business Lending

M&T provided an adequate level of lending to small business borrowers with gross annual revenue (GAR) of \$1 million or less. The bank made 41% of its small business loans to these businesses, compared to the 86% of business establishments in the MSA with GAR of \$1 million or less. Performance was similar to the aggregate which made 38% to businesses with GAR of \$1 million or less.

The bank made 54% of its small business loans in amounts of \$100,000 or less, which was below the aggregate which made 94% of in amounts of \$100,000 or less.

Community Development Lending:

M&T’s level of community development lending activity was excellent, with 71 loans totaling \$370 million, or 43% of New York State community development lending. This conclusion was supported by a comparison to similarly situated large retail banks in the assessment area.

Community Development Lending		
Purpose	#	\$('000s)
Affordable Housing	10	17,928
Community Services	23	35,125
Economic Development	11	46,839
Revitalize and Stabilize	27	270,473
Totals	71	370,365

Community development lending was responsive to identified community needs as it targeted revitalization and stabilization endeavors and economic development activities which included job retention and creation, revitalization of distressed neighborhoods and community service activities to low- and moderate-income individuals.

Examples of community development initiatives included:

- An \$11 million loan to fund construction/renovation of building located in a LMI geography that has been designated as a renewal community by the U.S. Dept. of Housing and Urban Development (“HUD”).
- An \$8 million loan that financed construction of a 75-unit affordable housing project by an organization that is developing housing for low-income individuals.

INVESTMENT TEST

M&T's investment test performance was good. Qualified investments totaled \$9.8 million or 15% of state activity. The bank's qualified investment activity exhibited good responsiveness to assessment area credit needs as detailed in the table.

Qualified Investments		
Purpose	#	\$('000s)
Affordable Housing	29	2,593
Community Services	183	6,609
Economic Development	9	59
Revitalize & Stabilize	4	553
Total	225	9,814

Examples of qualified investments included:

- A \$2.1 million investment in a LIHTC to rehabilitate and construct 24 affordable housing units in the Buffalo metropolitan area;
- Approximately \$1 million in grants to a community charter school that serves primarily LMI students for after school enrichment programs, technology and equipment, and educational activities.
- A \$100 thousand deposit with a Community Development Credit Union;
- A \$570 thousand bond to finance the costs of improvements to various school buildings located in an LMI area.

SERVICE TEST

Performance under the service test was excellent based on M&T's excellent branch distribution and its leadership in providing community development services in the MSA 15380 (Buffalo-Niagara Falls, NY) assessment area.

Retail Services: The bank's delivery systems were readily accessible to all portions of the bank's assessment area, including LMI areas. Overall, M&T has 55 branches in the Buffalo-Niagara Falls MSA, of which 16, or 29%, are located in LMI areas. This compares favorably to the 25% of the MSA's population that resides in LMI areas.

Changes in branch locations did not adversely impact the accessibility of the bank's delivery systems. During the evaluation period 9 new branches were opened and 8 were closed. Each branch that closed in an LMI tract had a corresponding branch opening.

Alternative delivery systems slightly enhanced the bank's performance in the assessment area. M&T had 67 off-site ATM locations in the MSA; 6 of the ATMs, or 9%, were located in LMI tracts.

The bank's hours and services did not vary in a way that inconveniences the assessment area. Of the 55 branches in the MSA, 40 or 73% had early morning, late evening hours or Saturday hours. Of the 16 branches in LMI census tracts 8 or 50% had extended hours.

Community Development

Services: The bank was a leader in providing community development services in the Buffalo MSA. The table to the right shows the number and type of services provided during the evaluation period. In addition,

management and staff served as directors, advisors or committee members to 96 non-profit and community based organizations throughout the bank's assessment area.

Community Development Services	
Mortgage Education Seminars	474
Financial Literacy Seminars	1
Small Business Seminars	12
Technical Assistance	96
Totals	583

METROPOLITAN AREA

(FULL REVIEW)

MSA 40380 (ROCHESTER, NY)

DESCRIPTION OF INSTITUTION'S OPERATIONS

As of December 31, 2007, M&T's 32 branches in this MSA represented 13% of the bank's branch network in New York State. The Rochester MSA branches generated 15% of the bank's New York State deposits as of June 30, 2007. With respect to deposits, M&T is ranked second in the area with an 18% market share.

PERFORMANCE CONTEXT

Demographic Characteristics

M&T's assessment area consists of Livingston, Monroe, Ontario, Orleans and Wayne Counties. The MSA population as of 2007 was roughly one million; since 2000 the population has declined less than 1%. About 13% of the MSA population is over 65, which is higher than the national average of 12.4%. This reduces lending opportunities, as many senior citizens own homes and generally have reduced financing needs.

The city of Rochester, as well as the broader MSA, has experienced population decreases. According to the most recent available data, Rochester's population declined 6.7% from 2000 to 2006.

Income Characteristics

The Rochester MSA has a high median family income relative to the other full scope assessment areas in upstate New York. Most of the LMI census tracts are located in Monroe County, primarily in the city of Rochester. As shown in the table at right, the 2000 Census found that the city of Rochester has substantially lower incomes and higher poverty levels than the MSA as a whole. In addition the percent of families living in poverty in Rochester is significantly higher than the national rate of 9.8%.

HUD MEDIAN FAMILY INCOMES		
AREA	2006	2007
MSA 40380	\$64,100	\$62,000

2000 CENSUS INCOMES		
AREA	Median Family Income	% of Families < Poverty Level
MSA 40380	\$54,056	7.5%
City of Rochester (Yr:2000)	\$31,257	23.4%
City of Rochester (Yr:2006)	\$33,202	24.3%

Housing Characteristics

The cost of housing relative to family incomes, particularly in the city of Rochester, limits opportunities for homeownership. The table below indicates the median housing costs in the MSA as reported by the National Association of Realtors.

Most of the housing stock in Rochester was built in the 1950s, and in LMI tracts it dates to the 1940s. A community contact noted that funding is needed to rehabilitate vacant properties, many of which remain unoccupied for long periods and become a blight on neighborhoods. These conditions indicate reduced HMDA-related lending opportunities and a need for community development and home improvement lending to rehabilitate or replace vacant properties.

MEDIAN HOME SALES PRICES		
Area	2006	2007
MSA 40380	\$114,800	\$117,900

Source: National Association of Realtors

Labor, Employment and Economic Characteristics

AVERAGE ANNUAL UNEMPLOYMENT RATES		
Area	2006	2007
MSA 40380	4.5%	4.4%
City of Rochester	5.8%	5.8%

Despite continued declines in manufacturing, and 3,000 positions lost between 2005 and 2006, the region experienced a net increase of 1,400 jobs across all sectors from 2006 to 2007. Growth in smaller businesses has helped offset the job losses of large employers like Eastman Kodak, Xerox and Bausch & Lomb. Employment increases in the educational and health services sector has also contributed to the reported growth. The University of Rochester Medical Center is expected to continue to be a large employer, with a \$500 million expansion slated to occur within the next five years.

Unemployment, median family income, and percent of families living in poverty data reveal that the city of Rochester has been more adversely impacted by the changing economic and employment dynamics than the assessment area as a whole. The city continues to have a disproportionate concentration of poverty.

Detailed performance context data for this assessment area is provided in the table on the next page.

Assessment Area Demographics								
Assessment Area: MSA 40380								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	38	15.0	20,069	7.6	7,477	37.3	51,537	19.5
Moderate-income	45	17.8	34,397	13.0	4,872	14.2	47,655	18.1
Middle-income	109	43.1	130,049	49.3	5,980	4.6	60,068	22.8
Upper-income	56	22.1	79,291	30.1	1,444	1.8	104,546	39.6
Unknown-income	5	2.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	253	100.0	263,806	100.0	19,773	7.5	263,806	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	40,415	9,540	3.5	23.6	24,489	60.6	6,386	15.8
Moderate-income	67,490	31,744	11.8	47.0	29,392	43.6	6,354	9.4
Middle-income	206,838	140,252	52.0	67.8	53,194	25.7	13,392	6.5
Upper-income	112,428	88,362	32.7	78.6	20,329	18.1	3,737	3.3
Unknown-income	1	0	0.0	0.0	1	100.0	0	0.0
Total Assessment Area	427,172	269,898	100.0	63.2	127,405	29.8	29,869	7.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	3,332	9.4	2,773	8.9	464	13.0	95	11.1
Moderate-income	5,113	14.4	4,335	13.9	646	18.1	132	15.5
Middle-income	16,127	45.4	14,146	45.5	1,527	42.8	454	53.3
Upper-income	10,939	30.8	9,847	31.6	922	25.8	170	20.0
Unknown-income	28	0.1	17	0.1	10	0.3	1	0.1
Total Assessment Area	35,539	100.0	31,118	100.0	3,569	100.0	852	100.0
		Percentage of Total Businesses:		87.6		10.0		2.4

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MSA 40380 (ROCHESTER, NY)

LENDING TEST

M&T's overall performance under the lending test in the Rochester assessment area was good.

Lending Activity:

The bank's responsiveness to retail credit needs was good. M&T ranked second in deposit market share, with 18% of the market, compared to ranking fourth in home purchase lending (6% market share), 14th in refinance lending (2% market share), 13th in home improvement lending (2% market share), and eighth in small business lending (5% market share). Peer comparisons based on the number of loans per billion dollars of deposits indicates that M & T's lending volume is consistent with the performance of similarly-situated banks.

Geographic Distribution: Geographic distribution in LMI census tracts was good based on excellent home purchase and home improvement performance and good distribution of refinance and small business loans. These conclusions take into account performance context issues, including lending opportunities evidenced by the number of owner-occupied units and performance of the aggregate. The following table summarizes M&T's performance related to lending in LMI census tracts.

MSA 40380 (ROCHESTER, NY)				
Product	Low-income Tracts		Moderate-income Tracts	
	M & T Performance	2006 Aggregate Comparison	M & T Performance	2006 Aggregate Comparison
Home Purchase	Good	Below	Excellent	Slightly Above
Refinance	Good	Below	Good	Slightly Below
Home Improvement	Excellent	Significantly Above	Excellent	Slightly Above
Small Business	Excellent	Significantly Above	Good	Similar

M&T made 3% of its home purchase, 3% of its refinance, and 6% of its home improvement loans in low-income geographies, significantly above the aggregate's 4% for home improvement loans, and below the aggregate's 5% and 4% for home purchase and refinance loans, respectively. The bank's home improvement loan performance also compares favorably to the demographics of the assessment area, which indicate that 4% of the available owner-occupied housing units are located within low-income geographies.

M&T made 16% of its home purchase, 9% of its refinance, and 17% of its home improvement loans in moderate-income geographies, slightly above the aggregate's 14% for home purchase and 14% for home improvement loans, and slightly below the aggregate's 11% for refinance loans. The bank's home purchase and home improvement performance also compares well to the demographics of the assessment area, which indicate that 12% of the available owner-occupied housing units are located within moderate-income geographies.

M&T originated 11% and 14% of its small business loans in low- and moderate-income geographies, respectively, significantly above the aggregate's 6% in low-income geographies and similar to the aggregate's 12% in moderate-income geographies. The bank's performance also compares well with the demographics of the assessment area, where 9% of all small businesses operate in low-income geographies and below the demographics in moderate-income geographies, where 14% of small businesses operate.

Distribution by Borrower Income and Revenue Size of the Business:

Lending performance in the Rochester assessment area was good based on adequate level of lending to low-income borrowers and small businesses and excellent level of lending to moderate-income borrowers, as indicated in the chart below.

MSA 40380 (ROCHESTER, NY)				
Product	Low-income Borrowers		Moderate-income Borrowers	
	M & T Performance	2006 Aggregate Comparison	M & T Performance	2006 Aggregate Comparison
Home Purchase	Adequate	Slightly Above	Excellent	Above
Refinance	Adequate	Similar To	Excellent	Slightly Below
Home Improvement	Excellent	Above	Excellent	Similar To
	Lending to Businesses with GAR <= \$1 million		2006 Aggregate Comparison	
Small Business	Adequate		Similar To	

Low-income Borrowers

M&T provided an adequate level of HMDA-lending to low-income borrowers in this MSA. During the assessment period, the bank made 13%, 9%, and 23% of its home purchase, refinance, and home improvement loans, respectively, to low-income borrowers. Home purchase and refinance lending are below the proportion of low-income families (20%) in the MSA while home improvement lending exceeds the proportion.

M&T's performance for home purchase and home improvement lending to low-income borrowers exceeded the aggregate group of lenders while performance in refinance lending was similar. The aggregate group made 11%, 10%, and 16% of its home purchase, refinance, and home improvement loans, respectively, to low-income borrowers.

Moderate-income Borrowers

M&T's HMDA-lending performance to moderate-income borrowers in this MSA was excellent. The bank made 32%, 18%, and 26% of its home purchase, refinance, and home improvement loans, respectively, to moderate-income borrowers which are all above the proportion of moderate-income families (18%) in this MSA.

M&T's home purchase lending performance to moderate-income borrowers exceeded that of the aggregate group of lenders while refinance performance was slightly below that of the aggregate and home improvement lending was similar to the aggregate. The aggregate made 23%, 22%,

and 28% of its home purchase, refinance, and home improvement loans to moderate-income borrowers.

Small Business Lending

M&T provided an adequate level of lending to businesses with gross annual revenues (GAR) of \$1 million or less. The bank made 40% of its small business loans to such businesses, compared to the 88% of business establishments in the assessment area with GAR of \$ 1 million or less. M & T’s performance was similar to the aggregate which made 38% of its small business loans to businesses with revenues of less than \$ 1 million.

The bank made 51% of its small business loans in amounts of \$100,000 or less, which was below the aggregate which made 95% of its small business loans in amounts of \$100,000 or less.

Community Development Lending:

M&T’s community development lending activity in MSA 40380 (Rochester, NY) was excellent with 40 loan originations totaling \$155 million or 18% of the bank’s New York State community development activity.

Community Development Lending		
Purpose	#	\$('000s)
Affordable Housing	9	23,284
Community Services	11	32,269
Economic Development	10	64,957
Revitalize and Stabilize	10	34,778
Totals	40	155,288

Performance within the Rochester MSA was directed at economic development initiatives, which represented 42% of community development lending activity within the MSA. M&T was a leader within the MSA in community development lending. This conclusion was supported by a comparison to similarly situated large retail banks in the assessment area. Performance was stronger than the last examination when community development lending totaled \$106 million.

Examples of community development initiatives included:

- A \$25 million line of credit to a not-for-profit health care provider located in a low-income census tract. The property is located in Rochester's federal Renewal Community which provides incentives for job creation and retention.
- A \$10.5 million revolving line of credit to a borrower, located in a designated NYS Empire Zone that processes and distributes stainless steel, aluminum and plastic products. The borrower receives incentives for job creation and retention, for low- and moderate-income workers.

INVESTMENT TEST

M&T’s investment performance in MSA 40380 was excellent, totaling \$12.4 million, or 19% of statewide activity. The bank’s qualified investment activity exhibited excellent responsiveness to assessment area credit needs, as detailed in the table on the following page.

Qualified Investments		
Purpose	#	\$(‘000S)
Affordable Housing	16	11,790
Community Services	27	546
Economic Development	2	10
Revitalize & Stabilize	2	9
Total	47	12,355

Examples of qualified investment activity included:

- Three LIHTCs totaling \$11 million to support affordable housing.
- A \$303 thousand mortgage backed security where the underlying mortgages are to LMI borrowers.
- A \$100 thousand deposit with a Community Development Credit Union.

SERVICE TEST

Performance under the service test was excellent based on M&T’s excellent branch distribution and its leadership in providing community development services within the assessment area.

Retail Services: The bank’s delivery systems were readily accessible to all portions of its assessment area, including LMI areas. M&T operates 32 branches in MSA 40380, of which 7, or 22%, are located in LMI areas. This is roughly proportional with the 23% of the overall population residing within LMI tracts.

Changes in branch locations did not adversely impact the accessibility of the bank’s delivery systems. Twelve M&T branches were opened and twelve were closed during the exam period. The activity in LMI tracts was limited; 1 new opening and 2 closings. Alternative delivery systems somewhat enhanced the bank’s performance in the assessment area. M&T had 24 off-site ATM locations in the assessment area, with six, or 25%, in LMI areas.

The bank’s hours and services were tailored to the needs and convenience of the assessment area, including LMI areas. Of the 32 branches in the MSA, virtually all have either early morning or late evening hours. Additionally 27, or 84%, have Saturday hours, 4 or 13% of these are within LMI areas.

Community Development Services: The bank provides a relatively high level of community development services in the Rochester MSA. The table to the right shows the number and type of services the bank performed during the evaluation

Community Development Services	
Mortgage Education Seminars	127
Financial Literacy Seminars	22
Small Business Seminars	11
Technical Assistance	40
Total	200

period. Most of the seminars covered mortgage lending topics for LMI borrowers. In addition, management and staff served as directors, advisors or committee members to 40 non-profit and community based organizations throughout the bank's assessment area.

METROPOLITAN AREA

(FULL REVIEW)

MSA 45060 (SYRACUSE, NY)

DESCRIPTION OF INSTITUTION'S OPERATIONS

As of December 31, 2007, M&T operated 36 branches in MSA 45060 (Syracuse, NY), representing 15% of New York State branches. These branches contain \$1.6 billion in deposits, or 11% of the bank's total branch deposits in the State as of June 30, 2007. As of June 30, 2007, M&T ranked 2nd in the market with 18% of deposits in the Syracuse MSA. Other financial institutions with a significant deposit market share included Key Bank National Association, HSBC Bank USA, JP Morgan Chase, Alliance Bank and Bank of America.

PERFORMANCE CONTEXT

Demographic Characteristics

M&T's assessment area includes Onondaga and Madison Counties. The population of the city of Syracuse declined 10% between 1990 and 2000, and it is estimated that by 2006, the population declined another 6% to 139,131. In addition, over 12.9% of the MSA population is aged 65 and older, compared to a national average of 12.4%.

Income Characteristics

The table to the right lists HUD median family income estimates during the examination period. The median family income for the city of Syracuse is lower than the rest of the MSA, according to the 2000 Census. In addition, the percent of families living in poverty is significantly higher than both the MSA as a whole or the national rate of 9.8%.

HUD MEDIAN FAMILY INCOME		
MSA	2006	2007
45060 (Syracuse, NY)	\$59,500	\$58,700

2000 CENSUS INCOME		
Area	Median Family Income	% of Families Below Poverty Level
MSA 45060	\$49,907	8.3%
City of Syracuse (Yr: 2000)	\$33,026	21.7%
City of Syracuse (Yr: 2006)	\$35,627	26.2%

Housing Characteristics

MEDIAN HOME SALES PRICES		
Area	2006	2007*
MSA 45060	\$116,800	\$121,800

Source: National Association of Realtors

Housing costs are shown in the table to the left. Housing costs in relation to family incomes may limit opportunities for home purchase lending, particularly for LMI individuals. City residents in

particular might be unable to purchase homes without some sort of assistance. According to the 2000 Census, the median age of the housing stock is 43 years, indicating possible opportunities for home improvement lending.

Labor, Employment and Economic Characteristics

The service industry is the MSA’s dominant industry, providing 44% of employment according to the 2000 Census. Manufacturing is the second largest source of jobs and retail trade is third. Although the manufacturing sector is not adding new jobs, job losses have subsided, indicating this sector of the local economy has stabilized. According to a community contact, while the city’s population has declined, the suburbs and principally North Syracuse have shown some growth. This increase has been largely due to growth in the high tech sector.

AVERAGE AREA UNEMPLOYMENT		
Area	2006	2007
MSA 45060	4.6%	4.4%
City of Syracuse	5.4%	5.0%

As shown in the chart to the left, the New York State Department of Labor reports that jobless rates have remained stable during the examination period; however, unemployment rates are higher for the city of Syracuse than for the MSA. The concentration of poverty in Syracuse (higher rates for families living in poverty, lower median

income, and higher unemployment) when compared to the broader MSA is consistent with other upstate cities, namely Rochester and Buffalo. This trend continues to indicate a need for further development in the city.

Detailed performance context data for this assessment area is provided in the Assessment Area Demographics Report on the next page.

Assessment Area Demographics								
Assessment Area: MSA 45060								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	21	13.1	9,346	7.0	3,630	38.8	26,048	19.5
Moderate-income	26	16.3	15,732	11.8	2,898	18.4	23,597	17.6
Middle-income	66	41.3	63,434	47.4	3,448	5.4	28,734	21.5
Upper-income	47	29.4	45,206	33.8	1,082	2.4	55,339	41.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	160	100.0	133,718	100.0	11,058	8.3	133,718	100.0
	Housing Units by Tract				Housing Types by Tract			
			Owner-occupied		Rental		Vacant	
	#	%	#	%	#	%	#	%
Low-income	24,371	3,935	2.9	16.1	15,983	65.6	4,453	18.3
Moderate-income	33,366	12,157	9.0	36.4	16,960	50.8	4,249	12.7
Middle-income	101,689	69,605	51.2	68.4	25,375	25.0	6,709	6.6
Upper-income	65,853	50,130	36.9	76.1	12,376	18.8	3,347	5.1
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	225,279	135,827	100.0	60.3	70,694	31.4	18,758	8.3
	Businesses by Tract & Revenue Size							
	Total Businesses by Tract		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	3,154	15.8	2,585	14.9	498	23.4	71	15.5
Moderate-income	1,857	9.3	1,614	9.3	198	9.3	45	9.8
Middle-income	8,884	44.6	7,626	44.0	1,044	49.0	214	46.7
Upper-income	6,015	30.2	5,497	31.7	390	18.3	128	27.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	19,910	100.0	17,322	100.0	2,130	100.0	458	100.0
			Percentage of Total Businesses:	87.0		10.7		2.3

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MSA 45060 (SYRACUSE, NY)

LENDING TEST

The bank's overall performance under the lending test was good in MSA 45060 (Syracuse, NY).

Lending Activity:

M&T's responsiveness to retail credit needs in the MSA was good. M&T ranked second in deposits (market share 18%) compared to fourth in home purchase lending (market share 5%), seventh in refinance lending (market share 3%), tenth in home improvement lending (3% market share), and seventh in small business lending (market share 4%). Peer comparisons based on the number of loans per billion dollars of deposits indicates that M&T's lending volume is consistent with the performance of similarly-situated banks.

Geographic Distribution:

The overall geographic distribution of loans across LMI census tracts was good. This conclusion is based on excellent home purchase lending performance in moderate-income census tracts and good refinance, home improvement, and small business loan distribution. The following table summarizes the bank’s performance related to lending in LMI tracts.

MSA 45060 (SYRACUSE, NY)				
Product	Low-income Tracts		Moderate-income Tracts	
	M & T Performance	2006 Aggregate Comparison	M & T Performance	2006 Aggregate Comparison
Home Purchase	Good	Slightly Below	Excellent	Slightly Above
Refinance	Adequate	Below	Good	Similar
Home Improvement	Adequate	Slightly Below	Good	Similar
Small Business	Good	Slightly Above	Excellent	Above

M&T made 3% of its home purchase, 2% of its refinance, and 2% of its home improvement loans in low-income geographies, below the aggregate’s 4%, 3%, and 2%, respectively. The bank’s HMDA-related loan performance is also below the demographics of the assessment area, which indicate that 3% of the available owner-occupied housing units are located within low-income geographies.

M&T made 12% of its home purchase, 9% of its refinance, and 8% of its home improvement loans in moderate-income geographies, slightly above the aggregate’s 10% for home purchase, similar to the aggregate’s 9% for refinance and 8% for home improvement loans. The bank’s home purchase lending performance also compares favorably to the demographics of the assessment area, which indicate that 9% of the available owner-occupied housing units are located within moderate-income geographies.

M&T originated 13% and 10% of its small business loans in low- and moderate-income geographies, respectively, exceeding the aggregate’s 11% and 8%. The bank’s performance in moderate-income areas also compares favorably to the demographics of the assessment area, in which 15% of small businesses operate in low-income geographies while 9% of all small businesses operate in moderate-income geographies.

Distribution by Borrower Income and Revenue Size of Business:

The overall distribution of loans among borrowers of different income levels and businesses of different sizes was good. This conclusion is based on based on excellent lending to moderate-income borrowers and adequate lending to low-income borrowers and small businesses, as indicated in the chart below. The conclusion for refinance loans considered the limited lending

opportunities to low-income borrowers because of affordability issues discussed earlier in the Performance Context section. The following table summarizes HMDA-related and small business lending performance.

MSA 45060 (SYRACUSE, NY)				
Product	Low-income Borrowers		Moderate-income Borrowers	
	M & T Performance	2006 Aggregate Comparison	M & T Performance	2006 Aggregate Comparison
Home Purchase	Adequate	Above	Excellent	Similar To
Refinance	Adequate	Similar To	Excellent	Similar To
Home Improvement	Good	Significantly Above	Excellent	Similar To
	Lending to Businesses with GAR ≤ \$1 million		2006 Aggregate Comparison	
Small Business	Adequate		Slightly Above	

Low-income Borrowers

M&T's HMDA-lending performance with low-income borrowers was adequate. During the assessment period, the bank made 8%, 6%, and 16% of its home purchase, refinance, and home improvement loans, respectively, to low-income borrowers. The bank's HMDA-lending rates were all below the proportion of low-income families (20%) in this MSA.

Home purchase and home improvement performance to low-income borrowers exceeded the aggregate while refinance lending was similar to the aggregate's performance. The aggregate made 6%, 6%, and 10% of its home purchase, refinance, and home improvement loans, respectively, to low-income borrowers.

Moderate-income Borrowers

The bank's HMDA-lending performance to moderate-income borrowers in this MSA was excellent. The bank made 21%, 18%, and 25% of its home purchase, refinance, and home improvement loans, respectively, to moderate-income borrowers. The bank's HMDA-lending rates were either above or similar to the proportion of moderate-income families (18%) in the MSA.

M&T's HMDA-lending performance to moderate-income borrowers was similar to the aggregate which made 20%, 18%, and 24% of its home purchase, refinance, and home improvement loans respectively, to moderate-income borrowers.

Small Business Lending

Lending to businesses with gross annual revenues (GAR) of \$ 1 million or less was adequate as M&T made 45% of its small business loans to such businesses compared to 87% of business establishments in the assessment area having GAR of \$1 million or less. Performance however, was slightly above the aggregate which made 36% of its small business loans to companies with GAR of \$1 million or less.

57% of M &T’s small business loans were in amounts of \$100,000 or less, which was below the aggregate group which made 94% of its small business loans in amounts of \$100,000 or less.

Community Development Lending:

M&T’s community development lending activity in MSA 45060 (Syracuse, NY) was good with 10 loan originations totaling \$38 million, or 4% of the bank’s community development activity in New York State. M&T’s lending efforts were targeted to economic development, which represented \$22 million or 58% of community development lending activity. Revitalization and stabilization activities represented \$12 million or 32% and community services represented \$4 million, or 11% of community development lending activity.

Community Development Lending		
Purpose	#	\$(’000s)
Affordable Housing	0	0
Community Services	6	3,746
Economic Development	2	22,039
Revitalize and Stabilize	2	12,000
Totals	10	37,785

The bank’s performance exceeded that of similarly situated banks when comparing annualized community development loans to deposits within MSA 45060.

An example of community development initiatives included:

- A \$5 million loan to a borrower operating a hotel in a low-income neighborhood located in Syracuse's Federal Empowerment Zone. The borrower provides jobs to individuals in the neighborhood.
- A \$6 million loan to a hospital that is located in a low-income neighborhood and in Syracuse's Federal Empowerment Zone. The borrower provides jobs to the residents of the neighborhood and also provides hospital services to the residents of the area. Funding is primarily through Medicaid.

INVESTMENT TEST

M&T's investment test performance was good. The bank's volume of qualified investments totaled \$3 million, or 1% of statewide activity. The bank's qualified investment activity exhibited good responsiveness to assessment area credit needs as detailed in the table to the right.

Qualified Investments		
Purpose	#	\$('000s)
Affordable Housing	11	2,596
Community Services	13	163
Economic Development	0	0
Revitalize & Stabilize	1	3
Total	25	2,762

Qualified investments included a \$2.5 million investment in LIHTC's that support affordable housing.

SERVICE TEST

Performance under the service test was good in MSA 45060 (Syracuse, NY) based on a relatively high level of community development services provided in the assessment area and the bank's excellent branch distribution.

Retail Services: The bank's delivery systems were readily accessible to essentially all portions of the assessment area, including LMI areas. M&T operates 36 branches in the Syracuse MSA. Seven of these branches, or 19%, are located in LMI areas in comparison to 23% of the MSA population residing in LMI areas.

Changes in branch locations did not adversely impact the accessibility of the bank's delivery systems. Eight new M&T branches were opened in December of 2007, 2 or 25% were in LMI tracts, and 1 branch within a low income area closed.

The bank's products and services were tailored to the convenience and needs of the bank's assessment areas, including LMI areas. All of the 36 branches in the MSA have early morning, late evening hours or Saturday hours. The bank's alternative delivery systems slightly enhanced the bank's performance. M&T had 15 off-site ATM locations in the Syracuse MSA with three, or 20%, located in LMI tracts.

Community Development Services:

M&T provides a relatively high level of community development services. The table to the right shows the type and number of community development services the bank performed during the evaluation period. In addition, management and staff served as directors, advisors or committee members to 23 non-profit and community based organizations throughout the bank's assessment area.

Community Development Services	
Mortgage Education Seminars	56
Financial Literacy Seminars	2
Small Business Seminars	4
Technical Assistance	23
Total	85

METROPOLITAN AREA

(FULL REVIEW)

MSA 39100 (POUGHKEEPSIE-NEWBURGH-MIDDLETOWN, NY)

DESCRIPTION OF INSTITUTION'S OPERATIONS

M&T had 25 branches in MSA 39100 (Poughkeepsie-Newburgh-Middletown, NY) as of December 31, 2007, representing 10% of the bank's total number of branches in New York State. The Poughkeepsie MSA generated 6% of M&T's New York State deposits as of June 30, 2007, and the bank ranked second in MSA deposit market share, with 11% of deposits. Other leaders in terms of deposit market share included Key Bank, Bank of New York, TD North Bank and Citizens Bank, NA.

PERFORMANCE CONTEXT

Demographic Characteristics

M&T's assessment area includes Dutchess and Orange Counties. According to the 2000 Census, the population of the MSA was approximately 621,000. Recent estimates indicate the MSA's population has grown to 669,915. The city of Poughkeepsie's population increased 3.5% over the prior ten years to almost 30,000. Additionally, 12.9% of the MSA and 13.6% of Poughkeepsie's population is age 65 and older, compared to the national average of 12.4%. Generally, an aging population limits opportunities for home purchase and refinance lending because older persons tend to own their own homes or live in senior citizen housing with limited mortgage financing needs.

Income Characteristics

The table below lists HUD MSA median family income figures for the examination period. The median family income in the city of Poughkeepsie is lower than in the rest of the MSA and poverty levels are higher, according to the 2000 Census as shown in the table on the right. The incidence of families living in poverty in Poughkeepsie is almost twice that of the national rate of 9.8%.

2000 CENSUS INCOMES		
AREA	Median Family Income	% of Families < Poverty Level
MSA 39100	\$61,593	6.4%
City of Poughkeepsie (Yr: 2000)	\$35,779	18.4%

HUD MEDIAN FAMILY INCOMES		
MSA	2006	2007
39100	\$73,400	\$76,400

Housing Characteristics

MEDIAN HOME SALES PRICES		
County	Feb 2006	Feb 2007
Dutchess	\$362,500	\$308,000
Orange	\$293,500	\$321,250

Source: New York State Association of Realtors

Housing costs in relation to family incomes may limit opportunities for home purchase lending, particularly for LMI individuals. Median home sales prices are noted in the chart to the left. Community groups have indicated that

the population in the assessment area was increasing due, in part, to the migration of individuals seeking relief from the higher cost of home ownership in New York City area. Housing values are declining as residential construction has stalled. This migration has contributed to the increased housing costs over the last few years.

Labor, Employment and Economic Characteristics

Dutchess and Orange Counties are primarily rural in nature. Dutchess County lost nearly half of its manufacturing employment in the early to mid 1990s. Current trends indicate the manufacturing base continues to decline and reduces the leading source of high paying jobs. Orange County has a typical employment mix, such as retail and health care. Between 2006 and 2007 the region's local private sector job count grew by 9,200 (1.2%). Private-sector employers adding the most jobs were educational and health services, professional and business services, trade, transportation and utilities. In addition, both counties have a high concentration of correctional and psychiatric facilities.

AVERAGE ANNUAL UNEMPLOYMENT RATES		
Area	2006	2007
MSA 39100	4.1%	4.1%
City of Poughkeepsie	4.9%	4.8%

As shown in the chart at left, jobless rates in the MSA are low compared to the state average of 4.5%. The unemployment rate in the city of Poughkeepsie is slightly higher than that for the MSA. The trend in the unemployment rate reflects a strong area economy. Detailed performance context data for this assessment area is provided in the Assessment Area Demographic Report on the next page.

Assessment Area Demographics								
Assessment Area: MSA 39100								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	10	7.5	8,651	5.6	3,300	38.1	29,324	18.9
Moderate-income	21	15.8	17,604	11.4	2,338	13.3	27,684	17.9
Middle-income	78	58.6	96,871	62.6	3,647	3.8	37,568	24.3
Upper-income	22	16.5	31,678	20.5	607	1.9	60,228	38.9
Unknown-income	2	1.5	0	0.0	0	0.0	0	0.0
Total Assessment Area	133	100.0	154,804	100.0	9,892	6.4	154,804	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	15,109	3,009	2.1	19.9	10,295	68.1	1,805	11.9
Moderate-income	29,981	12,204	8.4	40.7	15,509	51.7	2,268	7.6
Middle-income	143,478	96,939	66.6	67.6	38,279	26.7	8,260	5.8
Upper-income	40,263	33,424	23.0	83.0	4,650	11.5	2,189	5.4
Unknown-income	26	0	0.0	0.0	15	57.7	11	42.3
Total Assessment Area	228,857	145,576	100.0	63.6	68,748	30.0	14,533	6.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	1,868	7.3	1,645	7.2	158	8.2	65	8.3
Moderate-income	3,010	11.7	2,647	11.5	247	12.8	116	14.8
Middle-income	15,777	61.4	14,099	61.4	1,206	62.6	472	60.1
Upper-income	5,027	19.6	4,582	19.9	313	16.3	132	16.8
Unknown-income	8	0.0	7	0.0	1	0.1	0	0.0
Total Assessment Area	25,690	100.0	22,980	100.0	1,925	100.0	785	100.0
	Percentage of Total Businesses:			89.5		7.5		3.1

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MSA 39100 (POUGHKEEPSIE-NEWBURGH-MIDDLETOWN, NY)

LENDING TEST

Overall performance with respect to the lending test in MSA 39100 (Poughkeepsie-Newburgh-Middletown, NY) was good.

Lending Activity:

M&T's responsiveness to retail credit needs in the MSA was good. M&T ranked second in deposit market share (11% market share) compared to a ranking of 12th in home purchase lending (market share 2%), 31st in refinance lending (market share 1%), 37th in home improvement lending (market share <1%) and twelfth in small business lending (market share 2%). Peer comparisons based on the number of loans per billion dollars of deposits indicates that the bank's lending volume is consistent overall with the performance of similarly-situated banks.

Geographic Distribution:

Geographic distribution for this assessment area was excellent, with excellent HMDA-related and small business lending penetration in moderate-income geographies and good penetration in low-income geographies. The following table summarizes the performance related to lending in LMI tracts.

MSA 39100 (POUGHKEEPSIE-NEWBURGH-MIDDLETOWN, NY)				
Product	Low-income Tracts		Moderate-income Tracts	
	M & T Performance	2006 Aggregate Comparison	M & T Performance	2006 Aggregate Comparison
Home Purchase	Good	Significantly Below	Excellent	Significantly Above
Refinance	Adequate	Significantly Below	Excellent	Slightly Above
Home Improvement	Good	Similar	Excellent	Similar
Small Business	Excellent	Significantly Above	Excellent	Above

M&T made 2% of its home purchase, 1% of its refinance, and 2% of its home improvement loans in low-income census tracts. Performance was similar to the aggregate’s 2% of home improvement loans and significantly below the aggregate’s 5% and 4% for home purchase and refinance loans, respectively. The bank’s home improvement loan performance also compares favorably to the demographics of the assessment area, which indicate that 2% of the available owner-occupied housing units are located within low-income tracts.

M&T made 21% of its home purchase, 14% of its refinance, and 9% of its home improvement loans in moderate-income census tracts, exceeding the aggregate’s 13% for home purchase and 11% for refinance loans, and similar to the aggregate’s 10% for home improvement loans. The bank’s performance compares favorably to the demographics of the assessment area, which indicate that 8% of the available owner-occupied housing units are located within moderate-income tracts.

M&T originated 9% and 12% of its small business loans in low- and moderate-income census tracts, respectively, exceeding the aggregate’s 6% and 9%. The bank’s performance also compares favorably with the demographics of the assessment area, where 7% and 12% of all small businesses operate in low- and moderate-income tracts, respectively.

Distribution by Borrower Income and Revenue Size of Business: Lending performance in the Poughkeepsie-Newburgh-Middletown assessment area was good based excellent lending to moderate-income borrowers, adequate lending to low-income borrowers and adequate lending to small businesses, as indicated in the chart below. The conclusions also consider the high cost of housing for low- and moderate-income persons as the median housing price for 2007 was 5 times

the income of a moderate-income family and 8 times the income of a low-income family. Housing therefore is generally not affordable for low- and moderate-income families in the MSA.

MSA 39100 (POUGHKEEPSIE-NEWBURGH-MIDDLETOWN, NY)				
Product	Low-income Borrowers		Moderate-income Borrowers	
	M & T Performance	2006 Aggregate Comparison	M & T Performance	2006 Aggregate Comparison
Home Purchase	Adequate	Significantly Above	Excellent	Significantly Above
Refinance	Poor	Slightly Below	Excellent	Above
Home Improvement	Excellent	Significantly Above	Excellent	Above
	Lending to Businesses with GAR <= \$1 million		2006 Aggregate Comparison	
Small Business	Adequate		Significantly Above	

Low-income Borrowers

M&T’s performance in lending to low-income borrowers was adequate. During the assessment period, the bank made 5%, 3%, and 19% of its home purchase, refinance, and home improvement loans, respectively, to low-income borrowers while 19% of families were low-income in the MSA.

Home purchase and home improvement lending performance to low-income borrowers was significantly above the aggregate which made 2%, 4%, and 6% of its home purchase, refinance, and home improvement loans, respectively, to low-income borrowers.

Moderate-income Borrowers

The bank’s HMDA-lending level to moderate-income borrowers in this MSA was excellent. The bank made 19%, 18%, and 23% of its home purchase, refinance, and home improvement loans, respectively, to moderate-income borrowers compared to the proportion of moderate-income families (18%) in this MSA.

M&T’s HMDA-lending to moderate-income borrowers surpassed that of the aggregate which made 11%, 14%, and 16% of its home purchase, refinance, and home improvement loans to moderate-income borrowers.

Small Business Lending

M&T’s performance in lending to businesses with gross annual revenues (“GAR”) of \$1 million or less (54%) was adequate when compared to the proportion of business establishments with

GAR of \$ 1 million or less (90%) in the MSA. Performance however exceeded the aggregate which made 33% of its loans to these small businesses.

62% of M & T's small business loans were in amounts of \$100,000 or less, which was below the aggregate which made 97% of its small business loans in those amounts.

Community Development Lending:

M&T's community development lending activity in MSA 39100 (Poughkeepsie-Newburgh-Middletown, NY) was excellent with 23 loan originations totaling \$101 million, or 12% of the bank's New York State community development activity. Performance within the MSA was directed at revitalization and stabilization initiatives, which represented 58% of community development lending activity within the MSA. Lending that supported community services represented an additional 39% of total MSA activity.

Community Development Lending		
Purpose	#	\$('000s)
Affordable Housing	0	0
Economic Development	2	3,676
Community Services	18	39,325
Revitalize and Stabilize	3	58,250
Totals	23	101,251

Within MSA 39100 M&T was a leader in community development lending. The bank's community development lending on an annualized basis compared to deposits within MSA 39100 exceeded that of similarly-situated institutions.

Examples of community development initiatives included:

- A \$19 million loan to finance the acquisition of a property located in the City of Poughkeepsie, a designated NYS Empire Zone.
- A \$15 million line of credit to an organization that provides services to autistic and developmentally disabled individuals, which are primarily of low- or moderate-income.

INVESTMENT TEST

The level of qualified investments in this MSA was excellent, totaling \$3.7 million. The activity exhibited excellent responsiveness to assessment area credit needs as detailed in the table to the right. All of the qualified investments were to organizations that support economic development, affordable housing, and community development services that benefit low and moderate income families.

Qualified Investments		
Purpose	#	\$('000s)
Affordable Housing	2	3,010
Community Services	25	75
Economic Development	1	3
Revitalize & Stabilize	3	654
Total	31	3,742

Examples of qualified investments included:

- A \$3 million investment in a multi-investor tax credit fund that invested in affordable housing in the assessment area.
- Three bonds totaling \$ 655 thousand that financed infrastructure improvements to the City of Port Jervis, NY where all of its census tracts are low- or moderate-income and 63% of families are low- or moderate-income.

SERVICE TEST

Performance under the service test was outstanding in MSA 39100 (Poughkeepsie-Newburgh-Middletown, NY) based primarily on M&T's excellent branch distribution and leadership in providing community development services.

Retail Services: The bank's delivery systems were readily accessible to all portions of the bank's assessment area. M&T has 25 branches in MSA 39100, of which five, or 20%, are located in LMI areas. This is proportionate to the population size within the MSA that resides in LMI tracts (19%).

Changes in branch locations did not adversely impact the accessibility of the bank's delivery systems. One new M&T Bank branch location was opened and two were closed. No activity occurred within LMI areas.

Services do not vary in a way that inconveniences its assessment area, particularly LMI geographies and/or LMI individuals. Of the 25 branches in the MSA, twenty have early morning, late evening, or Saturday hours. Three of the LMI branches have Saturday hours. Alternative delivery systems somewhat enhanced the bank's performance in the Poughkeepsie assessment area. M&T had five off-site ATM locations, with two, or 40%, in LMI areas.

Community Development Services:

M&T is a leader in providing community development services, as shown in the table to the right. The majority of the seminars related to mortgage education. In addition, management and staff served as directors, advisors or committee members to 10 non-profit and community based organizations throughout the bank's assessment area.

Community Development Services	
Mortgage Education Seminars	64
Financial Literacy Seminars	3
Small Business Seminars	1
Technical Assistance	10
Total	78

METROPOLITAN AREA

(FULL REVIEW)

MSA 10580 (ALBANY-SCHENECTADY-TROY, NY)

DESCRIPTION OF INSTITUTION’S OPERATIONS

As of December 31, 2007, M&T operated 12 branches, representing 5% of its New York State branches, in this MSA. The bank was ranked ninth in terms of deposit market share, as of June 30, 2007, with 3% of assessment area deposits. Top banks in deposits in the area include Bank of America, NA, Citizens Bank, NA and Key Bank National Association.

PERFORMANCE CONTEXT

Demographic Characteristics

M & T’s assessment area includes Albany, Rensselaer, Saratoga and Schenectady Counties. According to the 2000 Census, the city of Albany’s population declined 4.4% to 96,000 over the previous ten year period. This trend appears to be continuing, with 2006 population estimates showing a 7% decline to 89,000. However as a whole, the MSA’s population appears to be increasing. The total population was 853,358 in July of 2007, up (3%) from that same time period in 2000. The 2000 Census also reports that 12.9% of the MSA’s population is aged 65 and older, compared to the national average of 12.4%. Many senior citizens already own homes and generally do not need refinancings, which may reduce lending opportunities.

Income Characteristics

The table at right lists HUD figures for median family income during the examination period. Median family income in the city of Albany is lower than the rest of the MSA, according to the 2000 Census. Poverty is also concentrated in Albany, with 20.3% of the families living in poverty. This is considerably higher than the national rate of 9.8%. It is also important to note that despite a roughly 22% increase in Albany’s family median income from 2000 to 2006; the percent of families living in poverty increased 4%.

HUD MEDIAN FAMILY INCOMES		
AREA	2006	2007
MSA 10580	\$66,200	\$66,300

2000 CENSUS INCOMES		
Area	Median Family Income	% of Families < Poverty Level
MSA 10580	\$53,308	6.4%
City of Albany (Yr: 2000)	\$39,932	16 %
City of Albany (Yr: 2006)	\$48,643	20.3%

Housing Characteristics

MEDIAN HOME SALES PRICES		
Area	2006	2007*
MSA 10580	\$195,400	\$198,700

Source: National Association of Realtors. *Preliminary

The table at left provides the median home sales prices for MSA 10580. Housing costs in relation to family incomes may limit opportunities for home purchase lending, particularly for LMI individuals. City residents in

particular might be unable to purchase homes without some sort of assistance. The 2000 Census also reported that 59% of housing units are owner-occupied and 9% are vacant. In addition, the median age of the housing stock is 43 years, indicating a potential need for home improvement financing.

Labor, Employment and Economic Characteristics

Albany is New York State's most affluent metropolitan area outside the New York City Metropolitan region. Its primary industry is state government, which has helped the area during economic downturns. The area also has a large high tech industry, and is a leader in the development of nano-technology.

As shown in the chart below, jobless rates decreased during the examination period; however, unemployment rates are higher for Albany than for the MSA. Unemployment rates for the MSA are lower than the state averages for 2007 and 2006 respectively, reflecting generally a strong area economy overall.

AVERAGE ANNUAL UNEMPLOYMENT RATES		
Area	2006	2007
MSA 10580	3.9%	3.9%
City of Albany	4.6%	4.5%

Detailed performance context data for this assessment area is provided in the Assessment Area Demographic Report below.

Assessment Area Demographics								
Assessment Area: MSA 10580								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	20	9.7	11,989	5.9	3,640	30.4	37,920	18.7
Moderate-income	38	18.4	27,125	13.4	3,678	13.6	36,990	18.2
Middle-income	101	49.0	104,077	51.3	4,353	4.2	46,677	23.0
Upper-income	46	22.3	59,606	29.4	1,094	1.8	81,210	40.0
Unknown-income	1	0.5	0	0.0	0	0.0	0	0.0
Total Assessment Area	206	100.0	202,797	100.0	12,765	6.3	202,797	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	31,163	5,905	2.9	18.9	19,698	63.2	5,560	17.8
Moderate-income	57,481	22,169	10.9	38.6	26,403	45.9	8,909	15.5
Middle-income	174,010	111,393	54.7	64.0	50,720	29.1	11,897	6.8
Upper-income	85,171	64,286	31.6	75.5	17,681	20.8	3,204	3.8
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	347,825	203,753	100.0	58.6	114,502	32.9	29,570	8.5
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
		#	%	#	%	#	%	
Low-income	3,288	11.2	2,726	10.6	420	14.3	142	15.8
Moderate-income	3,457	11.7	3,002	11.7	345	11.8	110	12.3
Middle-income	14,334	48.6	12,520	48.8	1,385	47.2	429	47.9
Upper-income	8,397	28.5	7,400	28.9	782	26.7	215	24.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	29,476	100.0	25,648	100.0	2,932	100.0	896	100.0
Percentage of Total Businesses:				87.0	9.9	3.0		

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MSA 10580 (ALBANY-SCHENECTADY-TROY, NY)

LENDING TEST

Overall performance with respect to the lending test in MSA 15380 (Albany-Schenectady-Troy, NY) was good.

Lending Activity:

M&T's responsiveness to retail credit needs in MSA 15380 (Albany-Schenectady-Troy, NY) was good. The bank ranked ninth in deposits (market share 3%) compared to tenth in home purchase lending (market share 3%), 32nd in refinance lending (market share 1%), 23rd in home improvement lending (market share 1%), and 16th in small business lending (market share 1%).

Peer comparisons based on the number of loans per billion dollars of deposits indicate that M&T's lending volume is consistent with the performance of similarly situated banks.

Geographic Distribution:

The geographic distribution for this assessment area was good, based on excellent home purchase lending in LMI census tracts, good refinance and home improvement lending, and adequate small business lending. The following table summarizes performance related to lending in LMI tracts.

MSA 10580 (ALBANY-SCHENECTADY-TROY, NY)				
Product	Low-income Tracts		Moderate-income Tracts	
	M & T Performance	2006 Aggregate Comparison	M & T Performance	2006 Aggregate Comparison
Home Purchase	Excellent	Slightly Below	Excellent	Slightly Below
Refinance	Excellent	Similar	Good	Slightly Below
Home Improvement	Poor	Significantly Below	Good	Below
Small Business	Good	Above	Adequate	Slightly Below

M&T made 5% of its home purchase, 4% of its refinance, and 1% of its home improvement loans in low-income geographies, similar to the aggregate's 4% of refinance, slightly below the aggregate's 6% of home purchase loans, and significantly below the aggregate's 3% of home improvement loans. The bank's home purchase and refinance loan performance also compared favorably to the demographics of the assessment area, in which 3% of the available owner-occupied housing units are located within low-income census tracts.

M&T made 15% of its home purchase, 10% of its refinance, and 8% of its home improvement loans in moderate-income geographies, below the aggregate's 16%, 14%, and 12%, respectively. The bank's home purchase performance compares favorably to the demographics of the assessment area, which indicate that 11% of the available owner-occupied housing units are located within moderate-income census tracts.

M&T originated 10% and 8% of its small business loans in low- and moderate-income geographies, respectively, above the aggregate's 7% in low-income areas and slightly below the aggregate's 10% in moderate-income areas. The bank's performance is below the demographics of the assessment area, where 11% and 12% of all small businesses operate in low- and moderate-income geographies, respectively.

Distribution by Borrower Income and Revenue Size of Business:

Lending performance in the Albany-Schenectady-Troy assessment area was good based excellent lending to moderate-income borrowers and adequate lending to low-income borrowers and small businesses, as indicated in the chart below. The final rating also considers the high cost of housing for low- and moderate-income persons as the median housing price for 2007 was 4 times the income of a moderate-income family and 6 times the income of a low-income family. Housing therefore is difficult for low- and moderate-income families to afford.

MSA 10580 (ALBANY-SCHENECTADY-TROY, NY)				
Product	Low-income Borrowers		Moderate-income Borrowers	
	M & T Performance	2006 Aggregate Comparison	M & T Performance	2006 Aggregate Comparison
Home Purchase	Adequate	Above	Excellent	Above
Refinance	Poor	Slightly Below	Excellent	Similar To
Home Improvement	Adequate	Above	Good	Below
	Lending to Businesses with GAR <= \$1 million		2006 Aggregate Comparison	
Small Business	Adequate		Similar To	

Low-income Borrowers

M&T’s HMDA lending performance to low-income borrowers was adequate. During the examination period, the bank made 6%, 5%, and 12% of its home purchase, refinance, and home improvement loans, respectively, to low-income borrowers. The bank’s HMDA-lending rates were all below the proportion of low-income families (19%) in the MSA.

The bank’s lending performance for home purchase and home improvement loans was above the aggregate group of lenders, while its performance for refinance lending was slightly below the aggregate. The aggregate made 5%, 6%, and 9% of its home purchase, refinance, and home improvement loans, respectively, to low-income borrowers.

Moderate-income Borrowers

M&T’s HMDA-lending level to moderate-income borrowers in this MSA was excellent. The bank made 22%, 21%, and 16% of its home purchase, refinance, and home improvement loans, respectively, to moderate-income borrowers. Home purchase and refinance lending exceeded the proportion of moderate-income families (18%) in this MSA while home improvement lending was below the proportion of moderate-income families in this MSA.

M & T’s proportion of home purchase and refinance lending to moderate-income borrowers in this MSA were above or similar to that of the aggregate while the proportion of home improvement lending was below. The aggregate group made 17%, 19%, and 23% of its home purchase, refinance, and home improvement loans to moderate-income borrowers.

Small Business Lending

M&T’s lending to business establishments with GAR of \$1 million or less was adequate. The bank made 34% of its small business loans to businesses with GAR of \$1 million or less, compared to 87% of business establishments having GAR of \$ 1 million or less. Performance was similar to the aggregate which made 35% of its loans to these small businesses.

M&T made 49% of its small business loans in amounts of \$100,000 or less, which was below the aggregate which made 95% of its small business loans in amounts less than \$100,000.

Community Development Lending:

M&T’s community development lending activity in MSA 10580 (Albany-Schenectady-Troy, NY) was excellent, with 18 loan originations totaling \$109 million, or 13% of the bank’s New York State community development activity.

Community Development Lending		
Purpose	#	\$('000s)
Affordable Housing	2	41,044
Community Services	4	4,579
Economic Development	9	41,014
Revitalize and Stabilize	3	22,580
Totals	18	109,217

Performance within the Albany MSA was directed at both affordable housing and economic development initiatives, with 38% of community development lending to affordable housing initiatives and 38% of community development activity directed to economic development initiatives respectively and revitalization and stabilization endeavors representing 21% of total activity. The bank’s performance exceeded that of similarly-situated banks in terms of annualized community development loans as a percent of local deposits.

Examples of community development initiatives included:

- An \$11 million loan to finance the purchase of a building that is part of a master plan for revitalizing Troy's downtown area, located in a NYS Empire Zone.
- Three municipal leases totaling \$11 million associated with an Energy Performance Contract. All three leases are targeted to serve LMI geographies and individuals.

INVESTMENT TEST

M&T’s investment test performance in MSA 10580 (Albany-Schenectady-Troy, NY) was excellent, totaling \$2 million. The activity exhibited excellent responsiveness to assessment credit needs. The table on the following page shows the breakdown of the qualified investments:

Qualified Investments		
Purpose	#	\$('000s)
Affordable Housing	21	1,892
Community Services	34	107
Economic Development	2	10
Revitalize & Stabilize	13	74
Total	70	2,083

Examples of qualified investments included:

- Four mortgage-backed securities totaling \$1.8 million comprised primarily of loans to LMI individuals in LMI geographies.
- \$253 thousand in qualified grants and charitable contributions.

SERVICE TEST

Performance under the service test was good based on M&T's relatively high level of community development services provided in the assessment area and its good branch distribution.

Retail Services: The bank's delivery systems were accessible to essentially all portions of the bank's assessment area, including LMI areas. Overall, M&T has 12 branches in the MSA, of which 2, or 17%, are located in LMI tracts. In comparison, 22% of the MSA population resides in LMI areas.

Changes in branch locations did not adversely impact the accessibility of the bank's delivery systems. No branches were opened or closed in this assessment area during the evaluation period.

Alternative delivery systems slightly enhanced the bank's performance. M&T had 7 off-site ATM locations in the assessment area; 2 of the ATMs, or 29%, were located in LMI areas.

Services do vary in a way that somewhat inconveniences its assessment area, particularly LMI geographies and/or LMI individuals. Of the 12 branches in the MSA, 3 had either early morning or late evening hours and 5 had Saturday hours. None of the branches with extended hours were located within LMI tracts.

Community Development Services: The bank provided a relatively high level of community development services in the assessment area, as shown in the table to the right. In addition, management and staff served as directors, advisors or committee members to 16 non-profit and community based organizations throughout the bank's assessment area.

Community Development Services	
Mortgage Education Seminars	51
Small Business Seminars	2
Technical Assistance	16
Total	69

METROPOLITAN AND NONMETROPOLITAN AREAS

(LIMITED REVIEW)

MSA 13780 (Binghamton, NY)

NY Non-MSA Group A (Allegany, Cattaraugus, Chautauqua, Genesee, Steuben and Wyoming Counties)

MSA 28740 (Kingston, NY)

MSA 27060 (Ithaca, NY)

NY Non-MSA Group B (Cayuga, Chenango, Cortland, and Seneca Counties)

NY Non-MSA Group C (Sullivan County)

MSA 45640 (Utica-Rome, NY)

MSA 21300 (Elmira, NY)

NY Non-MSA Group D (Jefferson County)

The data reviewed, including performance and demographic information, can be found in the New York State tables in Appendix G. Conclusions regarding performance were compared with the overall state rating, which was based on the full-scope assessment area performance. Conclusions follow:

PERFORMANCE OF LIMITED SCOPE AREAS			
Assessment Area	Lending Test	Investment Test	Service Test
MSA 13780	Consistent	Consistent	Consistent
Non-MSA Group A	Consistent	Below	Below
MSA 28740	Consistent	Consistent	Consistent
MSA 27060	Consistent	Consistent	Consistent
Non-MSA Group B	Consistent	Below	Below
Non-MSA Group C	Below	Below	Below
MSA 45640	Consistent	Consistent	Below
MSA 21300	Below	Below	Below
Non-MSA Group D	Consistent	Below	Below

STATE OF PENNSYLVANIA

CRA RATING FOR PENNSYLVANIA¹: OUTSTANDING

The lending test is rated: High Satisfactory.

The investment test is rated: Outstanding.

The service test is rated: Outstanding.

The major factors supporting the rating include:

- An excellent level of community development lending;
- An excellent level of qualified investments;
- Good responsiveness to assessment area credit needs;
- Good geographic distribution of loans in the bank's assessment areas;
- Good distribution of loans among borrowers of different income levels and businesses of different sizes; and
- Delivery Systems that were readily accessible to geographies and individuals of different income levels.

SCOPE OF EXAMINATION

For the state of Pennsylvania rating, examiners conducted full-scope analyses of five assessment areas:

- MSA 49620 (York-Hanover, PA)
- MSA 25420 (Harrisburg-Carlisle, PA)
- PA Non- MSA Group A (Bradford, Columbia, Montour, Northumberland, Schuylkill, Snyder, Sullivan, and Union Counties, PA)
- MSA 42540 (Scranton -Wilkes-Barre, PA)
- MSA 11020 (Altoona, PA)

¹ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. See the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

As shown in Exhibit 5 on Page BB 61, the full scope assessment areas provide 68% of branch deposits and 61% of loan originations in the state.

Limited reviews were conducted for the following Pennsylvania assessment areas:

- MSA 39740 (Reading, PA)
- PA Non-MSA Group C (Adams, Bedford, Franklin and Huntingdon, Counties PA)
- MSA 29540 (Lancaster, PA)
- MSA 48700 (Williamsport, PA)
- MSA 44300 (State College, PA)
- MSA 10900 (Allentown-Bethlehem-Easton, PA)
- MSA 30140 (Lebanon, PA)
- PA Non-MSA Group D (Clearfield and Clinton Counties)
- PA Non-MSA Group B (Monroe County)

DESCRIPTION OF INSTITUTION'S OPERATIONS

The Pennsylvania assessment areas have the second largest branch presence and proportion of deposits. As detailed in Exhibit 1 on page BB7, as of December 31, 2007, M&T operated 29% of its branches in its Pennsylvania assessment areas. The FDIC reported that as of June 30, 2007, 20% of all branch deposits were held in the Pennsylvania assessment areas. The State also generated approximately 26% of the bank's combined total home purchase, refinance and small business originations and purchases made during the examination period.

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN PENNSYLVANIA

LENDING TEST

M&T's performance on the lending test was good.

The data used to evaluate the bank's performance in this assessment area appear in the Pennsylvania section of the Appendices E and G tables.

Lending Activity:

M & T's lending activity showed good responsiveness to retail credit needs in the bank's assessment areas when measured in terms of the number and dollar amount of HMDA-related and small business loans originated and purchased in each assessment area. This conclusion is based on excellent lending activity in MSA 42540 (Scranton-Wilkes-Barre) and MSA 11020 (Altoona), good lending activity in MSA 25420 (Harrisburg-Carlisle) and Non-MSA Group A and adequate lending activity in MSA 49620 (York-Hanover) PA.

EXHIBIT 5: Summary of Key Assessment Area Data: State of Pennsylvania Assessment Areas

	MSA 49620	MSA 25420	Non-MSA Group A	MSA 42540	Non-MSA Group C	MSA 39740	MSA 11020	MSA 29540	MSA 48700	MSA 44300	MSA 10900	MSA 30140	Non-MSA Group D	Non-MSA Group B	TOTALS
Total Population ⁴	381,751	465,472	475,766	560,625	273,969	373,638	129,144	470,658	120,044	135,758	637,958	120,327	85,005	138,687	4,368,802
Population % of AA population	9%	11%	11%	13%	6%	9%	3%	11%	3%	3%	15%	3%	2%	3%	100%
Families	105,861	122,754	125,805	148,520	76,881	98,882	35,267	124,865	31,916	28,628	170,289	32,890	22,844	36,602	1,056,143
Families % of AA families	10%	12%	12%	14%	7%	9%	3%	12%	3%	3%	16%	3%	2%	3%	100%
Total Census Tracts ⁴	82	102	112	168	61	82	34	94	27	29	140	29	20	23	1,003
Tracts % AA tracts	8%	10%	11%	17%	6%	8%	3%	9%	3%	3%	14%	3%	2%	2%	100%
LMI tracts	17	30	11	22	3	25	7	16	6	8	43	4	5	0	180
LMI tracts % all AA LMI tracts	9%	17%	6%	12%	2%	14%	4%	9%	3%	4%	24%	2%	3%	0%	100%
Total Owner-Occupied Units ⁴	112,816	127,751	139,619	158,663	80,223	104,693	37,561	122,264	32,653	29,673	176,872	33,863	25,401	38,742	1,220,794
Units % of AA units	9%	10%	11%	13%	7%	9%	3%	10%	3%	2%	14%	3%	2%	3%	100%
Business Establishments ⁵	12,825	17,854	15,376	21,002	9,997	12,963	4,168	17,958	4,179	4,595	23,473	4,007	2,352	5,305	156,054
Bus. est. % AA bus. est.	8%	11%	10%	13%	6%	8%	3%	12%	3%	3%	15%	3%	2%	3%	100%
Number of Branches ¹	30	32	31	17	19	15	10	9	5	8	8	3	5	1	193
Branches % all branches	16%	17%	16%	9%	10%	8%	5%	5%	3%	4%	4%	2%	3%	1%	100%
Branches in LMI tracts	5	12	5	2	4	2	3	1	1	2	2	0	0	0	39
LMI branches % AA LMI branches	13%	31%	13%	5%	10%	5%	8%	3%	3%	5%	5%	0%	0%	0%	100%
Branch Deposits (\$'000s) ²	1,305	1,119	830	714	560	534	453	225	222	224	132	90	125	28	6,561
Deposits % AA deposits	20%	17%	13%	11%	9%	8%	7%	3%	3%	3%	2%	1%	2%	0%	100%
Deposit Market Share (%)/ Rank	22/1	13/1	13/1	7/5	14/2	8/5	24/1	3/11	14/4	12/5	1/23	7/6	5/7	1/13	not applicable
Home Purchase Originations ³	436	448	478	594	396	118	253	168	133	111	212	64	91	68	3,570
HP originations % AA orig.	12%	13%	13%	17%	11%	3%	7%	5%	4%	3%	6%	2%	3%	2%	100%
Refinance Originations ³	512	284	464	486	455	207	158	121	123	138	132	43	83	62	3,268
Refi orig. % AA orig.	16%	9%	14%	15%	14%	6%	5%	4%	4%	4%	4%	1%	3%	2%	100%
Home Improvement Originations ³	262	161	401	270	236	98	122	60	62	66	35	29	88	6	1,896
Home Improvement orig. % AA orig.	14%	8%	21%	14%	12%	5%	6%	3%	3%	3%	2%	2%	5%	0%	100%
Small Business Originations ³	1,148	794	679	748	666	356	380	437	152	226	234	108	106	40	6,074
SB orig. % AA orig.	19%	13%	11%	12%	11%	6%	6%	7%	3%	4%	4%	2%	2%	1%	100%
Combined Loan Totals	2,358	1,687	2,022	2,098	1,753	779	913	786	470	541	613	244	368	176	14,808
% of AA Orig.	16%	11%	14%	14%	12%	5%	6%	5%	3%	4%	4%	2%	2%	1%	100%

(1) Branch numbers are as of 12/31/2007. (2) Branch deposits and deposit market share are from the FDIC as of 6/30/07. (3) Originations are loans reported under HMDA or CRA small business reporting for 2006 and 2007. (4) Demographic information was obtained from the 2000 Census. (5) Business establishments information was reported by D&B for 2006.

Geographic and Borrower Distribution:

The overall geographic distribution of loans reflected good penetration in LMI geographies. This conclusion was based on good distribution in MSA 49620 (York-Hanover, PA) and MSA 42540 (Scranton-Wilkes Barre, PA) as well as excellent distribution in MSA 25420 (Harrisburg-Carlisle, PA), MSA 11020 (Altoona, PA), and PA Non-MSA Group A.

The overall borrower distribution of HMDA-related and small business loans in this assessment area was good. This conclusion is based on good performance in all the full-scope areas except for MSA 42540 (Scranton, Wilkes Barre), where lending performance was adequate.

Community Development Loans:

M&T's overall community development lending performance was excellent. This conclusion is based on outstanding performance in MSA 25420 (Harrisburg-Carlisle), MSA 42540 (Scranton-Wilkes-Barre) and MSA 11020 (Altoona) and good performance in MSA 49620 (York-Hanover) and Non MSA Group A.

During the examination period, community development lending in Pennsylvania totaled \$135 million. Statewide, 53% of M&T's community development lending targeted community services and 22% targeted economic development. Community contacts in the state identified economic development related to job creation as an important credit need. The remainder of community development lending targeted affordable housing initiatives, which represented 13% of total activity, and revitalization and stabilization initiatives, which represented 12%.

INVESTMENT TEST

M&T's performance under the investment test was excellent. Overall, the bank made 396 qualified investments, totaling approximately \$21 million, within the Pennsylvania assessment area. This includes \$7 million in LIHTCs and \$9 million in mortgaged backed securities, which are responsive to the community's pressing needs for affordable housing. LIHTC's are considered complex because of intricate accounting requirements. Total investments included \$4 million in charitable grants and contributions to organizations supporting affordable housing, economic development and community development services to low- and moderate-income individuals.

SERVICE TEST

M&T's performance under the service test in the Pennsylvania assessment areas was outstanding. This conclusion was based on excellent performance in the five full-scope assessment areas. The bank's delivery systems were readily accessible to all portions of the assessment areas.

METROPOLITAN AREA

(FULL REVIEW)

MSA 49620 (YORK-HANOVER, PA)

DESCRIPTION OF INSTITUTION'S OPERATIONS

MSA 49620 (York-Hanover, PA) is located in south central Pennsylvania and consists of York County. The MSA is a competitive marketplace where several large super-regional banks compete with community banks, savings and loan associations, and non-financial institutions. M&T's primary competitors are Sovereign Bank, Community Banks NA, Fulton Bank, BLC Bank NA, and Peoplesbank Codorus Valley.

As of December 31, 2007, M&T operated 30 branches in the York MSA, representing 16% of its branches in the state of Pennsylvania. These branches contained \$1.3 billion in deposits, or 20% of the bank's total branch deposits in Pennsylvania as of June 30, 2007. M&T ranks first in deposit market share, holding 22% of the MSA's deposit dollars.

PERFORMANCE CONTEXT

Demographic Characteristics

York County's population is spread throughout the county; the city of York is the largest municipality but contains only 11% of the total county population. Of the 17 LMI census tracts in the MSA, 15 are located in the city of York and two are in Hanover Borough. Some of the growth in the county can be attributed to southern York County's proximity to the Baltimore and Washington, DC metropolitan areas, where home prices and the cost of living are considerably higher.

Income Characteristics

HUD MEDIAN FAMILY INCOMES		
AREA	2006	2007
MSA 49620	\$63,700	\$60,300

The HUD-adjusted median family income figures for the York MSA are summarized in the table at left. The 2000 Census indicates that 36% of families in the MSA are designated as LMI.

Housing Characteristics

While 72% of housing units in the MSA are owner-occupied, only 7% of owner-occupied units are in LMI tracts. Although the median rent is relatively low at \$531, close to 30% of renters pay more than 30% of their income for rent. Thus, housing affordability is a significant issue for some lower income residents.

The table at right shows that the average price of a home in York County increased only 1.5% between 2006 and 2007, echoing the slowdown of home price appreciation throughout the US. Over the past five years the increase in home prices was 56%. Much of the increase is attributed to southern York County's proximity to Baltimore and Washington, DC. The housing market in York County has expanded significantly in recent years as people move to the area in search of more affordable housing.

AVERAGE HOME PRICE		
Area	2006	2007
York County	\$168,500	\$171,000

Source: Moody's Economy.com

Labor, Employment and Economic Characteristics

Unemployment in the York-Hanover MSA declined during the examination period, as shown in the table at right. Rates remain lower than those in Pennsylvania overall. However, much of York County employment still depends on the manufacturing sector, which is declining.

AVERAGE ANNUAL UNEMPLOYMENT RATES		
Area	2007	2006
MSA 49620	3.8%	4.0%
State of Pennsylvania	4.4%	4.6%

As a result of York's aging population, health care has become one of the area's leading employers, along with many specialized manufacturers and food production and processing entities. The city and county have government-designated Keystone Opportunity Zones which may attract and retain businesses. Growth is somewhat restricted by the aging population and lack of highly skilled workers, but the county's proximity to Baltimore and Washington and the low cost of living relative to the two cities work in the area's favor.

Detailed performance context data for this assessment area is provided in the Assessment Area Demographics Report on the next page.

Assessment Area Demographics								
Assessment Area: MSA 49620								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	6	7.3	3,141	3.0	956	30.4	16,904	16.0
Moderate-income	11	13.4	7,213	6.8	956	13.3	20,729	19.6
Middle-income	58	70.7	87,511	82.7	2,782	3.2	28,643	27.1
Upper-income	7	8.5	7,996	7.6	125	1.6	39,585	37.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	82	100.0	105,861	100.0	4,819	4.6	105,861	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	6,572	1,688	1.5	25.7	3,799	57.8	1,085	16.5
Moderate-income	14,152	6,323	5.6	44.7	6,409	45.3	1,420	10.0
Middle-income	125,690	95,882	85.0	76.3	24,181	19.2	5,627	4.5
Upper-income	10,306	8,923	7.9	86.6	1,014	9.8	369	3.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	156,720	112,816	100.0	72.0	35,403	22.6	8,501	5.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	757	5.9	628	5.6	114	8.8	15	4.7
Moderate-income	1,139	8.9	990	8.8	124	9.6	25	7.9
Middle-income	10,004	78.0	8,784	78.3	963	74.4	257	81.3
Upper-income	925	7.2	813	7.2	93	7.2	19	6.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	12,825	100.0	11,215	100.0	1,294	100.0	316	100.0
	Percentage of Total Businesses:			87.4		10.1		2.5

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MSA 49620 (YORK-HANOVER, PA)

LENDING TEST

Overall lending test performance in MSA 49620 (York-Hanover, PA) was good.

Lending Activity:

M&T's responsiveness to retail credit needs in this MSA was adequate. Lending market share ranks for home purchase, refinance and small business loans declined since the prior review. Bank management attributes this to a shortage of experienced loan officers and lack of a grant program benefiting rural Pennsylvania.

M&T ranked first in deposits (market share 22%) compared to 14th in home purchase lending (market share 2%), 13th in refinance lending (market share 2%), fifth in home improvement

lending (market share 5%), and seventh in small business lending (market share 5%). Peer comparisons based on the number of loans per billion dollars of deposits indicates that M&T's lending volume is consistent with the performance of similarly-situated banks.

Geographic Distribution:

Geographic distribution of HMDA-related and small business loans was good, based on excellent distribution in moderate-income census tracts and good distribution in low-income tracts. The following table summarizes the bank's performance.

MSA 49620 (YORK-HANOVER, PA)				
Product	Low-income Tracts		Moderate-income Tracts	
	M & T Performance	2006 Aggregate Comparison	M & T Performance	2006 Aggregate Comparison
Home Purchase	Excellent	Slightly Below	Excellent	Above
Refinance	Poor	Significantly Below	Adequate	Slightly Below
Home Improvement	Excellent	Significantly Above	Excellent	Significantly Above
Small Business	Good	Slightly Above	Excellent	Significantly Above

M&T made 2% of its home purchase, 1% of its refinance, and 2% of its home improvement loans in low-income geographies. The bank's home purchase and home improvement loan performance compare favorably to the demographics of the assessment area which indicate that 2% of the available owner-occupied housing units are located within low-income geographies while refinance lending was slightly below the demographics of the assessment area. M & T's performance in comparison to the aggregate's varied. Performance was significantly above the aggregate's 1% in home improvement lending, but below the aggregate's 1.4% and 2% in refinance and home purchase lending respectively.

In moderate-income geographies M&T made 10% of its home purchase, 4% of its refinance, and 8% of its home improvement loans, exceeding the aggregate's 7% and 5% for home purchase and home improvement loans, respectively, and slightly below the aggregate's 5% for refinance lending. The bank's home purchase and home improvement loan performance also compare favorably to the demographics of the assessment area, where 6% of owner-occupied housing units are located within moderate-income geographies.

M&T originated 5% and 12% of its small business loans in low- and moderate-income geographies, respectively, exceeding the aggregate's 4% and 7%. The bank's performance also exceeds the demographics of moderate-income geographies, where 9% of all small businesses operate, and is below the demographics of low-income geographies, where 6% of small businesses operate.

Distribution by Borrower Income and Revenue Size of the Business:

Lending performance in the York-Hanover assessment area was good based on adequate performance in lending to low-income borrowers and small businesses and good performance in lending to moderate-income borrowers, as indicated in the chart below.

MSA 49620 (YORK-HANOVER, PA)				
Product	Low-income Borrowers		Moderate-income Borrowers	
	M & T Performance	2006 Aggregate Comparison	M & T Performance	2006 Aggregate Comparison
Home Purchase	Adequate	Above	Good	Similar To
Refinance	Adequate	Similar To	Good	Similar To
Home Improvement	Excellent	Significantly Above	Excellent	Similar To
	Lending to Businesses with GAR <= \$1 million		2006 Aggregate Comparison	
Small Business	Adequate		Slightly Above	

Low-income Borrowers

M&T performance in HMDA-lending to low-income borrowers in this MSA was adequate. The bank made 8%, 5%, and 21% of its home purchase, refinance, and home improvement loans, respectively, to low-income borrowers. The bank’s home purchase and refinance lending rates were below the proportion of low-income families (16%) in this MSA, while its home improvement lending level exceeded the low-income family proportion.

Home purchase and home improvement lending performance to low-income borrowers exceeded that of the aggregate which only made 5% of its home purchase and 9% of its home improvement loans to low-income borrowers. Refinance lending performance was similar to that of the aggregate, which made 6% of its refinance loans to low-income borrowers.

Moderate-income Borrowers

M&T’s HMDA-lending performance to moderate-income borrowers was good. The bank made 17%, 17%, and 23% of its home purchase, refinance, and home improvement loans, respectively, to moderate-income borrowers. Home purchase and refinance lending were below the proportion of moderate-income families (20%) in this MSA, while home improvement lending performance was above the proportion of moderate-income families in the MSA.

The bank’s HMDA-lending performance was similar to that of the aggregate. The aggregate made 18%, 18%, and 21% of its home purchase, refinance, and home improvement loans, respectively, to moderate-income borrowers.

Small Business Lending

M&T's performance in lending to businesses with gross annual revenue (GAR) of \$1 million or less was adequate. The bank made 45% of its small business loans to these businesses, compared to 87% of business establishments in the MSA with GAR of \$1 million or less. Performance was slightly above the aggregate, which made 39% of its small business loans to businesses with GAR of \$1 million or less.

The bank made 52% of its small business loans in amounts of \$100,000 or less compared to the aggregate which made 93% of its small business loans in those amounts.

Community Development Lending:

M&T's community development lending activity in MSA 49620 (York-Hanover, PA) was good, with three loan originations totaling \$8 million, or 6% of the bank's Pennsylvania community development activity. The bank compared favorably to similarly-situated banks on an annualized basis of community development loans compared to deposits within MSA 49620.

Performance within the York MSA included a \$6 million loan to an organization whose projects are designed to promote urban renewal by providing housing to low- and moderate-income families and two loans totaling \$1.8 million to revitalize low- or moderate-income areas within a Keystone Opportunity Zone.

INVESTMENT TEST

M&T's investment performance in the York-Hanover MSA was excellent. The bank's volume of qualified investments totaled \$4 million. This activity represents excellent responsiveness to assessment area credit needs as detailed in the table to the right:

Qualified Investments		
Purpose	#	\$('000s)
Affordable Housing	9	4,272
Community Services	24	76
Economic Development	2	22
Revitalize & Stabilize	3	52
Total	38	4,422

Examples of qualified investments included multiple LIHTCs totaling \$4.1 million to support affordable housing throughout the MSA.

SERVICE TEST

Performance under the service test was outstanding, based primarily on M&T's excellent branch distribution in the York-Hanover MSA.

Retail Services: The bank's delivery systems were readily accessible to all portions of the assessment area, including LMI areas. Overall, M&T has 30 branches in MSA 49620, of which 5 or 17% are located in LMI areas. This compares favorably with the portion of the MSA population residing in LMI areas (12%).

Changes in branch locations did not adversely affect the accessibility of the bank's delivery systems. During the evaluation period, M&T did not open any new branches and closed one branch which was not located in an LMI tract.

Alternative delivery systems slightly enhanced the bank's performance in the York-Hanover MSA. M&T had 56 off-site ATM locations in the assessment area, of which 3 of these branches, or 5%, were located in LMI areas.

The bank's hours and services were tailored to the needs and convenience of the assessment area, including LMI areas. Of the 30 branches in the MSA, 25 have either early morning or late evening hours, 2 or 7% of which are located in LMI tracts. Twenty-four of the branches have Saturday hours, of these branches 3 are in LMI tracts.

Community Development Services:

The bank is a leader in providing community development services in the York-Hanover MSA. The table to the right shows services the bank provided during the evaluation period. The bank sponsored 30 seminars covering mortgage educational topics. In addition, management and staff served as directors, advisors or committee members to 10 non-profit and community based organizations throughout the bank's assessment area.

Community Development Services	
Mortgage Education Seminars	30
Financial Literacy Seminars	1
Small Business Seminars	3
Technical Assistance	10
Total	44

METROPOLITAN AREA

(FULL REVIEW)

MSA 25420 (HARRISBURG-CARLISLE, PA)

DESCRIPTION OF INSTITUTION'S OPERATIONS

As of December 31, 2007, M&T maintained 32 branches in MSA 25420 (Harrisburg-Carlisle, PA), or 17% of all its retail branches in Pennsylvania. Based on deposit data reported to the Federal Deposit Insurance Corporation as of June 30, 2007, these branches contained \$1.1 billion in deposits, or 17% of M&T's total branch deposits in the state. With regard to deposit market share M&T is ranked first in the MSA, controlling 13% of the retail deposit market.

The Harrisburg-Carlisle MSA is a highly competitive marketplace where large super-regional banks compete with numerous community banks, savings and loan associations, credit unions and non-financial institutions. M&T's primary competitors in the MSA are PNC Bank, Commerce Bank Harrisburg, Sovereign Bank, Wachovia Bank, Citizens Bank of PA, and CommunityBanks.

PERFORMANCE CONTEXT

Demographic Characteristics

M&T's assessment area consists of Cumberland and Dauphin counties in the Harrisburg-Carlisle MSA. Located in south central Pennsylvania, the core of the assessment area is the state capital of Harrisburg in Dauphin County. Twenty one of the area's 30 LMI census tracts are located in the city of Harrisburg and neighboring boroughs. The remaining nine LMI census tracts are located in Cumberland County, in the boroughs of Carlisle and Shippensburg and surrounding rural areas.

The state government is the largest employer in the MSA and lends long-term economic stability to the area. Due to its central location, Harrisburg is also a strong transportation and distribution hub. The economy is buffered by a relatively low dependence on manufacturing compared to other Pennsylvania metropolitan areas.

Income Characteristics

HUD median family income estimates for MSA 25420 are listed in the table at right. The 2000 Census indicates that 36% of families in the MSA are designated as LMI. Families living below the poverty level represented 6% of the total families in the assessment area.

HUD MEDIAN FAMILY INCOMES		
AREA	2006	2007
MSA 25420	\$64,300	\$65,600

Housing Characteristics

The cost of housing is rising in MSA 25420, but remains relatively affordable. In 2007, the average price of a home in the MSA was 2% higher than 2006 as shown in the chart to the right.

AVERAGE HOME PRICE		
Area	2006	2007
MSA 25420	\$148,000	\$151,000

Source: Moody's Economv.com. Inc.

Within this assessment area, 65% of housing units are owner-occupied. In LMI tracts, the level of owner-occupancy is 44%. Just 15% of all owner-occupied housing units are located in the low- and moderate-income census tracts. The city of Harrisburg has been designated both a Federal Enterprise Community and a State Enterprise Zone. Funds from these programs are earmarked to build and rehabilitate housing in depressed neighborhoods and encourage businesses to locate there with tax incentives and financing programs.

Labor, Employment and Economic Characteristics

The MSA's largest employer is federal, state and local government. Hospitals and health insurers are also significant employers. Some areas in the MSA, including parts of downtown Harrisburg, are located in Keystone Opportunity Zones (KOZ); businesses locating in these areas (designated by the Commonwealth of Pennsylvania) qualify for tax incentives.

AVERAGE ANNUAL UNEMPLOYMENT RATES		
Area	2007	2006
MSA 25420	3.6%	3.7%
State of Pennsylvania	4.4%	4.6%

Source: Department of Labor

As shown in the chart to the left, unemployment rates for the Harrisburg-Carlisle MSA are generally low and remain lower than for the overall state.

Detailed performance context data for this assessment area is provided in the Assessment Area Demographics Report on the next page.

Assessment Area Demographics								
Assessment Area: MSA 25420								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	5	4.9	4,145	3.4	1,558	37.6	21,398	17.4
Moderate-income	25	24.5	18,771	15.3	2,160	11.5	23,128	18.8
Middle-income	53	52.0	70,725	57.6	2,788	3.9	29,217	23.8
Upper-income	19	18.6	29,113	23.7	621	2.1	49,011	39.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	102	100.0	122,754	100.0	7,127	5.8	122,754	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	7,671	2,193	1.7	28.6	4,245	55.3	1,233	16.1
Moderate-income	37,591	17,598	13.8	46.8	15,973	42.5	4,020	10.7
Middle-income	111,031	75,502	59.1	68.0	29,935	27.0	5,594	5.0
Upper-income	41,791	32,458	25.4	77.7	7,781	18.6	1,552	3.7
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	198,084	127,751	100.0	64.5	57,934	29.2	12,399	6.3
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	399	2.2	341	2.2	35	2.0	23	3.6
Moderate-income	2,814	15.8	2,393	15.5	254	14.2	167	26.2
Middle-income	11,011	61.7	9,513	61.7	1,133	63.3	365	57.3
Upper-income	3,630	20.3	3,181	20.6	367	20.5	82	12.9
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	17,854	100.0	15,428	100.0	1,789	100.0	637	100.0
	Percentage of Total Businesses:			86.4		10.0		3.6

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MSA 25420 (HARRISBURG-CARLISLE, PA)

LENDING TEST

Overall performance on the lending test was good.

Lending Activity:

M&T's responsiveness to retail credit needs in MSA 25420 was good.

M&T ranked first in deposits (13% market share) compared to 20th in home purchase lending (market share 2%), 18th in refinance lending (market share 2%), 11th in home improvement lending (market share 3%), and ninth in small business lending (market share 3%).

Peer Comparisons based on the number of loans per billion dollars of deposits indicates that the bank’s lending volume is consistent with the performance of similarly-situated banks.

Geographic Distribution:

The geographic distribution of loans in this assessment area was outstanding. This is based on excellent penetration in moderate-income census tracts and good penetration in low-income tracts. The table below summarizes the performance related to lending in LMI tracts.

MSA 25420 (HARRISBURG-CARLISLE, PA)				
Product	Low-income Tracts		Moderate-income Tracts	
	M & T Performance	2006 Aggregate Comparison	M & T Performance	2006 Aggregate Comparison
Home Purchase	Excellent	Significantly Above	Excellent	Above
Refinance	Excellent	Similar	Excellent	Similar
Home Improvement	Poor	Significantly Below	Excellent	Significantly Above
Small Business	Good	Similar	Excellent	Significantly Above

M&T made 3% of its home purchase, 2% of its refinance, and 1% of its home improvement loans in low-income geographies. The bank’s home purchase and refinance loan performance compare favorably to the demographics of the assessment area which indicate that 2% of the available owner-occupied housing units are located within low-income geographies while home improvement lending performance was below the demographics of the assessment area. M&T’s performance in comparison to the aggregate’s varied. Performance was significantly above the aggregate in home purchase lending, similar to the aggregate in refinance lending and significantly below in home improvement lending.

In moderate-income geographies M&T made 21% of its home purchase, 14% of its refinance, and 20% of its home improvement loans, exceeding the aggregate’s 17% and 12% for home purchase and home improvement loans, respectively, and similar to the aggregate’s 14% for refinance lending. The bank’s home purchase and home improvement loan performance also compare favorably to the demographics of the assessment area, where 14% of owner-occupied housing units are located within moderate-income geographies.

M&T originated 2% and 19% of its small business loans in low- and moderate-income geographies, respectively, significantly above the aggregate’s 12% in moderate-income geographies and similar to the aggregate’s 2% in low-income geographies. The bank’s performance is also above the demographics of moderate-income geographies, where 16% of all small businesses are located, and similar to the demographics of low-income geographies, where 2% of small businesses are located.

Distribution by Borrower Income and Revenue Size of the Business:

Lending performance in the Harrisburg-Carlisle assessment area was good based on excellent lending to moderate-income borrowers, good lending to low-income borrowers and adequate lending to small businesses, as indicated in the chart below.

MSA 25420 (HARRISBURG-CARLISLE, PA)				
Product	Low-income Borrowers		Moderate-income Borrowers	
	M & T Performance	2006 Aggregate Comparison	M & T Performance	2006 Aggregate Comparison
Home Purchase	Good	Significantly Above	Excellent	Significantly Above
Refinance	Adequate	Above	Excellent	Slightly Above
Home Improvement	Excellent	Significantly Above	Excellent	Slightly Above
	Lending to Businesses with GAR <= \$1 million		2006 Aggregate Comparison	
Small Business	Adequate		Slightly Above	

Low-income Borrowers

M&T's HMDA-lending to low-income borrowers was good. During the assessment period, the bank made 13%, 11%, and 25% of its home purchase, refinance, and home improvement loans, respectively, to low-income borrowers while 17% of the families were of low-income.

M&T's performance for home purchase, refinance, and home improvement loans to low-income borrowers exceeded the aggregate group of lenders. The aggregate made 7%, 8%, and 11% of its home purchase, refinance, and home improvement loans, respectively, to low-income borrowers.

Moderate-income Borrowers

M&T's HMDA-lending performance to moderate-income borrowers was excellent. The bank made 37%, 23%, and 25% of its home purchase, refinance, and home improvement loans, respectively, to moderate-income borrowers while 19% of all families in the MSA were moderate-income. M&T's HMDA-lending performance also exceeded the aggregate which made 21%, 20%, and 22% of its home purchase, refinance, and home improvement loans to moderate-income borrowers.

Small Business Lending

M&T's performance in lending to small business borrowers with GAR of \$1 million or less was adequate. The bank made 44% of its small business loans to businesses with GAR of \$1 million or less, compared to 86% of business establishments in the MSA with GAR of \$ 1 million or

less. Performance was slightly above the aggregate which made 37% of its loans to these businesses.

53% of its small business loans were in amounts of \$100,000 or less, which was below the aggregate, which made 93% of its small business loans in those amounts.

Community Development Lending:

The bank’s community development lending performance in MSA 25420 (Harrisburg-Carlisle, PA) was excellent. M&T made 13 loans totaling \$13.4 million, or 10% of M&T’s community development lending in Pennsylvania. Economic Development initiatives represented 48% and loans supporting community services were 52% of total community development lending activity.

Community Development Lending		
Purpose	#	\$(’000s)
Affordable Housing	0	0
Community Services	5	6,991
Economic Development	8	6,415
Revitalize and Stabilize	0	0
Totals	13	13,406

Examples of community development loan activity included:

- A \$1.7 million loan to finance site development costs of an office park in a Keystone Opportunity Zone.
- A \$2 million line of credit to a nonprofit organization which provides halfway houses for transitional housing and employment training and placement for various clients including the Pennsylvania Department of Corrections.

INVESTMENT TEST

M&T’s level of qualified investments in this MSA was excellent, totaling \$4 million or 19% of statewide activity. The activity exhibited excellent responsiveness to assessment credit needs as detailed in the table to the right:

Qualified Investments		
Purpose	#	\$(000s)
Affordable Housing	28	3,079
Community Services	80	546
Economic Development	6	14
Revitalize & Stabilize	16	483
Total	130	4,122

Examples of qualified investment activity included multiple mortgage-backed securities totaling \$2 million to support affordable housing throughout the MSA

SERVICE TEST

Performance under the service test was outstanding in MSA 25420 (Harrisburg-Carlisle, PA), based primarily on M&T’s excellent branch distribution in the assessment area.

Retail Services:

The bank's delivery systems were readily accessible to all portions of the assessment area, including LMI areas. M&T operates 32 branches, of which 12, or 38%, are located in LMI tracts. The percentage compares very favorably with the percentage of the population located in LMI census tracts (22%).

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems. No activity occurred during the evaluation period.

Alternative delivery systems slightly enhanced the bank's performance in the Harrisburg-Carlisle MSA. M&T had 30 off-site ATM locations in the assessment area, of which 7, or 23%, were located in LMI areas.

The bank's hours and services were tailored to the needs and convenience of the assessment area, including LMI areas. Of the 32 branches in the MSA, 26 have either early morning or late evening hours, a total of 8 branches are in LMI tracts. Twenty-four branches have Saturday hours, 6 are located in LMI tracts.

Community Development Services: The bank was a leader in providing community development services in the Harrisburg-Carlisle MSA by sponsoring mortgage education seminars for low- and moderate-income borrowers. In addition, management and staff served as directors, advisors or committee members to 14 non-profit and community based organizations throughout the bank's assessment area.

Community Development Services	
Mortgage Education Seminars	103
Financial Literacy Seminars	1
Technical Assistance	14
Total	118

NON-METROPOLITAN AREA

(FULL REVIEW)

PENNSYLVANIA NON-MSA GROUP A (BRADFORD, COLUMBIA, MONTOUR, NORTHUMBERLAND, SCHUYLKILL, SNYDER, SULLIVAN, AND UNION COUNTIES)

DESCRIPTION OF INSTITUTION'S OPERATIONS

This assessment area group is made up of eight contiguous counties located in central Pennsylvania. The area is a moderately competitive marketplace where a few super-regional banks compete with community banks, savings banks and non-financial institutions. M&T's primary competitors are Sovereign Bank, Wachovia Bank, Citizens and Northern Bank, and Northumberland National Bank.

As of December 31, 2007, M&T maintained 31 branches in the assessment area, or 16% of its retail branches in Pennsylvania. These branches held approximately \$830 million, or almost 13% of the bank's deposits in Pennsylvania, as of June 30, 2007. M&T ranked first in the assessment area, with 13% of the retail deposit market share.

PERFORMANCE CONTEXT

Demographic Characteristics

This group of non-metropolitan counties located in central Pennsylvania is a rural area of the state where the original core industry was anthracite coal mining. The area remains rural with large portions of the land in Union, Snyder and Sullivan counties designated as state forest land. The Susquehanna River flows through the center of the assessment area, and collectively Northumberland, Snyder and Union Counties are considered the Susquehanna Valley. The three valley counties contain 37% of the population.

The largest county in terms of population is Schuylkill County, where 32% of the assessment area's population resides. LMI census tracts are concentrated in Schuylkill, Northumberland and Columbia counties, while Montour, Bradford, Sullivan, Snyder, and Union Counties contain no LMI tracts. However, half of the census tracts in Montour County are considered distressed non-metropolitan middle-income census tracts. In addition, all of Sullivan County is considered to be an underserved non-metropolitan area.

Income Characteristics

During the examination period, incomes increased minimally, or not at all, in the MSA. The median income in the entire assessment area, derived by calculating the median of the amounts shown in the table at right, is \$50,700 for 2007, which is lower than the median income in most other assessment areas in the state.

The 2000 Census indicates that 37% of families in the MSA are designated as LMI.

HUD MEDIAN FAMILY INCOME		
Area	2007	2006
Sayre Micropolitan Area (Bradford County)	\$48,400	\$49,500
Bloomsburg-Berwick Micropolitan Area (Columbia and Montour County)	\$49,300	\$50,200
Sunbury Micropolitan Area (Northumberland County)	\$48,100	\$48,400
Pottsville Micropolitan Area (Schuylkill County)	\$48,600	\$50,300
Selinsgrove Micropolitan Area (Snyder County)	\$49,800	\$50,900
Sullivan County	\$44,100	\$45,300
Lewisburg Micropolitan Area (Union County)	\$57,300	\$58,300

Housing Characteristics

AVERAGE HOME PRICES		
County	May 2006	November 2007
Columbia	\$120,593	\$110,400
Montour	\$150,216	\$134,346
Upper Northumberland	\$121,567	\$129,643
West Northumberland	\$80,356	\$92,171
East Northumberland	\$56,946	\$52,536
Union	\$140,004	\$203,798
Snyder	\$133,327	\$123,775

The 2000 Census reveals that 66% of housing units in these non-MSA counties are owner-occupied. As noted in the table at left, average home prices in the region vary widely; prices dropped in Columbia, Montour, East Northumberland, and Snyder, while prices in the remainder of Northumberland County and in Union County rose. Overall, the home prices and median family income levels make this region affordable.

Source: Pennsylvania Association of Realtors

Labor, Employment and Economic Characteristics

Much of this area has historically relied on coal and river transport, but the economy has diversified over the years. Many specialized manufacturers are based in Schuylkill County, which has easy access to many northeastern population centers to attract distribution and warehousing businesses. Major employers

AVERAGE ANNUAL UNEMPLOYMENT RATES		
Area	2007	2006
Bradford County	4.7%	4.7%
Columbia County	5.0%	5.5%
Montour County	3.8%	4.0%
Northumberland County	5.0%	5.2%
Schuylkill County	5.0%	5.4%
Snyder County	4.6%	4.1%
Sullivan County	4.6%	5.2%
Union County	5.2%	5.1%
State of Pennsylvania	4.4%	4.6%

throughout the assessment area include hospitals, schools and universities, distribution centers, and local governments.

Unemployment rates vary widely throughout the area as indicated in the table above. The Susquehanna Valley's Montour County had the lowest rate in the assessment area at 3.8%. All counties' unemployment rates decreased during the examination period, except Bradford County, which remained constant, and Snyder and Union counties', which increased slightly.

Detailed performance context data for this assessment area is provided in the Assessment Area Demographic Report below:

Assessment Area Demographics								
Assessment Area: PA Non-MSA Group A								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	21,421	17.0
Moderate-income	11	9.8	10,753	8.5	1,427	13.3	24,827	19.7
Middle-income	89	79.5	101,072	80.3	7,304	7.2	31,029	24.7
Upper-income	12	10.7	13,980	11.1	420	3.0	48,528	38.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	112	100.0	125,805	100.0	9,151	7.3	125,805	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	22,128	11,679	8.4	52.8	7,032	31.8	3,417	15.4
Middle-income	167,535	112,184	80.4	67.0	34,828	20.8	20,523	12.2
Upper-income	20,922	15,756	11.3	75.3	3,831	18.3	1,335	6.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	210,585	139,619	100.0	66.3	45,691	21.7	25,275	12.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	1,577	10.3	1,365	10.2	125	10.2	87	11.4
Middle-income	11,531	75.0	10,022	74.8	909	74.5	600	78.6
Upper-income	2,268	14.8	2,006	15.0	186	15.2	76	10.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	15,376	100.0	13,393	100.0	1,220	100.0	763	100.0
	Percentage of Total Businesses:			87.1		7.9		5.0

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN PENNSYLVANIA
NON-MSA GROUP A PENNSYLVANIA NON-MSA GROUP A**

LENDING TEST

Overall performance with respect to the lending test in Pennsylvania Non-MSA Group A was good.

Lending Activity:

M&T’s responsiveness to retail credit needs in Non-MSA Group A was good. M&T ranked first in deposit (market share 13%) compared to fourth in home purchase lending (5% market share), seventh in refinance lending (4% market share), first in home improvement lending (9% market share), and eighth in small business lending (4% market share). Peer Comparisons based on the number of loans per billion dollars of deposits indicates that the bank’s lending volume is consistent with the performance of similarly-situated banks.

Geographic Distribution:

Geographic distribution for this assessment area was outstanding based on excellent distribution of home improvement and small business loans and good distribution of home purchase and refinance loans in moderate-income census tracts. This assessment area had no low-income tracts, according to the 2000 Census, therefore lending in low-income geographies was not analyzed. The following table summarizes the performance related to lending in the moderate-income tracts.

PA NON-MSA GROUP A				
Product	Low-income Tracts		Moderate-income Tracts	
	M & T Performance	2006 Aggregate Comparison	M & T Performance	2006 Aggregate Comparison
Home Purchase	N/A	N/A	Good	Similar To
Refinance	N/A	N/A	Good	Slightly Below
Home Improvement	N/A	N/A	Excellent	Significantly Above
Small Business	N/A	N/A	Excellent	Significantly Above

M&T made 8% of its home purchase, 7% of its refinance, and 18% of its home improvement loans in moderate-income census tracts, exceeding the aggregate’s 8%, 8%, and 9%, respectively. The bank’s home improvement loan performance also exceeds the demographics of the assessment area, which indicate that 8% of the available owner-occupied housing units are located within moderate-income tracts.

M&T originated 12% of its small business loans in moderate-income geographies, significantly above the aggregate's 8%. The bank's performance is also above the demographics of the assessment area, in which 10% of all small businesses operate in moderate-income geographies.

Distribution by Borrower Income and Revenue Size of Business: Lending performance in the PA Non-MSA Group A assessment area was rated good based on excellent lending to moderate-income borrowers, adequate lending to low-income borrowers and adequate lending to small businesses, as indicated in the chart below.

PA NON-MSA GROUP A				
Product	Low-income Borrowers		Moderate-income Borrowers	
	M & T Performance	2006 Aggregate Comparison	M & T Performance	2006 Aggregate Comparison
Home Purchase	Adequate	Above	Excellent	Similar To
Refinance	Poor	Slightly Below	Good	Similar To
Home Improvement	Excellent	Above	Excellent	Slightly Above
	Lending to Businesses with GAR <= \$1 million		2006 Aggregate Comparison	
Small Business	Adequate		Above	

Low-income Borrowers

M&T's HMDA-lending to low-income borrowers was adequate. The bank made 9%, 6%, and 17% of its home purchase, refinance, and home improvement loans, respectively, to low-income borrowers while 17% of families in non-MSA Group A are low-income. The bank's home purchase and refinance lending were below the proportion of low-income families in this MSA, however, home improvement lending was equivalent to this proportion of low-income families.

M&T's performance for home purchase and home improvement loans to low-income borrowers exceeded the aggregate group of lenders; whereas, its performance for refinance loans was slightly below the aggregate. The aggregate group made 7%, 8%, and 12% of its home purchase, refinance, and home improvement loans, respectively, to low-income borrowers.

Moderate-income Borrowers

M&T's HMDA-lending performance to moderate-income borrowers was excellent. The bank made 20%, 18%, and 24% of its home purchase, refinance, and home improvement loans, respectively, to moderate-income borrowers while 20% of families in the MSA were moderate-income.

The bank's home purchase and refinance lending performance was similar to that of the aggregate group of lenders, while its home improvement lending performance was slightly above that of the aggregate. The aggregate made 20%, 19%, and 20% of its home purchase, refinance, and home improvement loans to moderate-income borrowers.

Small Business Lending

M&T's lending to small business borrowers with GAR of \$1 million or less in this MSA was adequate. The bank made 53% of its small business loans to businesses with GAR of \$1 million or less, compared to the 87% of business establishments in the MSA with GAR of \$1 million or less. Performance exceeds the aggregate which made 40% of its loans to these businesses.

Sixty-four percent of M & T's small business loans were in amounts of \$100,000 or less, which was below the aggregate, which made 95% of its small business loans in amounts of \$100,000 or less.

Community Development Lending:

Community development lending in Non-MSA Group A was good and totaled \$15 million, or 11% of community development lending in Pennsylvania. Performance in Non-MSA Group A demonstrated good responsiveness to the community development credit needs of the assessment area. Community development lending targeted affordable housing (79%), economic development (11%) and community services (10%).

Community Development Lending		
Purpose	#	\$('000s)
Affordable Housing	2	11,536
Community Services	1	1,500
Economic Development	2	1,600
Revitalize and Stabilize	0	0
Totals	5	14,636

New loans included a \$1.5 million line of credit to an organization that operates three nursing home facilities primarily serving low- and moderate-income individuals.

INVESTMENT TEST

M&T's investment performance in Non-MSA Group A was adequate, totaling \$273 thousand. Investments exhibited adequate responsiveness to assessment area credit needs as detailed in the chart to the right. The qualified investments were concentrated in low-income housing tax credits totaling \$196 thousand to support affordable housing. In addition, multiple grants totaled \$77 thousand to organizations that support affordable housing and community services to low- and moderate-income individuals.

Qualified Investments		
Purpose	#	\$('000s)
Affordable Housing	4	206
Community Services	13	35
Economic Development	6	20
Revitalize & Stabilize	6	12
Total	29	273

SERVICE TEST

Performance under the service test was outstanding based primarily on M&T's excellent branch distribution in the Non-Metropolitan Group A area in central Pennsylvania.

Retail Services: The bank's delivery systems were readily accessible to all portions of the assessment area, including LMI areas. Overall, M&T has 31 branches in the Non-MSA Group A assessment area, of which 5, or 16%, are located in LMI areas. This compares very favorably with the percentage of the assessment area population residing in LMI census tracts (9%).

Changes in branch locations did not adversely affect the accessibility of the bank's delivery systems. No openings or closures were completed during the evaluation period.

Alternative delivery systems slightly enhanced the bank's performance in this Non-MSA assessment area group. M&T had 21 off-site ATM locations in the assessment area, of which 1, or 5%, was located in an LMI area.

The bank's hours and services were tailored to the needs and convenience of the assessment area, including LMI areas. Of the 31 branches in the MSA, 23 have either early morning or late evening hours. Twenty-four of the branches have Saturday hours. All of the branches in LMI tracts have extended and Saturday hours.

Community Development Services:

The bank was a leader in providing community development services in the PA Non-MSA Group A sponsoring mortgage education seminars for low- and moderate-income borrowers throughout the assessment area.

Community Development Services	
Mortgage Education Seminars	63

METROPOLITAN AREA

(FULL REVIEW)

MSA 42540 (SCRANTON-WILKES BARRE, PA)

DESCRIPTION OF INSTITUTION'S OPERATIONS

Located in northeastern Pennsylvania, MSA 42540 (Scranton-Wilkes Barre, PA) is made up of Lackawanna, Luzerne, and Wyoming Counties. The MSA is a highly competitive marketplace where large super-regional banks compete with numerous community banks, savings and loan associations, credit unions and non-financial institutions. M&T's primary competitors are PNC Bank, Wachovia Bank, First National Community Bank, Community Banks, N.A. and Citizens Bank of PA.

As of December 31, 2007, M&T maintained 17 branches in the MSA, or 9% of all its retail branches in Pennsylvania. Of the 17 branches, 16, or 94%, are located in Luzerne County in or near the cities of Wilkes-Barre, Pittston and Hazelton. Based on deposits reported to the Federal Deposit Insurance Corporation as of June 30, 2007, M&T ranks fifth in MSA 42540, with 7% of the retail deposit market share. M&T's branches hold approximately \$717 million or 11% of the bank's deposits in Pennsylvania.

PERFORMANCE CONTEXT

Demographic Characteristics

According to the 2000 Census, the MSA has a population of approximately 561 thousand. Weak demographic trends have been the norm for the Scranton MSA and the aging (20% of MSA residents are senior citizens) of its population reduces demand for home purchase loans and refinancings. Migrations into the MSA are on the rise, however, this increase is not enough to negate the effects of years of declining population.

Fourteen of the area's 22 LMI census tracts are located in Luzerne County in the cities of Wilkes-Barre, Hazelton and Pittston and in areas near Wilkes-Barre. The remaining eight LMI census tracts are located in Lackawanna County, including seven in the city of Scranton, the largest urban area in the MSA, and one in the city of Carbondale.

Income Characteristics

HUD-adjusted median family income figures for MSA 42540 are listed in the table at right. The 2000 Census indicates that 38% of families in the MSA are designated as LMI. Families living below the poverty level represented 8% of the total families in the assessment area.

HUD MEDIAN FAMILY INCOME		
AREA	2006	2007
MSA 42540	\$53,600	\$52,500

Housing Characteristics

Of the 253 thousand housing units in MSA 42540, 63% are owner-occupied. In LMI tracts, the level of owner-occupancy is 42%. Approximately 10% of housing units in the MSA are vacant, which discourages lending for new housing construction. Any new construction that does occur is concentrated in the MSA's more rural areas.

AVERAGE HOME PRICE		
Area	2007	2006
MSA 42540	\$124,600	\$120,600

Source: Moody's Economy.com

Although the cost of housing in MSA 42540 remains relatively low, home prices continue to increase, countering the trend of decreasing prices in Pennsylvania and the nation. According to the Office of Federal Housing Enterprise Oversight's (OFHEO) House Price Index, the MSA

ranks 23rd in home price appreciation, with a 5.33% increase over 12 months, and 39.75% over five years.

Labor, Employment and Economic Characteristics

Scranton and nearby Wilkes-Barre are centers of government, higher education, health services, retailing and distribution in northeastern Pennsylvania. This has eased but not entirely offset the impact of the long-term decline in manufacturing employment. Manufacturing represents 13% of the MSA's employment, compared to almost 20% in 2001. Many of these manufacturing jobs have been replaced by jobs in low-paying industries and occupations.

AVERAGE ANNUAL UNEMPLOYMENT RATES		
Area	2007	2006
MSA 42540	4.9%	5.2%
State of Pennsylvania	4.4%	4.6%

As shown in the table at left, unemployment in the MSA remained above the state average for both years in the examination period.

Detailed performance context data for this assessment area is provided in the Assessment Area Demographics Report on the next page.

Assessment Area Demographics								
Assessment Area: MSA 42540								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	0.6	255	0.2	82	32.2	28,136	18.9
Moderate-income	21	12.5	14,489	9.8	2,419	16.7	27,777	18.7
Middle-income	125	74.4	109,492	73.7	8,143	7.4	33,966	22.9
Upper-income	21	12.5	24,284	16.4	723	3.0	58,641	39.5
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	168	100.0	148,520	100.0	11,367	7.7	148,520	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,558	46	0.0	3.0	1,206	77.4	306	19.6
Moderate-income	28,526	12,517	7.9	43.9	12,692	44.5	3,317	11.6
Middle-income	187,722	118,813	74.9	63.3	49,394	26.3	19,515	10.4
Upper-income	34,955	27,287	17.2	78.1	5,712	16.3	1,956	5.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	252,761	158,663	100.0	62.8	69,004	27.3	25,094	9.9
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million			Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	666	3.2	543	3.0	93	4.6	30	3.6
Moderate-income	1,885	9.0	1,656	9.1	166	8.2	63	7.5
Middle-income	15,115	72.0	13,010	71.7	1,485	73.6	620	74.2
Upper-income	3,336	15.9	2,938	16.2	275	13.6	123	14.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	21,002	100.0	18,147	100.0	2,019	100.0	836	100.0
	Percentage of Total Businesses:			86.4		9.6		4.0

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MSA 42540 (SCRANTON-WILKES BARRE, PA)

LENDING TEST

Overall lending test performance in this assessment area was good.

Lending Activity:

M&T's lending activity showed excellent responsiveness to the retail credit needs of MSA 42540. M&T ranked fifth in deposits (market share 7%) compared to fifth in home purchase lending (market share 3%), ninth in refinance lending (market share 2%), seventh in home improvement lending (market share 4%), and 14th in small business lending (market share 2%).

Peer Comparisons based on the number of loans per billion dollars of deposits indicates that the bank's lending volume exceeds the performance of similarly-situated banks.

Geographic Distribution:

Geographic distribution for this assessment area was good. This conclusion is based on good lending penetration in moderate-income census tracts. A HMDA analysis was not conducted in low-income tracts because lending opportunities are severely limited in light of the few owner-occupied housing units in the single low-income census tract. The following table summarizes the performance related to lending in the applicable census tracts.

MSA 42540 (SCRANTON-WILKES BARRE, PA)				
Product	Low-income Tracts		Moderate-income Tracts	
	M & T Performance	2006 Aggregate Comparison	M & T Performance	2006 Aggregate Comparison
Home Purchase	N/A	N/A	Good	Below
Refinance	N/A	N/A	Good	Slightly Below
Home Improvement	N/A	N/A	Excellent	Slightly Above
Small Business	Poor	Significantly Below	Good	Slightly Above

M&T made 7% of its home purchase, 7% of its refinance, and 8% of its home improvement loans in moderate-income geographies, slightly above the aggregate’s 7% for home improvement, slightly below the aggregate’s 8% for refinance, and below the aggregate’s 10% for home purchase loans. The bank’s home improvement performance is similar to the demographics of the assessment area, which indicate that 8% of available owner-occupied housing units are located within moderate-income geographies.

M&T originated 1% and 9% of its small business loans in low- and moderate-income geographies, respectively. M&T’s performance was slightly above the aggregate’s 8% in moderate-income geographies and significantly below the aggregate’s 2% in low-income geographies. The bank’s performance is also below the demographics of the assessment area in low-income geographies and comparable to moderate-income geographies where 3% and 9% of all small businesses operate in low- and moderate-income geographies, respectively.

Distribution by Borrower Income and Revenue Size of Business:

Lending performance in the Scranton-Wilkes-Barre assessment area was adequate based on adequate lending to low-income borrowers and small businesses and good lending to moderate-income borrowers as indicated in the chart below. The conclusions reflect the limited demand for home purchase and refinance loans from low income borrowers noted in the Performance Context section and reflected in the aggregate performance.

MSA 42540 (SCRANTON-WILKES BARRE, PA)				
Product	Low-income Borrowers		Moderate-income Borrowers	
	M & T Performance	2006 Aggregate Comparison	M & T Performance	2006 Aggregate Comparison
Home Purchase	Adequate	Similar To	Good	Slightly Below
Refinance	Poor	Below	Good	Slightly Below
Home Improvement	Good	Significantly Above	Good	Slightly Below
	Lending to Businesses with GAR <= \$1 million		2006 Aggregate Comparison	
Small Business	Adequate		Slightly Above	

Low-income Borrowers

M&T's performance in HMDA-lending to low-income borrowers was adequate. During the examination period, the bank made 7%, 5%, and 17% of its home purchase, refinance, and home improvement loans, respectively, to low-income borrowers. The bank's HMDA-lending was below the proportion of low-income families (19%) in the MSA.

M&T's HMDA-lending performance in comparison to the aggregate varied. Home purchase lending to low-income borrowers was similar, while refinance performance was below and home improvement lending performance was significantly above the aggregate. The aggregate group made 7%, 8%, and 12% of its home purchase, refinance, and home improvement loans, respectively, to low-income borrowers.

Moderate-income Borrowers

M&T's HMDA-lending performance to moderate-income borrowers was good. The bank made 17%, 15%, and 17% of its home purchase, refinance, and home improvement loans, respectively, to moderate-income borrowers. The bank's HMDA-lending rates were below the proportion of moderate-income families (19%) in the MSA.

The bank's HMDA-lending performance to moderate-income borrowers was slightly below that of the aggregate. The aggregate made 20%, 18%, and 21% of its home purchase, refinance, and home improvement loans to moderate-income borrowers.

Small Business Lending

M&T's performance in lending to small business borrowers with GAR of \$1 million or less was adequate. The bank made 52% of its small business loans to businesses with GAR of \$1 million or less compared to 86% of business establishments in the MSA with GAR of \$1 million or less. Performance was slightly above the aggregate which made 41% of its loans to these small

businesses. M&T made 64% of its small business loans in amounts of \$100,000 or less, which was below the aggregate which made 94% of its small business loans in amounts of \$100,000 or less.

Community Development Lending:

M&T’s community development lending in MSA 42540 (Scranton-Wilkes-Barre, PA) was excellent, totaling \$23 million, or 17% of the bank’s community development lending in Pennsylvania. Performance in the MSA demonstrated an excellent response to the community credit needs of the MSA.

Community Development Lending		
Purpose	#	\$('000s)
Affordable Housing	0	0
Community Services	1	4,156
Economic Development	4	7,838
Revitalize and Stabilize	3	10,658
Totals	8	22,652

Community development lending supporting revitalization and stabilization initiatives represented 47% while loans supporting economic development were 35% and loans supporting community services were 18% of total community development lending activity.

Examples of community development initiatives included four loans totaling \$7.8 million for construction of a building for a manufacturing company in a Keystone Opportunity Zone. Construction of the building will retain 88 jobs and create 22 new jobs in the assessment area. The company primarily employs low- and moderate-income individuals.

INVESTMENT TEST

The level of qualified investments in this MSA was good, totaling \$825 thousand. Investments exhibited good responsiveness to assessment area credit needs. The qualified investments were in the form of grants to organizations that support affordable housing and community services.

Qualified Investments		
Purpose	#	\$('000s)
Affordable Housing	5	658
Community Services	31	128
Economic Development	2	26
Revitalize & Stabilize	6	13
Total	44	825

SERVICE TEST

M&T’s performance under the service test was outstanding, based primarily on the bank’s excellent branch distribution in the Scranton-Wilkes Barre MSA.

Retail Services: The bank’s delivery systems were readily accessible to all portions of the assessment area, including LMI areas. Overall, M&T has 17 branches in MSA 42540, of which 2 or 12% were located in LMI areas. This compares favorably with the portion of the MSA population residing in LMI areas (11%).

Changes in branch locations did not adversely affect the accessibility of the bank’s delivery systems. M&T did not open any new branches and closed one; no LMI tracts were affected.

Alternative delivery systems did not enhance the bank's performance in the assessment area. M&T had eight off-site ATM locations in the assessment area; however, none were located in LMI areas.

The bank's hours and services were tailored to the needs and convenience of the assessment area, including LMI areas. Of the 17 branches in the MSA, 16 have either early morning or late evening hours including LMI branches. Twelve have Saturday hours including the two LMI branches.

Community Development Services: The bank was a leader in providing community development services in the Scranton-Wilkes Barre MSA. The table to the right shows the number and type of services the bank performed during the evaluation period. Most of the seminars covered affordable mortgage topics. In addition, bank representatives participated on boards of directors of three non-profit or community based organizations.

Community Development Services	
Mortgage Education Seminars	105
Small Business Seminars	2
Technical Assistance	3
Total	110

METROPOLITAN AREA

(FULL REVIEW)

MSA 11020 (ALTOONA, PA)

DESCRIPTION OF INSTITUTION'S OPERATIONS

As of December 31, 2007, M&T operated 10 branches in the Altoona MSA, representing 5% of its branches in the state of Pennsylvania. Based on deposits reported to the Federal Deposit Insurance Corporation as of June 30, 2007, these branches contained approximately \$453 million in deposits, or 7% of the bank's total branch deposits in the State. M&T ranks first in MSA 11020, with 24% of the retail deposit market.

There are 13 banks operating branches in the Altoona MSA, primarily community banks. Five of these banks control 82% of the deposits in the MSA. M&T's primary competitors in the assessment area are Citizens Bank of PA, Omega Bank, and First Commonwealth Bank.

PERFORMANCE CONTEXT

Demographic Characteristics

The assessment area encompasses Blair County, located in the Allegheny Mountains in western central Pennsylvania. The city of Altoona is Blair County's most populous city, containing 38% of the county population. The population of both the city and county has remained fairly stable, although a relatively high proportion of residents are senior citizens (17%). The high proportion of seniors reduces demand for home purchase loans and refinancings, as their mortgage lending needs are limited.

Of the MSA's seven LMI census tracts, five are located in the city of Altoona, one in Tyrone in northern Blair County and one in rural Claysburg in the southern part of the county. The city of Altoona has been designated a State Enterprise Zone. Funds from these programs are earmarked to build and rehabilitate housing in depressed neighborhoods and encourage businesses to locate there with tax incentives and financing programs. The city also offers housing rehabilitation assistance for income eligible homeowners.

Income Characteristics

HUD median family income figures for the Altoona MSA are noted in the table at right. The median family incomes are the lowest of the MSA areas in Pennsylvania under full review. The 2000 Census

HUD MEDIAN FAMILY INCOMES		
AREA	2006	2007
MSA 11020	\$48,800	\$48,500

indicates that 37% of families in the MSA are designated as low- or moderate-income. Families living below the poverty level represented 9% of the total families in the assessment area.

Housing Characteristics

The cost of housing rose slightly in MSA 11020, but remains low compared to other eastern metropolitan areas. In 2007, the average home in the Altoona MSA cost \$96,500, 3% higher than 2006. Single family homes in Altoona remain some of the most affordable in the nation.

AVERAGE HOME PRICE		
Area	2006	2007
MSA 11020	\$93,500	\$96,500

Source: Moody's Economy.com, Inc.

Of the 55 thousand housing units in MSA 11020, 68% are owner-occupied. Just 14% of all owner occupied housing units are located in the LMI census tracts.

Labor, Employment and Economic Characteristics

Unemployment rates in the Altoona MSA decreased but are still slightly below the state average, as shown in the table to the right.

AVERAGE ANNUAL UNEMPLOYMENT RATES		
Area	2006	2007
MSA 11020	4.5%	4.2%
State of Pennsylvania	4.6%	4.4%

The Altoona MSA's transition to a service economy has been slow. Although many residents are still employed in specialty manufacturing, such as food processing, the sector continues to lose jobs. The aging of the population and lack of highly skilled labor hamper the area's growth. The silver lining in this labor market is the education/healthcare sector which continues to expand. With a population comprising 17% senior citizens, this industry has become an important part of the economy. At present it provides 17% of total employment in the MSA.

Detailed performance context data for this assessment area is provided in the Assessment Area Demographics Report on the next page.

Assessment Area Demographics								
Assessment Area : MSA 11020								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	1	2.9	189	0.5	75	39.7	6,393	18.1
Moderate-income	6	17.6	5,501	15.6	1,080	19.6	6,719	19.1
Middle-income	25	73.5	26,249	74.4	1,824	6.9	8,629	24.5
Upper-income	2	5.9	3,328	9.4	222	6.7	13,526	38.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	34	100.0	35,267	100.0	3,201	9.1	35,267	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	1,293	62	0.2	4.8	1,024	79.2	207	16.0
Moderate-income	9,375	5,176	13.8	55.2	3,336	35.6	863	9.2
Middle-income	39,505	28,669	76.3	72.6	8,587	21.7	2,249	5.7
Upper-income	4,888	3,654	9.7	74.8	1,010	20.7	224	4.6
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	55,061	37,561	100.0	68.2	13,957	25.3	3,543	6.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	183	4.4	148	4.1	29	6.4	6	5.3
Moderate-income	729	17.5	634	17.6	79	17.4	16	14.0
Middle-income	2,824	67.8	2,452	68.1	291	64.2	81	71.1
Upper-income	432	10.4	367	10.2	54	11.9	11	9.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	4,168	100.0	3,601	100.0	453	100.0	114	100.0
	Percentage of Total Businesses:			86.4			10.9	2.7

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MSA 11020 (ALTOONA, PA)

LENDING TEST

Overall performance on the lending test in MSA 11020 (Altoona, PA) was excellent.

Lending Activity:

M&T's responsiveness to retail credit needs in this MSA was excellent. The bank ranked first in deposits (market share 26%) compared to first in home purchase lending (market share 12%), third in refinance lending (market share 4%) and third in small business lending (market share 11%) behind two credit card lenders. Peer comparisons based on the number of loans per billion dollars of deposits indicates that the bank's lending volume compares favorably with the performance of similarly-situated banks.

Geographic Distribution:

Geographic distribution for this assessment area was outstanding. This conclusion is based on excellent HMDA-related penetration in moderate-income census tracts and excellent small business lending penetration in low-income tracts. A HMDA analysis was not conducted in the one low-income census tract as the tract had too few owner-occupied housing units. The following table summarizes the performance related to lending in the LMI tracts.

MSA 11020 (ALTOONA, PA)				
Product	Low-income Tracts		Moderate-income Tracts	
	M & T Performance	2006 Aggregate Comparison	M & T Performance	2006 Aggregate Comparison
Home Purchase	N/A	N/A	Excellent	Similar
Refinance	N/A	N/A	Excellent	Slightly Below
Home Improvement	N/A	N/A	Excellent	Slightly Above
Small Business	Excellent	Significantly Above	Good	Slightly Above

M&T made 14% of its home purchase, 14% of its refinance, and 21% of its home improvement loans in moderate-income geographies, slightly above the aggregate’s 16% for home improvement, similar to the aggregate’s 15% for home purchase, and slightly below the aggregate’s 17% for refinance loans. The bank’s performance compares favorably to the demographics of the assessment area, where 14% of the available owner-occupied housing units are located within moderate-income geographies.

M&T originated 7% and 15% of its small business loans in low- and moderate-income geographies, respectively, exceeding the aggregate’s 4% and 12%. The bank’s performance also exceeds the demographics of the low-income geographies, where 4% of all small businesses operate, and is below the demographics for moderate-income geographies, where 18% of small businesses operate.

Distribution by Borrower Income and Revenue Size of the Business:

Lending performance in the Altoona assessment area was good based on excellent lending to moderate-income borrowers, adequate lending to low-income borrowers, and adequate lending to small businesses, as indicated in the chart below. The low-income conclusion for refinance loans reflects consideration of the limited opportunities to lend as noted in the Performance Context section and reflected in the assessment area performance.

MSA 11020 (ALTOONA, PA)				
Product	Low-income Borrowers		Moderate-income Borrowers	
	M & T Performance	2006 Aggregate Comparison	M & T Performance	2006 Aggregate Comparison
Home Purchase	Good	Above	Excellent	Significantly Above
Refinance	Adequate	Slightly Below	Excellent	Slightly Above
Home Improvement	Good	Slightly Above	Excellent	Slightly Above
	Lending to Businesses with GAR <= \$1 million		2006 Aggregate Comparison	
Small Business	Adequate		Slightly Above	

Low-income Borrowers

M&T's HMDA-lending performance with low-income borrowers was adequate. During the examination period, the bank made 13%, 7%, and 16% of its home purchase, refinance, and home improvement loans, respectively, to low-income borrowers while 18% of all families in the MSA were low-income.

The bank's lending performance for home purchase and home improvement loans to low-income borrowers exceeded the aggregate, while its performance for refinance loans was slightly below the aggregate. The aggregate made 9%, 9%, and 13% of its home purchase, refinance, and home improvement loans, respectively, to low-income borrowers.

Moderate-income Borrowers

M&T's HMDA-lending performance to moderate-income borrowers in this MSA was excellent. The bank made 29%, 20%, and 27% of its home purchase, refinance, and home improvement loans, respectively, to moderate-income borrowers. The bank's HMDA-lending exceeded the proportion of moderate-income families (19%) in the MSA.

M&T's HMDA-lending performance exceeded the aggregate which made 18%, 17%, and 24% of its home purchase, refinance, and home improvement loans to moderate-income borrowers respectively.

Small Business Lending

Lending to small business borrowers with GAR of \$1 million or less was adequate. The bank made 46% of its small business loans to businesses with GAR of \$1 million or less while 86% of business establishments in the MSA had GAR of \$1 million or less. Performance was slightly above the aggregate which made 40% of its loans to these small businesses. M&T made 53% of

its small business loans in amounts of for \$100,000 or less, which was below the aggregate which made 90% of its small business loans in amounts of \$100,000 or less.

Community Development Lending:

The bank’s community development lending performance in MSA 11020 (Altoona, PA) was excellent. Community development lending in MSA 11020 totaled \$55 million or 41% of community development lending in Pennsylvania.

Community Development Lending		
Purpose	#	\$(‘000s)
Affordable Housing	0	0
Community Services	3	54,625
Economic Development	0	0
Revitalize and Stabilize	0	0
Totals	3	54,625

Community development lending activity included one loan for \$38 million to finance the construction of new baking facility in a Keystone Opportunity Zone. This new facility is estimated to create 435 new jobs over a 5 year period.

INVESTMENT TEST

The volume of qualified investments in this MSA was adequate, totaling \$258 thousand. Investments were made in organizations that support affordable housing and community services. Investments exhibited adequate responsiveness to assessment area credit needs, as detailed in the table to the right.

Qualified Investments		
Purpose	#	Amount
Affordable Housing	4	181
Community Services	15	77
Economic Development	0	0
Revitalize & Stabilize	0	0
Total	19	258

SERVICE TEST

M&T’s performance under the service test was outstanding, based on the bank’s excellent branch distribution and its leadership in providing community development services.

Retail Services: The bank’s delivery systems were readily accessible to all portions of the assessment area, including LMI areas. Overall, M&T has 10 branches in MSA 11020 (Altoona, PA), of which 3, or 30%, are located in LMI areas. This compares very favorably to the portion of the MSA population residing in LMI areas (18%).

Changes in branch locations did not adversely affect the accessibility of the bank’s delivery systems. During the evaluation period, M&T closed one branch located in a low-income census tract. The bank did not open any new branches in the assessment area.

Alternative delivery systems somewhat enhanced the bank’s performance in the assessment area. M&T had 18 off-site ATM locations in the assessment area, of which five, or 28%, were located in LMI areas.

The bank's hours and services were tailored to the needs and convenience of the assessment area, including LMI areas. Of the 10 branches in the MSA, 9 have either early morning or late evening hours. All 10 branches offer Saturday hours.

Community Development Services:

The bank is a leader in providing community development services in the Altoona MSA. The table to the right shows the number and type of services the bank provided during the evaluation period. The mortgage education seminars targeted LMI borrowers and first time homebuyers. In addition, management and staff served as directors, advisors or committee members to 8 non-profit and community based organizations throughout the bank's assessment area.

Community Development Services	
Mortgage Education Seminars	60
Financial Literacy Seminars	2
Small Business Seminars	1
Technical Assistance	8
Total	71

METROPOLITAN AND NONMETROPOLITAN AREAS

(LIMITED REVIEW)

PA Non-MSA Group C (Adams, Bedford, Franklin, and Huntingdon Counties

MSA 39740 (Reading, PA)

MSA 29540 (Lancaster, PA)

MSA 48700 (Williamsport, PA)

MSA 44300 (State College, PA)

MSA 10900 (Allentown-Bethlehem-Easton, PA-NJ)

MSA 30140 (Lebanon, PA)

PA Non-MSA Group D (Clearfield and Clinton Counties)

PA Non-MSA Group B (Monroe County)

Data reviewed, including performance and demographic information, can be found in the Pennsylvania tables in Appendices D, E, F, and G. Conclusions regarding performance were compared with the overall state rating, which was based on the full-scope assessment area performance. Conclusions follow:

Assessment Area	Lending Test	Investment Test	Service Test
Non-MSA Group C	Consistent	Consistent	Consistent
MSA 39740	Consistent	Below	Below
MSA 29540	Consistent	Consistent	Consistent
MSA 48700	Consistent	Consistent	Consistent
MSA 44300	Consistent	Below	Consistent
MSA 10900	Consistent	Consistent	Consistent
MSA 30140	Consistent	Below	Below
Non-MSA Group D	Below	Below	Below
Non-MSA Group B	Below	Below	Consistent

STATE OF MARYLAND

CRA RATING FOR MARYLAND² SATISFACTORY

The lending test is rated: High Satisfactory

The investment test is rated: Outstanding

The service test is rated: Low Satisfactory

The major factors supporting the rating include:

- Excellent geographic distribution of loans in the bank's assessment areas;
- An excellent level of community development lending;
- An excellent level of qualified investments; and
- Adequate responsiveness to assessment area credit needs;
- Adequate distribution of loans among individuals of different income levels and businesses of different sizes;
- Reasonably accessible delivery systems to essentially all portions of the assessment area and a relatively high level of community development services.

SCOPE OF EXAMINATION

Examiners conducted a full-scope review for MSA 12580 (Baltimore-Towson, MD). Activity within the State of Maryland is heavily concentrated in this MSA, with 85% of deposits and 79% of HMDA and small business loans originated in the Maryland assessment areas during the review period.

Since MSA 12580 is the only full scope assessment area for the State of Maryland, ratings are based on performance within that MSA.

Limited -scope reviews were conducted of the following areas:

1. MSA 25180 (Hagerstown-Martinsburg, MD-WV)
2. MSA 41540 (Salisbury, MD)
3. MD Non-MSA Group D (Garrett County)
4. MD Non-MSA Group A (Caroline County, Dorchester County, Talbot County)
5. MD Non-MSA Group C (Worcester County)
6. MD Non-MSA Group B (St. Mary's County)

² For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. See the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

DESCRIPTION OF INSTITUTION'S OPERATIONS

The bank's activities in the state of Maryland make up a relatively significant proportion of M&T's operations and were weighted accordingly when deriving overall ratings. As shown in Exhibit 1 on page BB7, the bank has 102 branches in the Maryland assessment areas, representing 15% of all branches. Maryland branches also generated 17% of deposits as of June 30, 2007 and 12% of HMDA and small business loans. Exhibit 6 on the following page summarizes activity in the Maryland assessment areas.

Exhibit 6: Summary of Key Assessment Area Data: Maryland

	MSA 12580	MSA 25180	MSA 41540	Non-MSA Group D	Non-MSA Group A	Non-MSA Group C	Non-MSA Group B	Total for Maryland
Total Population⁴	2,552,994	131,923	84,644	29,846	94,258	46,543	86,211	3,026,419
Population % of AA population	84%	4%	3%	1%	3%	2%	3%	100%
Families	658,188	34,235	21,893	8,408	26,368	13,404	22,590	785,086
Families % of AA families	84%	4%	3%	1%	3%	2%	3%	100%
Total Census Tracts⁴	625	32	17	7	25	11	15	732
Tracts % AA tracts	85%	4%	2%	1%	3%	2%	2%	100%
LMI tracts	216	7	4	5	8	2	1	243
LMI tracts % all AA LMI tracts	89%	3%	2%	2%	3%	1%	0%	100%
Total Owner-Occupied Units⁴	651,691	32,630	21,413	8,945	27,363	14,775	22,001	778,818
Units % of AA units	84%	4%	3%	1%	4%	2%	3%	100%
Business Establishments⁵	98,609	4,842	3,535	1,394	4,752	3,177	2,658	118,967
Bus. est. % AA bus. est.	83%	4%	3%	1%	4%	3%	2%	100%
Number of Branches¹	78	11	4	3	3	2	1	102
Branches % all branches	76%	11%	4%	3%	3%	2%	1%	100%
Branches in LMI tracts	14	2	0	2	2	0	0	20
LMI branches % AA LMI branches	70%	10%	0%	10%	10%	0%	0%	100%
Branch Deposits (\$'000s)²	4,779	396	161	103	81	57	38	5,615
Deposits % AA deposits	85%	7%	3%	2%	1%	1%	1%	100%
Deposit Market Share (%)/ Rank in Mkt.	10/2	13/3	9/5	14/2	4/9	5/7	4/8	
Home Purchase Originations³	1,010	72	43	41	21	27	35	1,249
HP originations % AA orig.	81%	6%	3%	3%	2%	2%	3%	100%
Refinance Originations³	1,259	186	65	53	39	25	41	1,668
Refi orig. % AA orig.	75%	11%	4%	3%	2%	1%	2%	100%
Home Improvement Originations³	357	55	24	47	13	8	8	512
Home Improvement orig. % AA orig.	70%	11%	5%	9%	3%	2%	2%	100%
Small Business Originations³	2,645	266	115	117	47	31	18	3,239
SB orig. % AA orig.	82%	8%	4%	4%	1%	1%	1%	100%
Combined Loan Totals	5,271	579	247	258	120	91	102	6,668
% of AA Orig.	79%	9%	4%	4%	2%	1%	2%	100%

(1) Branch numbers are as of 12/31/2007. (2) Branch deposits and deposit market share are from the FDIC as of 6/30/07. (3) Originations are loans reported under HMDA or CRA small business reporting for 2006 and 2007. (4) Demographic information was obtained from the 2000 Census. (5) Business establishments information was reported by D&B for 2006.

METROPOLITAN AREA

(FULL REVIEW)

MSA 12580

(BALTIMORE-TOWSON, MD)

DESCRIPTION OF INSTITUTION'S OPERATIONS

As of December 31, 2007, M&T operated 78 branches in the MSA, representing 76% of its branches in Maryland. Based on deposits reported to the Federal Deposit Insurance Corporation as of June 30, 2007, these branches contained approximately \$4.8 billion in deposits, or 85% of the bank's total branch deposits in Maryland. As of June 30, 2007, M&T ranked 2nd in MSA 12580 with 10% of the retail deposit market. Bank of America, NA is the leader in deposit market share; other top depository institutions include Mercantile-Safe & Trust, Wachovia Bank National Association and Provident Bank of Maryland.

PERFORMANCE CONTEXT

Demographic Characteristics

MSA 12580 assessment area consists of the city of Baltimore and the following counties: Anne Arundel, Baltimore, Carroll, Harford, Howard, and Queen Anne. The MSA ranked nineteenth in population using Census 2000 population statistics.

Income Characteristics

The 2006 and 2007 HUD-adjusted median family incomes for the MSA 12580 are listed in the accompanying table. The Baltimore-Towson MSA contains 79 low-income and 137 moderate-income census tracts. These geographies are almost entirely located in the city Baltimore.

HUD MEDIAN FAMILY INCOME		
AREA	2006	2007
MSA 12580	\$72,800	\$75,800

The 2000 Census shows that within this market, 20% of the families are considered low-income, 18% are moderate-income, with 7% of families subsisting below the poverty level. Within the city of Baltimore, 19% of families are considered to be living below the poverty level.

Housing Characteristics

According to the 2000 Census, 62% of MSA housing is owner-occupied. In light of income levels in the area, homeownership is difficult for moderate-income families and barely possible for low-income families. The year 2000 median family income for the assessment area is \$ 59,301 of which 50% would be the maximum income figure for low-income families. Mortgage industry standards consider housing that is three times annual income to be affordable.

MEDIAN HOME SALES PRICES		
Area	2006	2007*
MSA 12580	\$279,900	\$286,100

Source: National Association of Realtors *Preliminary

Labor, Employment and Economic Characteristics

The area economy depends on local and federal government and the service, retail trade, construction and financial industries. As shown in the table below, unemployment levels remained relatively stable during the examination period. Jobless rates for the City of Baltimore have historically been higher than those for the MSA and state of Maryland.

AVERAGE ANNUAL UNEMPLOYMENT RATES		
Area	2006	2007
MSA 12580	4.1%	4.0%
State of Maryland	3.9%	3.8%

Within the Baltimore area, numerous development projects for both commercial and residential purposes are in various stages of completion. To encourage commercial development, Baltimore offers a number of incentive programs such as Empowerment, Enterprise, and Foreign Trade Zones.

Detailed performance context data for the assessment area is provided in the Assessment Area Demographics Report on the next page.

Assessment Area Demographics								
Assessment Area: MSA 12580								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	79	12.6	51,819	7.9	17,114	33.0	134,303	20.4
Moderate-income	137	21.9	125,145	19.0	15,047	12.0	116,495	17.7
Middle-income	247	39.5	265,458	40.3	10,820	4.1	147,771	22.5
Upper-income	157	25.1	215,766	32.8	4,062	1.9	259,619	39.4
Unknown-income	5	0.8	0	0.0	0	0.0	0	0.0
Total Assessment Area	625	100.0	658,188	100.0	47,043	7.1	658,188	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	105,275	29,684	4.6	28.2	54,073	51.4	21,518	20.4
Moderate-income	225,383	104,856	16.1	46.5	99,529	44.2	20,998	9.3
Middle-income	419,865	279,132	42.8	66.5	119,490	28.5	21,243	5.1
Upper-income	297,512	238,019	36.5	80.0	49,277	16.6	10,216	3.4
Unknown-income	11	0	0.0	0.0	11	100.0	0	0.0
Total Assessment Area	1,048,046	651,691	100.0	62.2	322,380	30.8	73,975	7.1
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
				Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported
	#	%	#	%	#	%	#	%
Low-income	5,229	5.3	4,568	5.3	478	4.9	183	7.8
Moderate-income	14,578	14.8	12,530	14.5	1,628	16.7	420	18.0
Middle-income	42,433	43.0	37,015	42.8	4,442	45.5	976	41.8
Upper-income	36,343	36.9	32,383	37.4	3,205	32.8	755	32.3
Unknown-income	26	0.0	17	0.0	8	0.1	1	0.0
Total Assessment Area	98,609	100.0	86,513	100.0	9,761	100.0	2,335	100.0
	Percentage of Total Businesses:			87.7		9.9		2.4

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MSA 12580 (BALTIMORE-TOWSON, MD)

LENDING TEST

Overall performance on the lending test in MSA 12580 (Baltimore-Towson, MD) was good.

The data used to evaluate the bank's performance in the state assessment areas appear in the Maryland sections of the tables in Appendices E and G.

Lending Activity:

M&T's overall lending activity demonstrated adequate responsiveness to the retail credit needs of MSA 12580. M&T ranked second in deposits (market share 10%) compared to 27th in home purchase lending (market share <1%), 37th in refinance lending (market share <1%), 18th in home improvement lending (market share 1%) and 11th in small business lending (market share 1%). Peer Comparisons based on the number of loans per billion dollars of deposits indicates that the bank's lending volume is generally consistent with the performance of similarly-situated banks.

Geographic Distribution:

Geographic distribution for this assessment area was outstanding based on excellent HMDA-related and small business lending penetration in low- and moderate-income census tracts. The following table summarizes the performance related to lending in LMI census tracts.

MSA 12580 (BALTIMORE-TOWSON, MD)				
Product	Low-income Tracts		Moderate-income Tracts	
	M & T Performance	2006 Aggregate Comparison	M & T Performance	2006 Aggregate Comparison
Home Purchase	Excellent	Significantly Above	Excellent	Significantly Above
Refinance	Excellent	Slightly Above	Excellent	Slightly Above
Home Improvement	Good	Similar	Excellent	Slightly Above
Small Business	Good	Significantly Above	Excellent	Above

M&T made 9% of its home purchase, 5% of its refinance, and 4% of its home improvement loans in low-income geographies, exceeding the aggregate’s 6% and 4% for home purchase and refinance loans, respectively, and similar to the aggregate’s 4% for home improvement loans. The bank’s home purchase and refinance lending performance also compares favorably to the demographics of the assessment area, which indicate that 5% of the available owner-occupied housing units are located within low-income geographies.

M&T made 30% of its home purchase, 24% of its refinance, and 20% of its home improvement loans in moderate-income geographies, exceeding the aggregate’s 19%, 19%, and 17%, respectively. The bank’s performance also compares favorably to the demographics of the assessment area, which indicate that 16% of the available owner-occupied housing units are located within moderate-income geographies.

M&T originated 5% and 15% of its small business loans in low- and moderate-income geographies, respectively, exceeding the aggregate’s 3% and 11%. The bank’s performance in low- and moderate-income geographies is comparable to the demographics of the assessment area, where 5% and 15% of all small businesses operate in low- and moderate-income geographies respectively.

Distribution by Borrower Income and Revenue Size of Business: Overall performance in the State of Maryland assessment area was adequate based on excellent HMDA-lending to moderate-income borrowers, adequate HMDA-lending to low-income borrowers, and adequate lending to small businesses, as indicated in the chart below. The final rating also considers the high cost of housing for low- and moderate-income persons as the median housing price for 2007 was 5 times the income of a moderate-income family and 7 times the income of a low-income family.

MSA 12580 (BALTIMORE-TOWSON, MD)				
Product	Low-income Borrowers		Moderate-income Borrowers	
	M & T Performance	2006 Aggregate Comparison	M & T Performance	2006 Aggregate Comparison
Home Purchase	Adequate	Above	Excellent	Slightly Above
Refinance	Adequate	Slightly Below	Good	Slightly Below
Home Improvement	Good	Significantly Above	Excellent	Similar To
	Lending to Businesses with GAR <= \$1 million		2006 Aggregate Comparison	
Small Business	Adequate		Below	

Low-income Borrowers

M&T's performance in HMDA-lending to low-income borrowers was adequate. During the examination period the bank made 8%, 7%, and 20% of its home purchase, refinance, and home improvement loans, respectively, to low-income borrowers while 20% of families in the MSA were low-income. Home purchase and refinance lending to low-income borrowers were below the proportion of families that were low-income families while home improvement lending was similar to the proportion of families that were low-income.

M&T's performance for home purchase and home improvement loans was above the aggregate group of lender's; while its performance for refinance loans was slightly below the aggregate's. The aggregate made 4%, 8%, and 9% of its home purchase, refinance, and home improvement loans to low-income borrowers respectively.

Moderate-income Borrowers

HMDA-lending performance to moderate-income borrowers was excellent. The bank made 21%, 15%, and 22% of its home purchase, refinance, and home improvement loans, respectively, to moderate-income borrowers. Home purchase and home improvement lending performance exceeded the proportion of moderate-income families (18%) in this MSA. However, refinance lending performance was below the proportion of moderate-income families in this MSA.

The bank's performance for home purchase lending to moderate-income borrowers was slightly above that of the aggregate, refinance lending was slightly below, and home improvement lending was similar to the aggregate. The aggregate made 14%, 19%, and 21% of its home purchase, refinance, and home improvement loans to moderate-income borrowers respectively.

Small Business Lending

M&T provided an adequate level of lending to small business borrowers with gross annual revenue (GAR) of \$1 million or less. The bank made 40% of its small business loans to these businesses while 88% of business establishments in this MSA having GAR of \$1 million or less.

Performance was, however, slightly above the aggregate, which had 33% of its small business loans to businesses with GAR of \$1 million or less. During the examination period 57% of the bank's small business loans were in amounts of \$100,000 or less, which was below the aggregate, which had 96% of its small business loans in amounts less than \$100,000.

Community Development Loans:

M&T's community development lending activity in MSA 12580 (Baltimore-Towson, MD) was excellent with 24 loan originations totaling \$271 million, or virtually all of the bank's Maryland community development activity.

Community Development Lending		
Purpose	#	\$('000s)
Affordable Housing	7	78,100
Community Services	6	31,300
Economic Development	9	66,909
Revitalize and Stabilize	2	94,500
Totals	24	270,809

Performance within the MSA was directed at revitalization and stabilization efforts representing 35%, economic development initiatives representing 25%, affordable housing representing 29%, and community services initiatives representing 12% of community development lending activity respectively.

Community development lending performance exceeded that of similarly-situated large retail banks.

Examples of community development initiatives included:

- A \$65 million loan for a hotel construction project within Baltimore's Federal Empowerment Zone.
- A \$20 million line of credit to support short-term operating financing for a non-profit organization located in Baltimore's Federal Empowerment Zone. The organization provides comprehensive health care services through an integrated network of hospitals and other inpatient and outpatient clinical enterprises.

INVESTMENT TEST

M&T's investment test performance in MSA 12580 was excellent. This conclusion was supported by a comparison to similarly situated large retail banks in this assessment area. Qualified investment totaled \$35 million, or 53% of statewide activity.

Qualified Investments		
Purpose	#	\$('000s)
Affordable Housing	16	34,187
Community Services	94	1,325
Economic Development	8	94
Revitalize & Stabilize	2	14
Total	120	35,620

Examples of qualified investments included:

- Multiple LIHTCs totaling \$28 million to support affordable housing throughout the MSA.

- Multiple mortgage backed securities totaling \$6.1 million supported by loans to LMI individuals and LMI geographies.

SERVICE TEST

Performance under the service test in MSA 12580 was adequate based primarily on M&T's relatively high level of community development services and reasonably accessible delivery systems to essentially all of the assessment areas.

Retail Services: The bank's delivery systems were reasonably accessible to all of the bank's geographies and individuals of different income levels in its assessment area. Overall, M&T has 78 branches in MSA 12580, of which 14, or 18%, are located in LMI areas. In contrast, the percentage of the assessment area population located in LMI census tracts was 29%.

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems. M&T closed 3 and opened 7 branches during the evaluation period; none were located in LMI census tracts.

Alternative delivery systems somewhat enhanced the bank's performance in the Baltimore-Towson assessment area. M&T had 146 off-site ATM locations in the assessment area, of which 35, or 24%, were located in LMI areas.

The bank's hours and services do not vary in a way that inconveniences its assessment area, particularly LMI geographies and/or LMI individuals. Of the bank's 78 branches in the MSA, 59 branches have either early morning or late evening hours, of which 11 were located in LMI tracts. Sixty branches have Saturday hours, and 10 of these are located in LMI tracts. Two branches in upper- and middle-income tracts operate Sunday hours.

Community Development Services:

The bank provided a relatively high level of community development services in the MSA. The table to the right shows the number and type of services the bank performed during the evaluation period. Most of the seminars covered mortgage education topics for LMI borrowers. In addition, management and staff served as directors, advisors or committee members to 75 non-profit and community based organizations throughout the bank's assessment area.

Community Development Services	
Mortgage Education Seminars	60
Financial Literacy Seminars	7
Small Business Seminars	8
Technical Assistance	75
Total	150

METROPOLITAN AND NONMETROPOLITAN AREAS

(LIMITED REVIEW)

MSA 41540 (Salisbury, MD)

MSA 25180 (Hagerstown-Martinsburg, MD-WV)

MD Non-MSA Group A (Caroline-Dorchester-Talbot Counties)

MD Non-MSA Group B (St. Mary's County)

MD Non-MSA Group C (Worcester County)

MD Non-MSA Group D (Garrett County)

The data reviewed, including performance and demographic information, can be found in the Maryland State tables in Appendices D, E, F, and G. Conclusions regarding performance were compared with the overall state rating, which was based on the full-scope assessment area performance. Conclusions follow:

Assessment Area	Lending Test	Investment Test	Service Test
MSA 41540	Consistent	Below	Below
MSA 25180	Consistent	Below	Consistent
Non-MSA Group A	Below	Below	Consistent
Non-MSA Group B	Below	Below	Consistent
Non-MSA Group C	Below	Below	Below
Non-MSA Group D	Consistent	Below	Consistent

MULTISTATE METROPOLITAN AREA

MSA 35620

(NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND, NY-NJ-PA)

CRA RATING FOR MSA 35620: SATISFACTORY

The lending test is rated: High Satisfactory

The investment test is rated: Outstanding

The service test is rated: Low Satisfactory

The major factors supporting the rating include:

- An excellent level of community development lending;
- An excellent level of qualified investments;
- Good geographic distribution of loans in the bank's assessment areas;
- Good responsiveness to assessment area credit needs;
- Adequate distribution of loans among individuals of different income levels and businesses of different sizes; and,
- Reasonably accessible delivery systems to geographies and individuals of different income levels.

SCOPE OF EXAMINATION

A full-scope review was conducted of M&T's performance in MSA 35620.

DESCRIPTION OF INSTITUTION'S OPERATIONS

As of December 31, 2007, M&T operated 30 branches, or 4% of the bank's branches in MSA 35620. The area is a highly competitive market, and some of the largest financial institutions in the United States have their headquarters here. With a deposit market share of less than 1/2%, M&T ranks 31st in deposit market share in this MSA assessment area. In addition, 6% of the bank's HMDA-related and small business loans are originated in this assessment area. For additional details, see Exhibit 1 on page BB 7.

PERFORMANCE CONTEXT

Demographic Characteristics

M&T's assessment area in MSA 35620 (New York-Northern New Jersey-Long Island, NY-NJ-PA) includes the New York State portions of MD 35644 (New York, White Plains, Wayne NY-NJ), and MD 35004 (Nassau-Suffolk, NY) and Bergen County in New Jersey. According to the 2000 Census, the population of the assessment area slightly exceeds 12 million, with over 74% located in MD 35644 (New York, White Plains, Wayne NY-NJ).

A significant proportion of the assessment area population was born outside of the U.S. The 2000 Census shows that approximately 30% of the New York metropolitan area population was foreign-born, using the metropolitan area definitions applicable at that time; 42% of the foreign-born population had immigrated during the 1990s.

Recent immigrants may have limited or no credit histories, different beliefs about borrowing, and language barriers. The combination of these factors and the possible need for financial literacy education provides lending challenges.

Approximately 38% of the MSA assessment area population resides in LMI geographies, and the LMI geographies are concentrated in New York City, especially in the Bronx.

Income Characteristics

According to HUD, the MSA's 2006 median family income was \$70,900, and 13% of MSA families subsist below the poverty level. There is a wide disparity in income levels across the MSA. For example, in Putnam County the Median Family Income (MFI) is \$95,105 with only 2% of families living below the poverty level. In contrast, the MFI in Bronx County is just \$36,105 and 27% of families live below the poverty level. Low income and high poverty in New York City, particularly outside of Manhattan, make it difficult for families to afford homes, indicating the need for economic development and affordable housing.

Housing Characteristics

Unlike the upstate portions of M&T's assessment areas, only 43% of the MSA assessment area's housing units are owner-occupied, according to the 2000 Census. Only 18% of the homes in LMI geographies are owner-occupied, making rentals the largest segment of the housing market. HMDA-related lending opportunities are therefore limited in this assessment area.

During the examination period, housing prices remained constant as according to the National Association of Realtors, the median sales price for existing single-family homes in the New York-Northern New Jersey-Long Island MSA was \$540,300 in 2007 and \$539,400 in 2006. Higher values are found in the suburban areas of the assessment area and in Manhattan (New York County).

Most families throughout the assessment area, particularly LMI families, cannot afford to own a home because of the sharp disparity between incomes and housing costs. This indicates the need to provide affordable mortgage programs and develop affordable rental properties for LMI residents. Information received from community contacts also identified the need for affordable housing in this MSA.

Labor, Employment and Economic Characteristics

As summarized in the chart at right, overall unemployment rates decreased during the examination period. Unemployment levels varied across the bank's assessment area, with higher unemployment rates in the New York City area and lower rates in the suburbs. Additional performance context data for this assessment area is provided in the Assessment Area Demographic report below.

ANNUAL UNEMPLOYMENT RATES		
Area	2006	2007
MSA 35620*	5.1%	4.4%
Nassau-Suffolk**	3.9%	3.7%
New York City (5 Counties)**	5.0%	5.0%
Putnam-Rockland-Westchester**	3.8%	3.7%

Source: *U.S. Department of Labor **NYS Department of Labor

Assessment Area Demographics								
Assessment Area: MSA 35620								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	333	10.5	318,975	10.5	130,524	40.9	746,307	24.6
Moderate-income	709	22.4	699,129	23.0	148,701	21.3	488,815	16.1
Middle-income	1,089	34.4	1,053,329	34.7	80,314	7.6	554,611	18.3
Upper-income	958	30.3	966,650	31.8	32,154	3.3	1,248,350	41.1
Unknown-income	76	2.4	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,165	100.0	3,038,083	100.0	391,693	12.9	3,038,083	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	483,053	32,308	1.6	6.7	419,808	86.9	30,937	6.4
Moderate-income	1,100,435	249,297	12.1	22.7	780,634	70.9	70,504	6.4
Middle-income	1,599,174	832,806	40.3	52.1	684,133	42.8	82,235	5.1
Upper-income	1,653,849	949,960	46.0	57.4	626,291	37.9	77,598	4.7
Unknown-income	150	5	0.0	3.3	28	18.7	117	78.0
Total Assessment Area	4,836,661	2,064,376	100.0	42.7	2,510,894	51.9	261,391	5.4
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	27,113	5.1	23,738	5.2	2,144	3.6	1,231	8.4
Moderate-income	83,533	15.7	72,980	15.9	7,486	12.7	3,067	21.0
Middle-income	165,960	31.2	145,389	31.7	16,146	27.4	4,425	30.4
Upper-income	250,838	47.1	213,087	46.4	31,997	54.3	5,754	39.5
Unknown-income	5,178	1.0	3,944	0.9	1,133	1.9	101	0.7
Total Assessment Area	532,622	100.0	459,138	100.0	58,906	100.0	14,578	100.0
	Percentage of Total Businesses:			86.2		11.1		2.7

CONCLUSIONS WITH RESPECT TO PERFORMANCE IN MSA 35620 (NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND, NY-NJ-PA)

LENDING TEST

M&T's performance with respect to the lending test in this MSA was good.

Lending Activity:

M&T's overall lending activity showed good responsiveness to the retail credit needs of MSA 35620. M&T ranked 31st in deposit market share compared to a market share ranking of 37th in home purchase lending, 68th in refinance lending, 49th in home improvement lending, and 27th in small business lending. The bank's market share was less than 1% in all categories. M&T's 2006 performance compared favorably to the lending activity volume of similarly situated banks based on the number of loans per billion dollars of deposits.

Geographic Distribution:

The geographic distribution of lending for this assessment area was good based on excellent distribution of home purchase, refinance, and home improvement loans in low- and moderate-income census tracts and adequate distribution in low- and moderate-income census tracts of small business loans. The following table summarizes performance related to lending in these census tracts.

MSA 35620 (NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND NY-NJ-PA)				
Product	Low-income Tracts		Moderate-income Tracts	
	M & T Performance	2006 Aggregate Comparison	M & T Performance	2006 Aggregate Comparison
Home Purchase	Excellent	Below	Excellent	Slightly Below
Refinance	Excellent	Above	Excellent	Slightly Below
Home Improvement	Excellent	Significantly Above	Excellent	Slightly Above
Small Business	Adequate	Similar	Adequate	Slightly Below

M&T made 3% of its home purchase, 4% of its refinance, and 3% of its home improvement loans in low-income census tracts, exceeding the aggregate's 3% and 2% for refinance and home improvement loans, respectively, and below the aggregate's 4% for home purchase loans. The bank's performance compares favorably to the demographics of the assessment area, which indicate that 2% of the available owner-occupied housing units are located within low-income tracts.

M&T made 18% of its home purchase, 17% of its refinance, and 18% of its home improvement loans in moderate-income census tracts, slightly above the aggregate's 16% for home improvement loans, slightly below to the aggregate's 20% for home purchase loans, and slightly below the aggregate's 19% for refinance loans. The bank's performance compares favorably to the demographics of the assessment area, which indicate that 12% of the available owner-occupied housing units are located within moderate-income tracts.

M&T originated 4% and 10% of its small business loans in low- and moderate-income geographies, respectively, similar to the aggregate's 3% in low-income geographies and slightly below the aggregate's 13% in moderate-income geographies. The bank's performance is below the demographics of the assessment area, where 5% and 16%, respectively, of all small businesses operate in low- and moderate-income geographies.

Distribution by Borrower Income and Revenue Size of Business: Overall lending performance in the New York-Long Island-Northern New Jersey assessment area was adequate based on adequate level of HMDA-lending to low- and moderate-income borrowers, as well as adequate lending to small businesses, as indicated in the chart below. The final rating also considers the high cost of housing for low- and moderate-income persons as the median housing price for 2007 was 9 times the income of a moderate-income family and 15 times the income of a low-income family indicating that housing is generally not affordable for low- and moderate-income families in the MSA.

MSA 35620 (NEW YORK-NORTHERN NEW JERSEY-LONG ISLAND NY-NJ-PA)				
Product	Low-income Borrowers		Moderate-income Borrowers	
	M & T Performance	2006 Aggregate Comparison	M & T Performance	2006 Aggregate Comparison
Home Purchase	Adequate	Significantly Above	Adequate	Significantly Above
Refinance	Adequate	Significantly Above	Adequate	Similar To
Home Improvement	Adequate	Slightly Above	Good	Above
	Lending to Businesses with GAR <= \$1 million		2006 Aggregate Comparison	
Small Business	Adequate		Above	

Low-income Borrowers

M&T provided an adequate level of HMDA-lending to low-income borrowers in this MSA. During the 2006 and 2007 assessment period, the bank made 1%, 4%, and 5% of its home purchase, refinance, and home improvement loans, respectively, to low-income borrowers. The

bank's HMDA-lending rates to low-income borrowers were below the proportion of low-income families (25%) in this MSA.

M&T's HMDA-lending performance exceeded the aggregate which made 1%, 2%, and 4% of its home purchase, refinance, and home improvement loans respectively to low-income borrowers.

Moderate-income Borrowers

M&T's HMDA-lending performance to moderate-income borrowers was adequate. The bank made 8%, 9%, and 16% of its home purchase, refinance, and home improvement loans, respectively, to moderate-income borrowers while 16% of families in this MSA were of moderate-income. Home purchase and refinance lending performance was below the proportion of moderate-income families in this MSA, while the rate for home improvement was similar.

Home purchase and home improvement lending performance exceeded the aggregate while refinance lending performance was similar. The aggregate made 4%, 8%, and 11% of its home purchase, refinance, and home improvement loans to moderate-income borrowers respectively.

Small Business Lending

M&T provided an adequate level of lending to small business borrowers with gross annual revenue (GAR) of \$1 million or less. The bank made 44% of its small business loans to these businesses, compared to 86% of business establishments in this MSA having GAR of \$1 million or less. Performance however, exceeded the aggregate which made 29%. Additionally, 51% of the bank's small business loans were in amounts of \$100,000 or less, which was below the aggregate which made 98% of its small business loans in amounts \$100,000 or less.

Community Development Lending:

M&T's community development lending performance in MSA 35620 was excellent totaling \$457 million or 23% of the bank's community development lending. Most lending was in MD 35644 (New York-White Plains-Wayne, NY-NJ) where community development loans totaled \$382 million or 84% of total MSA activity.

Community Development Lending		
Purpose	#	\$('000s)
Affordable Housing	78	234,044
Community Services	48	183,533
Economic Development	3	8,184
Revitalize and Stabilize	3	31,500
Totals	132	457,261

M&T was a leader within the MSA in community development lending. The bank compared favorably with six similarly-situated banks on an annualized basis comparing community development lending and deposits within MSA 35620.

Performance within the MSA was largely directed to affordable housing initiatives which community contacts identified as a critical need in the assessment area. Affordable housing

represented 51% of community development lending activity within the MSA and provided for over 2,178 units of affordable housing.

Examples of community development initiatives included:

- A \$33 million commercial mortgage to finance acquisition of 11 apartment buildings containing 619 affordable residential units. Six apartment buildings are located in low-income census tracts and 5 are located in moderate-income census tracts.
- A \$7 million commercial mortgage to finance the purchase of a 167-bed, skilled nursing facility that services primarily low- and moderate-income individuals.
- A \$4 million construction loan to acquire and renovate a property into 72 apartments to be used for transitional housing. Units will be leased to a not-for-profit organization that specializes in sheltering homeless families.

INVESTMENT TEST

M&T's investment performance in MSA 35620 was excellent, totaling \$28.9 million or 12% of M&T's overall activity. The bank's qualified investment activity exhibited excellent responsiveness to assessment area credit needs, as detailed in table to the right.

Qualified Investments		
Purpose	#	\$(‘000s)
Affordable Housing	67	25,225
Community Services	96	1,350
Economic Development	24	2,251
Revitalize & Stabilize	22	112
Total	209	28,938

Examples of qualified investment activity included:

- Various mortgage- backed securities totaling \$5.5 million to promote homeownership to low- and moderate-income individuals;
- Multiple LIHTCs totaling \$13.8 million to support affordable housing;
- Multiple deposits totaling \$800 thousand to credit unions that provide low-cost financial services to LMI individuals;

SERVICE TEST

Performance under the service test was adequate, based primarily on of M&T's adequate branch distribution in MSA 35620 and high level of community development services.

Retail Services: Delivery systems are reasonably accessible to significant portions of the bank's geographies and individuals of different income levels in its assessment area. M&T has a small

network of 30 branches in the MSA of which 2, or 7%, are located in LMI areas. In comparison, 35% of the MSA population resides in LMI tracts.

Changes in branch locations did not adversely affect the accessibility of the bank's delivery systems. During the evaluation period, M&T opened one new branch in this assessment area and closed none. No expansion or contraction occurred within LMI tracts.

The bank's hours and services do not vary in a way that inconveniences the assessment area, including LMI areas. Of the 30 branches in the MSA, 13 have early morning or late evening hours, 2 of which are located in LMI tracts. Fourteen branches have Saturday hours, 1 of which is in a LMI tract. Alternative delivery systems slightly enhanced the bank's performance in the assessment area. M&T had 4 off-site ATM locations in the assessment area; one ATM, or 25%, was located in an LMI area.

Community Development Services:

The bank provided a relatively high level of community development services in the MSA during the evaluation period. Please see the chart to the right for details regarding the level and type of services offered. The majority of the seminars covered mortgage education topics for LMI borrowers and first time homebuyers.

Community Development Services	
Mortgage Education Seminars	64
Small Business Seminars	4
Technical Assistance	21
Total	89

In addition, management and staff served as directors, advisors or committee members to 21 non-profit and community based organizations throughout the bank's assessment area.

MULTISTATE METROPOLITAN AREA

MSA 47900

(WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV)

CRA RATING FOR MSA 47900: SATISFACTORY

The lending test is rated: High Satisfactory

The investment test is rated: High Satisfactory

The service test is rated: Outstanding

The major factors supporting the rating include:

- Excellent geographic distribution of loans in the bank's assessment areas;
- An excellent level of community development lending;
- A good level of qualified investments;
- Adequate responsiveness to assessment area credit needs;
- Adequate distribution of loans among individuals of different income levels and businesses of different sizes; and,
- Readily accessible delivery systems to geographies and individuals of different income levels.

SCOPE OF EXAMINATION

A full-scope review was conducted of M&T's performance in MSA 47900.

DESCRIPTION OF INSTITUTION'S OPERATIONS

As of December 31, 2007 M&T has 62 branches in MSA 47900 (Washington-Arlington-Alexandria, DC-VA-MD-WV), representing 9% of the bank's branches. The bank generated 5% of deposits and extended 7% of HMDA-related and small business loans in the MSA during the examination period.

M&T is the 12th largest bank in the assessment area in terms of deposits, with 1.2% of deposits as of June 30, 2007. The FDIC reported that the five largest institutions in terms of deposit market share were E*Trade Bank, Wachovia Bank National Association, Sun Trust Bank, Bank of America and Capital One FSB.

Demographic Characteristics

The MSA 47900 assessment area consists of MD 13644 (Bethesda-Gaithersburg-Frederick, MD) and the following areas in MD 47894 (Washington-Arlington-Alexandria, DC-VA-MD-WV):

- Alexandria City, VA
- Arlington County, VA
- Calvert County, MD
- Charles County, MD
- District of Columbia, DC
- Fairfax County, VA
- Fairfax City, VA
- Falls Church City, VA
- Loudoun County, VA
- Manassas City, VA
- Prince George's County, MD
- Prince William County, VA

According to the 2000 Census, this MSA was ranked seventh in population of all MSAs. Between April 1, 2000 and July 1, 2005, Loudoun County was the second fastest growing county in the country. The area economy depends on local and federal government as well as the service, retail trade, systems integration, telecommunications and biotechnology industries.

Income Characteristics

The 2007 and 2006 HUD-adjusted median family incomes for MD 47894 and MD 13644 are listed in the accompanying table.

HUD MEDIAN FAMILY INCOME		
Metropolitan Division	2007	2006
47894	\$92,600	\$88,200
13644	\$101,100	\$98,400

The MSA 47900 assessment area contains 74 low-income tracts, which are centralized in Washington, DC and 224 moderate-income census tracts that are spread throughout the area.

The 2000 Census shows that within this market, 5% of families subsist below the poverty level. Within Washington, DC, 17% of families are considered to be living below the poverty level.

Labor, Employment and Economic Characteristics

The local economy of MSA 47900 is largely driven by Federal procurement spending which supports the private sector. Employment opportunities are concentrated in federal government, health and education, telecommunications, manufacturing and distribution and tourism

As shown in the table to the right, unemployment levels remained relatively stable during the examination period. Jobless rates for the District of Columbia were higher than for the States of Maryland and Virginia.

Housing Characteristics

AVERAGE ANNUAL UNEMPLOYMENT RATES		
Area	2006	2007
MSA 47900	3.0%	3.1%
District of Columbia	5.7%	5.9%

MEDIAN HOME SALES PRICES		
Area	2006	2007*
MSA 47900	\$431,000	\$430,800

Source: National Association of Realtors. *Preliminary

According to the 2000 Census, 60% of the assessment area's housing is owner-occupied. In light of income levels in the area, homeownership is difficult for moderate-income families

and barely possible for low-income families. The year 2000 median family income for the assessment area is \$ 74,958 of which 50% would be the maximum income figure for low-income families. Mortgage industry standards consider housing that is three times annual income to be affordable. Only 11% of the area's housing is valued under \$100,000 and thus considered affordable for low-income residents.

Detailed performance context data for this assessment area is provided in the Assessment Area Demographic Report on the next page.

Assessment Area Demographics								
Assessment Area: MSA 47900								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	74	8.2	49,879	4.8	14,336	28.7	201,571	19.6
Moderate-income	224	24.8	224,919	21.8	20,568	9.1	179,733	17.4
Middle-income	318	35.3	405,676	39.3	14,007	3.5	224,372	21.8
Upper-income	278	30.8	350,548	34.0	5,632	1.6	425,346	41.3
Unknown-income	8	0.9	0	0.0	0	0.0	0	0.0
Total Assessment Area	902	100.0	1,031,022	100.0	54,543	5.3	1,031,022	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	98,401	19,310	2.0	19.6	66,421	67.5	12,670	12.9
Moderate-income	406,646	156,072	15.8	38.4	225,416	55.4	25,158	6.2
Middle-income	630,637	419,468	42.6	66.5	186,985	29.7	24,184	3.8
Upper-income	523,930	390,824	39.6	74.6	117,257	22.4	15,849	3.0
Unknown-income	30	20	0.0	66.7	10	33.3	0	0.0
Total Assessment Area	1,659,644	985,694	100.0	59.4	596,089	35.9	77,861	4.7
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	8,939	4.5	7,332	4.2	1,174	5.7	433	10.0
Moderate-income	35,484	17.7	31,270	17.8	3,368	16.3	846	19.6
Middle-income	75,400	37.6	66,279	37.7	7,663	37.0	1,458	33.8
Upper-income	77,949	38.8	68,561	39.0	7,981	38.6	1,407	32.6
Unknown-income	2,896	1.4	2,228	1.3	498	2.4	170	3.9
Total Assessment Area	200,668	100.0	175,670	100.0	20,684	100.0	4,314	100.0
	Percentage of Total Businesses:			87.5	10.3		2.1	

CONCLUSIONS WITH RESPECT TO PERFORMANCE IN MSA 47900 (WASHINGTON-ARLINGTON-ALEXANDRIA DC-VA-MD-WV)

LENDING TEST

Overall lending test performance in this assessment area was good.

The data used to evaluate the bank's performance in the assessment area appear in the MSA 47900 section of the tables in Appendices E and G.

Lending Activity:

M&T's overall lending activity showed adequate responsiveness to the retail credit needs of MSA 47900. The bank ranked 12th in deposit market share (1%) compared to 48th in home purchase lending (market share <1%), 56th in refinance lending (market share <1%), 51st in home

improvement lending (market share <1%), and 19th in small business lending (market share < 1%).

Geographic Distribution:

The geographic distribution of loans in this assessment area was outstanding. Specifically, both HMDA-related and small business penetration in low- and-moderate income geographies was excellent. The following table summarizes the bank’s performance.

MSA 47900 (WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV)				
Product	Low-income Tracts		Moderate-income Tracts	
	M & T Performance	2006 Aggregate Comparison	M & T Performance	2006 Aggregate Comparison
Home Purchase	Excellent	Similar	Excellent	Slightly Below
Refinance	Excellent	Above	Excellent	Slightly Above
Home Improvement	Adequate	Below	Excellent	Slightly Below
Small Business	Excellent	Significantly Above	Excellent	Above

M&T made 3% of its home purchase, 5% of its refinance, and 2% of its home improvement loans in low-income geographies, above the aggregate’s 3% for refinance, similar to the aggregate’s 3% for home purchase, and below the aggregate’s 3% for home improvement loans. The bank’s home purchase and refinance lending performance compares favorably to the demographics of the assessment area, which indicate that 2% of the available owner-occupied housing units are located within low-income geographies.

M&T made 18% of its home purchase, 27% of its refinance, and 16% of its home improvement loans in moderate-income geographies, slightly above the aggregate’s 22% for refinance loans and slightly below the aggregate’s 21% and 20% for home purchase and home improvement loans, respectively. The bank’s performance compares favorably to the demographics of the assessment area, which indicate that 16% of the available owner-occupied housing units are located within moderate-income geographies.

M&T originated 5% and 21% of its small business loans in low- and moderate-income geographies, respectively, exceeding the aggregate’s 3% and 15%. The bank’s performance also exceeds the demographics of the assessment area, in which 5% and 18%, respectively, of all small businesses operate in low- and moderate-income geographies.

Distribution by Borrower Income and Revenue Size of Business: Overall lending performance in the Washington-Arlington-Alexandria assessment area was adequate based on good HMDA-lending to moderate-income borrowers, adequate HMDA-lending to low-income borrowers, and adequate lending to small businesses with GAR of \$1 million or less, as indicated

in the chart below. The conclusions for low income borrowers considered the difficulty of making home purchase and refinance loans considering the high cost of housing in the assessment area as noted in the Performance Context section and supported by the performance of the aggregate.

MSA 47900 (WASHINGTON-ARLINGTON-ALEXANDRIA, DC-VA-MD-WV)				
Product	Low-income Borrowers		Moderate-income Borrowers	
	M & T Performance	2006 Aggregate Comparison	M & T Performance	2006 Aggregate Comparison
Home Purchase	Poor	Below	Adequate	Similar To
Refinance	Adequate	Similar To	Good	Slightly Below
Home Improvement	Excellent	Significantly Above	Excellent	Similar To
	Lending to Businesses with GAR <= \$1 million		2006 Aggregate Comparison	
Small Business	Adequate		Below	

Low-income Borrowers

M&T's HMDA-related lending performance to low-income borrowers was adequate. During the examination period, the bank made 1%, 6%, and 24% of its home purchase, refinance, and home improvement loans, respectively, to low-income borrowers. The bank's lending rates for home purchase and refinance loans to low-income borrowers were below the proportion of low-income families in the MSA (20%), while the rate for home improvement loans was greater.

M&T's performance for home purchase was below the aggregate group of lender's. The bank's performance for refinance lending was similar to the aggregate while home improvement lending was significantly above the aggregate. The aggregate group made 2% home purchase, 6% refinance, and 8% home improvement loans to low-income borrowers.

Moderate-income Borrowers

M&T's HMDA-lending level to moderate-income borrowers in this MSA was good. The bank made 11%, 16%, and 22% of its home purchase, refinance, and home improvement loans, respectively, to moderate-income borrowers. The bank's performance level for home purchase and refinance lending was below the proportion of moderate-income families in the MSA (17%). However, its performance level for home improvement lending was similar.

The bank's performance for home purchase and home improvement lending to moderate-income borrowers was similar to that of the aggregate group of lender's, which made 12% of home purchase and 22% of home improvement loans to moderate-income borrowers. However, the

bank's refinance lending levels to moderate-income borrowers was slightly below the aggregate, which made 19% refinance loans to moderate-income borrowers.

Small Business Lending

M&T's performance in lending to businesses with gross annual revenues (GAR) of \$1 million or less was adequate. The bank made 43% of its small business loans to these businesses, compared to 88% of business establishments in the MSA having GAR of \$1 million or less. Performance exceeded the aggregate which made 31%. Sixty percent of the bank's small business loans were in amounts of \$100,000 or less compared to the aggregate, which made 97% of its small business loans in amounts \$100,000 or less.

Community Development Loans:

During the examination period, community development lending in MSA 47900 (Washington-Arlington-Alexandria DC-VA-MD-WV) was excellent, totaling \$177 million. Seventy-seven percent of community development lending was in MD 47894. Activity in MD 13644 consisted of three loans totaling \$40 million to a public housing agency which develops and manages affordable housing in Maryland.

Community Development Lending		
Purpose	#	\$('000s)
Affordable Housing	12	81,434
Community Services	14	49,376
Economic Development	2	7,595
Revitalize and Stabilize	3	38,193
Totals	31	176,598

Approximately 46% of community development lending in the MSA targeted affordable housing, which representatives of local organizations indicated is a significant need of this assessment area. The remaining community development lending went to economic development, community service, and revitalization and stabilization initiatives, representing 4% and 28% and 22% of total activity, respectively.

Affordable housing initiatives consisted largely of lines of credit to nonprofit organizations working with the DC Department of Housing and Community Development to provide downpayment and closing cost assistance to very low- and moderate-income first time homebuyers for the purchase single family homes, condominiums, and cooperative apartments.

INVESTMENT TEST

The bank's level of qualified investments in MSA 47900 was good, totaling \$41 million or 17% of M&T's overall investment activity. Performance in the MSA displayed good responsiveness to community credit needs as detailed in the table to the right.

Qualified Investments		
Purpose	#	\$('000s)
Affordable Housing	23	40,585
Community Services	35	473
Economic Development	2	10
Revitalize & Stabilize	12	74
Total	72	41,142

Examples of M&T's qualified investments activity included:

- Multiple LIHTCs totaling \$40.6 million to support affordable housing throughout the MSA.
- Multiple grants totaling approximately \$200 thousand to organizations that support affordable housing, economic development and community services to low- and moderate-income individuals.

SERVICE TEST

Performance under the service test was outstanding based primarily on M&T's leadership in providing community development services and its good branch distribution.

Retail Services: Delivery systems were accessible to the bank's assessment area, including LMI areas. Of M&T's 62 branches in MSA 47900, 15 branches, or 24%, were located in LMI areas. In contrast, 29% of the assessment area population resides in LMI census tracts.

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems. M&T closed 1 branch and opened 10 during the evaluation period; none were located in LMI census tracts.

Alternative delivery systems somewhat enhanced the bank's performance in MSA 47900. Of M&T's 54 off-site ATM locations in the assessment area, 20 ATMs, or 37%, were in LMI areas.

The bank's hours and services were tailored to the needs of the assessment area, including LMI areas. Of the 62 branches in the MSA, 52 have either early morning or late evening hours, 11 or 18% are in LMI areas. Fifty-two also have Saturday hours, 12 of these branches are located in LMI areas. One branch in a middle income tract has Sunday hours.

Community Development Services: The bank was leader in providing community development services in the MSA throughout the evaluation period. The table below shows the number and type of services, with the majority being mortgage education seminars. In addition, management and staff served as directors, advisors or committee members to 27 non-profit and community based organizations throughout the bank's assessment area.

Community Development Services	
Mortgage Education Seminars	107
Financial Literacy Seminars	8
Technical Assistance (eg. Advisory Boards)	27
Total	142

MULTISTATE METROPOLITAN AREA

MSA 37980

(PHILADELPHIA-CAMDEN-WILMINGTON- PA-NJ-DE-MD)

CRA RATING FOR MSA 37980: SATISFACTORY

The lending test is rated: High Satisfactory

The investment test is rated: High Satisfactory

The service test is rated: High Satisfactory

The major factors supporting the rating include:

- Excellent geographic distribution of loans in the bank's assessment areas;
- An excellent level of community development lending;
- A good level of qualified investments;
- Adequate responsiveness to assessment area credit needs;
- An adequate distribution of loans among individuals of different income levels and businesses of different sizes; and,
- Reasonably accessible delivery systems to geographies and individuals of different income levels.

SCOPE OF EXAMINATION

A full-scope review was conducted of M&T's performance in MSA 37980.

DESCRIPTION OF INSTITUTION'S OPERATIONS

MSA 37980 encompasses the city of Philadelphia and parts of southeastern Pennsylvania, southern New Jersey, northern Delaware, and northeastern Maryland. M&T's assessment area in the MSA consists of the five Pennsylvania counties (Bucks, Chester, Delaware, Montgomery and Philadelphia) which comprise the Philadelphia Metropolitan Division (MD 37964) as well as Cecil County, Maryland which is part of the Wilmington Metropolitan Division (MD 48864).

M&T operates 29 branches in MSA 37980, as of December 31, 2007, representing 4% of all branches. In this assessment area, M&T holds less than 1% of the deposit market share. Assessment area deposits and branches are heavily concentrated in the Philadelphia MD. Of the bank's 29 branches in MSA 37980, 27 are located in the Philadelphia counties and two are in Cecil County, Maryland.

PERFORMANCE CONTEXT

Demographic Characteristics

The population of the assessment area is concentrated in the city of Philadelphia, which contains almost 40% of assessment area residents according to the 2000 Census. The suburban counties continue to be increasingly important in terms of growth, not only as bedroom communities for commuters into the city, but also as business, industry and retail centers.

Income Characteristics

The 2006 and 2007 HUD-adjusted median family income estimates for the MSA are shown in the accompanying table. The 2000 Census indicates that 39% of families in the MSA are designated as LMI. Lower incomes and higher poverty levels are concentrated in the city of Philadelphia. In the city, 60% of families are designated as LMI and 18% of families live below poverty level.

HUD MEDIAN FAMILY INCOMES		
AREA	2006	2007
MSA 37980	\$72,100	\$71,600

Housing Characteristics

The table at right shows that the average price of a home in MSA 37980 increased 2% over the last year.

AVERAGE HOME PRICE		
Area	2006	2007
MSA 37980	\$223,700	\$229,700

Source: Moody's Economy.com

According to the 2000 Census, the overall homeownership rate in MSA 37980 is 64%. There is a wide difference in homeownership rates between the city and the suburban counties, with a 53% rate in the City and 72% in the four suburban counties. The disparity between incomes and housing costs, either owned or rented, suggests a need for affordable mortgage programs and development of rental properties for the LMI population.

With a median age of 46 years, housing stock in the MSA tends to be older. Forty percent of housing in the MSA and 58% of housing in the City of Philadelphia was built before 1950. The aging housing stock indicates a need for home improvement financing.

Recently, Center City Philadelphia is experiencing resurgence as younger people and empty-nesters attracted by the city's amenities move downtown. As a result, real estate prices have skyrocketed. Housing in some of the city's LMI areas, however, is aging and in need of repair.

Labor, Employment and Economic Characteristics

MSA 37980's strongest industries are education and health services, professional and business services, retail trade, and leisure and hospitality services. The healthcare sector of the economy benefits from the large teaching hospitals in the city, such as Thomas Jefferson University

Hospital and The University of Pennsylvania Hospital. The Jefferson Health System is the largest private sector employer in Philadelphia. The tourism and hospitality industry also plays an important role in the area economy.

According to the Pennsylvania Department of Labor and Industry, unemployment has decreased in the five-county area. As shown in the chart to the right, Philadelphia County has the highest unemployment rates of counties in the assessment area.

AVERAGE ANNUAL UNEMPLOYMENT RATES		
Area	2006	2007
Bucks County	3.9%	3.8%
Chester County	3.3%	3.1%
Delaware County	4.3%	4.0%
Montgomery County	3.6%	3.4%
Philadelphia County	6.2%	6.0%
State of Pennsylvania	4.6%	4.4%

Detailed performance context data for this assessment area is provided in the Assessment Area Demographics Report below.

Assessment Area Demographics								
Assessment Area: MSA 37980								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	121	12.1	106,763	10.7	36,963	34.6	217,814	21.9
Moderate-income	194	19.3	194,371	19.6	30,072	15.5	170,608	17.2
Middle-income	340	33.9	334,981	33.7	15,230	4.5	204,549	20.6
Upper-income	330	32.9	357,640	36.0	6,414	1.8	400,784	40.3
Unknown-income	18	1.8	0	0.0	0	0.0	0	0.0
Total Assessment Area	1,003	100.0	993,755	100.0	88,679	8.9	993,755	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	198,378	86,598	8.5	43.7	76,495	38.6	35,285	17.8
Moderate-income	347,705	185,708	18.2	53.4	128,937	37.1	33,060	9.5
Middle-income	537,871	352,687	34.5	65.6	160,297	29.8	24,887	4.6
Upper-income	515,795	396,247	38.8	76.8	103,358	20.0	16,190	3.1
Unknown-income	353	13	0.0	3.7	2	0.6	338	95.8
Total Assessment Area	1,600,102	1,021,253	100.0	63.8	469,089	29.3	109,760	6.9
	Total Businesses by Tract		Businesses by Tract & Revenue Size					
			Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported	
	#	%	#	%	#	%	#	%
Low-income	10,301	7.0	8,937	7.1	930	5.8	434	11.1
Moderate-income	21,482	14.7	18,526	14.6	2,222	13.9	734	18.8
Middle-income	46,847	32.0	40,657	32.1	4,935	30.8	1,255	32.2
Upper-income	66,968	45.7	57,877	45.7	7,661	47.8	1,430	36.7
Unknown-income	965	0.7	630	0.5	293	1.8	42	1.1
Total Assessment Area	146,563	100.0	126,627	100.0	16,041	100.0	3,895	100.0
	Percentage of Total Businesses:			86.4		10.9		2.7

**CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MSA 37980
(PHILADELPHIA-CAMDEN-WILMINGTON- PA-NJ-DE-MD)**

LENDING TEST

Overall lending test performance in this assessment area was good.

The data used to evaluate the bank’s performance in the assessment area appear in the MSA 37980 section of the tables in Appendices E and G.

Lending Activity:

M&T’s responsiveness to retail credit needs in MSA 37980 was adequate. The bank ranked 37th in deposits compared to 66th in home purchase lending, 77th in refinance lending, 65th in home improvement lending and 24th in small business lending.

Geographic Distribution:

Geographic distribution was excellent in this assessment area. The distribution of home purchase, refinance, and home improvement loans in low- and moderate-income census tracts was excellent while the distribution of small business loans was good. The following table summarizes the performance.

MSA 37980 (PHILADELPHIA-CAMDEN-WILMINGTON, PA-NJ-DE-MD)				
Product	Low-income Tracts		Moderate-income Tracts	
	M & T Performance	2006 Aggregate Comparison	M & T Performance	2006 Aggregate Comparison
Home Purchase	Excellent	Above	Excellent	Above
Refinance	Adequate	Similar	Excellent	Similar
Home Improvement	Excellent	Above	Excellent	Slightly Above
Small Business	Adequate	Slightly Below	Excellent	Above

M&T made 9% of its home purchase, 6% of its refinance, and 9% of its home improvement loans in low-income census tracts, above the aggregate’s 7% and 6% for home purchase and home improvement loans, respectively, and similar to the aggregate’s 6% for refinancing. The bank’s home purchase and home improvement lending performance also compares favorably to the demographics of the assessment area, which indicate that 9% of the available owner-occupied housing units are located within low-income census tracts.

M&T made 26% of its home purchase, 20% of its refinance, and 20% of its home improvement loans in moderate-income census tracts, exceeding the aggregate’s 20% and 18% for home purchase and home improvement, respectively, and similar to the aggregate’s 20% for refinance

loans. The bank’s performance compares favorably to the demographics of the assessment area, which indicate that 18% of the available owner-occupied housing units are located within moderate-income tracts.

M&T originated 4% and 17% of its small business loans in low- and moderate-income geographies, respectively, above the aggregate’s 12% in moderate-income areas and similar to the aggregate’s 4% in low-income areas. The bank’s performance in moderate-income geographies also exceeds the demographics of the assessment area, where 15% of all small businesses operate in moderate-income geographies, and is below the demographics in low-income geographies, where 7% of small businesses operate.

Distribution by Borrower Income and Revenue Size of Business: Overall lending performance in the Philadelphia-Camden-Wilmington assessment area was adequate based on poor level of HMDA-lending to low-income borrowers, good HMDA-lending to moderate-income borrowers, and adequate lending to small businesses, as indicated in the chart below. The conclusions for low income borrowers considered the difficulty of making home purchase and refinance loans considering the high cost of housing in the assessment area as noted in the Performance Context section and supported by the performance of the aggregate.

MSA 37980 (PHILADELPHIA, CAMDEN, AND WILMINGTON, PA, NJ, DE)				
Product	Low-income Borrowers		Moderate-income Borrowers	
	M & T Performance	2006 Aggregate Comparison	M & T Performance	2006 Aggregate Comparison
Home Purchase	Poor	Slightly Below	Good	Slightly Below
Refinance	Poor	Below	Adequate	Below
Home Improvement	Excellent	Significantly Above	Excellent	Similar To
	Lending to Businesses with GAR <= \$1 million		2006 Aggregate Comparison	
Small Business	Adequate		Above	

Low-income Borrowers

M&T’s HMDA lending performance to low-income borrowers was poor. During the 2006 and 2007 examination period, the bank made 4%, 4%, and 22% of its home purchase, refinance, and home improvement loans, respectively, to low-income borrowers. The bank’s performance home purchase and refinance lending was below the proportion of low-income families in this MSA (22%). However, its home improvement lending performance was similar to the proportion of low-income families in the MSA.

M&T’s performance for home purchase and refinance lending to low-income borrowers was below the aggregate, which made 6% of its home purchase loans and 8% of its refinance loans to

low-income borrowers. Home improvement lending performance to low-income borrowers significantly exceeded that of the aggregate, which made only 12% of its home improvement loans low-income borrowers.

Moderate-income Borrowers

M&T's HMDA lending performance to moderate-income borrowers was good. The bank made 14%, 10%, and 22% of its home purchase, refinance, and home improvement loans, respectively, to moderate-income borrowers while 17% of all families in the MSA were moderate-income.

Home purchase and refinance lending performance was below the aggregate, which made 16% home purchase and 18% refinance loans to moderate-income borrowers. However, the bank's home improvement lending to moderate-income borrowers was similar to the aggregate, which made 21% home improvement loans to moderate-income borrowers.

Small Business Lending

M&T provided an adequate level of lending to small businesses with gross annual revenue (GAR) of \$1 million or less. The bank made 44% of its small business loans to these businesses, compared to 86% of business establishments in this MSA having GAR of \$1 million or less. Performance exceeded the aggregate which made 33% of its loans to businesses with GAR of \$1 million or less. Fifty percent of the bank's loans were in amounts of \$100,000 or less, which was below the aggregate which made 96% of its small business loans in amounts of \$100,000 or less.

Lending performance in this assessment area was good based on adequate levels of lending to low-income borrowers and small businesses and excellent lending levels to moderate-income borrowers. The following table summarizes the performance related to lending to LMI borrowers.

Community Development Lending:

Community development lending in MSA 37980 was excellent, totaling approximately \$54 million or 3% of all community development activity. Lending was concentrated in MD 37954 (Philadelphia, PA) where virtually all community development lending was originated. As indicated in the chart to the right, community development lending was responsive to identified needs within the MSA.

Community Development Lending		
Purpose	#	\$('000s)
Affordable Housing	12	16,582
Community Services	2	128
Economic Development	2	15,000
Revitalize and Stabilize	4	22,113
Totals	20	53,823

Examples of community development lending include:

- A \$22 million line of credit for construction of a research park that is located in a Philadelphia Renewal Community, a federal tax incentive program designed to help stimulate new investment in the city and to expand employment.

- An \$11 million commercial mortgage for a 259 unit apartment building, located in a moderate-income tract, where more than 50% of rents are affordable.

INVESTMENT TEST

The level of qualified investments in MSA 37980 was good, totaling \$15 million, or 6% of total. Performance in the MSA displayed excellent responsiveness to community credit needs as detailed in the table to the right.

Qualified Investments		
Purpose	#	\$('000s)
Affordable Housing	19	14,634
Community Services	9	24
Economic Development	3	11
Revitalize & Stabilize	4	4
Total	35	14,673

Examples of qualified investment activity included:

- Multiple LIHTCs totaling \$13.6 million to support affordable housing throughout the MSA.
- Multiple grants totaling \$100 thousand to organizations that support affordable housing, economic development and community services to low- and moderate-income individuals.

SERVICE TEST

Performance under the service test in MSA 37980 was good based on M&T’s relatively high level of community development services and its adequate branch distribution.

Retail Services: The bank’s delivery systems were reasonably accessible to the assessment area, including LMI areas. Overall, M&T had 29 branches in MSA 37980, of which 6, or 21%, are located in LMI areas. In contrast, the percentage of the assessment area population located in LMI areas was 33%.

The bank’s record of opening and closing branches did not adversely impact the accessibility of its delivery systems. M&T opened one branch and closed one branch during the evaluation period; none of the actions affected LMI areas.

Alternative delivery systems slightly enhanced the bank’s performance in MSA 37980. M&T had five off-site ATM locations in the assessment area, of which one, or 20%, was located in an LMI area.

The bank’s hours and services were tailored to the needs and convenience of the assessment area, including LMI tracts. Twenty-seven branches out of the existing 29 in the MSA have either early morning or late evening hours, 6 are located in LMI tracts. Fifteen branches have Saturday hours, 5 of these are located in LMI tracts and one branch in a middle-income tract operates Sunday hours.

Community Development Services: The bank provided a relatively high level of community development services in the MSA throughout the evaluation period. The table to the right shows the number and type of services performed, with mortgage education in the majority. In addition, management and staff served as directors, advisors or committee members to 4 non-profit and community based organizations throughout the bank's assessment area.

Community Development Services	
Mortgage Education Seminars	38
Small Business Seminars	3
Technical Assistance	4
Total	45

MULTISTATE METROPOLITAN AREA

(FULL REVIEW)

MSA 19060 (CUMBERLAND, MD-WV)

CRA RATING FOR MSA 19060: OUTSTANDING

The lending test is rated: High Satisfactory

The investment test is rated: Outstanding

The service test is rated: Outstanding

The major factors supporting the rating include:

- Excellent responsiveness to assessment area credit needs;
- An excellent level of qualified investments;
- Reasonably accessible delivery systems to essentially all portions of the bank's assessment areas;
- A good geographic distribution of loans in the bank's assessment area;
- A good distribution of loans among individuals of different income levels and businesses of different sizes; and,
- An adequate level of community development lending.

SCOPE OF EXAMINATION

Examiners conducted a full-scope examination for this multistate MSA assessment area.

DESCRIPTION OF INSTITUTION'S OPERATIONS

M&T had nine branches in the Cumberland MSA as of December 31, 2007, representing only 1% of the bank's overall branches. The MSA also contained 1% of the bank's HMDA and small business loans and deposits. Despite a low proportion of the bank's overall deposits, M&T is the number one bank in the area in terms of deposit market share, with 27% of deposits as reported by the FDIC as of June 30, 2007. For details, see Exhibit 1 on page BB7.

PERFORMANCE CONTEXT

Demographic Characteristics

Located in the western corner of Maryland and crossing the border into West Virginia, the Cumberland MSA assessment area consists of Allegany County, Maryland and Mineral County, West Virginia. The core of the Cumberland MSA assessment area is Allegany County, which contains approximately 73% of the MSA population.

Income Characteristics

The 2006 and 2007 HUD-adjusted median family incomes for the Cumberland MSA are listed in the accompanying table. The Cumberland MSA assessment area contains only three moderate-income tracts. One tract is located in Mineral County and the other two in Allegany County.

HUD MEDIAN FAMILY INCOME		
AREA	2006	2007
MSA 19060	\$48,400	\$46,600

Housing Characteristics

According to the 2000 Census, 64% of MSA housing is owner-occupied. In light of income levels in the area, homeownership is difficult for moderate-income families and barely possible for low-income families. The year 2000 median family income for the assessment area is \$39,167 of which 50% would be the maximum income figure for low-income families. Mortgage industry standards consider housing that is three times annual income to be affordable. Only 39% of the area's housing is valued under \$60,000 and thus considered affordable for low-income residents.

MEDIAN SALES PRICE*		
Area	2006	2007
MSA 19060 (Cumberland, MD,WV)	\$95,700	\$109,400

*National Association of Realtors

Mobile homes are usually considered affordable to low- and moderate-income residents. The 2000 census data reveals 7% of all dwellings located within the assessment area are mobile homes.

A significant portion of the housing units within the Cumberland MSA are older. The 2000 Census reports that 45% of housing units were built in 1950 or earlier. This level of older housing stock indicates a possible need for home improvement financing.

Labor, Employment and Economic Characteristics

The Cumberland MSA is primarily rural in nature. Over the past several years the economy has remained somewhat stagnant with the majority of residents commuting to the nearby cities of Winchester, Virginia and Hagerstown, Maryland for employment opportunities. Within the City

of Cumberland, major employers include Western Maryland Health System, Allegany County Board of Education, and CSX railroad. To stimulate the local economy, Cumberland offers a number of incentive programs such as tax credits, Enterprise Zones, and a revolving loan pool.

AVERAGE ANNUAL UNEMPLOYMENT RATE		
Area	2006	2007
MSA 19060	5.3%	5.1%
State of Maryland	3.8%	3.6%
State of West Virginia	4.7%	4.6%

As shown in the table at left, unemployment levels remained relatively stable during the examination period and declined in 2007. However, the jobless rate for the MSA was higher than those for the states of Maryland and West Virginia.

Detailed performance context data for this assessment area is provided in the Assessment Area Demographic Report below.

Assessment Area Demographics								
Assessment Area: MSA 19060 Cumberland								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	4,958	18.5
Moderate-income	3	10.0	2,206	8.2	482	21.8	5,098	19.0
Middle-income	23	76.7	20,329	76.0	2,091	10.3	6,358	23.8
Upper-income	4	13.3	4,227	15.8	169	4.0	10,348	38.7
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	30	100.0	26,762	100.0	2,742	10.2	26,762	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	4,160	2,097	7.2	50.4	1,446	34.8	617	14.8
Middle-income	34,428	22,053	76.1	64.1	8,500	24.7	3,875	11.3
Upper-income	6,490	4,814	16.6	74.2	1,196	18.4	480	7.4
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	45,078	28,964	100.0	64.3	11,142	24.7	4,972	11.0
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	211	7.0	182	6.8	15	7.1	14	11.8
Middle-income	2,330	77.2	2,092	77.8	152	72.4	86	72.3
Upper-income	477	15.8	415	15.4	43	20.5	19	16.0
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	3,018	100.0	2,689	100.0	210	100.0	119	100.0
	Percentage of Total Businesses:			89.1		7.0		3.9

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN MSA 19060 (CUMBERLAND, MD- WV)

LENDING TEST

M&T’s overall performance under the lending test in MSA 19060 (Cumberland, MD-WV) was good.

The data used to evaluate the bank’s performance in the assessment area appear in the MSA 19060 section of the tables in Appendices E and G.

Lending Activity:

M&T’s responsiveness to retail credit needs in this MSA was excellent. The bank ranked first in deposits (market share 27%) compared to second in home purchase lending (market share 8%), seventh in refinance lending (market share 4%), fourth in home improvement lending (market share 8%), and 24th in small business lending (market share <1%).

Geographic Distribution:

Geographic distribution in moderate-income tracts was good based on excellent distribution of refinance loans, good distribution of home improvement loans, adequate distribution of home purchase loans, and small business loans. This area had no low-income tracts according to the 2000 Census; therefore, lending in low-income geographies was not analyzed. The following table summarizes the performance related to lending in the moderate-income tracts.

MSA 19060 (CUMBERLAND, MD-WV)				
Product	Low-income Tracts		Moderate-income Tracts	
	M & T Performance	2006 Aggregate Comparison	M & T Performance	2006 Aggregate Comparison
Home Purchase	N/A	N/A	Adequate	Significantly Below
Refinance	N/A	N/A	Excellent	Slightly Above
Home Improvement	N/A	N/A	Good	Slightly Below
Small Business	N/A	N/A	Adequate	Significantly Below

M&T made 4% of its home purchase, 8% of its refinance, and 7% of its home improvement loans in moderate-income census tracts, slightly above the aggregate’s 7% for refinance loans, slightly below the aggregate’s 8% for home improvement loans, and significantly below the aggregate’s 10% for home purchase loans. The bank’s refinance lending performance compares

favorably to the demographics of the assessment area, which indicate that 7% of the available owner-occupied housing units are located within moderate-income tracts.

M&T originated 3% of its small business loans in moderate-income geographies, significantly below the aggregate's 9%. The bank's performance in moderate-income areas is also below the demographics of the assessment area, where 7% of all small businesses operate in moderate-income areas.

Distribution by Borrower Income and Revenue Size of Business: Overall lending performance in the Cumberland assessment area was good based on, excellent performance in lending to moderate-income borrowers, adequate performance in lending to low-income borrowers and small businesses, as indicated in the chart below.

MSA 19060 (CUMBERLAND, MD-WV)				
Product	Low-income Borrowers		Moderate-income Borrowers	
	M & T Performance	2006 Aggregate Comparison	M & T Performance	2006 Aggregate Comparison
Home Purchase	Adequate	Significantly Above	Excellent	Above
Refinance	Adequate	Similar To	Good	Similar To
Home Improvement	Excellent	Significantly Above	Excellent	Above
	Lending to Businesses with GAR <= \$1 million		2006 Aggregate Comparison	
Small Business	Adequate		Significantly Above	

Low-income Borrowers

M&T's performance in HMDA-lending to low-income borrowers was adequate. During the examination period, the bank made 12%, 6%, and 23% of its home purchase, refinance, and home improvement loans, respectively, to low-income borrowers. Home purchase and refinance lending levels were below the proportion of low-income families (19%) in the MSA while home improvement levels exceeded the proportion.

M&T's performance for home purchase and home improvement lending to low-income borrowers exceeded the aggregate group of lender's, which made 7% of its home purchase and 10% of its home improvement loans to low-income borrowers. Performance in refinance lending to low-income borrowers was similar to that of the aggregate, which made 7% of its refinance loans to low-income borrowers.

Moderate-income Borrowers

M&T's HMDA-lending performance to moderate-income borrowers was excellent. The bank made 22%, 17%, and 22% of its home purchase, refinance, and home improvement loans, respectively, to moderate-income borrowers. Both home purchase and home improvement lending levels were above the proportion of moderate-income families (19%) in the MSA. Refinance lending levels were, however, below the proportion of moderate-income families for this MSA.

The bank's performance for home purchase and home improvement lending to moderate-income borrowers exceeded that of the aggregate, which made 15% of its home purchase and 17% of its home improvement loans to moderate-income borrowers. However, the bank's refinance lending to moderate-income borrowers was similar to the level of the aggregate group, which made 16% refinance loans to moderate-income borrowers.

Small Business Lending

M&T's performance in lending to small businesses with gross annual revenues (GAR) of \$ 1 million or less was adequate. The bank made 56% of its small business loans to these businesses, compared to 89% of business establishments in the MSA having GAR of \$1 million or less. The bank's performance was however, significantly above that of the aggregate which made 37% of its loans to such businesses. Additionally, 73% of the bank's small business loans were in amounts \$100,000 or less, which was below the aggregate which made 96% of its small business loans in amounts of \$100,000 or less.

Community Development Lending:

M&T's performance was adequate in MSA 19060. Two community development loans were made in the MSA totaling \$104 thousand that targeted community services. Community development lending in the MSA represented less than 1% of the bank's overall community development lending activity.

INVESTMENT TEST

The level of qualified investments in MSA 19060 was excellent, totaling \$5.5 million, or 2% of total bank activity. Qualified Investments consisted of two LIHTC totaling \$5.5 million to support affordable housing in the MSA.

SERVICE TEST

M&T's performance under the service test was outstanding primarily based on the bank's excellent branch distribution in the assessment area.

Retail Services: The bank's delivery systems were readily accessible to all portions of the bank's assessment area, including LMI areas. Overall, M&T operates 9 branches in MSA 19060,

and 1 branch (11%), is located in an LMI area. This compares favorably with the portion of the population residing in LMI areas (8%).

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems. During the evaluation period no branches were opened or closed.

Alternative delivery systems slightly enhanced the bank's performance in the Cumberland MSA. The bank had 9 off-site ATM locations in the assessment area, of which 1, or 11%, was located in an LMI area.

Hours and services are tailored to the convenience and needs of its assessment area, particularly LMI geographies and/or LMI individuals. Of the 9 branches located in the MSA, 6 have early morning or late evening hours, with 1 located in an LMI area. Seven have Saturday hours, again with one operating in an LMI area.

Community Development Services: The bank provided an adequate level of community development services throughout the evaluation period. The table to the right shows the number of mortgage education seminars performed. In addition, management and staff served as directors, advisors or committee members to 2 non-profit and community based organizations throughout the bank's assessment area.

Community Development Services	
Mortgage Education Seminars	5
Technical Assistance	2
Total	7

STATE OF DELAWARE

CRA RATING FOR DELAWARE³: SATISFACTORY

The lending test is rated: Low Satisfactory

The investment test is rated: Outstanding

The service test is rated: Low Satisfactory

The major factors supporting the rating include:

- An excellent level of qualified investments;
- Adequate responsiveness to assessment area credit needs;
- Adequate distribution of loans among individuals of different income levels and businesses of different sizes;
- Reasonably accessible delivery systems to geographies and borrowers of different income levels; and,
- Poor level of community development lending.

SCOPE OF EXAMINATION

Examiners conducted a full-scope review of this assessment area, which consists of Sussex County, Delaware. As shown in Exhibit 1 on Page BB7, this assessment area has a very small proportion of M&T's loans and deposits. In addition, the Sussex County assessment area contains no LMI geographies.

DESCRIPTION OF INSTITUTION'S OPERATIONS

M&T's operations consist of one branch located in Sussex County, a non-MSA area. Although the branch offers a full range of products, it serves bank employees and had only limited retail activity during the examination period.

PERFORMANCE CONTEXT

The bank's assessment area in Delaware consists of Sussex County. Sussex County, the southernmost of Delaware's three counties, is bordered by Maryland to the south and east. This very competitive market has 16 banks operating 66 retail branches. As of June 30, 2007, M&T

³ For institutions with branches in two or more states in a multistate metropolitan area, this statewide evaluation is adjusted and does not reflect performance in the parts of those states contained within the multistate metropolitan area. See the multistate metropolitan area rating and discussion for the rating and evaluation of the institution's performance in that area.

ranked 14th in deposits, with a less than 1% market share. Its major competitors include Wilmington Trust, Baltimore Trust, PNC Bank, and Delaware National.

Demographic Characteristics

During the summer months, the population expands by more than 40 thousand visitors drawn to the Rehoboth and Bethany oceanfront communities. The county's year-round population is expected to continue growing at a rapid rate because of the large number of retirees moving into the area.

The pattern of development has been westward from the oceanfront communities and to a lesser extent along U.S. Route 13, the main north-south highway. With land prices near the coast becoming very high, residential development is expected to spread to the western part of the county.

Income Characteristics

The HUD-adjusted median family income for the non-metropolitan portion of Delaware was \$54,200 in 2006 and \$53,800 in 2007. HUD does not provide income estimates for Sussex County itself. There are no low- or moderate- income tracts in the assessment area.

Housing Characteristics

Just over 54% of housing units are owner-occupied. The area has a high level of vacant units, at 33%, although many of these are vacation homes for summer residents. Mobile homes represent a significant portion of housing units, at 26%. The median house value in 2000 for Sussex County was \$122,400 and generally affordable.

Labor, Employment and Economic Characteristics

The food processing, tourism and poultry industries provide numerous but mostly low-paying jobs. As a result, the unemployment rate for Sussex County is relatively low and below the State as shown in the table to the right.

AVERAGE ANNUAL UNEMPLOYMENT RATES		
Area	2006	2007
Sussex County	3.2%	3.3%
State of Delaware	3.5%	3.4%

Source: U.S Bureau of Labor

Detailed performance context data for this assessment area is provided in the Assessment Area Demographic Report on the next page.

Assessment Area Demographics								
Assessment Area: State of Delaware- Non-MSA Sussex County								
Income Categories	Tract Distribution		Families by Tract Income		Families < Poverty Level as % of Families by Tract		Families by Family Income	
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	7,999	18.1
Moderate-income	0	0.0	0	0.0	0	0.0	8,608	19.5
Middle-income	33	91.7	40,576	92.0	3,320	8.2	10,572	24.0
Upper-income	3	8.3	3,514	8.0	83	2.4	16,911	38.4
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	36	100.0	44,090	100.0	3,403	7.7	44,090	100.0
	Housing Units by Tract	Housing Types by Tract						
		Owner-occupied			Rental		Vacant	
		#	%	%	#	%	#	%
Low-income	0	0	0.0	0.0	0	0.0	0	0.0
Moderate-income	0	0	0.0	0.0	0	0.0	0	0.0
Middle-income	72,742	45,544	90.2	62.6	10,970	15.1	16,228	22.3
Upper-income	20,328	4,961	9.8	24.4	1,102	5.4	14,265	70.2
Unknown-income	0	0	0.0	0.0	0	0.0	0	0.0
Total Assessment Area	93,070	50,505	100.0	54.3	12,072	13.0	30,493	32.8
	Total Businesses by Tract	Businesses by Tract & Revenue Size						
		Less Than or = \$1 Million		Over \$1 Million		Revenue Not Reported		
	#	%	#	%	#	%	#	%
Low-income	0	0.0	0	0.0	0	0.0	0	0.0
Moderate-income	0	0.0	0	0.0	0	0.0	0	0.0
Middle-income	5,719	77.2	5,150	77.2	419	79.5	150	71.4
Upper-income	1,692	22.8	1,524	22.8	108	20.5	60	28.6
Unknown-income	0	0.0	0	0.0	0	0.0	0	0.0
Total Assessment Area	7,411	100.0	6,674	100.0	527	100.0	210	100.0
	Percentage of Total Businesses:			90.1		7.1		2.8

CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN DELAWARE

LENDING TEST

The bank's performance under the lending test in the state of Delaware was adequate.

The data used to evaluate the bank's performance in the assessment area appear in the Delaware section of the tables in Appendices E and G.

Lending Activity:

M&T's responsiveness to retail credit needs was adequate based on the number and dollar volume of home purchase, refinance and small business loans in Sussex County. The bank ranked 16th in deposits (market share <1%) compared to 47th in home purchase lending (market share <1%), 65th in refinance lending (market share <1%), 16th in home improvement lending

(market share 1%), and 26th in small business lending (market share <1%). Lending activity is primarily targeted to bank employees.

Geographic Distribution:

The Delaware assessment area has no low- or moderate-income census tracts. A review of loan distribution on maps showed that loans were adequately distributed in middle- and upper-income census-tracts.

Distribution by Borrower Income and Revenue Size of Business: Lending performance in this assessment area was adequate based on adequate levels of lending to low- and moderate-income borrowers and businesses with GAR of \$1 million or less. During the two-year review period there were too few loans to allow for a meaningful overall analysis of HMDA-related and small business loans. However, 3 out of 51 home purchase loans; 7 out of 35 refinance loans; and 4 of 22 home improvement loans were provided to LMI borrowers, and 25 out of 43 small business loans were provided to businesses with GAR of \$1 million or less.

Community Development Lending:

As described in the performance context, M & T's assessment areas in the State of Delaware consist of the non-MSA county of Sussex. No community development loans were issued within the State of Delaware, and performance is considered poor.

INVESTMENT TEST

The bank's level of qualified investments was excellent, totaling \$2.4 million. Qualified investments included multiple LIHTCs totaling \$2.4 million to support affordable housing throughout the MSA.

SERVICE TEST

M&T's performance under the service test was adequate.

Retail Services: The bank's delivery systems were reasonably accessible to the bank's assessment area. M&T operates one branch in a middle-income geography in Sussex County. There are no LMI census tracts in the county.

The bank's record of opening and closing branches has not adversely affected the accessibility of its delivery systems. M&T did not open or close any branches in this assessment area during the evaluation period. Alternative delivery systems did not enhance the bank's performance in the assessment area.

The bank performed an adequate level of community development services in the assessment area. Three M&T Bank officers provided ongoing technical assistance to community development organizations in Sussex County, Delaware.

CRA APPENDIX A

SCOPE OF EXAMINATION

MANUFACTURERS AND TRADERS TRUST COMPANY			
TIME PERIOD REVIEWED		January 1, 2006-December 31, 2007	
FINANCIAL INSTITUTION			PRODUCTS REVIEWED
Manufacturers and Traders Trust Company One M & T Plaza * Buffalo, NY 14203			<ul style="list-style-type: none"> • Home purchase • Multifamily • Refinancings • Home Improvement • Small business • Community Development
AFFILIATE(S)	AFFILIATE RELATIONS		PRODUCTS REVIEWED
M&T Mortgage Corporation	Bank subsidiary		<ul style="list-style-type: none"> • Home Purchase • Refinancing
M&T Real Estate Trust	Bank subsidiary		<ul style="list-style-type: none"> • Multifamily
M&T Realty Capital Corporation	Bank subsidiary		<ul style="list-style-type: none"> • Multifamily
* Branch Examined			

CRA APPENDIX B

Summary of State and Multistate MSA Ratings

State or Multistate Metropolitan Area	Lending Test Rating	Investment Test Rating	Service Test Rating	Overall State Rating
New York	High Satisfactory	Outstanding	Outstanding	Outstanding
Pennsylvania	High Satisfactory	Outstanding	Outstanding	Outstanding
Maryland	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
MSA 35620	High Satisfactory	Outstanding	Low Satisfactory	Satisfactory
MSA 47900	High Satisfactory	High Satisfactory	Outstanding	Satisfactory
MSA 37980	High Satisfactory	High Satisfactory	High Satisfactory	Satisfactory
MSA 19060	High Satisfactory	Outstanding	Outstanding	Outstanding
Delaware	Low Satisfactory	Outstanding	Low Satisfactory	Satisfactory

CRA APPENDIX C

GLOSSARY

Aggregate lending: The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

Census tract: A small, relatively permanent statistical subdivision of a county or statistically equivalent entity delineated for data presentation purposes by a local group of census data users or the geographic staff of a regional census center in accordance with Census Bureau guidelines. Designed to be relatively homogeneous units with respect to population characteristics, economic status, and living conditions at the time they are established, census tracts generally contain between 1,000 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries are delineated with the intention of being stable over many decades, so they generally follow relatively permanent visible features. However, they may follow governmental unit boundaries and other invisible features in some instances; the boundary of a state or county (or statistically equivalent entity) is always a census tract boundary.

Community development: Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet the size eligibility standards of the Small Business Administration's Development Company or Small Business Investment Company programs (13 CFR 121.301) or have gross annual revenues of \$1 million or less; or, activities that revitalize or stabilize low- or moderate-income geographies.

Effective September 1, 2005, the Board of Governors of the Federal Reserve System, Office of the Comptroller of the Currency, and the Federal Deposit Insurance Corporation have adopted the following additional language as part of the revitalize or stabilize definition of community development. Activities that revitalize or stabilize-

- (i) Low-or moderate-income geographies;
- (ii) Designated disaster areas; or
- (iii) Distressed or underserved nonmetropolitan middle-income geographies designated by the Board, Federal Deposit Insurance Corporation, and Office of the Comptroller of the Currency, based on-
 - a. Rates of poverty, unemployment, and population loss; or
 - b. Population size, density, and dispersion. Activities that revitalize and stabilize geographies designated based on population size, density, and dispersion if they help to meet essential community needs, including needs of low- and moderate-income individuals.

Family: A family is a group of two or more people related by birth, marriage, or adoption and residing together; all such people (including related subfamily members) are considered as members of one family.

Full review: Performance is analyzed considering performance context, quantitative factors and qualitative factors.

Geography: A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

Home Mortgage Disclosure Act (“HMDA”): The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and income of applicants, the amount of loan requested, and the disposition of the application (e.g., approved, denied, and withdrawn).

Home mortgage loans: Includes home purchase and home improvement loans as defined in the HMDA regulation. This definition also includes multifamily (five or more families) dwelling loans, loans for the purchase of manufactured homes, and refinancings of home improvement and home purchase loans.

Household: A household consists of all the people who occupy a housing unit. A household includes the related family members and all the unrelated people, if any, such as lodgers, foster children, wards, or employees who share the housing unit. A person living alone in a housing unit, or a group of unrelated people sharing a housing unit such as partners or roomers, is also counted as a household. The count of households excludes group quarters.

Limited-scope review: Performance is analyzed using only quantitative factors.

Low-income: Individual income that is less than 50% of the area median income, or a median family income that is less than 50%, in the case of a geography.

Metropolitan Statistical Area (“MSA”): A geographic entity defined by the federal Office of Management and Budget for use by federal statistical agencies, based on the concept of a core area with a large population nucleus, plus adjacent communities having a high degree of economic and social integration with that core.

Metropolitan Division: A county or group of counties within a **Metropolitan Statistical Area** that contains a population of at least 2.5 million and represents an employment center(s) associated through commuting ties.

Middle-income: Individual income that is at least 80% and less than 120% of the area median income, or a median family income that is at least 80% and less than 120%, in the case of a geography.

Moderate-income: Individual income that is at least 50% and less than 80% of the area median income, or a median family income that is at least 50% and less than 80%, in the case of a geography.

Multifamily: Refers to a residential structure that contains five or more units.

Owner-occupied units: Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

Qualified investment: A qualified investment is defined as any lawful investment, deposit, membership share or grant that has as its primary purpose community development.

Rated area: A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

Small loan(s) to business(es): A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income ("Call Report") and the Thrift Financial Reporting ("TFR") instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans. However, thrift institutions may also exercise the option to report loans secured by nonfarm residential real estate as "small business loans" if the loans are reported on the TFR as nonmortgage, commercial loans.

Upper-income: Individual income that is more than 120% of the area median income, or a median family income that is more than 120%, in the case of a geography.

CRA APPENDIX D

SUMMARY OF BRANCH LOCATIONS

	Total Branches	Total Branches in LMI Tracts	% of Branches in LMI Tracts	% of Pop. in LMI Tract
STATE OF NEW YORK				
MSA 15380 (Buffalo - Niagra Falls)	55	16	29%	25%
MSA 40380 (Rochester)	32	7	22%	23%
MSA 45060 (Syracuse)	36	7	19%	23%
MSA 39100 (Poughkeepsie-Newburg-Middletown)	25	5	20%	19%
MSA 13780 (Binghamton)	26	10	38%	18%
MSA 10580 (Albany-Schnectady-Troy)	12	2	17%	22%
MSA 28740 (Kingston)	6	1	17%	11%
MSA 27060 (Ithaca)	5	2	40%	14%
MSA 46540 (Utica-Rome)	16	2	13%	19%
MSA 21300 (Elmira)	1	0	0%	24%
Non-MSA NY TOTAL GROUP A	24	1	4%	9%
Non-MSA NY TOTAL GROUP B	6	0	0%	3%
Non-MSA NY TOTAL GROUP C	3	0	0%	6%
Non-MSA NY TOTAL GROUP D	0	0	0%	28%
STATE OF NEW YORK TOTAL	247	53	21%	
STATE OF PENNSYLVANIA				
MSA 49620 (York-Hanover)	30	5	17%	12%
MSA 25420 (Harrisburg-Carlisle)	32	12	38%	22%
Non-MSA PA TOTAL GROUP A	31	5	16%	9%
MSA 42540 (Scranton-Wilkes Barre)	17	2	12%	11%
Non-MSA PA TOTAL GROUP C	19	4	21%	4%
MSA 39740 (Reading)	15	2	13%	20%
MSA 11020 (Altoona)	10	3	30%	18%
MSA 29540 (Lancaster)	9	1	11%	12%
MSA 48700 (Williamsport)	5	1	20%	18%
MSA 44300 (State College)	8	2	25%	25%
MSA 10900 (Allentown-Bethlehem-Easton)	8	2	25%	27%
Non-MSA PA TOTAL GROUP D	5	0	0%	22%
MSA 30140 (Lebanon)	3	0	0%	16%
Non-MSA PA TOTAL GROUP B	1	0	0%	0%
STATE OF PENNSYLVANIA TOTAL	193	39	20%	
STATE OF MARYLAND				
MSA 12580 (Baltimore-Towson)	78	14	18%	29%
MSA 25180 (Hagerstown-Martinsburg)	11	2	18%	16%
MSA 41540 (Salisbury)	4	0	0%	18%
Non-MSA MD TOTAL GROUP D	3	2	67%	78%
Non-MSA MD TOTAL GROUP A	3	2	67%	27%
Non-MSA MD TOTAL GROUP C	2	0	0%	20%
Non-MSA MD TOTAL GROUP B	1	0	0%	4%
STATE OF MARYLAND TOTAL	102	20	20%	
MSA 35620 (NY-NJ-PA)	30	2	7%	35%
MSA 47900 (Washinton,DC-VA-MD-WV)	62	15	24%	29%
MSA 37980 (Phila-Camden-Wilmington, PA, NJ, DE)	29	6	21%	33%
MSA 19060 (Cumberland, MD-WV)	9	1	11%	8%
STATE OF DELAWARE	1	0	0%	
Total Branches	673	136	20%	

CRA APPENDIX E

Community Development Loans 2006-2007

Assessment Area	Affordable Housing		Economic Development		Community Services		Revitalization and Stabilization		Combined Totals	
	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
New York State										
MSA 15380	10	17,928	11	46,839	23	35,125	27	270,473	71	370,365
MSA 40380	9	23,284	10	64,957	11	32,269	10	34,778	40	155,288
MSA 45060	2	0	2	22,039	6	3,746	2	12,000	12	37,785
MSA 39100	1	0	2	3,676	18	39,325	3	58,250	24	101,251
MSA 10580	2	41,044	9	41,014	4	4,579	3	22,580	18	109,217
MSA 13780	7	8,597	2	13,375	7	2,365	0	0	16	24,337
NY Non-MSA Group A	3	2,100	0	0	9	5,100	0	0	12	7,200
MSA 28740	1	8,170	1	4,100	3	3,292	0	0	5	15,562
MSA 27060	0	0	0	0	0	0	0	0	0	0
NY Non-MSA Group B	0	0	2	7,792	0	0	0	0	2	7,792
NY Non-MSA Group C	0	0	0	0	0	0	0	0	0	0
MSA 46540	0	0	1	13,000	0	0	0	0	1	13,000
MSA 21300	3	1,275	1	1,200	0	0	2	7,000	6	9,475
Non-MSA Group D	0	0	1	4,818	0	0	0	0	1	4,818
Outside Assessment Area	0	0	0	0	0	0	0	0	0	0
New York State Totals	38	102,398	42	222,810	81	125,801	47	405,081	208	856,090
State of Pennsylvania										
MSA 49620	1	6,000	0	0	0	0	2	1,750	3	7,750
MSA 25420	0	0	8	6,415	5	6,991	0	0	13	13,406
MSA 42540	0	0	4	7,838	1	4,156	3	10,658	8	22,652
PA Non-MSA Group A	2	11,536	2	1,600	1	1,500	0	0	5	14,636
MSA 39740	0	0	0	0	0	0	0	0	0	0
PA Non-MSA Group C	0	0	0	0	0	0	0	0	0	0
MSA 11020	0	0	3	54,625	0	0	0	0	3	54,625
MSA 29540	0	0	0	0	0	0	0	0	0	0
MSA 48700	0	0	0	0	1	600	1	3,325	2	3,925
MSA 44300	0	0	2	1,845	0	0	0	0	2	1,845
MSA 10900	0	0	0	0	0	0	0	0	0	0
MSA 30140	0	0	0	0	0	0	0	0	0	0
PA Non-MSA Group D	0	0	0	0	0	0	0	0	0	0
PA Non-MSA Group B	0	0	0	0	0	0	0	0	0	0
Outside Assessment Area	0	0	0	0	3	16,015	0	0	3	16,015
State of Pennsylvania Totals	3	17,536	19	72,323	11	29,262	6	15,733	39	134,854
State of Maryland										
MSA 12580	7	78,100	9	66,909	6	31,300	2	94,500	24	270,809
MSA 25180	0	0	0	0	0	0	0	0	0	0
MSA 41540	0	0	0	0	0	0	0	0	0	0
MD Non-MSA Groups A- D	0	0	0	0	0	0	0	0	0	0
Statewide	0	0	0	0	0	0	1	32	1	32
State of Maryland Totals	7	78,100	9	66,909	6	31,300	2	94,532	25	270,873
New York-Long Island-Northern New Jersey (MSA 35620)										
MSA 35620 Totals	78	234,044	3	8,184	48	183,533	3	31,500	132	457,261
Washington-Arlington-Alexandria DC-VA-MD-WV (MSA 47900)										
MSA 47900 Totals	12	81,434	2	7,595	14	49,376	3	38,193	31	176,598
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD (MSA 37980)										
MSA 37980 Totals	12	16,582	2	15,000	2	128	4	22,113	20	53,823
Cumberland, MD-WV (MSA 19060)										
MSA 19060 Totals	0	0	0	0	2	104	0	0	2	104
State of Delaware										
State of Delaware	0	0	0	0	0	0	0	0	0	0
State of Delaware Totals	0	0	0	0	0	0	0	0	0	0
Outside Assessment Area	0	0	0	0	2	6,248	0	0	2	6,248
Total Community	150	530,094	77	392,821	166	425,752	65	607,152	458	1,955,819
Percent Total #/\$	32.8%	27.1%	16.8%	20.1%	36.2%	21.8%	14.2%	31.0%	100.0%	100.0%

CRA APPENDIX F
Qualified Investments 2006-2007

Assessment Area	Affordable Housing		Economic Development		Community Services		Revitalization and Stabilization		Combined Totals	
	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)	#	(\$000s)
New York State										
MSA 15380	29	2,593	9	59	183	6,609	4	553	225	9,814
MSA 40380	16	11,790	2	10	27	546	2	9	47	12,355
MSA 45060	11	2,596	0	0	13	163	1	3	25	2,762
MSA 39100	2	3,010	1	3	25	75	3	654	31	3,742
MSA 10580	21	1,892	2	10	34	107	13	74	70	2,083
MSA 13780	6	2,008	0	0	24	560	1	236	31	2,804
NY Non-MSA Group A	2	25	0	0	12	50	3	20	17	95
MSA 28740	2	12	0	0	5	20	2	552	9	584
MSA 27060	6	17,143	0	0	13	79	1	739	20	17,961
NY Non-MSA Group B	0	0	0	0	4	5	0	0	4	5
NY Non-MSA Group C	0	0	0	0	2	2	0	0	2	2
MSA 46540	0	0	0	0	3	5	2	786	5	791
MSA 21300	0	0	0	0	1	540	0	0	1	540
Non-MSA Group D	0	0	0	0	0	0	0	0	0	0
Statewide	5	8,677	5	2,287	0	0	0	0	10	10,964
Outside Assessment Area	0	0	0	0	3	252	0	0	3	252
New York State Totals	100	49,746	19	2,369	349	9,013	32	3,626	500	64,754
State of Pennsylvania										
MSA 49620	9	4,272	2	22	22	69	2	2	35	4,365
MSA 25420	28	3,079	6	14	80	546	15	458	129	4,097
PA Non-MSA Group A	4	206	6	20	13	35	6	12	29	273
MSA 42540	5	658	2	26	31	128	6	13	44	825
PA Non-MSA Group C	0	0	3	2,426	8	16	6	12	17	2,454
MSA 39740	2	5	2	4	16	35	1	2	21	46
MSA 11020	4	181	0	0	17	84	2	75	23	340
MSA 29540	11	1,584	0	0	9	59	6	239	26	1,882
MSA 48700	2	50	0	0	19	64	2	20	23	134
MSA 44300	5	31	5	13	9	22	1	1	20	67
MSA 10900	7	5,614	0	0	2	20	3	203	12	5,837
PA Non-MSA Group D	0	0	1	1	2	1	1	1	4	3
MSA 30140	0	0	0	0	1	1	0	0	1	1
PA Non-MSA Group B	0	0	0	0	0	0	0	0	0	0
Statewide	4	245	1	250	4	158	0	0	9	653
Outside Assessment Area	3	241	0	0	0	0	0	0	3	241
State of Pennsylvania Totals	84	16,166	28	2,776	233	1,238	51	1,038	396	21,218
State of Maryland										
MSA 12580	16	34,187	8	94	94	1,325	2	14	120	35,620
MSA 25180	0	0	0	0	6	37	0	0	6	37
MSA 41540	0	0	0	0	1	1	0	0	1	1
MD Non-MSA Group D	1	5	0	0	1	5	0	0	2	10
MD Non-MSA Group A	1	5	0	0	5	8	0	0	6	13
MD Non-MSA Group B & C	0	0	0	0	0	0	0	0	0	0
Statewide	4	19,835	2	9,328	3	77	0	0	9	29,240
Outside Assessment Area	1	1,990	0	0	0	0	0	0	1	1,990
State of Maryland Totals	23	56,022	10	9,422	110	1,453	2	14	145	66,911
New York-Long Island-Northern New Jersey (MSA 35620)										
MSA 35620	67	25,225	24	2,251	96	1,350	22	112	209	28,938
Washington-Arlington-Alexandria DC-VA-MD-WV (MSA 47900)										
MSA 47900	23	40,585	2	10	35	473	12	74	72	41,142
Philadelphia-Camden-Wilmington, PA-NJ-DE-MD (MSA 37980)										
MSA 37980	19	14,634	3	11	9	24	4	4	35	14,673
Cumberland, MD-WV (MSA 19060)										
MSA 19060	3	5,459	0	0	1	10	0	0	4	5,469
State of Delaware										
State of Delaware	4	2,410	0	0	1	31			5	2,441
State of Delaware Totals	4	2,410	0	0	1	31	0	0	5	2,441
Total Qualified Investments	323	210,247	86	16,839	834	13,592	123	4,868	1,366	245,546
Percent Total # / \$	23.6%	85.6%	6.3%	6.9%	61.1%	5.5%	9.0%	2.0%	100.0%	100.0%

APPENDIX G
New York State - Full Scope Assessment Areas
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: MSA 15380 Buffalo

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)
Home Purchase										
Low	63	2.3%	1.4%	2.4%	1.1%	310	11.5%	6.1%	8.0%	4.4%
Moderate	421	15.7%	9.7%	12.8%	7.2%	729	27.1%	20.6%	20.5%	15.5%
Middle	1,412	52.5%	47.8%	50.1%	43.7%	495	18.4%	18.0%	22.6%	21.0%
Upper	794	29.5%	41.0%	34.7%	47.9%	570	21.2%	33.0%	31.2%	43.2%
Unknown	0	0.0%	0.0%	0.0%	0.0%	586	21.8%	22.3%	17.7%	15.9%
Total	2,690	100.0%	100.0%	100.0%	100.0%	2,690	100.0%	100.0%	100.0%	100.0%
Refinance										
Low	30	2.9%	1.3%	2.6%	1.3%	61	6.0%	3.1%	6.9%	4.3%
Moderate	112	11.0%	6.6%	11.6%	7.2%	216	21.2%	14.8%	17.7%	14.3%
Middle	497	48.7%	43.0%	51.7%	47.5%	220	21.6%	18.8%	24.6%	23.5%
Upper	381	37.4%	49.1%	34.1%	43.9%	348	34.1%	42.2%	33.0%	40.9%
Unknown	0	0.0%	0.0%	0.0%	0.0%	175	17.2%	21.0%	17.7%	17.0%
Total	1,020	100.0%	100.0%	100.0%	100.0%	1,020	100.0%	100.0%	100.0%	100.0%
Home Improvement										
Low	27	5.6%	1.9%	3.7%	2.1%	98	20.3%	7.8%	11.3%	6.0%
Moderate	84	17.4%	8.9%	13.6%	8.7%	121	25.1%	12.4%	22.3%	16.7%
Middle	240	49.7%	44.0%	52.8%	49.1%	104	21.5%	21.1%	25.2%	24.0%
Upper	132	27.3%	45.2%	29.9%	40.1%	137	28.4%	47.5%	32.9%	44.9%
Unknown	0	0.0%	0.0%	0.0%	0.0%	23	4.8%	11.3%	8.3%	8.4%
Total	483	100.0%	100.0%	100.0%	100.0%	483	100.0%	100.0%	100.0%	100.0%
Multi-Family										
Low	4	20.0%	9.4%	10.7%	2.9%	0	0.0%	0.0%	0.0%	0.0%
Moderate	3	15.0%	3.4%	18.4%	15.8%	0	0.0%	0.0%	0.0%	0.0%
Middle	11	55.0%	80.6%	46.6%	38.8%	0	0.0%	0.0%	0.0%	0.0%
Upper	2	10.0%	6.6%	24.3%	42.5%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	20	100.0%	100.0%	100.0%	100.0%
Total	20	100.0%	100.0%	100.0%	100.0%	20	100.0%	100.0%	100.0%	100.0%
HMDA Totals										
Low	124	2.9%	1.9%	2.7%	1.3%	469	11.1%	5.0%	8.0%	4.3%
Moderate	620	14.7%	8.6%	12.5%	7.5%	1,066	25.3%	17.7%	19.7%	14.7%
Middle	2,160	51.3%	48.6%	50.9%	45.1%	819	19.4%	17.2%	23.5%	21.3%
Upper	1,309	31.1%	41.0%	33.9%	46.1%	1,055	25.0%	33.6%	32.0%	41.2%
Unknown	0	0.0%	0.0%	0.0%	0.0%	804	19.1%	26.4%	16.8%	18.6%
Total	4,213	100.0%	100.0%	100.0%	100.0%	4,213	100.0%	100.0%	100.0%	100.0%
SMALL BUSINESS										
By Tract Income										
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)					
Low	249	7.2%	8.0%	6.3%	7.8%					
Moderate	479	13.8%	14.9%	11.6%	14.5%					
Middle	1,547	44.5%	44.0%	43.7%	44.2%					
Upper	1,133	32.6%	30.0%	35.2%	29.1%					
Unknown	66	1.9%	3.1%	1.7%	2.7%					
Tract Unknown	0	0.0%	0.0%	1.5%	1.6%					
Total	3,474	100.0%	100.0%	100.0%	100.0%					
By Revenue										
\$1 Million or Less	1,429	41.1%	24.7%	38.3%	35.2%					
By Loan Size										
\$100,000 or less	1,860	53.5%	12.5%	93.9%	33.6%					
\$100,001-\$250,000	715	20.6%	19.1%	2.9%	16.0%					
\$250,001-\$1 Million	899	25.9%	68.5%	3.2%	50.4%					
Total	3,474	100.0%	100.0%	100.0%	100.0%					

Originations and Purchases

APPENDIX G
New York State - Full Scope Assessment Areas
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: MSA 40380 Rochester

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)
Home Purchase										
Low	57	2.9%	1.6%	4.6%	2.4%	247	12.7%	7.7%	10.5%	6.3%
Moderate	309	15.9%	9.6%	14.0%	8.6%	620	31.9%	26.5%	23.0%	17.8%
Middle	1,010	52.0%	50.8%	48.2%	43.9%	361	18.6%	19.7%	22.2%	21.2%
Upper	565	29.1%	37.9%	33.3%	45.2%	428	22.1%	32.3%	30.7%	43.2%
Unknown	0	0.0%	0.0%	0.0%	0.0%	285	14.7%	13.8%	13.7%	11.6%
Total	1,941	100.0%	100.0%	100.0%	100.0%	1,941	100.0%	100.0%	100.0%	100.0%
Refinance										
Low	13	2.9%	1.0%	4.1%	2.0%	43	9.4%	5.5%	10.1%	6.6%
Moderate	43	9.4%	6.1%	11.1%	8.2%	84	18.4%	12.4%	21.6%	17.8%
Middle	219	48.0%	41.3%	53.2%	49.1%	99	21.7%	18.3%	24.2%	22.3%
Upper	181	39.7%	51.6%	31.6%	40.6%	166	36.4%	49.5%	29.6%	38.7%
Unknown	0	0.0%	0.0%	0.0%	0.0%	64	14.0%	14.3%	14.5%	14.6%
Total	456	100.0%	100.0%	100.0%	100.0%	456	100.0%	100.0%	100.0%	100.0%
Home Improvement										
Low	11	5.7%	1.4%	3.6%	2.2%	45	23.4%	4.9%	16.1%	9.1%
Moderate	32	16.7%	7.9%	13.8%	9.5%	49	25.5%	10.1%	27.9%	21.1%
Middle	104	54.2%	46.8%	57.4%	50.2%	43	22.4%	27.8%	25.1%	24.5%
Upper	45	23.4%	44.0%	25.2%	38.1%	48	25.0%	42.1%	26.9%	40.5%
Unknown	0	0.0%	0.0%	0.0%	0.0%	7	3.6%	15.2%	4.0%	4.8%
Total	192	100.0%	100.0%	100.0%	100.0%	192	100.0%	100.0%	100.0%	100.0%
Multi-Family										
Low	2	6.5%	0.5%	29.1%	24.9%	0	0.0%	0.0%	0.0%	0.0%
Moderate	8	25.8%	5.3%	22.1%	8.9%	0	0.0%	0.0%	0.0%	0.0%
Middle	16	51.6%	89.0%	33.7%	37.9%	0	0.0%	0.0%	0.0%	0.0%
Upper	5	16.1%	5.3%	15.1%	28.3%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	31	100.0%	100.0%	100.0%	100.0%
Total	31	100.0%	100.0%	100.0%	100.0%	31	100.0%	100.0%	100.0%	100.0%
HMDA Totals										
Low	83	3.2%	1.2%	4.3%	2.8%	335	12.8%	5.4%	11.1%	6.3%
Moderate	392	15.0%	8.0%	13.0%	8.5%	753	28.7%	17.6%	23.2%	17.5%
Middle	1,349	51.5%	59.1%	51.0%	45.7%	503	19.2%	14.6%	23.2%	21.2%
Upper	796	30.4%	31.7%	31.6%	43.0%	642	24.5%	26.7%	29.8%	40.6%
Unknown	0	0.0%	0.0%	0.0%	0.0%	387	14.8%	35.7%	12.8%	14.4%
Total	2,620	100.0%	100.0%	100.0%	100.0%	2,620	100.0%	100.0%	100.0%	100.0%
SMALL BUSINESS										
By Tract Income										
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)					
Low	312	10.5%	13.3%	6.2%	9.9%					
Moderate	402	13.5%	12.0%	12.3%	13.0%					
Middle	1,208	40.7%	41.8%	44.0%	43.1%					
Upper	1,049	35.3%	32.8%	35.8%	31.8%					
Unknown	0	0.0%	0.0%	0.1%	0.1%					
Tract Unknown	0	0.0%	0.0%	1.7%	2.2%					
Total	2,971	100.0%	100.0%	100.0%	100.0%					
By Revenue										
\$1 Million or Less	1,181	39.8%	21.3%	38.1%	34.9%					
By Loan Size										
\$100,000 or less	1,513	50.9%	11.3%	95.2%	37.2%					
\$100,001-\$250,000	644	21.7%	19.0%	2.2%	14.2%					
\$250,001-\$1 Million	814	27.4%	69.6%	2.5%	48.5%					
Total	2,971	100.0%	100.0%	100.0%	100.0%					

Originations and Purchases

APPENDIX G
New York State - Full Scope Assessment Areas
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: MSA 45060 Syracuse

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)
Home Purchase										
Low	27	2.7%	1.5%	3.5%	2.0%	77	7.8%	4.5%	6.1%	3.4%
Moderate	122	12.4%	7.8%	10.2%	6.1%	210	21.3%	16.6%	19.6%	14.5%
Middle	512	51.9%	47.3%	49.0%	43.7%	192	19.5%	19.0%	24.5%	22.6%
Upper	326	33.0%	43.4%	37.3%	48.2%	209	21.2%	31.8%	35.9%	47.6%
Unknown	0	0.0%	0.0%	0.0%	0.0%	299	30.3%	28.1%	14.0%	11.9%
Total	987	100.0%	100.0%	100.0%	100.0%	987	100.0%	100.0%	100.0%	100.0%
Refinance										
Low	6	1.6%	0.8%	3.2%	1.7%	21	5.7%	3.0%	6.2%	3.9%
Moderate	32	8.6%	5.1%	9.0%	5.8%	66	17.8%	12.7%	17.9%	14.1%
Middle	188	50.8%	44.5%	50.3%	44.8%	87	23.5%	19.9%	24.1%	21.7%
Upper	144	38.9%	49.6%	37.5%	47.7%	125	33.8%	39.5%	34.7%	44.5%
Unknown	0	0.0%	0.0%	0.0%	0.0%	71	19.2%	24.8%	17.2%	15.8%
Total	370	100.0%	100.0%	100.0%	100.0%	370	100.0%	100.0%	100.0%	100.0%
Home Improvement										
Low	3	1.7%	0.3%	2.2%	1.7%	28	16.2%	3.2%	9.5%	5.2%
Moderate	13	7.5%	2.5%	8.4%	6.0%	43	24.9%	11.4%	24.2%	16.9%
Middle	90	52.0%	32.6%	55.2%	49.9%	39	22.5%	18.2%	27.9%	27.1%
Upper	67	38.7%	64.6%	34.2%	42.3%	58	33.5%	60.7%	34.5%	46.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	5	2.9%	6.4%	3.9%	4.8%
Total	173	100.0%	100.0%	100.0%	100.0%	173	100.0%	100.0%	100.0%	100.0%
Multi-Family										
Low	2	33.3%	28.3%	19.0%	19.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	1	16.7%	20.7%	27.6%	10.0%	0	0.0%	0.0%	0.0%	0.0%
Middle	3	50.0%	51.0%	39.7%	44.0%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	13.8%	27.0%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	6	100.0%	100.0%	100.0%	100.0%
Total	6	100.0%	100.0%	100.0%	100.0%	6	100.0%	100.0%	100.0%	100.0%
HMDA Totals										
Low	38	2.5%	1.3%	3.3%	2.3%	126	8.2%	4.0%	6.6%	3.6%
Moderate	168	10.9%	6.9%	9.6%	6.1%	319	20.8%	15.3%	19.7%	14.2%
Middle	793	51.6%	45.9%	50.3%	44.4%	318	20.7%	19.2%	24.8%	22.0%
Upper	537	35.0%	45.8%	36.8%	47.2%	392	25.5%	35.0%	35.2%	45.4%
Unknown	0	0.0%	0.0%	0.0%	0.0%	381	24.8%	26.5%	13.8%	14.8%
Total	1,536	100.0%	100.0%	100.0%	100.0%	1,536	100.0%	100.0%	100.0%	100.0%
SMALL BUSINESS										
By Tract Income										
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)					
Low	192	13.2%	15.2%	11.0%	14.5%					
Moderate	144	9.9%	10.0%	7.8%	8.8%					
Middle	727	49.8%	51.6%	46.4%	49.2%					
Upper	397	27.2%	23.2%	32.4%	25.5%					
Unknown	0	0.0%	0.0%	0.0%	0.0%					
Tract Unknown	0	0.0%	0.0%	2.3%	1.9%					
Total	1,460	100.0%	100.0%	100.0%	100.0%					
By Revenue										
\$1 Million or Less	654	44.8%	29.1%	35.7%	31.5%					
By Loan Size										
\$100,000 or less	825	56.5%	14.4%	94.0%	30.8%					
\$100,001-\$250,000	331	22.7%	23.0%	2.8%	16.1%					
\$250,001-\$1 Million	304	20.8%	62.5%	3.2%	53.1%					
Total	1,460	100.0%	100.0%	100.0%	100.0%					

Originations and Purchases

APPENDIX G
New York State - Full Scope Assessment Areas
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: MSA 39100 Poughkeepsie

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)
Home Purchase										
Low	14	2.3%	1.8%	5.4%	4.0%	31	5.1%	2.6%	1.9%	1.0%
Moderate	127	20.9%	18.0%	13.2%	10.4%	115	18.9%	15.3%	11.2%	7.7%
Middle	410	67.4%	66.9%	61.6%	60.3%	169	27.8%	24.4%	25.0%	21.1%
Upper	57	9.4%	13.3%	19.7%	25.3%	178	29.3%	36.9%	44.3%	53.4%
Unknown	0	0.0%	0.0%	0.0%	0.0%	115	18.9%	20.8%	17.6%	16.9%
Total	608	100.0%	100.0%	100.0%	100.0%	608	100.0%	100.0%	100.0%	100.0%
Refinance										
Low	4	1.2%	0.9%	4.4%	4.2%	9	2.7%	1.4%	3.6%	2.1%
Moderate	46	13.9%	11.3%	11.3%	9.3%	61	18.4%	13.9%	13.9%	10.5%
Middle	243	73.2%	71.6%	64.0%	62.3%	95	28.6%	24.3%	26.4%	24.6%
Upper	39	11.7%	16.2%	20.3%	24.3%	97	29.2%	36.6%	37.1%	44.6%
Unknown	0	0.0%	0.0%	0.0%	0.0%	70	21.1%	23.7%	19.0%	18.2%
Total	332	100.0%	100.0%	100.0%	100.0%	332	100.0%	100.0%	100.0%	100.0%
Home Improvement										
Low	2	1.9%	0.7%	2.2%	2.6%	20	18.5%	3.0%	6.1%	3.2%
Moderate	10	9.3%	5.6%	10.0%	8.4%	25	23.1%	12.5%	15.6%	11.4%
Middle	79	73.1%	65.9%	66.9%	66.2%	29	26.9%	14.6%	29.8%	29.2%
Upper	17	15.7%	27.8%	21.0%	22.8%	32	29.6%	67.3%	40.4%	50.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	2	1.9%	2.6%	8.0%	6.2%
Total	108	100.0%	100.0%	100.0%	100.0%	108	100.0%	100.0%	100.0%	100.0%
Multi-Family										
Low	0	0.0%	0.0%	25.0%	25.7%	0	0.0%	0.0%	0.0%	0.0%
Moderate	6	54.5%	46.9%	18.3%	18.2%	0	0.0%	0.0%	0.0%	0.0%
Middle	3	27.3%	45.7%	50.0%	51.5%	0	0.0%	0.0%	0.0%	0.0%
Upper	2	18.2%	7.4%	6.7%	4.6%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	11	100.0%	100.0%	100.0%	100.0%
Total	11	100.0%	100.0%	100.0%	100.0%	11	100.0%	100.0%	100.0%	100.0%
HMDA Totals										
Low	20	1.9%	1.2%	4.6%	4.1%	60	5.7%	1.9%	3.2%	1.6%
Moderate	189	17.8%	21.2%	12.0%	9.8%	201	19.0%	12.1%	12.9%	9.2%
Middle	735	69.4%	64.2%	63.3%	61.5%	293	27.7%	19.7%	26.2%	23.1%
Upper	115	10.9%	13.4%	20.1%	24.6%	307	29.0%	31.1%	40.4%	48.7%
Unknown	0	0.0%	0.0%	0.0%	0.0%	198	18.7%	35.2%	17.3%	17.5%
Total	1,059	100.0%	100.0%	100.0%	100.0%	1,059	100.0%	100.0%	100.0%	100.0%
SMALL BUSINESS										
By Tract Income										
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)					
Low	87	9.3%	8.5%	6.2%	8.3%					
Moderate	110	11.8%	15.8%	8.6%	10.0%					
Middle	606	65.1%	61.2%	60.0%	57.7%					
Upper	126	13.5%	14.5%	21.8%	19.5%					
Unknown	2	0.2%	0.0%	0.0%	0.0%					
Tract Unknown	0	0.0%	0.0%	3.4%	4.5%					
Total	931	100.0%	100.0%	100.0%	100.0%					
By Revenue										
\$1 Million or Less	504	54.1%	34.9%	32.7%	40.7%					
By Loan Size										
\$100,000 or less	573	61.5%	15.9%	97.1%	50.5%					
\$100,001-\$250,000	175	18.8%	21.5%	1.6%	14.7%					
\$250,001-\$1 Million	183	19.7%	62.6%	1.3%	34.8%					
Total	931	100.0%	100.0%	100.0%	100.0%					

Originations and Purchases

APPENDIX G
New York State - Full Scope Assessment Areas
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: MSA 10580 Albany

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)
Home Purchase										
Low	68	5.4%	2.7%	6.4%	3.6%	78	6.2%	3.1%	4.8%	2.6%
Moderate	185	14.7%	9.9%	16.4%	11.1%	281	22.3%	17.4%	17.4%	13.0%
Middle	675	53.6%	52.8%	50.5%	50.6%	330	26.2%	24.8%	26.5%	24.5%
Upper	332	26.3%	34.7%	26.7%	34.7%	351	27.9%	39.0%	35.6%	46.7%
Unknown	0	0.0%	0.0%	0.0%	0.0%	220	17.5%	15.6%	15.7%	13.1%
Total	1,260	100.0%	100.0%	100.0%	100.0%	1,260	100.0%	100.0%	100.0%	100.0%
Refinance										
Low	13	4.0%	2.3%	3.7%	2.4%	17	5.2%	2.6%	6.4%	3.9%
Moderate	34	10.4%	8.4%	13.8%	10.6%	67	20.6%	14.5%	18.6%	14.9%
Middle	191	58.6%	56.1%	55.8%	55.2%	71	21.8%	19.0%	27.5%	26.2%
Upper	88	27.0%	33.2%	26.7%	31.8%	102	31.3%	41.6%	31.8%	39.5%
Unknown	0	0.0%	0.0%	0.0%	0.0%	69	21.2%	22.4%	15.8%	15.4%
Total	326	100.0%	100.0%	100.0%	100.0%	326	100.0%	100.0%	100.0%	100.0%
Home Improvement										
Low	1	1.0%	0.5%	2.9%	2.3%	12	12.5%	4.0%	8.8%	4.8%
Moderate	8	8.3%	6.3%	11.9%	9.1%	15	15.6%	6.2%	23.3%	17.5%
Middle	58	60.4%	57.8%	57.0%	55.4%	21	21.9%	18.7%	28.5%	27.2%
Upper	29	30.2%	35.4%	28.1%	33.3%	31	32.3%	47.2%	35.1%	45.4%
Unknown	0	0.0%	0.0%	0.0%	0.0%	17	17.7%	23.9%	4.2%	5.1%
Total	96	100.0%	100.0%	100.0%	100.0%	96	100.0%	100.0%	100.0%	100.0%
Multi-Family										
Low	0	0.0%	0.0%	22.8%	16.1%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	27.2%	54.9%	0	0.0%	0.0%	0.0%	0.0%
Middle	2	66.7%	20.0%	42.4%	18.9%	0	0.0%	0.0%	0.0%	0.0%
Upper	1	33.3%	80.0%	7.6%	10.0%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	3	100.0%	100.0%	100.0%	100.0%
Total	3	100.0%	100.0%	100.0%	100.0%	3	100.0%	100.0%	100.0%	100.0%
HMDA Totals										
Low	82	4.9%	2.5%	5.0%	3.5%	107	6.4%	3.0%	5.8%	3.2%
Moderate	227	13.5%	9.3%	15.0%	12.1%	363	21.5%	16.2%	18.4%	13.6%
Middle	926	55.0%	53.2%	53.2%	51.7%	422	25.0%	23.2%	27.0%	24.6%
Upper	450	26.7%	35.0%	26.8%	32.7%	484	28.7%	39.3%	34.0%	42.5%
Unknown	0	0.0%	0.0%	0.0%	0.0%	309	18.3%	18.3%	14.8%	16.2%
Total	1,685	100.0%	100.0%	100.0%	100.0%	1,685	100.0%	100.0%	100.0%	100.0%
SMALL BUSINESS										
By Tract Income										
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)					
Low	64	10.4%	10.6%	7.2%	10.3%					
Moderate	50	8.1%	7.2%	9.7%	12.8%					
Middle	343	55.8%	56.6%	49.6%	45.8%					
Upper	158	25.7%	25.6%	31.4%	29.5%					
Unknown	0	0.0%	0.0%	0.0%	0.0%					
Tract Unknown	0	0.0%	0.0%	2.1%	1.6%					
Total	615	100.0%	100.0%	100.0%	100.0%					
By Revenue										
\$1 Million or Less	211	34.3%	21.3%	34.9%	34.3%					
By Loan Size										
\$100,000 or less	298	48.5%	10.3%	95.1%	34.3%					
\$100,001-\$250,000	130	21.1%	17.3%	2.4%	16.3%					
\$250,001-\$1 Million	187	30.4%	72.5%	2.4%	49.4%					
Total	615	100.0%	100.0%	100.0%	100.0%					

Originations and Purchases

APPENDIX G
New York State – Limited Scope Assessment Areas
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: MSA 13780 Binghamton

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)
Home Purchase										
Low	6	1.5%	0.7%	1.7%	1.2%	24	5.9%	3.4%	7.6%	4.5%
Moderate	51	12.4%	8.0%	15.5%	10.5%	113	27.6%	18.7%	20.8%	15.5%
Middle	232	56.6%	48.3%	55.3%	50.9%	101	24.6%	22.4%	24.3%	22.5%
Upper	121	29.5%	43.0%	27.4%	37.4%	118	28.8%	43.9%	33.9%	45.8%
Unknown	0	0.0%	0.0%	0.0%	0.0%	54	13.2%	11.7%	13.4%	11.6%
Total	410	100.0%	100.0%	100.0%	100.0%	410	100.0%	100.0%	100.0%	100.0%
Refinance										
Low	3	2.0%	1.0%	0.6%	0.4%	10	6.7%	3.3%	8.5%	5.3%
Moderate	15	10.0%	8.6%	9.2%	6.9%	24	16.0%	9.8%	19.8%	15.8%
Middle	87	58.0%	51.5%	62.3%	58.9%	39	26.0%	20.7%	23.4%	21.6%
Upper	45	30.0%	38.9%	27.9%	33.7%	60	40.0%	54.4%	34.9%	43.8%
Unknown	0	0.0%	0.0%	0.0%	0.0%	17	11.3%	11.8%	13.5%	13.5%
Total	150	100.0%	100.0%	100.0%	100.0%	150	100.0%	100.0%	100.0%	100.0%
Home Improvement										
Low	0	0.0%	0.0%	1.7%	1.4%	19	22.1%	6.9%	13.2%	5.4%
Moderate	6	7.0%	3.7%	10.3%	8.5%	20	23.3%	8.0%	25.6%	19.0%
Middle	54	62.8%	49.6%	61.4%	62.0%	17	19.8%	23.6%	22.4%	21.3%
Upper	26	30.2%	46.7%	26.6%	28.2%	30	34.9%	61.6%	35.1%	50.6%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	3.7%	3.6%
Total	86	100.0%	100.0%	100.0%	100.0%	86	100.0%	100.0%	100.0%	100.0%
Multi-Family										
Low	0	0.0%	0.0%	3.8%	0.8%	0	0.0%	0.0%	0.0%	0.0%
Moderate	3	60.0%	94.0%	38.5%	31.9%	0	0.0%	0.0%	0.0%	0.0%
Middle	2	40.0%	6.0%	50.0%	62.6%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	7.7%	4.8%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	5	100.0%	100.0%	100.0%	100.0%
Total	5	100.0%	100.0%	100.0%	100.0%	5	100.0%	100.0%	100.0%	100.0%
HMDA Totals										
Low	9	1.4%	0.7%	1.4%	0.9%	53	8.1%	3.2%	8.9%	4.7%
Moderate	75	11.5%	14.8%	12.5%	9.5%	157	24.1%	14.9%	21.3%	15.6%
Middle	375	57.6%	45.7%	58.8%	54.6%	157	24.1%	20.3%	23.5%	21.7%
Upper	192	29.5%	38.8%	27.4%	35.0%	208	32.0%	43.2%	34.4%	44.7%
Unknown	0	0.0%	0.0%	0.0%	0.0%	76	11.7%	18.4%	11.9%	13.2%
Total	651	100.0%	100.0%	100.0%	100.0%	651	100.0%	100.0%	100.0%	100.0%
SMALL BUSINESS										
By Tract Income										
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)					
Low	96	11.0%	12.3%	7.4%	12.3%					
Moderate	201	23.0%	28.6%	15.3%	19.5%					
Middle	358	41.0%	35.3%	49.4%	39.5%					
Upper	218	25.0%	23.8%	25.7%	26.3%					
Unknown	0	0.0%	0.0%	0.0%	0.0%					
Tract Unknown	0	0.0%	0.0%	2.1%	2.4%					
Total	873	100.0%	100.0%	100.0%	100.0%					
By Revenue										
\$1 Million or Less	348	39.9%	19.5%	35.7%	31.8%					
By Loan Size										
\$100,000 or less	471	54.0%	12.9%	93.2%	30.6%					
\$100,001-\$250,000	186	21.3%	18.5%	3.6%	18.9%					
\$250,001-\$1 Million	216	24.7%	68.7%	3.2%	50.6%					
Total	873	100.0%	100.0%	100.0%	100.0%					

Originations and Purchases

APPENDIX G
New York State – Limited Scope Assessment Areas
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: NY Non-MSA Group A

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)
Home Purchase										
Low	0	0.0%	0.0%	0.3%	0.5%	47	8.0%	3.7%	4.9%	2.4%
Moderate	25	4.3%	2.2%	6.1%	3.3%	127	21.7%	15.2%	20.3%	13.5%
Middle	441	75.5%	76.1%	76.0%	76.5%	145	24.8%	21.4%	22.9%	19.3%
Upper	118	20.2%	21.7%	17.6%	19.7%	183	31.3%	44.3%	37.4%	52.5%
Unknown	0	0.0%	0.0%	0.0%	0.0%	82	14.0%	15.3%	14.6%	12.4%
Total	584	100.0%	100.0%	100.0%	100.0%	584	100.0%	100.0%	100.0%	100.0%
Refinance										
Low	0	0.0%	0.0%	0.3%	0.2%	11	4.7%	2.6%	5.5%	3.2%
Moderate	6	2.6%	1.2%	4.7%	3.0%	42	18.1%	11.6%	18.6%	13.5%
Middle	187	80.6%	82.0%	80.5%	80.1%	66	28.4%	26.1%	23.2%	20.9%
Upper	39	16.8%	16.8%	14.5%	16.8%	95	40.9%	50.4%	35.5%	44.6%
Unknown	0	0.0%	0.0%	0.0%	0.0%	18	7.8%	9.3%	17.3%	17.9%
Total	232	100.0%	100.0%	100.0%	100.0%	232	100.0%	100.0%	100.0%	100.0%
Home Improvement										
Low	0	0.0%	0.0%	0.3%	0.3%	29	14.1%	4.2%	11.3%	4.7%
Moderate	5	2.4%	0.7%	5.3%	4.1%	61	29.6%	17.5%	23.5%	16.6%
Middle	177	85.9%	89.8%	82.7%	82.0%	45	21.8%	21.1%	28.7%	27.8%
Upper	24	11.7%	9.4%	11.7%	13.7%	68	33.0%	51.6%	33.1%	46.7%
Unknown	0	0.0%	0.0%	0.0%	0.0%	3	1.5%	5.6%	3.3%	4.2%
Total	206	100.0%	100.0%	100.0%	100.0%	206	100.0%	100.0%	100.0%	100.0%
Multi-Family										
Low	0	0.0%	0.0%	4.8%	0.5%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	19.0%	1.8%	0	0.0%	0.0%	0.0%	0.0%
Middle	0	0.0%	0.0%	61.9%	20.9%	0	0.0%	0.0%	0.0%	0.0%
Upper	3	100.0%	100.0%	14.3%	76.9%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	3	100.0%	100.0%	100.0%	100.0%
Total	3	100.0%	100.0%	100.0%	100.0%	3	100.0%	100.0%	100.0%	100.0%
HMDA Totals										
Low	0	0.0%	0.0%	0.3%	0.4%	87	8.5%	2.9%	6.4%	2.8%
Moderate	36	3.5%	1.6%	5.4%	3.2%	230	22.4%	12.2%	20.3%	13.4%
Middle	805	78.5%	66.7%	78.9%	77.2%	256	25.0%	19.3%	24.1%	20.1%
Upper	184	18.0%	31.7%	15.3%	19.3%	346	33.8%	39.4%	35.8%	48.1%
Unknown	0	0.0%	0.0%	0.0%	0.0%	106	10.3%	26.1%	13.5%	15.6%
Total	1,025	100.0%	100.0%	100.0%	100.0%	1,025	100.0%	100.0%	100.0%	100.0%
SMALL BUSINESS										
By Tract Income										
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)					
Low	16	3.1%	2.4%	2.3%	2.9%					
Moderate	47	9.0%	11.6%	7.7%	7.4%					
Middle	369	71.0%	67.8%	71.9%	72.0%					
Upper	88	16.9%	18.2%	15.2%	14.8%					
Unknown	0	0.0%	0.0%	0.0%	0.0%					
Tract Unknown	0	0.0%	0.0%	2.9%	2.9%					
Total	520	100.0%	100.0%	100.0%	100.0%					
By Revenue										
\$1 Million or Less	292	56.2%	32.6%	42.5%	46.9%					
By Loan Size										
\$100,000 or less	339	65.2%	19.8%	95.8%	45.0%					
\$100,001-\$250,000	111	21.3%	28.4%	2.4%	16.2%					
\$250,001-\$1 Million	70	13.5%	51.8%	1.8%	38.8%					
Total	520	100.0%	100.0%	100.0%	100.0%					

Originations and Purchases

APPENDIX G
New York State – Limited Scope Assessment Areas
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: MSA 28740 Kingston

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)
	Home Purchase									
Low	0	0.0%	0.0%	0.0%	0.0%	6	3.9%	2.1%	1.6%	1.0%
Moderate	16	10.5%	8.6%	11.5%	8.2%	11	7.2%	4.7%	9.1%	6.1%
Middle	116	75.8%	71.8%	74.7%	74.6%	30	19.6%	15.5%	22.2%	18.1%
Upper	21	13.7%	19.6%	13.8%	17.2%	64	41.8%	49.9%	48.5%	57.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	42	27.5%	27.9%	18.7%	17.9%
Total	153	100.0%	100.0%	100.0%	100.0%	153	100.0%	100.0%	100.0%	100.0%
	Refinance									
Low	0	0.0%	0.0%	0.0%	0.0%	2	1.7%	0.6%	4.1%	2.2%
Moderate	9	7.8%	7.1%	10.2%	8.0%	16	13.8%	10.2%	13.9%	10.4%
Middle	92	79.3%	79.6%	75.5%	75.1%	29	25.0%	20.4%	23.8%	21.2%
Upper	15	12.9%	13.3%	14.3%	16.9%	47	40.5%	46.4%	37.3%	45.3%
Unknown	0	0.0%	0.0%	0.0%	0.0%	22	19.0%	22.5%	20.8%	20.9%
Total	116	100.0%	100.0%	100.0%	100.0%	116	100.0%	100.0%	100.0%	100.0%
	Home Improvement									
Low	0	0.0%	0.0%	0.0%	0.0%	10	20.0%	3.8%	6.5%	3.0%
Moderate	7	14.0%	2.2%	11.3%	10.5%	12	24.0%	8.1%	14.7%	10.1%
Middle	34	68.0%	78.7%	75.8%	78.1%	15	30.0%	26.3%	27.2%	24.1%
Upper	9	18.0%	19.1%	13.0%	11.4%	11	22.0%	59.4%	43.6%	55.2%
Unknown	0	0.0%	0.0%	0.0%	0.0%	2	4.0%	2.5%	8.0%	7.7%
Total	50	100.0%	100.0%	100.0%	100.0%	50	100.0%	100.0%	100.0%	100.0%
	Multi-Family									
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	1	100.0%	100.0%	48.3%	31.3%	0	0.0%	0.0%	0.0%	0.0%
Middle	0	0.0%	0.0%	41.4%	54.5%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	10.3%	14.3%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	1	100.0%	100.0%	100.0%	100.0%
Total	1	100.0%	100.0%	100.0%	100.0%	1	100.0%	100.0%	100.0%	100.0%
	HMDA Totals									
Low	0	0.0%	0.0%	0.0%	0.0%	18	5.6%	1.6%	3.4%	1.7%
Moderate	33	10.3%	8.3%	11.0%	8.4%	39	12.2%	6.7%	12.1%	8.4%
Middle	242	75.6%	74.4%	75.1%	74.9%	74	23.1%	17.5%	23.5%	19.8%
Upper	45	14.1%	17.3%	13.9%	16.7%	122	38.1%	48.7%	42.3%	50.7%
Unknown	0	0.0%	0.0%	0.0%	0.0%	67	20.9%	25.5%	18.7%	19.4%
Total	320	100.0%	100.0%	100.0%	100.0%	320	100.0%	100.0%	100.0%	100.0%
	SMALL BUSINESS									
	By Tract Income									
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)					
Low	0	0.0%	0.0%	0.0%	0.0%					
Moderate	29	9.2%	10.5%	9.5%	10.5%					
Middle	226	72.0%	71.1%	69.9%	65.9%					
Upper	59	18.8%	18.4%	15.5%	15.4%					
Unknown	0	0.0%	0.0%	0.0%	0.0%					
Tract Unknown	0	0.0%	0.0%	5.1%	8.1%					
Total	314	100.0%	100.0%	100.0%	100.0%					
	By Revenue									
\$1 Million or Less	170	54.1%	38.5%	35.4%	41.9%					
	By Loan Size									
\$100,000 or less	209	66.6%	20.8%	98.1%	56.3%					
\$100,001-\$250,000	59	18.8%	25.4%	0.9%	10.5%					
\$250,001-\$1 Million	46	14.6%	53.9%	1.0%	33.2%					
Total	314	100.0%	100.0%	100.0%	100.0%					

Originations and Purchases

APPENDIX G
New York State – Limited Scope Assessment Areas
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: MSA 27060 Ithaca

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)
Home Purchase										
Low	0	0.0%	0.0%	0.0%	0.0%	3	6.0%	2.7%	7.3%	4.1%
Moderate	6	12.0%	17.9%	8.8%	9.4%	11	22.0%	18.5%	22.7%	16.2%
Middle	41	82.0%	76.1%	75.3%	71.2%	10	20.0%	18.9%	23.2%	22.3%
Upper	3	6.0%	6.0%	15.9%	19.4%	17	34.0%	39.1%	40.0%	51.5%
Unknown	0	0.0%	0.0%	0.0%	0.0%	9	18.0%	20.8%	6.9%	5.9%
Total	50	100.0%	100.0%	100.0%	100.0%	50	100.0%	100.0%	100.0%	100.0%
Refinance										
Low	0	0.0%	0.0%	0.0%	0.0%	5	12.5%	6.7%	8.0%	4.2%
Moderate	5	12.5%	13.3%	7.7%	9.7%	7	17.5%	14.4%	19.9%	15.1%
Middle	30	75.0%	75.5%	84.1%	79.8%	9	22.5%	17.5%	26.1%	22.9%
Upper	5	12.5%	11.2%	8.2%	10.5%	16	40.0%	53.7%	35.4%	46.7%
Unknown	0	0.0%	0.0%	0.0%	0.0%	3	7.5%	7.7%	10.7%	11.2%
Total	40	100.0%	100.0%	100.0%	100.0%	40	100.0%	100.0%	100.0%	100.0%
Home Improvement										
Low	0	0.0%	0.0%	0.0%	0.0%	1	12.5%	0.1%	10.0%	4.4%
Moderate	2	25.0%	8.2%	6.8%	12.2%	1	12.5%	0.9%	24.9%	13.1%
Middle	3	37.5%	2.5%	87.8%	75.9%	1	12.5%	0.2%	25.1%	24.1%
Upper	3	37.5%	89.3%	5.4%	11.9%	5	62.5%	98.8%	37.6%	55.4%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	2.3%	3.0%
Total	8	100.0%	100.0%	100.0%	100.0%	8	100.0%	100.0%	100.0%	100.0%
Multi-Family										
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	1	100.0%	100.0%	37.9%	44.7%	0	0.0%	0.0%	0.0%	0.0%
Middle	0	0.0%	0.0%	51.7%	39.6%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	10.3%	15.7%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	1	100.0%	100.0%	100.0%	100.0%
Total	1	100.0%	100.0%	100.0%	100.0%	1	100.0%	100.0%	100.0%	100.0%
HMDA Totals										
Low	0	0.0%	0.0%	0.0%	0.0%	9	9.1%	3.4%	7.9%	4.0%
Moderate	14	14.1%	22.9%	8.4%	11.0%	19	19.2%	13.6%	22.0%	15.1%
Middle	74	74.7%	60.7%	80.2%	72.8%	20	20.2%	14.7%	24.2%	21.7%
Upper	11	11.1%	16.4%	11.4%	16.1%	38	38.4%	46.7%	37.7%	48.2%
Unknown	0	0.0%	0.0%	0.0%	0.0%	13	13.1%	21.7%	8.2%	11.0%
Total	99	100.0%	100.0%	100.0%	100.0%	99	100.0%	100.0%	100.0%	100.0%
SMALL BUSINESS										
By Tract Income										
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)					
Low	0	0.0%	0.0%	0.0%	0.0%					
Moderate	44	35.8%	29.7%	25.1%	25.0%					
Middle	75	61.0%	63.9%	63.1%	64.7%					
Upper	4	3.3%	6.4%	10.0%	9.1%					
Unknown	0	0.0%	0.0%	0.0%	0.0%					
Tract Unknown	0	0.0%	0.0%	1.8%	1.3%					
Total	123	100.0%	100.0%	100.0%	100.0%					
By Revenue										
\$1 Million or Less	69	56.1%	27.8%	41.9%	41.1%					
By Loan Size										
\$100,000 or less	83	67.5%	18.8%	94.3%	37.1%					
\$100,001-\$250,000	15	12.2%	15.7%	2.9%	17.7%					
\$250,001-\$1 Million	25	20.3%	65.5%	2.7%	45.2%					
Total	123	100.0%	100.0%	100.0%	100.0%					

Originations and Purchases

APPENDIX G
New York State – Limited Scope Assessment Areas
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: NY Non-MSA Group B

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)
	Home Purchase									
Low	0	0.0%	0.0%	0.0%	0.0%	13	6.1%	3.4%	4.4%	2.5%
Moderate	2	0.9%	0.6%	2.3%	1.4%	33	15.5%	10.3%	17.8%	12.6%
Middle	176	82.6%	83.7%	85.5%	83.4%	55	25.8%	23.0%	24.3%	21.9%
Upper	35	16.4%	15.8%	12.3%	15.2%	63	29.6%	40.1%	37.8%	49.2%
Unknown	0	0.0%	0.0%	0.0%	0.0%	49	23.0%	23.2%	15.7%	13.7%
Total	213	100.0%	100.0%	100.0%	100.0%	213	100.0%	100.0%	100.0%	100.0%
	Refinance									
Low	0	0.0%	0.0%	0.0%	0.0%	2	2.9%	1.1%	5.0%	2.7%
Moderate	4	5.9%	4.4%	2.8%	2.1%	7	10.3%	8.6%	16.9%	12.6%
Middle	48	70.6%	63.5%	84.2%	83.0%	23	33.8%	33.8%	24.5%	24.5%
Upper	16	23.5%	32.1%	13.0%	14.8%	30	44.1%	47.8%	39.4%	46.5%
Unknown	0	0.0%	0.0%	0.0%	0.0%	6	8.8%	8.7%	14.2%	13.7%
Total	68	100.0%	100.0%	100.0%	100.0%	68	100.0%	100.0%	100.0%	100.0%
	Home Improvement									
Low	0	0.0%	0.0%	0.0%	0.0%	2	4.9%	2.5%	9.1%	4.3%
Moderate	2	4.9%	10.1%	1.4%	1.7%	11	26.8%	7.4%	19.4%	13.3%
Middle	30	73.2%	59.0%	85.5%	84.3%	10	24.4%	21.1%	27.5%	24.7%
Upper	9	22.0%	30.9%	13.1%	13.9%	14	34.1%	52.6%	41.6%	55.1%
Unknown	0	0.0%	0.0%	0.0%	0.0%	4	9.8%	16.4%	2.5%	2.6%
Total	41	100.0%	100.0%	100.0%	100.0%	41	100.0%	100.0%	100.0%	100.0%
	Multi-Family									
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	4.8%	7.4%	0	0.0%	0.0%	0.0%	0.0%
Middle	2	100.0%	100.0%	90.5%	91.8%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	4.8%	0.8%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	2	100.0%	100.0%	100.0%	100.0%
Total	2	100.0%	100.0%	100.0%	100.0%	2	100.0%	100.0%	100.0%	100.0%
	HMDA Totals									
Low	0	0.0%	0.0%	0.0%	0.0%	17	5.2%	2.8%	5.6%	2.7%
Moderate	8	2.5%	1.7%	2.3%	1.9%	51	15.7%	9.7%	17.7%	12.3%
Middle	256	79.0%	78.7%	85.0%	83.6%	88	27.2%	24.8%	24.9%	22.5%
Upper	60	18.5%	19.5%	12.7%	14.5%	107	33.0%	41.6%	39.1%	47.1%
Unknown	0	0.0%	0.0%	0.0%	0.0%	61	18.8%	21.1%	12.7%	15.5%
Total	324	100.0%	100.0%	100.0%	100.0%	324	100.0%	100.0%	100.0%	100.0%
	SMALL BUSINESS									
	By Tract Income									
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)					
Low	0	0.0%	0.0%	0.0%	0.0%					
Moderate	18	9.9%	11.9%	5.8%	8.8%					
Middle	136	74.7%	71.9%	79.6%	77.7%					
Upper	28	15.4%	16.2%	11.2%	11.3%					
Unknown	0	0.0%	0.0%	0.0%	0.0%					
Tract Unknown	0	0.0%	0.0%	3.4%	2.1%					
Total	182	100.0%	100.0%	100.0%	100.0%					
	By Revenue									
\$1 Million or Less	103	56.6%	42.3%	39.7%	41.2%					
	By Loan Size									
\$100,000 or less	114	62.6%	22.3%	95.2%	41.6%					
\$100,001-\$250,000	38	20.9%	28.2%	2.7%	16.8%					
\$250,001-\$1 Million	30	16.5%	49.5%	2.2%	41.6%					
Total	182	100.0%	100.0%	100.0%	100.0%					

Originations and Purchases

APPENDIX G
New York State – Limited Scope Assessment Areas
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: NY Non-MSA Group C

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)
Home Purchase										
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.7%	0.4%
Moderate	3	5.7%	4.8%	4.4%	4.7%	9	17.0%	10.3%	7.2%	4.5%
Middle	35	66.0%	65.9%	66.1%	60.6%	7	13.2%	9.9%	15.5%	11.5%
Upper	15	28.3%	29.3%	29.5%	34.8%	27	50.9%	65.4%	59.1%	67.5%
Unknown	0	0.0%	0.0%	0.0%	0.0%	10	18.9%	14.3%	17.5%	16.1%
Total	53	100.0%	100.0%	100.0%	100.0%	53	100.0%	100.0%	100.0%	100.0%
Refinance										
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	1.6%	0.7%
Moderate	2	6.3%	6.7%	6.2%	6.4%	4	12.5%	9.0%	9.8%	6.5%
Middle	24	75.0%	75.5%	65.3%	61.3%	8	25.0%	18.1%	19.5%	16.2%
Upper	6	18.8%	17.8%	28.5%	32.3%	16	50.0%	62.4%	47.6%	56.2%
Unknown	0	0.0%	0.0%	0.0%	0.0%	4	12.5%	10.6%	21.6%	20.4%
Total	32	100.0%	100.0%	100.0%	100.0%	32	100.0%	100.0%	100.0%	100.0%
Home Improvement										
Low	0	0.0%	0.0%	0.0%	0.0%	1	4.8%	1.8%	2.6%	1.0%
Moderate	0	0.0%	0.0%	5.4%	5.7%	6	28.6%	5.5%	12.9%	6.5%
Middle	18	85.7%	79.0%	65.3%	61.5%	6	28.6%	16.3%	20.9%	16.9%
Upper	3	14.3%	21.0%	29.2%	32.8%	8	38.1%	76.4%	51.0%	64.4%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	12.6%	11.2%
Total	21	100.0%	100.0%	100.0%	100.0%	21	100.0%	100.0%	100.0%	100.0%
Multi-Family										
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	10.0%	7.3%	0	0.0%	0.0%	0.0%	0.0%
Middle	0	0.0%	0.0%	80.0%	90.0%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	10.0%	2.6%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	100.0%	100.0%
Total	0	0.0%	0.0%	100.0%	100.0%	0	0.0%	0.0%	100.0%	100.0%
HMDA Totals										
Low	0	0.0%	0.0%	0.0%	0.0%	1	0.9%	0.1%	1.3%	0.6%
Moderate	5	4.7%	5.1%	5.4%	5.5%	19	17.9%	9.7%	8.8%	5.5%
Middle	77	72.6%	69.1%	65.7%	61.3%	21	19.8%	12.5%	17.7%	13.8%
Upper	24	22.6%	25.7%	29.0%	33.2%	51	48.1%	65.1%	53.1%	61.3%
Unknown	0	0.0%	0.0%	0.0%	0.0%	14	13.2%	12.6%	19.1%	18.9%
Total	106	100.0%	100.0%	100.0%	100.0%	106	100.0%	100.0%	100.0%	100.0%
SMALL BUSINESS										
By Tract Income										
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)					
Low	0	0.0%	0.0%	0.0%	0.0%					
Moderate	1	2.9%	1.6%	5.7%	10.8%					
Middle	31	91.2%	87.0%	66.6%	70.2%					
Upper	2	5.9%	11.4%	19.6%	11.7%					
Unknown	0	0.0%	0.0%	0.0%	0.0%					
Tract Unknown	0	0.0%	0.0%	8.0%	7.3%					
Total	34	100.0%	100.0%	100.0%	100.0%					
By Revenue										
\$1 Million or Less	17	50.0%	22.7%	34.0%	51.5%					
By Loan Size										
\$100,000 or less	25	73.5%	23.2%	97.9%	55.0%					
\$100,001-\$250,000	4	11.8%	16.6%	1.2%	13.8%					
\$250,001-\$1 Million	5	14.7%	60.2%	0.9%	31.2%					
Total	34	100.0%	100.0%	100.0%	100.0%					

Originations and Purchases

APPENDIX G
New York State – Limited Scope Assessment Areas
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: MSA 46540 Utica Rome

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)
Home Purchase										
Low	9	3.1%	1.3%	2.2%	1.3%	16	5.6%	2.6%	7.2%	4.2%
Moderate	26	9.1%	5.6%	11.2%	7.5%	62	21.6%	14.4%	24.0%	17.7%
Middle	167	58.2%	60.2%	62.2%	60.3%	82	28.6%	26.7%	24.7%	23.1%
Upper	85	29.6%	32.9%	24.3%	30.9%	92	32.1%	42.6%	32.4%	44.5%
Unknown	0	0.0%	0.0%	0.0%	0.0%	35	12.2%	13.6%	11.7%	10.6%
Total	287	100.0%	100.0%	100.0%	100.0%	287	100.0%	100.0%	100.0%	100.0%
Refinance										
Low	1	1.6%	0.5%	1.8%	1.0%	5	8.2%	6.0%	6.1%	3.9%
Moderate	5	8.2%	5.8%	6.9%	5.0%	11	18.0%	12.1%	19.6%	16.0%
Middle	36	59.0%	58.1%	68.8%	67.0%	19	31.1%	28.9%	25.8%	24.8%
Upper	19	31.1%	35.6%	22.5%	26.9%	22	36.1%	45.0%	35.1%	42.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	4	6.6%	8.0%	13.5%	13.3%
Total	61	100.0%	100.0%	100.0%	100.0%	61	100.0%	100.0%	100.0%	100.0%
Home Improvement										
Low	0	0.0%	0.0%	4.7%	2.4%	4	11.4%	0.7%	12.6%	6.8%
Moderate	1	2.9%	0.3%	11.9%	7.2%	8	22.9%	20.6%	24.9%	17.0%
Middle	25	71.4%	81.2%	64.1%	64.5%	11	31.4%	19.7%	26.0%	24.1%
Upper	9	25.7%	18.5%	19.4%	25.9%	10	28.6%	46.8%	33.7%	48.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	2	5.7%	12.3%	2.7%	4.0%
Total	35	100.0%	100.0%	100.0%	100.0%	35	100.0%	100.0%	100.0%	100.0%
Multi-Family										
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	21.1%	13.0%	0	0.0%	0.0%	0.0%	0.0%
Middle	0	0.0%	0.0%	52.6%	30.3%	0	0.0%	0.0%	0.0%	0.0%
Upper	1	100.0%	100.0%	26.3%	56.7%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	1	100.0%	100.0%	100.0%	100.0%
Total	1	100.0%	100.0%	100.0%	100.0%	1	100.0%	100.0%	100.0%	100.0%
HMDA Totals										
Low	10	2.6%	1.1%	2.6%	1.2%	25	6.5%	2.9%	7.9%	4.3%
Moderate	32	8.3%	5.4%	9.8%	6.6%	81	21.1%	14.4%	22.5%	16.9%
Middle	228	59.4%	60.7%	65.0%	63.1%	112	29.2%	26.6%	25.3%	23.7%
Upper	114	29.7%	32.8%	22.6%	29.1%	124	32.3%	43.0%	33.6%	43.5%
Unknown	0	0.0%	0.0%	0.0%	0.0%	42	10.9%	13.1%	10.7%	11.6%
Total	384	100.0%	100.0%	100.0%	100.0%	384	100.0%	100.0%	100.0%	100.0%
SMALL BUSINESS										
By Tract Income										
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)					
Low	16	10.7%	11.2%	8.6%	15.3%					
Moderate	10	6.7%	11.2%	12.0%	12.1%					
Middle	94	62.7%	64.9%	54.2%	49.9%					
Upper	30	20.0%	12.8%	22.2%	21.7%					
Unknown	0	0.0%	0.0%	0.0%	0.0%					
Tract Unknown	0	0.0%	0.0%	3.0%	1.0%					
Total	150	100.0%	100.0%	100.0%	100.0%					
By Revenue										
\$1 Million or Less	65	43.3%	20.0%	40.0%	44.1%					
By Loan Size										
\$100,000 or less	87	58.0%	12.5%	95.5%	42.3%					
\$100,001-\$250,000	26	17.3%	15.0%	2.6%	18.9%					
\$250,001-\$1 Million	37	24.7%	72.5%	1.9%	38.8%					
Total	150	100.0%	100.0%	100.0%	100.0%					

Originations and Purchases

APPENDIX G
New York State – Limited Scope Assessment Areas
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: MSA 21300 Elmira

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)
Home Purchase										
Low	0	0.0%	0.0%	0.7%	0.4%	1	2.6%	1.9%	9.4%	5.3%
Moderate	4	10.3%	5.9%	11.7%	6.5%	13	33.3%	31.4%	17.7%	13.6%
Middle	24	61.5%	54.6%	50.4%	40.2%	8	20.5%	20.2%	23.0%	19.8%
Upper	11	28.2%	39.5%	37.1%	52.9%	7	17.9%	23.5%	34.8%	49.5%
Unknown	0	0.0%	0.0%	0.1%	0.1%	10	25.6%	23.0%	15.1%	11.8%
Total	39	100.0%	100.0%	100.0%	100.0%	39	100.0%	100.0%	100.0%	100.0%
Refinance										
Low	0	0.0%	0.0%	0.7%	0.5%	2	16.7%	14.7%	9.3%	5.6%
Moderate	2	16.7%	14.5%	14.6%	10.9%	4	33.3%	27.9%	18.1%	15.1%
Middle	7	58.3%	49.9%	46.3%	38.7%	2	16.7%	14.5%	22.8%	21.3%
Upper	3	25.0%	35.5%	38.3%	49.9%	2	16.7%	23.4%	33.7%	41.7%
Unknown	0	0.0%	0.0%	0.0%	0.0%	2	16.7%	19.5%	16.2%	16.3%
Total	12	100.0%	100.0%	100.0%	100.0%	12	100.0%	100.0%	100.0%	100.0%
Home Improvement										
Low	0	0.0%	0.0%	1.1%	1.2%	0	0.0%	0.0%	13.3%	8.1%
Moderate	0	0.0%	0.0%	12.2%	10.3%	0	0.0%	0.0%	25.1%	20.4%
Middle	3	75.0%	96.5%	54.7%	43.3%	4	80.0%	96.6%	27.5%	24.4%
Upper	1	25.0%	3.5%	32.0%	45.2%	1	20.0%	3.4%	31.4%	44.3%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	2.8%	2.8%
Total	4	100.0%	100.0%	100.0%	100.0%	5	100.0%	100.0%	100.0%	100.0%
Multi-Family										
Low	0	0.0%	0.0%	20.0%	61.5%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Middle	1	100.0%	100.0%	80.0%	38.5%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	1	100.0%	100.0%	100.0%	100.0%
Total	1	100.0%	100.0%	100.0%	100.0%	1	100.0%	100.0%	100.0%	100.0%
HMDA Totals										
Low	0	0.0%	0.0%	0.8%	2.2%	3	5.3%	3.6%	10.1%	5.5%
Moderate	6	10.5%	6.2%	12.8%	8.1%	17	29.8%	25.0%	19.2%	14.2%
Middle	35	61.4%	62.2%	49.9%	39.8%	14	24.6%	17.5%	23.7%	20.1%
Upper	16	28.1%	31.7%	36.5%	49.9%	10	17.5%	19.1%	33.7%	45.0%
Unknown	0	0.0%	0.0%	0.0%	0.1%	13	22.8%	34.8%	13.3%	15.3%
Total	57	100.0%	100.0%	100.0%	100.0%	57	100.0%	100.0%	100.0%	100.0%
SMALL BUSINESS										
By Tract Income										
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)					
Low	4	12.9%	23.8%	8.4%	12.9%					
Moderate	4	12.9%	13.8%	16.4%	25.3%					
Middle	13	41.9%	27.4%	40.4%	35.2%					
Upper	10	32.3%	35.0%	34.8%	26.5%					
Unknown	0	0.0%	0.0%	0.0%	0.0%					
Tract Unknown	0	0.0%	0.0%	0.0%	0.0%					
Total	31	100.0%	100.0%	100.0%	100.0%					
By Revenue										
\$1 Million or Less	17	54.8%	44.9%	33.5%	51.7%					
By Loan Size										
\$100,000 or less	20	64.5%	22.8%	97.8%	58.0%					
\$100,001-\$250,000	4	12.9%	12.9%	1.4%	14.3%					
\$250,001-\$1 Million	7	22.6%	64.4%	0.8%	27.7%					
Total	31	100.0%	100.0%	100.0%	100.0%					

Originations and Purchases

APPENDIX G
New York State – Limited Scope Assessment Areas
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: NY Non-MSA Group D

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)
Home Purchase										
Low	0	0.0%	0.0%	0.0%	0.0%	6	6.3%	3.3%	2.0%	0.9%
Moderate	15	15.6%	9.2%	17.1%	12.4%	10	10.4%	5.6%	11.8%	7.2%
Middle	73	76.0%	80.8%	77.7%	81.7%	21	21.9%	15.2%	30.1%	27.0%
Upper	8	8.3%	10.0%	5.1%	5.9%	45	46.9%	62.0%	42.7%	53.4%
Unknown	0	0.0%	0.0%	0.0%	0.0%	14	14.6%	13.9%	13.5%	11.5%
Total	96	100.0%	100.0%	100.0%	100.0%	96	100.0%	100.0%	100.0%	100.0%
Refinance										
Low	0	0.0%	0.0%	0.0%	0.0%	1	4.2%	1.8%	3.9%	2.1%
Moderate	8	33.3%	19.3%	16.7%	11.2%	1	4.2%	4.1%	13.5%	9.9%
Middle	16	66.7%	80.7%	80.0%	85.6%	5	20.8%	15.6%	23.1%	19.9%
Upper	0	0.0%	0.0%	3.3%	3.2%	11	45.8%	44.3%	40.6%	50.3%
Unknown	0	0.0%	0.0%	0.0%	0.0%	6	25.0%	34.3%	18.9%	17.8%
Total	24	100.0%	100.0%	100.0%	100.0%	24	100.0%	100.0%	100.0%	100.0%
Home Improvement										
Low	0	0.0%	0.0%	0.0%	0.0%	1	33.3%	18.8%	9.7%	3.6%
Moderate	0	0.0%	0.0%	14.5%	14.8%	0	0.0%	0.0%	16.0%	11.1%
Middle	3	100.0%	100.0%	83.3%	81.8%	0	0.0%	0.0%	26.9%	25.9%
Upper	0	0.0%	0.0%	2.2%	3.3%	2	66.7%	81.2%	44.2%	55.2%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	3.2%	4.1%
Total	3	100.0%	100.0%	100.0%	100.0%	3	100.0%	100.0%	100.0%	100.0%
Multi-Family										
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	33.3%	5.8%	0	0.0%	0.0%	0.0%	0.0%
Middle	1	100.0%	100.0%	66.7%	94.2%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	1	100.0%	100.0%	100.0%	100.0%
Total	1	100.0%	100.0%	100.0%	100.0%	1	100.0%	100.0%	100.0%	100.0%
HMDA Totals										
Low	0	0.0%	0.0%	0.0%	0.0%	8	6.5%	3.3%	4.0%	1.3%
Moderate	23	18.5%	10.7%	16.6%	11.4%	11	8.9%	5.2%	13.1%	7.6%
Middle	93	75.0%	81.3%	79.5%	84.4%	26	21.0%	14.9%	26.9%	21.6%
Upper	8	6.5%	8.0%	3.9%	4.1%	58	46.8%	58.9%	42.1%	46.6%
Unknown	0	0.0%	0.0%	0.0%	0.0%	21	16.9%	17.7%	13.8%	22.9%
Total	124	100.0%	100.0%	100.0%	100.0%	124	100.0%	100.0%	100.0%	100.0%
SMALL BUSINESS										
By Tract Income										
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)					
Low	0	0.0%	0.0%	0.0%	0.0%					
Moderate	23	39.0%	35.0%	21.9%	28.7%					
Middle	33	55.9%	56.6%	70.7%	66.3%					
Upper	3	5.1%	8.5%	4.1%	3.2%					
Unknown	0	0.0%	0.0%	0.0%	0.0%					
Tract Unknown	0	0.0%	0.0%	3.4%	1.9%					
Total	59	100.0%	100.0%	100.0%	100.0%					
By Revenue										
\$1 Million or Less	24	40.7%	27.2%	40.1%	42.8%					
By Loan Size										
\$100,000 or less	32	54.2%	19.1%	94.0%	38.5%					
\$100,001-\$250,000	18	30.5%	32.5%	3.6%	19.9%					
\$250,001-\$1 Million	9	15.3%	48.5%	2.4%	41.6%					
Total	59	100.0%	100.0%	100.0%	100.0%					

Originations and Purchases

APPENDIX G
State of Pennsylvania – Full Scope Assessment Areas
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: MSA 49620 York-Hanover

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)
Home Purchase										
Low	8	1.8%	0.6%	2.1%	1.3%	34	7.8%	4.0%	5.3%	2.9%
Moderate	44	10.1%	5.1%	6.9%	3.7%	75	17.2%	12.1%	18.4%	13.3%
Middle	354	81.2%	84.0%	82.8%	84.0%	100	22.9%	20.8%	25.4%	23.6%
Upper	30	6.9%	10.3%	8.1%	10.9%	127	29.1%	35.9%	32.6%	42.6%
Unknown	0	0.0%	0.0%	0.0%	0.0%	100	22.9%	27.2%	18.3%	17.7%
Total	436	100.0%	100.0%	100.0%	100.0%	436	100.0%	100.0%	100.0%	100.0%
Refinance										
Low	3	0.6%	0.3%	1.4%	0.7%	28	5.5%	3.2%	5.9%	3.4%
Moderate	20	3.9%	2.5%	4.6%	3.0%	88	17.2%	13.1%	18.2%	14.4%
Middle	462	90.2%	89.7%	85.7%	86.4%	161	31.4%	26.3%	27.4%	26.0%
Upper	27	5.3%	7.5%	8.3%	9.9%	163	31.8%	39.0%	31.9%	39.2%
Unknown	0	0.0%	0.0%	0.0%	0.0%	72	14.1%	18.4%	16.7%	17.1%
Total	512	100.0%	100.0%	100.0%	100.0%	512	100.0%	100.0%	100.0%	100.0%
Home Improvement										
Low	4	1.5%	2.1%	0.9%	0.8%	54	20.6%	7.2%	9.2%	4.9%
Moderate	21	8.0%	6.6%	4.6%	2.7%	59	22.5%	12.8%	20.6%	16.0%
Middle	220	84.0%	71.3%	85.9%	86.8%	58	22.1%	18.2%	30.4%	28.7%
Upper	17	6.5%	20.1%	8.6%	9.7%	85	32.4%	53.8%	36.7%	46.3%
Unknown	0	0.0%	0.0%	0.0%	0.0%	6	2.3%	8.0%	3.0%	4.1%
Total	262	100.0%	100.0%	100.0%	100.0%	262	100.0%	100.0%	100.0%	100.0%
Multi-Family										
Low	0	0.0%	0.0%	7.7%	1.5%	0	0.0%	0.0%	0.0%	0.0%
Moderate	1	14.3%	16.6%	38.5%	21.7%	0	0.0%	0.0%	0.0%	0.0%
Middle	6	85.7%	83.4%	53.8%	76.9%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	7	100.0%	100.0%	100.0%	100.0%
Total	7	100.0%	100.0%	100.0%	100.0%	7	100.0%	100.0%	100.0%	100.0%
HMDA Totals										
Low	15	1.2%	0.4%	1.7%	1.0%	116	9.5%	2.5%	5.9%	3.1%
Moderate	86	7.1%	8.3%	5.8%	3.7%	222	18.2%	8.3%	18.5%	13.6%
Middle	1,042	85.6%	84.9%	84.3%	85.0%	319	26.2%	15.2%	26.7%	24.3%
Upper	74	6.1%	6.4%	8.2%	10.3%	375	30.8%	25.3%	32.7%	40.6%
Unknown	0	0.0%	0.0%	0.0%	0.0%	185	15.2%	48.7%	16.2%	18.4%
Total	1,217	100.0%	100.0%	100.0%	100.0%	1,217	100.0%	100.0%	100.0%	100.0%
SMALL BUSINESS										
By Tract Income										
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)					
Low	52	4.5%	4.3%	3.9%	6.3%					
Moderate	133	11.6%	12.1%	6.8%	9.1%					
Middle	854	74.4%	71.4%	79.0%	72.2%					
Upper	109	9.5%	12.2%	8.4%	10.3%					
Unknown	0	0.0%	0.0%	0.0%	0.0%					
Tract Unknown	0	0.0%	0.0%	1.8%	2.1%					
Total	1,148	100.0%	100.0%	100.0%	100.0%					
By Revenue										
\$1 Million or Less	512	44.6%	31.1%	38.7%	39.1%					
By Loan Size										
\$100,000 or less	595	51.8%	12.8%	92.7%	28.2%					
\$100,001-\$250,000	264	23.0%	20.5%	3.7%	17.4%					
\$250,001-\$1 Million	289	25.2%	66.7%	3.7%	54.4%					
Total	1,148	100.0%	100.0%	100.0%	100.0%					

Originations and Purchases

APPENDIX G
State of Pennsylvania – Full Scope Assessment Areas
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: MSA 25420 Harrisburg

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)
Home Purchase										
Low	15	3.3%	1.5%	1.7%	0.9%	56	12.5%	8.7%	7.4%	4.6%
Moderate	96	21.4%	15.2%	16.9%	11.6%	165	36.8%	30.2%	20.8%	16.4%
Middle	234	52.2%	55.3%	53.3%	53.4%	62	13.8%	13.7%	24.5%	22.4%
Upper	103	23.0%	28.0%	28.1%	34.1%	94	21.0%	30.7%	30.7%	41.6%
Unknown	0	0.0%	0.0%	0.0%	0.0%	71	15.8%	16.8%	16.7%	15.0%
Total	448	100.0%	100.0%	100.0%	100.0%	448	100.0%	100.0%	100.0%	100.0%
Refinance										
Low	5	1.8%	0.5%	1.9%	1.1%	31	10.9%	5.3%	7.9%	5.0%
Moderate	39	13.7%	10.7%	14.0%	10.1%	65	22.9%	18.8%	19.7%	16.6%
Middle	176	62.0%	62.8%	58.5%	59.2%	59	20.8%	16.6%	25.7%	23.7%
Upper	64	22.5%	25.9%	25.5%	29.6%	92	32.4%	41.9%	32.3%	39.7%
Unknown	0	0.0%	0.0%	0.0%	0.0%	37	13.0%	17.5%	14.3%	15.1%
Total	284	100.0%	100.0%	100.0%	100.0%	284	100.0%	100.0%	100.0%	100.0%
Home Improvement										
Low	1	0.6%	0.0%	1.3%	1.1%	40	24.8%	9.1%	10.5%	5.9%
Moderate	32	19.9%	20.8%	12.3%	10.7%	40	24.8%	13.0%	21.6%	16.1%
Middle	94	58.4%	55.6%	60.9%	60.5%	41	25.5%	19.0%	27.9%	25.7%
Upper	34	21.1%	23.5%	25.5%	27.8%	38	23.6%	51.0%	38.1%	49.9%
Unknown	0	0.0%	0.0%	0.0%	0.0%	2	1.2%	7.9%	2.0%	2.4%
Total	161	100.0%	100.0%	100.0%	100.0%	161	100.0%	100.0%	100.0%	100.0%
Multi-Family										
Low	0	0.0%	0.0%	8.4%	1.8%	0	0.0%	0.0%	0.0%	0.0%
Moderate	3	42.9%	7.6%	37.3%	23.0%	0	0.0%	0.0%	0.0%	0.0%
Middle	3	42.9%	86.3%	41.0%	28.7%	0	0.0%	0.0%	0.0%	0.0%
Upper	1	14.3%	6.1%	13.3%	46.4%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	7	100.0%	100.0%	100.0%	100.0%
Total	7	100.0%	100.0%	100.0%	100.0%	7	100.0%	100.0%	100.0%	100.0%
HMDA Totals										
Low	21	2.3%	1.1%	1.8%	1.0%	127	14.1%	7.2%	7.9%	4.7%
Moderate	170	18.9%	13.7%	15.3%	11.2%	270	30.0%	24.5%	20.4%	16.2%
Middle	507	56.3%	59.2%	56.1%	55.4%	162	18.0%	14.0%	25.3%	22.6%
Upper	202	22.4%	26.0%	26.8%	32.4%	224	24.9%	33.3%	32.1%	40.5%
Unknown	0	0.0%	0.0%	0.0%	0.0%	117	13.0%	21.0%	14.3%	15.9%
Total	900	100.0%	100.0%	100.0%	100.0%	900	100.0%	100.0%	100.0%	100.0%
SMALL BUSINESS										
By Tract Income										
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)					
Low	13	1.6%	1.1%	1.7%	1.4%					
Moderate	150	18.9%	17.2%	12.1%	12.5%					
Middle	413	52.0%	53.1%	59.0%	58.4%					
Upper	218	27.5%	28.6%	25.6%	26.3%					
Unknown	0	0.0%	0.0%	0.0%	0.0%					
Tract Unknown	0	0.0%	0.0%	1.7%	1.3%					
Total	794	100.0%	100.0%	100.0%	100.0%					
By Revenue										
\$1 Million or Less	347	43.7%	24.6%	37.3%	41.4%					
By Loan Size										
\$100,000 or less	423	53.3%	12.1%	93.2%	31.9%					
\$100,001-\$250,000	169	21.3%	19.4%	3.6%	18.0%					
\$250,001-\$1 Million	202	25.4%	68.4%	3.3%	50.1%					
Total	794	100.0%	100.0%	100.0%	100.0%					

Originations and Purchases

APPENDIX G
State of Pennsylvania – Full Scope Assessment Areas
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: MSA 42540 Scranton-Wilkes-Barre

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)
Home Purchase										
Low	0	0.0%	0.0%	0.0%	0.0%	42	7.1%	3.6%	7.0%	4.1%
Moderate	39	6.6%	3.5%	10.3%	7.3%	99	16.7%	10.8%	20.1%	14.7%
Middle	436	73.4%	68.1%	69.1%	62.8%	122	20.5%	16.3%	22.8%	20.6%
Upper	119	20.0%	28.4%	20.5%	29.8%	223	37.5%	52.7%	34.7%	47.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	108	18.2%	16.7%	15.4%	13.6%
Total	594	100.0%	100.0%	100.0%	100.0%	594	100.0%	100.0%	100.0%	100.0%
Refinance										
Low	0	0.0%	0.0%	0.0%	0.0%	26	5.3%	2.6%	7.6%	4.5%
Moderate	36	7.4%	5.9%	7.6%	6.2%	73	15.0%	10.9%	18.4%	14.7%
Middle	360	74.1%	66.1%	71.3%	67.3%	117	24.1%	20.2%	24.7%	22.6%
Upper	90	18.5%	28.1%	21.1%	26.5%	225	46.3%	55.5%	35.8%	44.1%
Unknown	0	0.0%	0.0%	0.0%	0.1%	45	9.3%	10.9%	13.5%	14.1%
Total	486	100.0%	100.0%	100.0%	100.0%	486	100.0%	100.0%	100.0%	100.0%
Home Improvement										
Low	0	0.0%	0.0%	0.0%	0.1%	47	17.4%	5.2%	11.5%	5.5%
Moderate	22	8.1%	4.4%	7.1%	6.0%	47	17.4%	11.1%	20.9%	15.8%
Middle	203	75.2%	73.6%	73.4%	69.9%	62	23.0%	17.6%	25.9%	23.1%
Upper	45	16.7%	22.0%	19.4%	23.9%	112	41.5%	64.7%	39.2%	53.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	2	0.7%	1.4%	2.5%	2.6%
Total	270	100.0%	100.0%	100.0%	100.0%	270	100.0%	100.0%	100.0%	100.0%
Multi-Family										
Low	0	0.0%	0.0%	4.0%	11.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	28.0%	13.9%	0	0.0%	0.0%	0.0%	0.0%
Middle	3	100.0%	100.0%	58.7%	27.7%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	8.0%	47.2%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	1.3%	0.3%	3	100.0%	100.0%	100.0%	100.0%
Total	3	100.0%	100.0%	100.0%	100.0%	3	100.0%	100.0%	100.0%	100.0%
HMDA Totals										
Low	0	0.0%	0.0%	0.0%	0.2%	115	8.5%	3.3%	7.9%	4.3%
Moderate	97	7.2%	4.4%	8.7%	6.8%	219	16.2%	10.8%	19.4%	14.5%
Middle	1,002	74.1%	67.9%	70.6%	64.6%	301	22.2%	17.7%	24.0%	21.2%
Upper	254	18.8%	27.8%	20.6%	28.3%	560	41.4%	54.2%	35.7%	45.2%
Unknown	0	0.0%	0.0%	0.0%	0.0%	158	11.7%	13.9%	13.0%	14.7%
Total	1,353	100.0%	100.0%	100.0%	100.0%	1,353	100.0%	100.0%	100.0%	100.0%
SMALL BUSINESS										
By Tract Income										
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)					
Low	5	0.7%	1.4%	2.4%	3.6%					
Moderate	65	8.7%	7.3%	8.1%	5.8%					
Middle	529	70.7%	67.9%	65.2%	64.0%					
Upper	141	18.9%	22.8%	20.7%	23.4%					
Unknown	0	0.0%	0.0%	0.0%	0.0%					
Tract Unknown	8	8.0%	0.6%	3.5%	3.2%					
Total	748	100.0%	100.0%	100.0%	100.0%					
By Revenue										
\$1 Million or Less	386	51.6%	27.1%	41.1%	45.2%					
By Loan Size										
\$100,000 or less	477	63.8%	20.9%	93.6%	36.5%					
\$100,001-\$250,000	144	19.3%	21.9%	3.5%	17.8%					
\$250,001-\$1 Million	127	17.0%	57.3%	2.9%	45.7%					
Total	748	100.0%	100.0%	100.0%	100.0%					

Originations and Purchases

APPENDIX G
State of Pennsylvania – Full Scope Assessment Areas
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: PA Non-MSA Group A

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)
Home Purchase										
Low	0	0.0%	0.0%	0.0%	0.0%	44	9.2%	3.3%	7.3%	4.1%
Moderate	36	7.5%	3.9%	8.1%	4.6%	96	20.1%	12.1%	19.8%	14.0%
Middle	381	79.7%	77.2%	76.8%	74.1%	88	18.4%	15.5%	24.1%	22.2%
Upper	61	12.8%	18.9%	15.1%	21.3%	188	39.3%	55.7%	35.0%	47.2%
Unknown	0	0.0%	0.0%	0.0%	0.0%	62	13.0%	13.5%	13.8%	12.4%
Total	478	100.0%	100.0%	100.0%	100.0%	478	100.0%	100.0%	100.0%	100.0%
Refinance										
Low	0	0.0%	0.0%	0.0%	0.0%	28	6.0%	3.4%	7.7%	4.5%
Moderate	31	6.7%	4.2%	8.4%	5.9%	85	18.3%	14.4%	18.8%	14.5%
Middle	357	76.9%	76.0%	78.0%	77.2%	115	24.8%	21.9%	25.9%	24.1%
Upper	76	16.4%	19.8%	13.5%	16.9%	210	45.3%	52.7%	33.2%	41.3%
Unknown	0	0.0%	0.0%	0.0%	0.0%	26	5.6%	7.7%	14.3%	15.6%
Total	464	100.0%	100.0%	100.0%	100.0%	464	100.0%	100.0%	100.0%	100.0%
Home Improvement										
Low	0	0.0%	0.0%	0.0%	0.0%	69	17.2%	8.7%	11.9%	6.3%
Moderate	71	17.7%	13.7%	9.3%	6.8%	95	23.7%	12.6%	20.2%	14.5%
Middle	291	72.6%	72.4%	79.4%	76.5%	93	23.2%	21.2%	28.3%	27.0%
Upper	39	9.7%	13.9%	11.3%	16.7%	139	34.7%	56.9%	37.5%	48.8%
Unknown	0	0.0%	0.0%	0.0%	0.0%	5	1.2%	0.7%	2.2%	3.3%
Total	401	100.0%	100.0%	100.0%	100.0%	401	100.0%	100.0%	100.0%	100.0%
Multi-Family										
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	2	33.3%	60.7%	15.5%	2.5%	0	0.0%	0.0%	0.0%	0.0%
Middle	2	33.3%	18.3%	72.4%	63.2%	0	0.0%	0.0%	0.0%	0.0%
Upper	2	33.3%	21.0%	12.1%	34.3%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	6	100.0%	100.0%	100.0%	100.0%
Total	6	100.0%	100.0%	100.0%	100.0%	6	100.0%	100.0%	100.0%	100.0%
HMDA Totals										
Low	0	0.0%	0.0%	0.0%	0.0%	141	10.5%	3.6%	8.2%	4.2%
Moderate	140	10.4%	5.4%	8.5%	5.1%	276	20.5%	12.8%	19.4%	13.4%
Middle	1,031	76.4%	75.7%	77.7%	74.9%	296	21.9%	17.9%	25.5%	22.0%
Upper	178	13.2%	18.9%	13.8%	19.9%	537	39.8%	54.0%	34.6%	41.9%
Unknown	0	0.0%	0.0%	0.0%	0.0%	99	7.3%	11.6%	12.3%	18.6%
Total	1,349	100.0%	100.0%	100.0%	100.0%	1,349	100.0%	100.0%	100.0%	100.0%
SMALL BUSINESS										
By Tract Income										
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)					
Low	0	0.0%	0.0%	0.0%	0.0%					
Moderate	80	11.8%	6.8%	8.5%	6.0%					
Middle	435	64.1%	72.2%	70.5%	68.5%					
Upper	153	22.5%	18.9%	15.0%	17.0%					
Unknown	0	0.0%	0.0%	0.0%	0.0%					
Tract Unknown	11	11.0%	2.0%	5.9%	8.4%					
Total	679	100.0%	100.0%	100.0%	100.0%					
By Revenue										
\$1 Million or Less	357	52.6%	27.9%	40.3%	42.8%					
By Loan Size										
\$100,000 or less	434	63.9%	19.3%	94.8%	37.7%					
\$100,001-\$250,000	121	17.8%	19.7%	3.0%	19.3%					
\$250,001-\$1 Million	124	18.3%	61.0%	2.2%	43.0%					
Total	679	100.0%	100.0%	100.0%	100.0%					

Originations and Purchases

APPENDIX G
State of Pennsylvania – Full Scope Assessment Areas
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: MSA 11020 Altoona

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)
Home Purchase										
Low	1	0.4%	0.1%	0.1%	0.1%	34	13.4%	6.0%	9.1%	5.3%
Moderate	35	13.8%	9.1%	14.9%	10.3%	74	29.2%	20.7%	18.0%	13.0%
Middle	179	70.8%	71.7%	72.6%	73.4%	41	16.2%	14.3%	19.8%	18.3%
Upper	38	15.0%	19.0%	12.3%	16.1%	70	27.7%	41.8%	34.5%	46.7%
Unknown	0	0.0%	0.0%	0.0%	0.0%	34	13.4%	17.2%	18.7%	16.6%
Total	253	100.0%	100.0%	100.0%	100.0%	253	100.0%	100.0%	100.0%	100.0%
Refinance										
Low	4	2.5%	1.5%	0.3%	0.2%	11	7.0%	3.8%	9.0%	5.2%
Moderate	22	13.9%	9.1%	16.9%	12.8%	31	19.6%	15.8%	17.4%	14.1%
Middle	109	69.0%	69.6%	72.6%	73.1%	35	22.2%	20.1%	22.5%	21.5%
Upper	23	14.6%	19.8%	10.2%	13.9%	70	44.3%	51.3%	33.7%	40.5%
Unknown	0	0.0%	0.0%	0.0%	0.0%	11	7.0%	9.0%	17.4%	18.7%
Total	158	100.0%	100.0%	100.0%	100.0%	158	100.0%	100.0%	100.0%	100.0%
Home Improvement										
Low	4	3.3%	1.1%	0.5%	0.2%	19	15.6%	5.4%	12.5%	7.1%
Moderate	25	20.5%	13.3%	16.3%	13.1%	33	27.0%	10.0%	24.0%	16.9%
Middle	79	64.8%	49.3%	73.0%	71.5%	34	27.9%	18.5%	26.9%	27.6%
Upper	14	11.5%	36.3%	10.2%	15.2%	35	28.7%	61.6%	34.8%	46.4%
Unknown	0	0.0%	0.0%	0.0%	0.0%	1	0.8%	4.5%	1.8%	1.9%
Total	122	100.0%	100.0%	100.0%	100.0%	122	100.0%	100.0%	100.0%	100.0%
Multi-Family										
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	30.0%	3.5%	0	0.0%	0.0%	0.0%	0.0%
Middle	9	100.0%	100.0%	70.0%	96.5%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	9	100.0%	100.0%	100.0%	100.0%
Total	9	100.0%	100.0%	100.0%	100.0%	9	100.0%	100.0%	100.0%	100.0%
HMDA Totals										
Low	9	1.7%	0.3%	0.3%	0.1%	64	11.8%	2.5%	9.6%	5.2%
Moderate	82	15.1%	4.4%	16.0%	11.3%	138	25.5%	8.7%	18.8%	13.2%
Middle	376	69.4%	85.6%	72.7%	74.1%	110	20.3%	7.7%	22.2%	19.6%
Upper	75	13.8%	9.7%	11.0%	14.4%	175	32.3%	21.6%	34.1%	42.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	55	10.1%	59.6%	15.2%	20.0%
Total	542	100.0%	100.0%	100.0%	100.0%	542	100.0%	100.0%	100.0%	100.0%
SMALL BUSINESS										
By Tract Income										
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)					
Low	27	7.1%	5.8%	4.0%	5.4%					
Moderate	55	14.5%	13.4%	11.9%	8.6%					
Middle	220	57.9%	50.8%	62.9%	54.4%					
Upper	78	20.5%	30.0%	13.6%	19.1%					
Unknown	0	0.0%	0.0%	0.0%	0.0%					
Tract Unknown	0	0.0%	0.0%	7.5%	12.5%					
Total	380	100.0%	100.0%	100.0%	100.0%					
By Revenue										
\$1 Million or Less	176	46.3%	30.4%	40.2%	43.7%					
By Loan Size										
\$100,000 or less	203	53.4%	13.6%	89.9%	28.5%					
\$100,001-\$250,000	95	25.0%	24.2%	5.9%	23.8%					
\$250,001-\$1 Million	82	21.6%	62.3%	4.2%	47.8%					
Total	380	100.0%	100.0%	100.0%	100.0%					

Originations and Purchases

APPENDIX G
State of Pennsylvania – Limited Scope Assessment Areas
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: MSA 39740 Reading

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)
	Home Purchase									
Low	2	1.7%	0.4%	3.6%	1.8%	23	19.5%	9.5%	9.7%	5.5%
Moderate	14	11.9%	5.0%	13.9%	6.7%	29	24.6%	19.3%	20.4%	15.7%
Middle	89	75.4%	83.0%	65.4%	70.1%	15	12.7%	12.0%	25.3%	24.3%
Upper	13	11.0%	11.6%	17.1%	21.5%	38	32.2%	46.1%	30.5%	41.1%
Unknown	0	0.0%	0.0%	0.0%	0.0%	13	11.0%	13.1%	14.0%	13.3%
Total	118	100.0%	100.0%	100.0%	100.0%	118	100.0%	100.0%	100.0%	100.0%
	Refinance									
Low	8	3.9%	1.7%	2.6%	1.3%	20	9.7%	4.7%	7.7%	4.6%
Moderate	11	5.3%	2.4%	7.0%	3.8%	39	18.8%	17.0%	19.8%	16.0%
Middle	163	78.7%	81.7%	71.4%	73.3%	65	31.4%	27.7%	26.6%	26.1%
Upper	25	12.1%	14.1%	19.0%	21.6%	57	27.5%	33.2%	31.8%	38.2%
Unknown	0	0.0%	0.0%	0.0%	0.0%	26	12.6%	17.4%	14.1%	15.0%
Total	207	100.0%	100.0%	100.0%	100.0%	207	100.0%	100.0%	100.0%	100.0%
	Home Improvement									
Low	5	5.1%	1.5%	3.4%	1.6%	20	20.4%	10.2%	13.2%	6.6%
Moderate	9	9.2%	2.9%	9.5%	5.0%	24	24.5%	11.3%	22.0%	16.6%
Middle	76	77.6%	78.5%	69.3%	74.0%	23	23.5%	21.4%	28.2%	28.0%
Upper	8	8.2%	17.1%	17.9%	19.4%	30	30.6%	52.2%	32.9%	45.8%
Unknown	0	0.0%	0.0%	0.0%	0.0%	1	1.0%	4.9%	3.7%	3.0%
Total	98	100.0%	100.0%	100.0%	100.0%	98	100.0%	100.0%	100.0%	100.0%
	Multi-Family									
Low	0	0.0%	0.0%	31.6%	9.5%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	21.5%	7.2%	0	0.0%	0.0%	0.0%	0.0%
Middle	0	0.0%	0.0%	40.5%	61.5%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	6.3%	21.9%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	100.0%	100.0%
Total	0	0.0%	0.0%	100.0%	100.0%	0	0.0%	0.0%	100.0%	100.0%
	HMDA Totals									
Low	15	3.5%	1.1%	3.2%	1.8%	63	14.9%	7.1%	9.2%	5.0%
Moderate	34	8.0%	3.6%	10.4%	5.3%	92	21.7%	17.5%	20.3%	15.4%
Middle	328	77.5%	82.0%	68.3%	71.4%	103	24.3%	20.6%	26.1%	24.5%
Upper	46	10.9%	13.3%	18.0%	21.4%	125	29.6%	40.0%	31.3%	38.8%
Unknown	0	0.0%	0.0%	0.0%	0.0%	40	9.5%	14.7%	13.1%	16.3%
Total	423	100.0%	100.0%	100.0%	100.0%	423	100.0%	100.0%	100.0%	100.0%
	SMALL BUSINESS									
	By Tract Income									
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)					
Low	18	5.1%	3.8%	4.7%	5.7%					
Moderate	16	4.5%	2.8%	5.2%	4.1%					
Middle	251	70.5%	66.1%	67.6%	62.4%					
Upper	71	19.9%	27.3%	20.2%	26.1%					
Unknown	0	0.0%	0.0%	0.0%	0.0%					
Tract Unknown	0	0.0%	0.0%	2.3%	1.7%					
Total	356	100.0%	100.0%	100.0%	100.0%					
	By Revenue									
\$1 Million or Less	177	49.7%	24.1%	40.0%	40.9%					
	By Loan Size									
\$100,000 or less	201	56.5%	12.9%	92.6%	27.4%					
\$100,001-\$250,000	83	23.3%	24.0%	3.5%	16.9%					
\$250,001-\$1 Million	72	20.2%	63.1%	3.9%	55.7%					
Total	356	100.0%	100.0%	100.0%	100.0%					

Originations and Purchases

APPENDIX G
State of Pennsylvania – Limited Scope Assessment Areas
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: PA Non-MSA Group C

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)
Home Purchase										
Low	0	0.0%	0.0%	0.0%	0.0%	14	3.5%	1.6%	2.0%	1.1%
Moderate	27	6.8%	5.9%	4.6%	3.9%	63	15.9%	10.6%	11.5%	8.0%
Middle	281	71.0%	68.4%	61.2%	56.2%	86	21.7%	20.5%	22.2%	18.5%
Upper	88	22.2%	25.7%	34.2%	39.8%	159	40.2%	48.0%	45.6%	54.7%
Unknown	0	0.0%	0.0%	0.0%	0.0%	74	18.7%	19.4%	18.8%	17.8%
Total	396	100.0%	100.0%	100.0%	100.0%	396	100.0%	100.0%	100.0%	100.0%
Refinance										
Low	0	0.0%	0.0%	0.0%	0.0%	19	4.2%	2.0%	3.6%	1.9%
Moderate	11	2.4%	1.8%	2.5%	1.9%	60	13.2%	9.4%	13.5%	10.1%
Middle	280	61.5%	57.8%	62.2%	58.4%	115	25.3%	20.9%	24.9%	22.9%
Upper	164	36.0%	40.4%	35.2%	39.7%	205	45.1%	50.6%	41.4%	47.8%
Unknown	0	0.0%	0.0%	0.0%	0.0%	56	12.3%	17.1%	16.6%	17.4%
Total	455	100.0%	100.0%	100.0%	100.0%	455	100.0%	100.0%	100.0%	100.0%
Home Improvement										
Low	0	0.0%	0.0%	0.0%	0.0%	39	16.5%	3.4%	6.4%	2.7%
Moderate	13	5.5%	3.2%	2.3%	2.3%	46	19.5%	10.2%	15.7%	10.2%
Middle	161	68.2%	60.4%	64.9%	59.1%	54	22.9%	20.7%	24.8%	24.5%
Upper	62	26.3%	36.4%	32.8%	38.6%	96	40.7%	64.0%	50.1%	59.5%
Unknown	0	0.0%	0.0%	0.0%	0.0%	1	0.4%	1.6%	3.0%	3.1%
Total	236	100.0%	100.0%	100.0%	100.0%	236	100.0%	100.0%	100.0%	100.0%
Multi-Family										
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	2	28.6%	28.1%	8.0%	7.6%	0	0.0%	0.0%	0.0%	0.0%
Middle	4	57.1%	38.6%	72.0%	57.3%	0	0.0%	0.0%	0.0%	0.0%
Upper	1	14.3%	33.3%	20.0%	35.1%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	7	100.0%	100.0%	100.0%	100.0%
Total	7	100.0%	100.0%	100.0%	100.0%	7	100.0%	100.0%	100.0%	100.0%
HMDA Totals										
Low	0	0.0%	0.0%	0.0%	0.0%	72	6.6%	1.8%	3.3%	1.6%
Moderate	53	4.8%	5.2%	3.4%	2.9%	169	15.4%	9.5%	12.9%	9.0%
Middle	726	66.4%	61.9%	62.2%	57.4%	255	23.3%	19.6%	23.7%	20.7%
Upper	315	28.8%	32.9%	34.5%	39.7%	460	42.0%	47.7%	44.1%	51.3%
Unknown	0	0.0%	0.0%	0.0%	0.0%	138	12.6%	21.4%	15.9%	17.4%
Total	1,094	100.0%	100.0%	100.0%	100.0%	1,094	100.0%	100.0%	100.0%	100.0%
SMALL BUSINESS										
By Tract Income										
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)					
Low	0	0.0%	0.0%	0.0%	0.0%					
Moderate	36	5.4%	2.8%	3.6%	5.1%					
Middle	441	66.2%	62.3%	60.5%	59.6%					
Upper	189	28.4%	34.8%	33.5%	32.1%					
Unknown	0	0.0%	0.0%	0.0%	0.0%					
Tract Unknown	0	0.0%	0.0%	2.4%	3.2%					
Total	666	100.0%	100.0%	100.0%	100.0%					
By Revenue										
\$1 Million or Less	355	53.3%	32.5%	43.0%	46.6%					
By Loan Size										
\$100,000 or less	392	58.9%	15.9%	93.5%	34.1%					
\$100,001-\$250,000	142	21.3%	21.7%	3.4%	18.0%					
\$250,001-\$1 Million	132	19.8%	62.5%	3.1%	47.9%					
Total	666	100.0%	100.0%	100.0%	100.0%					

Originations and Purchases

APPENDIX G
State of Pennsylvania – Limited Scope Assessment Areas
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: MSA 29540 Lancaster

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)
Home Purchase										
Low	0	0.0%	0.0%	1.8%	1.0%	9	5.4%	3.4%	8.2%	5.2%
Moderate	18	10.7%	6.6%	10.5%	6.2%	33	19.6%	15.7%	21.6%	17.5%
Middle	127	75.6%	76.8%	77.4%	78.7%	30	17.9%	16.4%	24.4%	23.3%
Upper	23	13.7%	16.6%	10.3%	14.2%	47	28.0%	33.8%	28.3%	37.5%
Unknown	0	0.0%	0.0%	0.0%	0.0%	49	29.2%	30.6%	17.5%	16.5%
Total	168	100.0%	100.0%	100.0%	100.0%	168	100.0%	100.0%	100.0%	100.0%
Refinance										
Low	0	0.0%	0.0%	1.1%	0.6%	7	5.8%	3.6%	6.5%	4.1%
Moderate	10	8.3%	6.6%	5.8%	4.0%	26	21.5%	15.9%	20.1%	17.1%
Middle	101	83.5%	81.1%	82.9%	82.7%	24	19.8%	18.9%	27.8%	25.9%
Upper	10	8.3%	12.3%	10.2%	12.6%	37	30.6%	37.9%	30.3%	37.3%
Unknown	0	0.0%	0.0%	0.0%	0.0%	27	22.3%	23.8%	15.3%	15.6%
Total	121	100.0%	100.0%	100.0%	100.0%	121	100.0%	100.0%	100.0%	100.0%
Home Improvement										
Low	0	0.0%	0.0%	1.1%	0.8%	9	15.0%	1.4%	10.1%	5.4%
Moderate	5	8.3%	3.5%	5.5%	4.4%	18	30.0%	7.3%	20.0%	15.5%
Middle	49	81.7%	65.7%	84.4%	85.5%	15	25.0%	23.6%	30.3%	30.2%
Upper	6	10.0%	30.8%	9.0%	9.3%	16	26.7%	49.9%	34.8%	45.2%
Unknown	0	0.0%	0.0%	0.0%	0.0%	2	3.3%	17.8%	4.7%	3.7%
Total	60	100.0%	100.0%	100.0%	100.0%	60	100.0%	100.0%	100.0%	100.0%
Multi-Family										
Low	1	25.0%	0.4%	7.7%	0.8%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	15.4%	2.5%	0	0.0%	0.0%	0.0%	0.0%
Middle	2	50.0%	40.2%	73.1%	63.1%	0	0.0%	0.0%	0.0%	0.0%
Upper	1	25.0%	59.4%	3.8%	33.7%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	4	100.0%	100.0%	100.0%	100.0%
Total	4	100.0%	100.0%	100.0%	100.0%	4	100.0%	100.0%	100.0%	100.0%
HMDA Totals										
Low	1	0.3%	0.2%	1.4%	0.8%	25	7.1%	1.8%	7.7%	4.6%
Moderate	33	9.3%	3.4%	7.9%	5.1%	77	21.8%	8.2%	20.7%	16.8%
Middle	279	79.0%	60.3%	80.6%	80.3%	69	19.5%	9.6%	26.6%	24.2%
Upper	40	11.3%	36.0%	10.1%	13.8%	100	28.3%	19.7%	29.9%	36.9%
Unknown	0	0.0%	0.0%	0.0%	0.0%	82	23.2%	60.7%	15.1%	17.5%
Total	353	100.0%	100.0%	100.0%	100.0%	353	100.0%	100.0%	100.0%	100.0%
SMALL BUSINESS										
By Tract Income										
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)					
Low	18	4.1%	6.0%	2.4%	3.4%					
Moderate	57	13.0%	8.6%	6.4%	6.6%					
Middle	286	65.4%	68.3%	77.9%	75.6%					
Upper	76	17.4%	17.1%	11.4%	13.3%					
Unknown	0	0.0%	0.0%	0.0%	0.0%					
Tract Unknown	0	0.0%	0.0%	2.0%	1.0%					
Total	437	100.0%	100.0%	100.0%	100.0%					
By Revenue										
\$1 Million or Less	186	42.6%	23.3%	38.6%	38.0%					
By Loan Size										
\$100,000 or less	209	47.8%	10.2%	91.3%	26.0%					
\$100,001-\$250,000	99	22.7%	18.0%	4.3%	17.7%					
\$250,001-\$1 Million	129	29.5%	71.8%	4.5%	56.3%					
Total	437	100.0%	100.0%	100.0%	100.0%					

Originations and Purchases

APPENDIX G
State of Pennsylvania – Limited Scope Assessment Areas
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: MSA 48700 Williamsport

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	%	% \$(000s)	%	% \$(000s)	#	%	% \$(000s)	%	% \$(000s)
	Home Purchase									
Low	0	0.0%	0.0%	0.0%	0.0%	11	8.3%	4.3%	6.7%	4.4%
Moderate	18	13.5%	7.1%	13.7%	8.8%	33	24.8%	14.6%	20.0%	16.3%
Middle	108	81.2%	87.3%	80.4%	84.1%	25	18.8%	16.2%	23.9%	21.6%
Upper	7	5.3%	5.6%	5.9%	7.1%	37	27.8%	44.8%	35.0%	44.9%
Unknown	0	0.0%	0.0%	0.0%	0.0%	27	20.3%	20.1%	14.4%	12.7%
Total	133	100.0%	100.0%	100.0%	100.0%	133	100.0%	100.0%	100.0%	100.0%
	Refinance									
Low	0	0.0%	0.0%	0.0%	0.0%	8	6.5%	3.6%	7.2%	4.6%
Moderate	21	17.1%	10.7%	9.9%	7.4%	19	15.4%	10.3%	17.1%	13.8%
Middle	98	79.7%	86.5%	85.1%	86.9%	34	27.6%	25.4%	26.8%	25.3%
Upper	4	3.3%	2.8%	5.0%	5.7%	51	41.5%	51.0%	34.9%	40.4%
Unknown	0	0.0%	0.0%	0.0%	0.0%	11	8.9%	9.7%	13.9%	15.9%
Total	123	100.0%	100.0%	100.0%	100.0%	123	100.0%	100.0%	100.0%	100.0%
	Home Improvement									
Low	0	0.0%	0.0%	0.0%	0.0%	12	19.4%	5.2%	9.3%	5.0%
Moderate	7	11.3%	8.4%	9.2%	9.9%	10	16.1%	11.4%	18.1%	14.1%
Middle	53	85.5%	90.5%	86.5%	85.1%	17	27.4%	39.6%	26.9%	22.4%
Upper	2	3.2%	1.1%	4.3%	5.0%	22	35.5%	43.4%	43.7%	55.7%
Unknown	0	0.0%	0.0%	0.0%	0.0%	1	1.6%	0.4%	2.1%	2.7%
Total	62	100.0%	100.0%	100.0%	100.0%	62	100.0%	100.0%	100.0%	100.0%
	Multi-Family									
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	70.4%	62.8%	0	0.0%	0.0%	0.0%	0.0%
Middle	0	0.0%	0.0%	25.9%	26.5%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	3.7%	10.7%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	100.0%	100.0%
Total	0	0.0%	0.0%	100.0%	100.0%	0	0.0%	0.0%	100.0%	100.0%
	HMDA Totals									
Low	0	0.0%	0.0%	0.0%	0.0%	31	9.7%	4.1%	7.3%	4.5%
Moderate	46	14.5%	8.6%	11.6%	9.0%	62	19.5%	12.8%	18.3%	14.8%
Middle	259	81.4%	87.1%	83.1%	84.6%	76	23.9%	20.9%	25.5%	23.0%
Upper	13	4.1%	4.3%	5.3%	6.4%	110	34.6%	47.1%	36.2%	43.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	39	12.3%	15.2%	12.7%	14.6%
Total	318	100.0%	100.0%	100.0%	100.0%	318	100.0%	100.0%	100.0%	100.0%
	SMALL BUSINESS									
	By Tract Income									
	#	Bank			Aggregate					
		%	% \$(000s)		%	% \$(000s)				
Low	0	0.0%	0.0%		0.0%	0.0%				
Moderate	43	28.3%	27.4%		18.6%	24.2%				
Middle	94	61.8%	66.0%		74.8%	69.7%				
Upper	15	9.9%	6.6%		4.3%	5.4%				
Unknown	0	0.0%	0.0%		0.0%	0.0%				
Tract Unknown	0	0.0%	0.0%		2.3%	0.7%				
Total	152	100.0%	100.0%		100.0%	100.0%				
	By Revenue									
\$1 Million or Less	75	49.3%	34.2%		38.2%	51.6%				
	By Loan Size									
\$100,000 or less	93	61.2%	14.9%		95.7%	39.2%				
\$100,001-\$250,000	30	19.7%	23.4%		2.0%	15.0%				
\$250,001-\$1 Million	29	19.1%	61.7%		2.2%	45.8%				
Total	152	100.0%	100.0%		100.0%	100.0%				

Originations and Purchases

APPENDIX G
State of Pennsylvania – Limited Scope Assessment Areas
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: MSA 44300 State College

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)
Home Purchase										
Low	0	0.0%	0.0%	1.0%	0.8%	10	9.0%	4.9%	5.6%	3.1%
Moderate	29	26.1%	21.0%	15.1%	11.4%	25	22.5%	15.7%	16.6%	12.3%
Middle	47	42.3%	43.7%	43.9%	40.2%	26	23.4%	22.4%	24.4%	20.8%
Upper	35	31.5%	35.3%	40.0%	47.5%	33	29.7%	40.5%	40.9%	51.3%
Unknown	0	0.0%	0.0%	0.0%	0.0%	17	15.3%	16.5%	12.4%	12.5%
Total	111	100.0%	100.0%	100.0%	100.0%	111	100.0%	100.0%	100.0%	100.0%
Refinance										
Low	0	0.0%	0.0%	0.5%	0.5%	11	8.0%	6.7%	7.0%	4.0%
Moderate	24	17.4%	14.9%	18.8%	14.3%	32	23.2%	18.2%	18.9%	14.9%
Middle	83	60.1%	56.8%	48.8%	45.2%	38	27.5%	21.3%	26.1%	23.3%
Upper	31	22.5%	28.3%	31.9%	40.0%	54	39.1%	50.5%	33.2%	41.7%
Unknown	0	0.0%	0.0%	0.0%	0.0%	3	2.2%	3.3%	14.8%	16.1%
Total	138	100.0%	100.0%	100.0%	100.0%	138	100.0%	100.0%	100.0%	100.0%
Home Improvement										
Low	2	3.0%	3.7%	0.7%	0.9%	8	12.1%	3.1%	9.0%	5.2%
Moderate	18	27.3%	11.8%	21.1%	15.5%	18	27.3%	15.8%	21.2%	16.5%
Middle	36	54.5%	50.9%	50.3%	44.4%	16	24.2%	25.6%	26.7%	20.3%
Upper	10	15.2%	33.6%	27.9%	38.9%	22	33.3%	51.8%	39.7%	54.7%
Unknown	0	0.0%	0.0%	0.1%	0.2%	2	3.0%	3.8%	3.4%	3.3%
Total	66	100.0%	100.0%	100.0%	100.0%	66	100.0%	100.0%	100.0%	100.0%
Multi-Family										
Low	0	0.0%	0.0%	5.3%	46.1%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	26.3%	10.8%	0	0.0%	0.0%	0.0%	0.0%
Middle	0	0.0%	0.0%	31.6%	27.5%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	36.8%	15.5%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	100.0%	100.0%
Total	0	0.0%	0.0%	100.0%	100.0%	0	0.0%	0.0%	100.0%	100.0%
HMDA Totals										
Low	2	0.6%	0.3%	0.8%	3.0%	29	9.2%	5.5%	6.6%	3.4%
Moderate	71	22.5%	17.8%	17.4%	12.6%	75	23.8%	16.7%	18.1%	12.8%
Middle	166	52.7%	49.6%	46.6%	41.5%	80	25.4%	22.2%	25.3%	20.6%
Upper	76	24.1%	32.3%	35.2%	42.8%	109	34.6%	45.4%	37.6%	45.6%
Unknown	0	0.0%	0.0%	0.0%	0.0%	22	7.0%	10.2%	12.4%	17.7%
Total	315	100.0%	100.0%	100.0%	100.0%	315	100.0%	100.0%	100.0%	100.0%
SMALL BUSINESS										
By Tract Income										
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)					
Low	14	6.2%	5.8%	8.9%	6.7%					
Moderate	21	9.3%	5.3%	12.3%	10.7%					
Middle	123	54.4%	56.5%	41.9%	42.6%					
Upper	66	29.2%	31.9%	33.5%	35.9%					
Unknown	2	0.9%	0.4%	0.2%	0.3%					
Tract Unknown	0	0.0%	0.0%	3.2%	3.8%					
Total	226	100.0%	100.0%	100.0%	100.0%					
By Revenue										
\$1 Million or Less	86	38.1%	15.4%	39.9%	42.3%					
By Loan Size										
\$100,000 or less	124	54.9%	12.9%	92.6%	31.0%					
\$100,001-\$250,000	44	19.5%	17.7%	4.2%	20.4%					
\$250,001-\$1 Million	58	25.7%	69.4%	3.2%	48.6%					
Total	226	100.0%	100.0%	100.0%	100.0%					

Originations and Purchases

APPENDIX G
State of Pennsylvania – Limited Scope Assessment Areas
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: MSA 10900 Allentown-Bethlehem

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)
Home Purchase										
Low	10	4.7%	2.9%	4.1%	2.6%	9	4.2%	2.3%	5.7%	3.1%
Moderate	102	48.1%	40.2%	26.0%	17.7%	28	13.2%	10.6%	18.7%	13.2%
Middle	81	38.2%	45.7%	43.8%	43.4%	46	21.7%	19.0%	24.1%	21.6%
Upper	19	9.0%	11.2%	26.1%	36.3%	86	40.6%	49.7%	35.1%	46.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	43	20.3%	18.5%	16.4%	16.1%
Total	212	100.0%	100.0%	100.0%	100.0%	212	100.0%	100.0%	100.0%	100.0%
Refinance										
Low	4	3.0%	1.0%	1.7%	1.1%	9	6.8%	3.0%	7.5%	4.4%
Moderate	33	25.0%	21.0%	20.4%	15.2%	17	12.9%	6.7%	20.1%	15.6%
Middle	69	52.3%	54.8%	50.9%	48.8%	24	18.2%	20.2%	26.7%	25.3%
Upper	26	19.7%	23.2%	27.0%	34.9%	49	37.1%	36.6%	31.5%	39.6%
Unknown	0	0.0%	0.0%	0.0%	0.0%	33	25.0%	33.4%	14.2%	15.1%
Total	132	100.0%	100.0%	100.0%	100.0%	132	100.0%	100.0%	100.0%	100.0%
Home Improvement										
Low	1	2.9%	4.3%	1.1%	1.1%	12	34.3%	11.7%	9.7%	5.2%
Moderate	9	25.7%	16.7%	17.9%	14.9%	5	14.3%	6.6%	20.8%	15.7%
Middle	17	48.6%	52.1%	53.0%	50.1%	10	28.6%	31.2%	27.9%	26.8%
Upper	8	22.9%	26.9%	28.0%	33.9%	7	20.0%	44.1%	38.4%	49.7%
Unknown	0	0.0%	0.0%	0.0%	0.0%	1	2.9%	6.5%	3.3%	2.5%
Total	35	100.0%	100.0%	100.0%	100.0%	35	100.0%	100.0%	100.0%	100.0%
Multi-Family										
Low	0	0.0%	0.0%	19.8%	4.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	3	75.0%	45.1%	40.5%	33.5%	0	0.0%	0.0%	0.0%	0.0%
Middle	1	25.0%	54.9%	31.0%	44.8%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	8.7%	17.7%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	4	100.0%	100.0%	100.0%	100.0%
Total	4	100.0%	100.0%	100.0%	100.0%	4	100.0%	100.0%	100.0%	100.0%
HMDA Totals										
Low	15	3.9%	1.3%	2.8%	2.0%	30	7.8%	1.6%	7.0%	3.6%
Moderate	147	38.4%	38.0%	22.7%	17.0%	50	13.1%	5.5%	19.5%	13.9%
Middle	168	43.9%	51.4%	47.9%	45.9%	80	20.9%	11.6%	25.6%	22.8%
Upper	53	13.8%	9.3%	26.7%	35.1%	142	37.1%	26.8%	33.9%	42.3%
Unknown	0	0.0%	0.0%	0.0%	0.0%	81	21.1%	54.5%	14.0%	17.4%
Total	383	100.0%	100.0%	100.0%	100.0%	383	100.0%	100.0%	100.0%	100.0%
SMALL BUSINESS										
By Tract Income										
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)					
Low	7	3.0%	5.6%	3.2%	3.8%					
Moderate	66	28.2%	23.1%	16.2%	17.7%					
Middle	89	38.0%	38.2%	47.3%	43.6%					
Upper	72	30.8%	33.1%	31.6%	33.7%					
Unknown	0	0.0%	0.0%	0.0%	0.0%					
Tract Unknown	0	0.0%	0.0%	1.8%	1.2%					
Total	234	100.0%	100.0%	100.0%	100.0%					
By Revenue										
\$1 Million or Less	104	44.4%	24.9%	38.2%	42.1%					
By Loan Size										
\$100,000 or less	138	59.0%	16.7%	94.2%	34.2%					
\$100,001-\$250,000	51	21.8%	22.8%	3.0%	17.3%					
\$250,001-\$1 Million	45	19.2%	60.5%	2.8%	48.4%					
Total	234	100.0%	100.0%	100.0%	100.0%					

Originations and Purchases

APPENDIX G
State of Pennsylvania – Limited Scope Assessment Areas
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: MSA 30140 Lebanon

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	%	% \$(000s)	%	% \$(000s)	#	%	% \$(000s)	%	% \$(000s)
	Home Purchase									
Low	0	0.0%	0.0%	0.0%	0.0%	6	9.4%	5.2%	7.1%	4.4%
Moderate	8	12.5%	6.4%	13.0%	7.9%	20	31.3%	25.8%	21.3%	16.7%
Middle	36	56.3%	54.9%	66.4%	66.4%	16	25.0%	27.0%	25.9%	24.7%
Upper	20	31.3%	38.7%	20.7%	25.8%	12	18.8%	21.2%	30.9%	39.9%
Unknown	0	0.0%	0.0%	0.0%	0.0%	10	15.6%	20.9%	14.9%	14.2%
Total	64	100.0%	100.0%	100.0%	100.0%	64	100.0%	100.0%	100.0%	100.0%
	Refinance									
Low	0	0.0%	0.0%	0.0%	0.0%	6	14.0%	7.6%	7.0%	4.4%
Moderate	9	20.9%	12.5%	11.3%	7.8%	6	14.0%	10.9%	19.5%	15.3%
Middle	28	65.1%	60.8%	69.6%	68.9%	14	32.6%	26.7%	27.9%	25.3%
Upper	6	14.0%	26.7%	19.1%	23.3%	15	34.9%	45.2%	33.2%	40.5%
Unknown	0	0.0%	0.0%	0.0%	0.0%	2	4.7%	9.5%	12.4%	14.5%
Total	43	100.0%	100.0%	100.0%	100.0%	43	100.0%	100.0%	100.0%	100.0%
	Home Improvement									
Low	0	0.0%	0.0%	0.0%	0.0%	5	17.2%	2.1%	11.8%	6.6%
Moderate	5	17.2%	3.5%	10.3%	7.8%	4	13.8%	1.6%	19.3%	14.4%
Middle	23	79.3%	93.1%	72.8%	74.9%	10	34.5%	55.4%	29.8%	33.7%
Upper	1	3.4%	3.4%	16.8%	17.3%	9	31.0%	40.3%	36.3%	42.9%
Unknown	0	0.0%	0.0%	0.0%	0.0%	1	3.4%	0.5%	2.8%	2.3%
Total	29	100.0%	100.0%	100.0%	100.0%	29	100.0%	100.0%	100.0%	100.0%
	Multi-Family									
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	45.0%	65.0%	0	0.0%	0.0%	0.0%	0.0%
Middle	0	0.0%	0.0%	50.0%	34.0%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	5.0%	1.0%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	100.0%	100.0%
Total	0	0.0%	0.0%	100.0%	100.0%	0	0.0%	0.0%	100.0%	100.0%
	HMDA Totals									
Low	0	0.0%	0.0%	0.0%	0.0%	17	12.5%	5.6%	7.7%	4.4%
Moderate	22	16.2%	7.8%	12.0%	8.6%	30	22.1%	19.9%	20.3%	15.9%
Middle	87	64.0%	59.4%	68.4%	67.3%	40	29.4%	29.2%	27.1%	25.1%
Upper	27	19.9%	32.8%	19.5%	24.1%	36	26.5%	29.1%	32.4%	39.8%
Unknown	0	0.0%	0.0%	0.0%	0.0%	13	9.6%	16.3%	12.6%	14.9%
Total	136	100.0%	100.0%	100.0%	100.0%	136	100.0%	100.0%	100.0%	100.0%
	SMALL BUSINESS									
	By Tract Income									
	#	Bank			Aggregate					
		%	% \$(000s)		%	% \$(000s)				
Low	0	0.0%	0.0%		0.0%	0.0%				
Moderate	14	13.0%	10.4%		13.8%	11.9%				
Middle	86	79.6%	83.1%		65.4%	68.4%				
Upper	8	7.4%	6.5%		18.4%	18.6%				
Unknown	0	0.0%	0.0%		0.0%	0.0%				
Tract Unknown	0	0.0%	0.0%		2.5%	1.1%				
Total	108	100.0%	100.0%		100.0%	100.0%				
	By Revenue									
\$1 Million or Less	49	45.4%			20.9%	38.7%				
	By Loan Size									
\$100,000 or less	62	57.4%			14.0%	93.0%				
\$100,001-\$250,000	24	22.2%			20.0%	3.6%				
\$250,001-\$1 Million	22	20.4%			65.9%	3.4%				
Total	108	100.0%	100.0%		100.0%	100.0%				

Originations and Purchases

APPENDIX G
State of Pennsylvania – Limited Scope Assessment Areas
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: PA Non-MSA Group D

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)
Home Purchase										
Low	0	0.0%	0.0%	0.0%	0.0%	18	19.8%	10.5%	8.9%	6.2%
Moderate	11	12.1%	20.2%	17.6%	16.0%	26	28.6%	19.7%	21.1%	16.7%
Middle	80	87.9%	79.8%	82.4%	84.0%	20	22.0%	22.1%	26.4%	24.8%
Upper	0	0.0%	0.0%	0.0%	0.0%	15	16.5%	33.6%	25.3%	36.3%
Unknown	0	0.0%	0.0%	0.0%	0.0%	12	13.2%	14.2%	18.2%	16.0%
Total	91	100.0%	100.0%	100.0%	100.0%	91	100.0%	100.0%	100.0%	100.0%
Refinance										
Low	0	0.0%	0.0%	0.0%	0.0%	10	12.0%	6.2%	9.7%	6.5%
Moderate	5	6.0%	6.6%	17.8%	16.4%	16	19.3%	18.3%	21.9%	18.2%
Middle	78	94.0%	93.4%	82.2%	83.6%	19	22.9%	27.0%	26.5%	25.5%
Upper	0	0.0%	0.0%	0.0%	0.0%	34	41.0%	42.8%	26.1%	33.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	4	4.8%	5.7%	15.8%	16.9%
Total	83	100.0%	100.0%	100.0%	100.0%	83	100.0%	100.0%	100.0%	100.0%
Home Improvement										
Low	0	0.0%	0.0%	0.0%	0.0%	11	12.5%	5.2%	15.3%	10.3%
Moderate	10	11.4%	25.7%	20.7%	20.8%	36	40.9%	22.0%	22.4%	17.3%
Middle	78	88.6%	74.3%	79.3%	79.2%	19	21.6%	14.1%	27.3%	26.2%
Upper	0	0.0%	0.0%	0.0%	0.0%	20	22.7%	45.0%	32.2%	42.1%
Unknown	0	0.0%	0.0%	0.0%	0.0%	2	2.3%	13.6%	2.9%	4.2%
Total	88	100.0%	100.0%	100.0%	100.0%	88	100.0%	100.0%	100.0%	100.0%
Multi-Family										
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	58.3%	37.6%	0	0.0%	0.0%	0.0%	0.0%
Middle	1	100.0%	100.0%	41.7%	62.4%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	1	100.0%	100.0%	100.0%	100.0%
Total	1	100.0%	100.0%	100.0%	100.0%	1	100.0%	100.0%	100.0%	100.0%
HMDA Totals										
Low	0	0.0%	0.0%	0.0%	0.0%	39	14.8%	7.3%	10.4%	6.5%
Moderate	26	9.9%	14.0%	18.4%	17.0%	78	29.7%	17.2%	21.6%	17.2%
Middle	237	90.1%	86.0%	81.6%	83.0%	58	22.1%	20.3%	26.5%	24.8%
Upper	0	0.0%	0.0%	0.0%	0.0%	69	26.2%	34.0%	26.9%	34.5%
Unknown	0	0.0%	0.0%	0.0%	0.0%	19	7.2%	21.3%	14.6%	17.1%
Total	263	100.0%	100.0%	100.0%	100.0%	263	100.0%	100.0%	100.0%	100.0%
SMALL BUSINESS										
By Tract Income										
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)					
Low	0	0.0%	0.0%	0.0%	0.0%					
Moderate	15	14.2%	13.4%	24.5%	23.8%					
Middle	91	85.8%	86.6%	72.8%	69.0%					
Upper	0	0.0%	0.0%	0.0%	0.0%					
Unknown	0	0.0%	0.0%	0.0%	0.0%					
Tract Unknown	0	0.0%	0.0%	2.7%	7.3%					
Total	106	100.0%	100.0%	100.0%	100.0%					
By Revenue										
\$1 Million or Less	46	43.4%	25.6%	46.4%	42.1%					
By Loan Size										
\$100,000 or less	59	55.7%	14.3%	93.8%	39.6%					
\$100,001-\$250,000	24	22.6%	22.3%	3.3%	17.6%					
\$250,001-\$1 Million	23	21.7%	63.4%	2.9%	42.8%					
Total	106	100.0%	100.0%	100.0%	100.0%					

Originations and Purchases

APPENDIX G
State of Pennsylvania – Limited Scope Assessment Areas
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: PA Non-MSA Group B

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)
Home Purchase										
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.8%	0.4%
Moderate	0	0.0%	0.0%	0.0%	0.0%	5	7.4%	3.4%	5.0%	3.2%
Middle	34	50.0%	47.2%	48.4%	43.8%	12	17.6%	13.8%	18.6%	14.6%
Upper	34	50.0%	52.8%	51.6%	56.2%	36	52.9%	60.2%	58.5%	65.4%
Unknown	0	0.0%	0.0%	0.0%	0.0%	15	22.1%	22.6%	17.1%	16.5%
Total	68	100.0%	100.0%	100.0%	100.0%	68	100.0%	100.0%	100.0%	100.0%
Refinance										
Low	0	0.0%	0.0%	0.0%	0.0%	2	3.2%	1.5%	2.1%	1.0%
Moderate	0	0.0%	0.0%	0.0%	0.0%	7	11.3%	7.7%	8.1%	5.6%
Middle	26	41.9%	34.1%	39.4%	36.1%	15	24.2%	21.1%	20.5%	18.3%
Upper	36	58.1%	65.9%	60.6%	63.9%	22	35.5%	40.9%	50.6%	57.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	16	25.8%	28.9%	18.7%	18.1%
Total	62	100.0%	100.0%	100.0%	100.0%	62	100.0%	100.0%	100.0%	100.0%
Home Improvement										
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	3.2%	1.5%
Moderate	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	9.5%	5.9%
Middle	3	50.0%	41.9%	35.0%	33.4%	1	16.7%	0.3%	23.2%	21.5%
Upper	3	50.0%	58.1%	65.0%	66.6%	4	66.7%	66.9%	60.0%	68.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	1	16.7%	32.8%	4.0%	3.1%
Total	6	100.0%	100.0%	100.0%	100.0%	6	100.0%	100.0%	100.0%	100.0%
Multi-Family										
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Middle	0	0.0%	0.0%	29.4%	16.4%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	70.6%	83.6%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	100.0%	100.0%
Total	0	0.0%	0.0%	100.0%	100.0%	0	0.0%	0.0%	100.0%	100.0%
HMDA Totals										
Low	0	0.0%	0.0%	0.0%	0.0%	2	1.5%	0.6%	1.6%	0.7%
Moderate	0	0.0%	0.0%	0.0%	0.0%	12	8.8%	5.0%	6.9%	4.4%
Middle	63	46.3%	41.9%	43.0%	39.6%	28	20.6%	16.2%	19.9%	16.5%
Upper	73	53.7%	58.1%	57.0%	60.4%	62	45.6%	52.8%	54.8%	61.1%
Unknown	0	0.0%	0.0%	0.0%	0.0%	32	23.5%	25.4%	16.8%	17.2%
Total	136	100.0%	100.0%	100.0%	100.0%	136	100.0%	100.0%	100.0%	100.0%
SMALL BUSINESS										
By Tract Income										
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)					
Low	0	0.0%	0.0%	0.0%	0.0%					
Moderate	0	0.0%	0.0%	0.0%	0.0%					
Middle	22	55.0%	74.6%	32.9%	40.5%					
Upper	18	45.0%	25.4%	57.3%	52.9%					
Unknown	0	0.0%	0.0%	0.0%	0.0%					
Tract Unknown	0	0.0%	0.0%	9.8%	6.6%					
Total	40	100.0%	100.0%	100.0%	100.0%					
By Revenue										
\$1 Million or Less	17	42.5%	27.3%	37.0%	50.2%					
By Loan Size										
\$100,000 or less	24	60.0%	15.9%	96.7%	46.1%					
\$100,001-\$250,000	7	17.5%	18.0%	1.8%	17.0%					
\$250,001-\$1 Million	9	22.5%	66.0%	1.5%	36.9%					
Total	40	100.0%	100.0%	100.0%	100.0%					

Originations and Purchases

APPENDIX G
State of Maryland – Full Scope Assessment Areas
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: MSA 12580 Baltimore - Towson

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)
Home Purchase										
Low	94	9.3%	6.0%	5.7%	2.8%	82	8.1%	4.5%	3.6%	1.7%
Moderate	300	29.7%	22.4%	18.9%	11.3%	210	20.8%	17.4%	13.9%	9.1%
Middle	420	41.6%	41.8%	45.0%	43.3%	125	12.4%	11.8%	22.5%	18.6%
Upper	196	19.4%	29.7%	30.4%	42.6%	165	16.3%	22.7%	38.4%	49.9%
Unknown	0	0.0%	0.0%	0.0%	0.0%	428	42.4%	43.6%	21.7%	20.7%
Total	1,010	100.0%	100.0%	100.0%	100.0%	1,010	100.0%	100.0%	100.0%	100.0%
Refinance										
Low	61	4.8%	2.6%	4.3%	2.2%	85	6.8%	3.3%	7.7%	4.0%
Moderate	296	23.5%	16.4%	18.9%	12.1%	189	15.0%	11.2%	19.3%	14.2%
Middle	615	48.8%	49.4%	48.3%	46.4%	208	16.5%	14.7%	23.4%	21.5%
Upper	287	22.8%	31.6%	28.5%	39.3%	251	19.9%	27.1%	30.3%	40.7%
Unknown	0	0.0%	0.0%	0.0%	0.0%	526	41.8%	43.7%	19.3%	19.6%
Total	1,259	100.0%	100.0%	100.0%	100.0%	1,259	100.0%	100.0%	100.0%	100.0%
Home Improvement										
Low	13	3.6%	7.2%	4.0%	2.8%	70	19.6%	4.9%	8.9%	4.7%
Moderate	72	20.2%	18.6%	16.8%	12.2%	77	21.6%	14.5%	21.1%	15.5%
Middle	192	53.8%	47.6%	48.4%	45.0%	79	22.1%	18.1%	26.9%	24.0%
Upper	80	22.4%	26.6%	30.8%	40.0%	109	30.5%	39.8%	38.0%	49.7%
Unknown	0	0.0%	0.0%	0.0%	0.0%	22	6.2%	22.6%	5.1%	6.2%
Total	357	100.0%	100.0%	100.0%	100.0%	357	100.0%	100.0%	100.0%	100.0%
Multi-Family										
Low	3	18.8%	5.9%	12.6%	8.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	4	25.0%	5.0%	39.2%	20.6%	0	0.0%	0.0%	0.0%	0.0%
Middle	5	31.3%	47.4%	33.1%	58.0%	0	0.0%	0.0%	0.0%	0.0%
Upper	4	25.0%	41.6%	15.1%	13.4%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	16	100.0%	100.0%	100.0%	100.0%
Total	16	100.0%	100.0%	100.0%	100.0%	16	100.0%	100.0%	100.0%	100.0%
HMDA Totals										
Low	171	6.5%	4.6%	4.9%	2.5%	237	9.0%	3.1%	6.1%	3.1%
Moderate	672	25.4%	16.4%	18.8%	11.9%	476	18.0%	11.3%	17.2%	11.9%
Middle	1,232	46.6%	46.3%	47.0%	45.2%	412	15.6%	11.0%	23.3%	20.1%
Upper	567	21.5%	32.7%	29.4%	40.4%	525	19.9%	20.7%	34.0%	44.4%
Unknown	0	0.0%	0.0%	0.0%	0.0%	992	37.5%	53.9%	19.5%	20.6%
Total	2,642	100.0%	100.0%	100.0%	100.0%	2,642	100.0%	100.0%	100.0%	100.0%
SMALL BUSINESS										
By Tract Income										
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)					
Low	127	4.8%	5.4%	3.1%	3.5%					
Moderate	403	15.2%	15.8%	11.4%	12.8%					
Middle	1,194	45.1%	44.9%	43.0%	44.3%					
Upper	919	34.7%	33.9%	41.1%	38.6%					
Unknown	2	0.1%	0.0%	0.0%	0.0%					
Tract Unknown	0	0.0%	0.0%	1.4%	0.8%					
Total	2,645	100.0%	100.0%	100.0%	100.0%					
By Revenue										
\$1 Million or Less	1,063	40.2%	17.7%	32.8%	34.9%					
By Loan Size										
\$100,000 or less	1,498	56.6%	13.7%	96.0%	37.6%					
\$100,001-\$250,000	512	19.4%	17.7%	1.8%	13.9%					
\$250,001-\$1 Million	635	24.0%	68.6%	2.2%	48.5%					
Total	2,645	100.0%	100.0%	100.0%	100.0%					

Originations and Purchases

APPENDIX G
State of Maryland – Limited Scope Assessment Areas
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: MSA 25180 Hagerstown

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)
Home Purchase										
Low	0	0.0%	0.0%	0.8%	0.4%	2	2.8%	1.4%	1.5%	0.9%
Moderate	9	12.5%	9.1%	19.1%	14.2%	6	8.3%	6.2%	10.7%	7.3%
Middle	40	55.6%	54.3%	51.2%	51.2%	8	11.1%	7.8%	20.2%	17.1%
Upper	23	31.9%	36.6%	28.9%	34.1%	30	41.7%	50.2%	44.7%	52.4%
Unknown	0	0.0%	0.0%	0.1%	0.1%	26	36.1%	34.3%	22.9%	22.2%
Total	72	100.0%	100.0%	100.0%	100.0%	72	100.0%	100.0%	100.0%	100.0%
Refinance										
Low	1	0.5%	0.6%	0.6%	0.4%	11	5.9%	2.8%	3.3%	1.8%
Moderate	18	9.7%	7.6%	12.1%	9.0%	32	17.2%	12.0%	14.8%	10.7%
Middle	122	65.6%	65.6%	52.4%	51.4%	47	25.3%	23.2%	23.0%	20.4%
Upper	45	24.2%	26.2%	34.9%	39.2%	65	34.9%	42.0%	39.2%	47.2%
Unknown	0	0.0%	0.0%	0.0%	0.0%	31	16.7%	19.9%	19.8%	19.9%
Total	186	100.0%	100.0%	100.0%	100.0%	186	100.0%	100.0%	100.0%	100.0%
Home Improvement										
Low	1	1.8%	1.6%	0.9%	0.6%	11	20.0%	5.0%	7.2%	2.6%
Moderate	3	5.5%	3.3%	10.7%	7.7%	13	23.6%	18.5%	18.1%	12.9%
Middle	36	65.5%	58.8%	54.0%	53.0%	11	20.0%	16.1%	26.0%	23.9%
Upper	15	27.3%	36.2%	34.3%	38.6%	17	30.9%	43.7%	44.8%	54.3%
Unknown	0	0.0%	0.0%	0.1%	0.1%	3	5.5%	16.7%	3.9%	6.3%
Total	55	100.0%	100.0%	100.0%	100.0%	55	100.0%	100.0%	100.0%	100.0%
Multi-Family										
Low	0	0.0%	0.0%	9.1%	6.4%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	51.5%	24.3%	0	0.0%	0.0%	0.0%	0.0%
Middle	0	0.0%	0.0%	24.2%	17.1%	0	0.0%	0.0%	0.0%	0.0%
Upper	1	100.0%	100.0%	15.2%	52.3%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	1	100.0%	100.0%	100.0%	100.0%
Total	1	100.0%	100.0%	100.0%	100.0%	1	100.0%	100.0%	100.0%	100.0%
HMDA Totals										
Low	2	0.6%	0.4%	0.7%	0.5%	24	7.6%	2.2%	2.9%	1.5%
Moderate	30	9.6%	7.1%	14.8%	11.1%	51	16.2%	9.3%	13.5%	9.4%
Middle	198	63.1%	55.3%	52.0%	51.1%	66	21.0%	16.3%	22.1%	19.1%
Upper	84	26.8%	37.2%	32.5%	37.3%	112	35.7%	40.0%	41.7%	49.1%
Unknown	0	0.0%	0.0%	0.0%	0.0%	61	19.4%	32.3%	19.8%	21.0%
Total	314	100.0%	100.0%	100.0%	100.0%	314	100.0%	100.0%	100.0%	100.0%
SMALL BUSINESS										
By Tract Income										
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)					
Low	11	4.1%	2.8%	5.1%	6.8%					
Moderate	56	21.1%	19.8%	13.6%	18.1%					
Middle	158	59.4%	62.9%	49.2%	51.0%					
Upper	41	15.4%	14.6%	30.1%	23.5%					
Unknown	0	0.0%	0.0%	0.1%	0.0%					
Tract Unknown	0	0.0%	0.0%	1.9%	0.6%					
Total	266	100.0%	100.0%	100.0%	100.0%					
By Revenue										
\$1 Million or Less	142	53.4%	35.8%	35.3%	37.0%					
By Loan Size										
\$100,000 or less	177	66.5%	22.8%	93.6%	32.1%					
\$100,001-\$250,000	52	19.5%	28.9%	3.3%	17.8%					
\$250,001-\$1 Million	37	13.9%	48.3%	3.1%	50.1%					
Total	266	100.0%	100.0%	100.0%	100.0%					

Originations and Purchases

APPENDIX G
State of Maryland – Limited Scope Assessment Areas
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: MSA 41540 Salisbury

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	%	% \$(000s)	%	% \$(000s)	#	%	% \$(000s)	%	% \$(000s)
	Home Purchase									
Low	0	0.0%	0.0%	0.6%	0.3%	0	0.0%	0.0%	3.0%	1.9%
Moderate	6	14.0%	3.9%	10.2%	7.3%	5	11.6%	7.3%	14.0%	10.3%
Middle	25	58.1%	70.1%	63.2%	61.9%	7	16.3%	12.7%	21.9%	19.7%
Upper	12	27.9%	26.0%	26.0%	30.5%	22	51.2%	56.8%	42.2%	50.2%
Unknown	0	0.0%	0.0%	0.0%	0.0%	9	20.9%	23.1%	19.0%	17.9%
Total	43	100.0%	100.0%	100.0%	100.0%	43	100.0%	100.0%	100.0%	100.0%
	Refinance									
Low	0	0.0%	0.0%	0.4%	0.2%	2	3.1%	2.0%	5.2%	3.1%
Moderate	9	13.8%	10.8%	11.7%	8.7%	15	23.1%	16.6%	17.5%	13.6%
Middle	42	64.6%	68.1%	65.0%	65.0%	12	18.5%	14.9%	22.6%	22.1%
Upper	14	21.5%	21.1%	23.0%	26.1%	23	35.4%	42.1%	36.6%	43.7%
Unknown	0	0.0%	0.0%	0.0%	0.0%	13	20.0%	24.5%	18.1%	17.5%
Total	65	100.0%	100.0%	100.0%	100.0%	65	100.0%	100.0%	100.0%	100.0%
	Home Improvement									
Low	0	0.0%	0.0%	0.4%	0.4%	7	29.2%	4.3%	7.8%	3.5%
Moderate	2	8.3%	2.5%	10.9%	6.3%	4	16.7%	19.8%	23.1%	16.7%
Middle	18	75.0%	72.2%	68.1%	65.9%	6	25.0%	23.9%	25.2%	24.4%
Upper	4	16.7%	25.4%	20.6%	27.4%	6	25.0%	32.0%	38.2%	50.2%
Unknown	0	0.0%	0.0%	0.0%	0.0%	1	4.2%	20.0%	5.7%	5.2%
Total	24	100.0%	100.0%	100.0%	100.0%	24	100.0%	100.0%	100.0%	100.0%
	Multi-Family									
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Middle	0	0.0%	0.0%	83.3%	98.2%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	16.7%	1.8%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	100.0%	100.0%
Total	0	0.0%	0.0%	100.0%	100.0%	0	0.0%	0.0%	100.0%	100.0%
	HMDA Totals									
Low	0	0.0%	0.0%	0.5%	0.2%	9	6.8%	1.3%	4.4%	2.5%
Moderate	17	12.9%	7.7%	11.0%	7.8%	24	18.2%	12.9%	16.3%	11.9%
Middle	85	64.4%	69.0%	64.4%	64.5%	25	18.9%	14.3%	22.4%	20.6%
Upper	30	22.7%	23.2%	24.1%	27.5%	51	38.6%	47.8%	39.1%	45.7%
Unknown	0	0.0%	0.0%	0.0%	0.0%	23	17.4%	23.8%	17.7%	19.3%
Total	132	100.0%	100.0%	100.0%	100.0%	132	100.0%	100.0%	100.0%	100.0%
	SMALL BUSINESS									
	By Tract Income									
	#	Bank			Aggregate					
		%	% \$(000s)		%	% \$(000s)				
Low	0	0.0%	0.0%		1.1%	1.2%				
Moderate	23	20.0%	18.5%		9.1%	12.7%				
Middle	65	56.5%	58.6%		62.9%	58.9%				
Upper	27	23.5%	22.9%		24.3%	26.5%				
Unknown	0	0.0%	0.0%		0.0%	0.0%				
Tract Unknown	0	0.0%	0.0%		2.6%	0.7%				
Total	115	100.0%	100.0%		100.0%	100.0%				
	By Revenue									
\$1 Million or Less	43	37.4%	25.0%		39.8%	59.3%				
	By Loan Size									
\$100,000 or less	53	46.1%	10.0%		93.6%	31.4%				
\$100,001-\$250,000	20	17.4%	13.5%		3.1%	17.4%				
\$250,001-\$1 Million	42	36.5%	76.5%		3.2%	51.2%				
Total	115	100.0%	100.0%		100.0%	100.0%				

Originations and Purchases

APPENDIX G
State of Maryland – Limited Scope Assessment Areas
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: MD Non-MSA Group D

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	%	% \$(000s)	%	% \$(000s)	#	%	% \$(000s)	%	% \$(000s)
	Home Purchase									
Low	0	0.0%	0.0%	0.0%	0.0%	3	7.3%	2.7%	4.0%	1.0%
Moderate	29	70.7%	49.5%	45.8%	28.3%	14	34.1%	20.0%	9.2%	3.2%
Middle	12	29.3%	50.5%	54.1%	71.5%	8	19.5%	15.7%	11.4%	5.7%
Upper	0	0.0%	0.0%	0.0%	0.0%	14	34.1%	56.8%	59.1%	68.9%
Unknown	0	0.0%	0.0%	0.1%	0.1%	2	4.9%	4.8%	16.3%	21.2%
Total	41	100.0%	100.0%	100.0%	100.0%	41	100.0%	100.0%	100.0%	100.0%
	Refinance									
Low	0	0.0%	0.0%	0.0%	0.0%	10	18.9%	11.2%	9.8%	4.3%
Moderate	39	73.6%	67.1%	63.9%	43.9%	15	28.3%	22.4%	20.9%	12.4%
Middle	14	26.4%	32.9%	36.1%	56.1%	11	20.8%	19.8%	20.6%	15.1%
Upper	0	0.0%	0.0%	0.0%	0.0%	15	28.3%	44.5%	31.9%	45.4%
Unknown	0	0.0%	0.0%	0.0%	0.0%	2	3.8%	2.2%	16.9%	22.8%
Total	53	100.0%	100.0%	100.0%	100.0%	53	100.0%	100.0%	100.0%	100.0%
	Home Improvement									
Low	0	0.0%	0.0%	0.0%	0.0%	20	42.6%	21.4%	19.7%	6.8%
Moderate	44	93.6%	96.7%	71.1%	59.0%	10	21.3%	26.6%	21.4%	20.2%
Middle	3	6.4%	3.3%	28.9%	41.0%	9	19.1%	26.3%	26.6%	36.2%
Upper	0	0.0%	0.0%	0.0%	0.0%	8	17.0%	25.7%	25.4%	30.5%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	6.9%	6.2%
Total	47	100.0%	100.0%	100.0%	100.0%	47	100.0%	100.0%	100.0%	100.0%
	Multi-Family									
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Middle	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Total	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
	HMDA Totals									
Low	0	0.0%	0.0%	0.0%	0.0%	33	23.4%	7.3%	8.2%	2.5%
Moderate	112	79.4%	59.2%	56.8%	35.6%	39	27.7%	21.3%	15.9%	7.5%
Middle	29	20.6%	40.8%	43.2%	64.3%	28	19.9%	18.0%	17.1%	10.3%
Upper	0	0.0%	0.0%	0.0%	0.0%	37	26.2%	50.1%	43.0%	58.1%
Unknown	0	0.0%	0.0%	0.0%	0.1%	4	2.8%	3.4%	15.8%	21.5%
Total	141	100.0%	100.0%	100.0%	100.0%	141	100.0%	100.0%	100.0%	100.0%
	SMALL BUSINESS									
	By Tract Income									
	#	Bank			Aggregate					
		%	% \$(000s)		%	% \$(000s)				
Low	0	0.0%	0.0%		0.0%	0.0%				
Moderate	86	73.5%	69.5%		67.5%	57.6%				
Middle	23	19.7%	13.5%		28.5%	40.0%				
Upper	0	0.0%	0.0%		0.0%	0.0%				
Unknown	0	0.0%	0.0%		0.0%	0.0%				
Tract Unknown	8	8.0%	17.0%		4.0%	2.4%				
Total	117	100.0%	100.0%		100.0%	100.0%				
	By Revenue									
\$1 Million or Less	64	54.7%	24.5%		41.4%	38.0%				
	By Loan Size									
\$100,000 or less	80	68.4%	21.3%		91.2%	31.6%				
\$100,001-\$250,000	23	19.7%	25.6%		5.1%	21.6%				
\$250,001-\$1 Million	14	12.0%	53.1%		3.7%	46.8%				
Total	117	100.0%	100.0%		100.0%	100.0%				

Originations and Purchases

APPENDIX G
State of Maryland – Limited Scope Assessment Areas
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: MD Non-MSA Group A

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)
Home Purchase										
Low	0	0.0%	0.0%	2.0%	1.7%	0	0.0%	0.0%	1.7%	0.8%
Moderate	0	0.0%	0.0%	19.2%	14.7%	1	4.8%	3.5%	8.8%	5.2%
Middle	19	90.5%	84.7%	70.1%	66.3%	5	23.8%	17.9%	19.3%	13.5%
Upper	2	9.5%	15.3%	8.7%	17.3%	8	38.1%	49.3%	51.3%	62.4%
Unknown	0	0.0%	0.0%	0.0%	0.0%	7	33.3%	29.2%	18.9%	18.1%
Total	21	100.0%	100.0%	100.0%	100.0%	21	100.0%	100.0%	100.0%	100.0%
Refinance										
Low	2	5.1%	4.4%	1.9%	1.1%	2	5.1%	2.8%	5.5%	2.7%
Moderate	2	5.1%	2.3%	17.3%	14.1%	3	7.7%	7.7%	18.0%	12.1%
Middle	33	84.6%	87.2%	70.6%	67.2%	9	23.1%	18.3%	22.5%	18.6%
Upper	2	5.1%	6.1%	10.1%	17.5%	11	28.2%	36.2%	35.1%	47.1%
Unknown	0	0.0%	0.0%	0.0%	0.0%	14	35.9%	35.0%	18.8%	19.6%
Total	39	100.0%	100.0%	100.0%	100.0%	39	100.0%	100.0%	100.0%	100.0%
Home Improvement										
Low	1	7.7%	34.5%	1.8%	2.0%	3	23.1%	41.0%	10.1%	4.1%
Moderate	3	23.1%	14.2%	19.6%	18.9%	3	23.1%	23.0%	20.1%	11.4%
Middle	9	69.2%	51.3%	66.7%	60.4%	4	30.8%	27.6%	24.3%	21.7%
Upper	0	0.0%	0.0%	11.9%	18.7%	3	23.1%	8.4%	39.3%	54.2%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	6.2%	8.6%
Total	13	100.0%	100.0%	100.0%	100.0%	13	100.0%	100.0%	100.0%	100.0%
Multi-Family										
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	80.0%	45.1%	0	0.0%	0.0%	0.0%	0.0%
Middle	0	0.0%	0.0%	20.0%	54.9%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	100.0%	100.0%
Total	0	0.0%	0.0%	100.0%	100.0%	0	0.0%	0.0%	100.0%	100.0%
HMDA Totals										
Low	3	4.1%	3.1%	1.9%	1.4%	5	6.8%	2.4%	4.2%	1.9%
Moderate	5	6.8%	1.5%	18.3%	14.6%	7	9.6%	6.2%	14.4%	9.0%
Middle	61	83.6%	85.4%	70.1%	66.6%	18	24.7%	18.3%	21.3%	16.4%
Upper	4	5.5%	9.9%	9.7%	17.5%	22	30.1%	41.2%	41.9%	54.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	21	28.8%	31.8%	18.1%	18.6%
Total	73	100.0%	100.0%	100.0%	100.0%	73	100.0%	100.0%	100.0%	100.0%
SMALL BUSINESS										
By Tract Income										
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)					
Low	2	4.3%	5.5%	1.4%	1.9%					
Moderate	12	25.5%	27.6%	19.1%	20.0%					
Middle	27	57.4%	60.6%	63.7%	60.0%					
Upper	4	8.5%	6.0%	11.7%	16.1%					
Unknown	0	0.0%	0.0%	0.0%	0.0%					
Tract Unknown	2	2.0%	0.3%	4.1%	1.9%					
Total	47	100.0%	100.0%	100.0%	100.0%					
By Revenue										
\$1 Million or Less	25	53.2%	15.0%	35.8%	48.7%					
By Loan Size										
\$100,000 or less	28	59.6%	12.0%	97.4%	47.9%					
\$100,001-\$250,000	8	17.0%	16.6%	1.4%	13.3%					
\$250,001-\$1 Million	11	23.4%	71.4%	1.3%	38.8%					
Total	47	100.0%	100.0%	100.0%	100.0%					

Originations and Purchases

APPENDIX G
State of Maryland – Limited Scope Assessment Areas
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: MD Non-MSA Group C

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	%	% \$(000s)	%	% \$(000s)	#	%	% \$(000s)	%	% \$(000s)
	Home Purchase									
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.7%	0.4%
Moderate	2	7.4%	3.2%	6.3%	4.3%	2	7.4%	5.2%	4.3%	2.1%
Middle	25	92.6%	96.8%	93.7%	95.7%	5	18.5%	12.1%	7.7%	4.5%
Upper	0	0.0%	0.0%	0.0%	0.0%	8	29.6%	38.1%	66.0%	70.5%
Unknown	0	0.0%	0.0%	0.0%	0.0%	12	44.4%	44.5%	21.4%	22.5%
Total	27	100.0%	100.0%	100.0%	100.0%	27	100.0%	100.0%	100.0%	100.0%
	Refinance									
Low	0	0.0%	0.0%	0.0%	0.0%	4	16.0%	9.8%	4.3%	1.7%
Moderate	4	16.0%	10.5%	12.2%	7.0%	4	16.0%	16.8%	11.5%	6.4%
Middle	21	84.0%	89.5%	87.8%	93.0%	3	12.0%	7.2%	15.4%	10.6%
Upper	0	0.0%	0.0%	0.0%	0.0%	11	44.0%	54.4%	48.6%	57.6%
Unknown	0	0.0%	0.0%	0.0%	0.0%	3	12.0%	11.8%	20.1%	23.7%
Total	25	100.0%	100.0%	100.0%	100.0%	25	100.0%	100.0%	100.0%	100.0%
	Home Improvement									
Low	0	0.0%	0.0%	0.0%	0.0%	1	12.5%	2.9%	4.1%	1.0%
Moderate	1	12.5%	2.9%	13.5%	9.2%	0	0.0%	0.0%	15.8%	10.9%
Middle	7	87.5%	97.1%	86.5%	90.8%	3	37.5%	30.7%	19.4%	13.7%
Upper	0	0.0%	0.0%	0.0%	0.0%	4	50.0%	66.3%	51.6%	62.9%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	9.1%	11.5%
Total	8	100.0%	100.0%	100.0%	100.0%	8	100.0%	100.0%	100.0%	100.0%
	Multi-Family									
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Middle	0	0.0%	0.0%	100.0%	100.0%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	100.0%	100.0%
Total	0	0.0%	0.0%	100.0%	100.0%	0	0.0%	0.0%	100.0%	100.0%
	HMDA Totals									
Low	0	0.0%	0.0%	0.0%	0.0%	5	8.3%	3.0%	2.4%	1.0%
Moderate	7	11.7%	5.2%	9.2%	5.5%	6	10.0%	8.0%	8.0%	4.1%
Middle	53	88.3%	94.8%	90.8%	94.5%	11	18.3%	12.5%	11.6%	7.3%
Upper	0	0.0%	0.0%	0.0%	0.0%	23	38.3%	45.4%	57.4%	64.5%
Unknown	0	0.0%	0.0%	0.0%	0.0%	15	25.0%	31.1%	20.6%	23.1%
Total	60	100.0%	100.0%	100.0%	100.0%	60	100.0%	100.0%	100.0%	100.0%
	SMALL BUSINESS									
	By Tract Income									
	#	Bank			Aggregate					
		%	% \$(000s)		%	% \$(000s)				
Low	0	0.0%	0.0%		0.0%	0.0%				
Moderate	5	16.1%	16.5%		10.9%	12.4%				
Middle	26	83.9%	83.5%		86.8%	86.9%				
Upper	0	0.0%	0.0%		0.0%	0.0%				
Unknown	0	0.0%	0.0%		0.0%	0.0%				
Tract Unknown	0	0.0%	0.0%		2.3%	0.6%				
Total	31	100.0%	100.0%		100.0%	100.0%				
	By Revenue									
\$1 Million or Less	12	38.7%	22.9%			39.6%	57.2%			
	By Loan Size									
\$100,000 or less	12	38.7%	5.6%			94.1%	31.1%			
\$100,001-\$250,000	6	19.4%	14.5%			2.9%	17.5%			
\$250,001-\$1 Million	13	41.9%	79.9%			2.9%	51.4%			
Total	31	100.0%	100.0%		100.0%	100.0%				

Originations and Purchases

APPENDIX G
State of Maryland – Limited Scope Assessment Areas
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: MD Non-MSA Group B

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	%	% \$(000s)	%	% \$(000s)	#	%	% \$(000s)	%	% \$(000s)
	Home Purchase									
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.4%	0.3%
Moderate	0	0.0%	0.0%	0.1%	0.1%	2	5.7%	2.6%	6.4%	4.3%
Middle	21	60.0%	56.2%	52.3%	48.2%	6	17.1%	10.6%	19.8%	16.6%
Upper	14	40.0%	43.8%	47.6%	51.7%	9	25.7%	41.5%	53.8%	61.6%
Unknown	0	0.0%	0.0%	0.0%	0.0%	18	51.4%	45.3%	19.5%	17.2%
Total	35	100.0%	100.0%	100.0%	100.0%	35	100.0%	100.0%	100.0%	100.0%
	Refinance									
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	1.7%	0.9%
Moderate	0	0.0%	0.0%	0.1%	0.2%	6	14.6%	11.7%	10.6%	8.1%
Middle	14	34.1%	35.0%	34.8%	31.3%	9	22.0%	20.7%	20.9%	18.9%
Upper	27	65.9%	65.0%	65.1%	68.5%	16	39.0%	45.6%	48.1%	53.5%
Unknown	0	0.0%	0.0%	0.0%	0.0%	10	24.4%	22.0%	18.7%	18.6%
Total	41	100.0%	100.0%	100.0%	100.0%	41	100.0%	100.0%	100.0%	100.0%
	Home Improvement									
Low	0	0.0%	0.0%	0.0%	0.0%	2	25.0%	1.8%	2.5%	0.6%
Moderate	0	0.0%	0.0%	0.6%	0.1%	1	12.5%	0.7%	11.4%	8.5%
Middle	2	25.0%	12.1%	36.6%	34.7%	1	12.5%	1.4%	25.0%	23.4%
Upper	6	75.0%	87.9%	62.8%	65.3%	4	50.0%	96.1%	57.8%	62.7%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	3.4%	4.8%
Total	8	100.0%	100.0%	100.0%	100.0%	8	100.0%	100.0%	100.0%	100.0%
	Multi-Family									
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Middle	0	0.0%	0.0%	50.0%	68.9%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	50.0%	31.1%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	100.0%	100.0%
Total	0	0.0%	0.0%	100.0%	100.0%	0	0.0%	0.0%	100.0%	100.0%
	HMDA Totals									
Low	0	0.0%	0.0%	0.0%	0.0%	2	2.4%	0.1%	1.2%	0.6%
Moderate	0	0.0%	0.0%	0.1%	0.1%	9	10.7%	7.1%	8.8%	6.4%
Middle	37	44.0%	43.8%	42.5%	39.2%	16	19.0%	15.3%	20.7%	17.9%
Upper	47	56.0%	56.2%	57.3%	60.7%	29	34.5%	45.7%	51.2%	56.9%
Unknown	0	0.0%	0.0%	0.0%	0.0%	28	33.3%	31.8%	18.1%	18.2%
Total	84	100.0%	100.0%	100.0%	100.0%	84	100.0%	100.0%	100.0%	100.0%
	SMALL BUSINESS									
	By Tract Income									
	#	Bank			Aggregate					
		%	% \$(000s)		%	% \$(000s)				
Low	0	0.0%	0.0%		0.0%	0.0%				
Moderate	0	0.0%	0.0%		1.3%	1.9%				
Middle	2	11.1%	12.3%		27.0%	23.4%				
Upper	16	88.9%	87.7%		66.9%	73.0%				
Unknown	0	0.0%	0.0%		0.0%	0.0%				
Tract Unknown	0	0.0%	0.0%		4.7%	1.8%				
Total	18	100.0%	100.0%		100.0%	100.0%				
	By Revenue									
\$1 Million or Less	14	77.8%	78.7%		37.8%	49.7%				
	By Loan Size									
\$100,000 or less	13	72.2%	31.0%		95.6%	39.0%				
\$100,001-\$250,000	3	16.7%	23.7%		2.3%	16.6%				
\$250,001-\$1 Million	2	11.1%	45.3%		2.1%	44.4%				
Total	18	100.0%	100.0%		100.0%	100.0%				

Originations and Purchases

APPENDIX G
Multi-State - New York-Northern New Jersey-Long Island, NY-NJ-PA
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: MSA 35620 New York/New Jersey/Long Island

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)
Home Purchase										
Low	33	3.0%	2.4%	4.0%	3.5%	15	1.4%	0.5%	0.6%	0.3%
Moderate	197	17.7%	14.5%	19.6%	16.1%	89	8.0%	4.1%	4.2%	2.0%
Middle	474	42.7%	35.7%	39.3%	34.0%	159	14.3%	10.0%	14.0%	8.8%
Upper	406	36.5%	47.4%	37.1%	46.3%	379	34.1%	44.6%	63.3%	71.4%
Unknown	1	0.1%	0.1%	0.0%	0.1%	469	42.2%	41.0%	17.8%	17.6%
Total	1,111	100.0%	100.0%	100.0%	100.0%	1,111	100.0%	100.0%	100.0%	100.0%
Refinance										
Low	28	4.3%	2.4%	2.9%	2.9%	26	4.0%	1.4%	2.0%	0.9%
Moderate	107	16.5%	14.0%	18.6%	17.3%	59	9.1%	4.3%	8.4%	5.0%
Middle	260	40.2%	33.7%	43.7%	40.3%	95	14.7%	9.2%	18.4%	14.0%
Upper	252	38.9%	49.8%	34.7%	39.5%	232	35.9%	37.3%	51.1%	60.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	235	36.3%	47.9%	20.1%	20.1%
Total	647	100.0%	100.0%	100.0%	100.0%	647	100.0%	100.0%	100.0%	100.0%
Home Improvement										
Low	5	3.3%	1.6%	2.2%	2.4%	7	4.6%	0.1%	4.0%	1.3%
Moderate	27	17.9%	13.6%	15.7%	15.7%	24	15.9%	3.1%	11.3%	6.2%
Middle	60	39.7%	18.7%	44.4%	40.6%	29	19.2%	6.8%	22.5%	16.8%
Upper	59	39.1%	66.0%	37.7%	41.2%	67	44.4%	42.6%	54.0%	67.6%
Unknown	0	0.0%	0.0%	0.0%	0.1%	24	15.9%	47.3%	8.2%	8.1%
Total	151	100.0%	100.0%	100.0%	100.0%	151	100.0%	100.0%	100.0%	100.0%
Multi-Family										
Low	10	17.2%	5.5%	18.6%	15.7%	0	0.0%	0.0%	0.0%	0.0%
Moderate	17	29.3%	22.3%	38.4%	29.4%	0	0.0%	0.0%	0.0%	0.0%
Middle	7	12.1%	2.0%	20.7%	18.1%	0	0.0%	0.0%	0.0%	0.0%
Upper	24	41.4%	70.3%	22.1%	36.5%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.1%	0.3%	58	100.0%	100.0%	100.0%	100.0%
Total	58	100.0%	100.0%	100.0%	100.0%	58	100.0%	100.0%	100.0%	100.0%
HMDA Totals										
Low	76	3.9%	3.8%	3.5%	3.7%	48	2.4%	0.4%	1.4%	0.6%
Moderate	348	17.7%	18.0%	19.1%	17.2%	172	8.7%	2.2%	6.5%	3.3%
Middle	801	40.7%	19.1%	41.5%	36.2%	283	14.4%	5.1%	16.4%	10.9%
Upper	741	37.7%	59.1%	36.0%	42.8%	678	34.5%	22.5%	56.7%	63.3%
Unknown	1	0.1%	0.0%	0.0%	0.1%	786	40.0%	69.8%	18.9%	21.9%
Total	1,967	100.0%	100.0%	100.0%	100.0%	1,967	100.0%	100.0%	100.0%	100.0%
SMALL BUSINESS										
By Tract Income										
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)					
Low	55	3.5%	3.2%	3.4%	3.7%					
Moderate	159	10.2%	10.6%	13.4%	13.7%					
Middle	453	29.0%	36.4%	32.7%	31.5%					
Upper	880	56.4%	49.4%	48.8%	49.0%					
Unknown	14	0.9%	0.4%	0.5%	0.9%					
Tract Unknown	0	0.0%	0.0%	1.2%	1.2%					
Total	1,561	100.0%	100.0%	100.0%	100.0%					
By Revenue										
\$1 Million or Less	680	43.6%	32.7%	29.2%	37.2%					
By Loan Size										
\$100,000 or less	800	51.2%	9.9%	97.6%	55.1%					
\$100,001-\$250,000	245	15.7%	11.9%	1.2%	11.2%					
\$250,001-\$1 Million	516	33.1%	78.2%	1.2%	33.6%					
Total	1,561	100.0%	100.0%	100.0%	100.0%					

Originations and Purchases

APPENDIX G
Multi-State - Washington-Arlington-Alexandria, DC-VA-MD-WV
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: MSA 47900 DC/VA/WV

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)
Home Purchase										
Low	31	3.2%	2.0%	3.3%	2.6%	14	1.5%	0.8%	2.1%	1.1%
Moderate	175	18.3%	12.1%	20.5%	15.3%	104	10.9%	7.7%	11.9%	7.7%
Middle	500	52.3%	49.3%	43.1%	38.3%	119	12.4%	10.4%	24.7%	19.6%
Upper	250	26.2%	36.6%	33.1%	43.8%	324	33.9%	48.2%	35.9%	46.7%
Unknown	0	0.0%	0.0%	0.0%	0.0%	395	41.3%	32.9%	25.5%	24.9%
Total	956	100.0%	100.0%	100.0%	100.0%	956	100.0%	100.0%	100.0%	100.0%
Refinance										
Low	47	4.6%	4.2%	3.2%	2.5%	65	6.4%	4.0%	6.3%	3.5%
Moderate	270	26.7%	23.1%	21.8%	17.0%	158	15.6%	12.6%	19.4%	14.4%
Middle	531	52.5%	51.3%	47.8%	44.4%	167	16.5%	15.1%	24.4%	22.1%
Upper	164	16.2%	21.5%	27.2%	36.1%	181	17.9%	23.3%	29.8%	39.1%
Unknown	0	0.0%	0.0%	0.0%	0.0%	441	43.6%	45.0%	20.1%	20.9%
Total	1,012	100.0%	100.0%	100.0%	100.0%	1,012	100.0%	100.0%	100.0%	100.0%
Home Improvement										
Low	3	1.6%	2.6%	2.7%	2.6%	43	23.5%	9.2%	7.7%	4.0%
Moderate	30	16.4%	20.1%	19.5%	16.9%	41	22.4%	12.6%	21.7%	16.4%
Middle	113	61.7%	53.7%	47.3%	43.0%	44	24.0%	27.6%	27.9%	25.4%
Upper	37	20.2%	23.6%	30.4%	37.4%	44	24.0%	36.1%	37.0%	45.1%
Unknown	0	0.0%	0.0%	0.0%	0.0%	11	6.0%	14.4%	5.6%	9.1%
Total	183	100.0%	100.0%	100.0%	100.0%	183	100.0%	100.0%	100.0%	100.0%
Multi-Family										
Low	2	22.2%	1.8%	21.3%	14.2%	0	0.0%	0.0%	0.0%	0.0%
Moderate	4	44.4%	72.7%	40.3%	51.6%	0	0.0%	0.0%	0.0%	0.0%
Middle	2	22.2%	18.0%	26.8%	23.9%	0	0.0%	0.0%	0.0%	0.0%
Upper	1	11.1%	7.6%	11.5%	10.3%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	9	100.0%	100.0%	100.0%	100.0%
Total	9	100.0%	100.0%	100.0%	100.0%	9	100.0%	100.0%	100.0%	100.0%
HMDA Totals										
Low	83	3.8%	2.9%	3.2%	2.7%	122	5.6%	2.3%	4.4%	2.4%
Moderate	479	22.2%	21.2%	21.1%	16.7%	303	14.0%	9.4%	16.1%	11.2%
Middle	1,146	53.1%	48.0%	45.6%	41.3%	330	15.3%	12.1%	24.7%	20.7%
Upper	452	20.9%	27.8%	30.0%	39.3%	549	25.4%	33.9%	32.9%	42.3%
Unknown	0	0.0%	0.0%	0.0%	0.0%	856	39.6%	42.4%	21.8%	23.4%
Total	2,160	100.0%	100.0%	100.0%	100.0%	2,160	100.0%	100.0%	100.0%	100.0%
SMALL BUSINESS										
By Tract Income										
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)					
Low	78	4.7%	6.5%	2.8%	3.4%					
Moderate	337	20.5%	20.2%	14.8%	14.0%					
Middle	840	51.0%	50.8%	38.3%	38.0%					
Upper	385	23.4%	21.8%	42.2%	42.8%					
Unknown	6	0.4%	0.6%	0.8%	1.2%					
Tract Unknown	0	0.0%	0.0%	1.0%	0.5%					
Total	1,646	100.0%	100.0%	100.0%	100.0%					
By Revenue										
\$1 Million or Less	700	42.5%	21.2%	30.6%	38.9%					
By Loan Size										
\$100,000 or less	974	59.2%	16.2%	96.6%	40.0%					
\$100,001-\$250,000	321	19.5%	19.9%	1.5%	12.7%					
\$250,001-\$1 Million	351	21.3%	63.9%	1.9%	47.2%					
Total	1,646	100.0%	100.0%	100.0%	100.0%					

Originations and Purchases

APPENDIX G
Multi-State - Philadelphia, Camden, Wilmington, PA-NJ-DE-MD
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison

Assessment Area: MSA 37980 PA/NJ/DE/MD

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)
	Home Purchase									
Low	39	9.2%	4.0%	6.7%	3.2%	19	4.5%	2.5%	5.8%	2.7%
Moderate	111	26.1%	15.6%	20.3%	13.0%	61	14.4%	11.2%	16.1%	10.2%
Middle	166	39.1%	37.8%	35.3%	30.7%	66	15.5%	15.1%	21.6%	17.6%
Upper	109	25.6%	42.6%	37.8%	53.1%	135	31.8%	45.6%	39.8%	53.4%
Unknown	0	0.0%	0.0%	0.0%	0.0%	144	33.9%	25.7%	16.8%	16.1%
Total	425	100.0%	100.0%	100.0%	100.0%	425	100.0%	100.0%	100.0%	100.0%
	Refinance									
Low	24	5.7%	2.1%	6.1%	3.0%	17	4.0%	1.2%	7.9%	3.9%
Moderate	84	20.0%	13.5%	19.5%	12.8%	42	10.0%	6.4%	18.0%	12.7%
Middle	183	43.5%	39.5%	39.7%	35.9%	67	15.9%	13.3%	22.5%	19.9%
Upper	130	30.9%	44.9%	34.7%	48.3%	131	31.1%	41.4%	35.2%	46.5%
Unknown	0	0.0%	0.0%	0.0%	0.0%	164	39.0%	37.7%	16.4%	17.0%
Total	421	100.0%	100.0%	100.0%	100.0%	421	100.0%	100.0%	100.0%	100.0%
	Home Improvement									
Low	11	8.8%	4.4%	6.3%	3.6%	27	21.6%	6.6%	11.6%	5.4%
Moderate	25	20.0%	11.9%	17.6%	12.8%	27	21.6%	6.3%	20.8%	14.6%
Middle	58	46.4%	32.6%	38.8%	35.8%	27	21.6%	15.3%	24.5%	22.3%
Upper	31	24.8%	51.1%	37.3%	47.8%	39	31.2%	61.4%	40.4%	54.2%
Unknown	0	0.0%	0.0%	0.0%	0.0%	5	4.0%	10.5%	2.7%	3.4%
Total	125	100.0%	100.0%	100.0%	100.0%	125	100.0%	100.0%	100.0%	100.0%
	Multi-Family									
Low	0	0.0%	0.0%	14.6%	15.9%	0	0.0%	0.0%	0.0%	0.0%
Moderate	2	16.7%	22.4%	34.4%	16.7%	0	0.0%	0.0%	0.0%	0.0%
Middle	8	66.7%	64.6%	31.0%	31.6%	0	0.0%	0.0%	0.0%	0.0%
Upper	2	16.7%	13.0%	19.8%	35.1%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.2%	0.8%	12	100.0%	100.0%	100.0%	100.0%
Total	12	100.0%	100.0%	100.0%	100.0%	12	100.0%	100.0%	100.0%	100.0%
	HMDA Totals									
Low	74	7.5%	2.4%	6.4%	3.4%	63	6.4%	1.6%	7.4%	3.3%
Moderate	222	22.6%	16.4%	19.7%	13.0%	130	13.2%	6.5%	17.4%	11.2%
Middle	415	42.2%	44.8%	37.6%	33.2%	160	16.3%	10.7%	22.3%	18.3%
Upper	272	27.7%	36.4%	36.3%	50.3%	305	31.0%	33.5%	37.7%	49.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	325	33.1%	47.6%	15.2%	18.2%
Total	983	100.0%	100.0%	100.0%	100.0%	983	100.0%	100.0%	100.0%	100.0%
	SMALL BUSINESS									
	By Tract Income									
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)					
Low	25	3.6%	2.9%	4.3%	5.0%					
Moderate	117	16.7%	18.2%	11.6%	12.1%					
Middle	294	41.9%	37.2%	30.1%	31.0%					
Upper	256	36.5%	38.5%	51.9%	50.3%					
Unknown	9	1.3%	3.2%	0.4%	0.9%					
Tract Unknown	0	0.0%	0.0%	1.7%	0.8%					
Total	701	100.0%	100.0%	100.0%	100.0%					
	By Revenue									
\$1 Million or Less	311	44.4%	30.1%	32.9%	40.3%					
	By Loan Size									
\$100,000 or less	352	50.2%	11.4%	95.7%	37.8%					
\$100,001-\$250,000	138	19.7%	16.0%	2.0%	14.5%					
\$250,001-\$1 Million	211	30.1%	72.6%	2.3%	47.7%					
Total	701	100.0%	100.0%	100.0%	100.0%					

Originations and Purchases

APPENDIX G
Multi-State - Cumberland MD-WV
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: MSA 19060 Cumberland

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)
	Home Purchase									
Low	0	0.0%	0.0%	0.0%	0.0%	18	11.6%	5.1%	6.6%	3.8%
Moderate	6	3.9%	2.7%	9.5%	8.0%	34	21.9%	12.4%	14.8%	10.8%
Middle	130	83.9%	83.7%	72.6%	73.1%	30	19.4%	17.7%	24.6%	23.3%
Upper	19	12.3%	13.5%	17.8%	18.7%	55	35.5%	56.9%	36.9%	44.7%
Unknown	0	0.0%	0.0%	0.2%	0.2%	18	11.6%	7.9%	17.2%	17.4%
Total	155	100.0%	100.0%	100.0%	100.0%	155	100.0%	100.0%	100.0%	100.0%
	Refinance									
Low	0	0.0%	0.0%	0.0%	0.0%	9	6.2%	3.3%	6.6%	4.0%
Moderate	12	8.3%	6.5%	7.4%	6.5%	24	16.6%	12.2%	15.6%	12.1%
Middle	114	78.6%	78.1%	71.9%	70.1%	42	29.0%	27.1%	27.0%	24.7%
Upper	19	13.1%	15.4%	20.4%	23.0%	55	37.9%	46.7%	34.5%	42.7%
Unknown	0	0.0%	0.0%	0.3%	0.4%	15	10.3%	10.8%	16.3%	16.5%
Total	145	100.0%	100.0%	100.0%	100.0%	145	100.0%	100.0%	100.0%	100.0%
	Home Improvement									
Low	0	0.0%	0.0%	0.0%	0.0%	21	22.8%	6.1%	10.4%	4.2%
Moderate	6	6.5%	1.9%	8.2%	7.0%	20	21.7%	10.8%	16.6%	12.6%
Middle	71	77.2%	78.6%	74.9%	75.6%	22	23.9%	13.6%	31.3%	32.0%
Upper	15	16.3%	19.4%	16.5%	17.2%	26	28.3%	53.9%	38.3%	48.1%
Unknown	0	0.0%	0.0%	0.5%	0.1%	3	3.3%	15.6%	3.3%	3.1%
Total	92	100.0%	100.0%	100.0%	100.0%	92	100.0%	100.0%	100.0%	100.0%
	Multi-Family									
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	16.7%	35.6%	0	0.0%	0.0%	0.0%	0.0%
Middle	1	100.0%	100.0%	75.0%	46.9%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	8.3%	17.5%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	1	100.0%	100.0%	100.0%	100.0%
Total	1	100.0%	100.0%	100.0%	100.0%	1	100.0%	100.0%	100.0%	100.0%
	HMDA Totals									
Low	0	0.0%	0.0%	0.0%	0.0%	48	12.2%	4.4%	7.1%	3.9%
Moderate	24	6.1%	4.1%	8.3%	7.3%	78	19.8%	12.2%	15.4%	11.5%
Middle	316	80.4%	81.4%	72.6%	71.5%	94	23.9%	20.9%	26.6%	24.4%
Upper	53	13.5%	14.6%	18.8%	20.9%	136	34.6%	52.7%	35.8%	43.6%
Unknown	0	0.0%	0.0%	0.3%	0.3%	37	9.4%	9.7%	15.0%	16.6%
Total	393	100.0%	100.0%	100.0%	100.0%	393	100.0%	100.0%	100.0%	100.0%
	SMALL BUSINESS									
	By Tract Income									
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)					
Low	0	0.0%	0.0%	0.0%	0.0%					
Moderate	6	2.8%	6.3%	8.7%	4.0%					
Middle	128	60.7%	52.5%	67.8%	67.2%					
Upper	55	26.1%	31.3%	19.0%	24.9%					
Unknown	0	0.0%	0.0%	0.0%	0.0%					
Tract Unknown	22	22.0%	9.8%	4.5%	3.9%					
Total	211	100.0%	100.0%	100.0%	100.0%					
	By Revenue									
\$1 Million or Less	119	56.4%	38.7%	36.6%	44.6%					
	By Loan Size									
\$100,000 or less	153	72.5%	28.3%	95.7%	44.4%					
\$100,001-\$250,000	42	19.9%	35.5%	2.8%	20.5%					
\$250,001-\$1 Million	16	7.6%	36.2%	1.5%	35.0%					
Total	211	100.0%	100.0%	100.0%	100.0%					

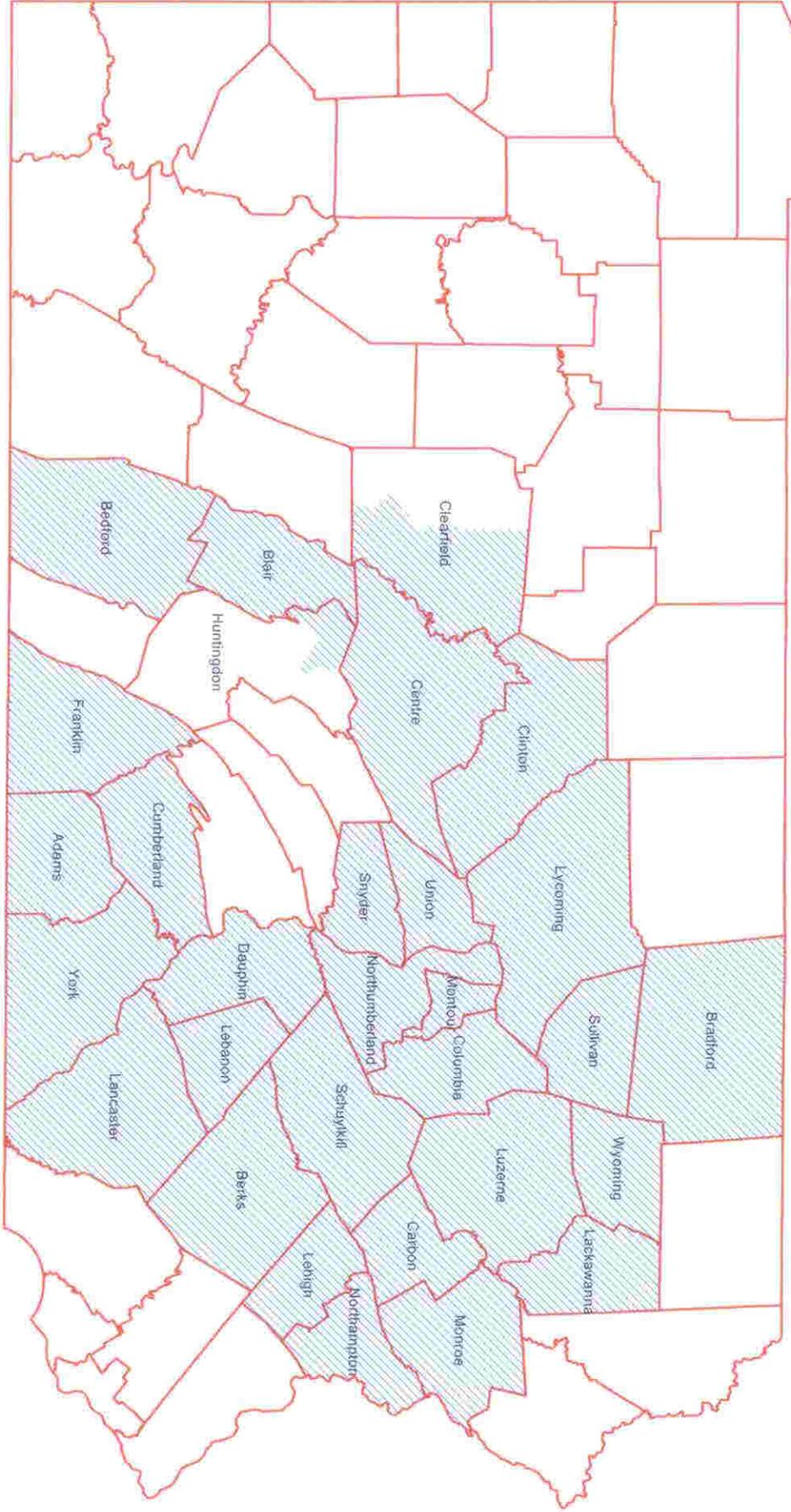
Originations and Purchases

APPENDIX G
State of Delaware
2006 & 2007 Loan Distribution Table - 2006 Aggregate Comparison
Assessment Area: DE Non-MSA

Income Categories	HMDA									
	By Tract Income					By Borrower Income				
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)
Home Purchase										
Low	0	0.0%	0.0%	0.0%	0.0%	1	2.0%	0.4%	1.6%	0.8%
Moderate	0	0.0%	0.0%	0.0%	0.0%	2	3.9%	2.9%	6.8%	3.5%
Middle	47	92.2%	87.6%	86.3%	75.7%	3	5.9%	5.1%	13.6%	8.7%
Upper	4	7.8%	12.4%	13.7%	24.3%	27	52.9%	60.7%	56.1%	63.8%
Unknown	0	0.0%	0.0%	0.0%	0.0%	18	35.3%	30.8%	21.9%	23.2%
Total	51	100.0%	100.0%	100.0%	100.0%	51	100.0%	100.0%	100.0%	100.0%
Refinance										
Low	0	0.0%	0.0%	0.0%	0.0%	1	2.9%	1.8%	3.1%	1.2%
Moderate	0	0.0%	0.0%	0.0%	0.0%	6	17.1%	9.6%	11.7%	6.7%
Middle	32	91.4%	82.1%	84.9%	71.2%	3	8.6%	5.1%	20.6%	14.1%
Upper	3	8.6%	17.9%	15.1%	28.8%	12	34.3%	35.7%	47.1%	59.2%
Unknown	0	0.0%	0.0%	0.0%	0.0%	13	37.1%	47.7%	17.5%	18.8%
Total	35	100.0%	100.0%	100.0%	100.0%	35	100.0%	100.0%	100.0%	100.0%
Home Improvement										
Low	0	0.0%	0.0%	0.0%	0.0%	2	9.1%	3.0%	8.0%	3.0%
Moderate	0	0.0%	0.0%	0.0%	0.0%	2	9.1%	1.3%	16.6%	9.6%
Middle	21	95.5%	81.3%	91.5%	81.2%	4	18.2%	26.5%	27.8%	22.1%
Upper	1	4.5%	18.7%	8.5%	18.8%	7	31.8%	38.4%	43.4%	57.2%
Unknown	0	0.0%	0.0%	0.0%	0.0%	7	31.8%	30.9%	4.2%	8.1%
Total	22	100.0%	100.0%	100.0%	100.0%	22	100.0%	100.0%	100.0%	100.0%
Multi-Family										
Low	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Moderate	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	0.0%	0.0%
Middle	0	0.0%	0.0%	75.0%	46.7%	0	0.0%	0.0%	0.0%	0.0%
Upper	0	0.0%	0.0%	25.0%	53.3%	0	0.0%	0.0%	0.0%	0.0%
Unknown	0	0.0%	0.0%	0.0%	0.0%	0	0.0%	0.0%	100.0%	100.0%
Total	0	0.0%	0.0%	100.0%	100.0%	0	0.0%	0.0%	100.0%	100.0%
HMDA Totals										
Low	0	0.0%	0.0%	0.0%	0.0%	4	3.7%	1.1%	2.8%	1.1%
Moderate	0	0.0%	0.0%	0.0%	0.0%	10	9.3%	4.9%	9.7%	5.0%
Middle	100	92.6%	85.4%	86.2%	74.0%	10	9.3%	6.7%	17.7%	11.3%
Upper	8	7.4%	14.6%	13.8%	26.0%	46	42.6%	51.3%	51.3%	61.5%
Unknown	0	0.0%	0.0%	0.0%	0.0%	38	35.2%	36.1%	18.5%	21.0%
Total	108	100.0%	100.0%	100.0%	100.0%	108	100.0%	100.0%	100.0%	100.0%
SMALL BUSINESS										
By Tract Income										
	#	Bank %	Aggregate % \$(000s)	Bank %	Aggregate % \$(000s)					
Low	0	0.0%	0.0%	0.0%	0.0%					
Moderate	0	0.0%	0.0%	0.0%	0.0%					
Middle	40	93.0%	85.9%	78.5%	79.3%					
Upper	3	7.0%	14.1%	18.0%	18.9%					
Unknown	0	0.0%	0.0%	0.0%	0.0%					
Tract Unknown	0	0.0%	0.0%	3.5%	1.8%					
Total	43	100.0%	100.0%	100.0%	100.0%					
By Revenue										
\$1 Million or Less	25	58.1%	59.1%	36.4%	54.7%					
By Loan Size										
\$100,000 or less	29	67.4%	24.8%	95.7%	38.4%					
\$100,001-\$250,000	11	25.6%	38.1%	2.4%	18.9%					
\$250,001-\$1 Million	3	7.0%	37.0%	1.9%	42.8%					
Total	43	100.0%	100.0%	100.0%	100.0%					

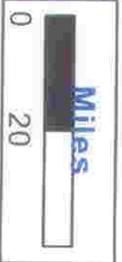
Originations and Purchases

Manufacturers & Traders TC Assessment Area - Pennsylvania 2006 - 2007

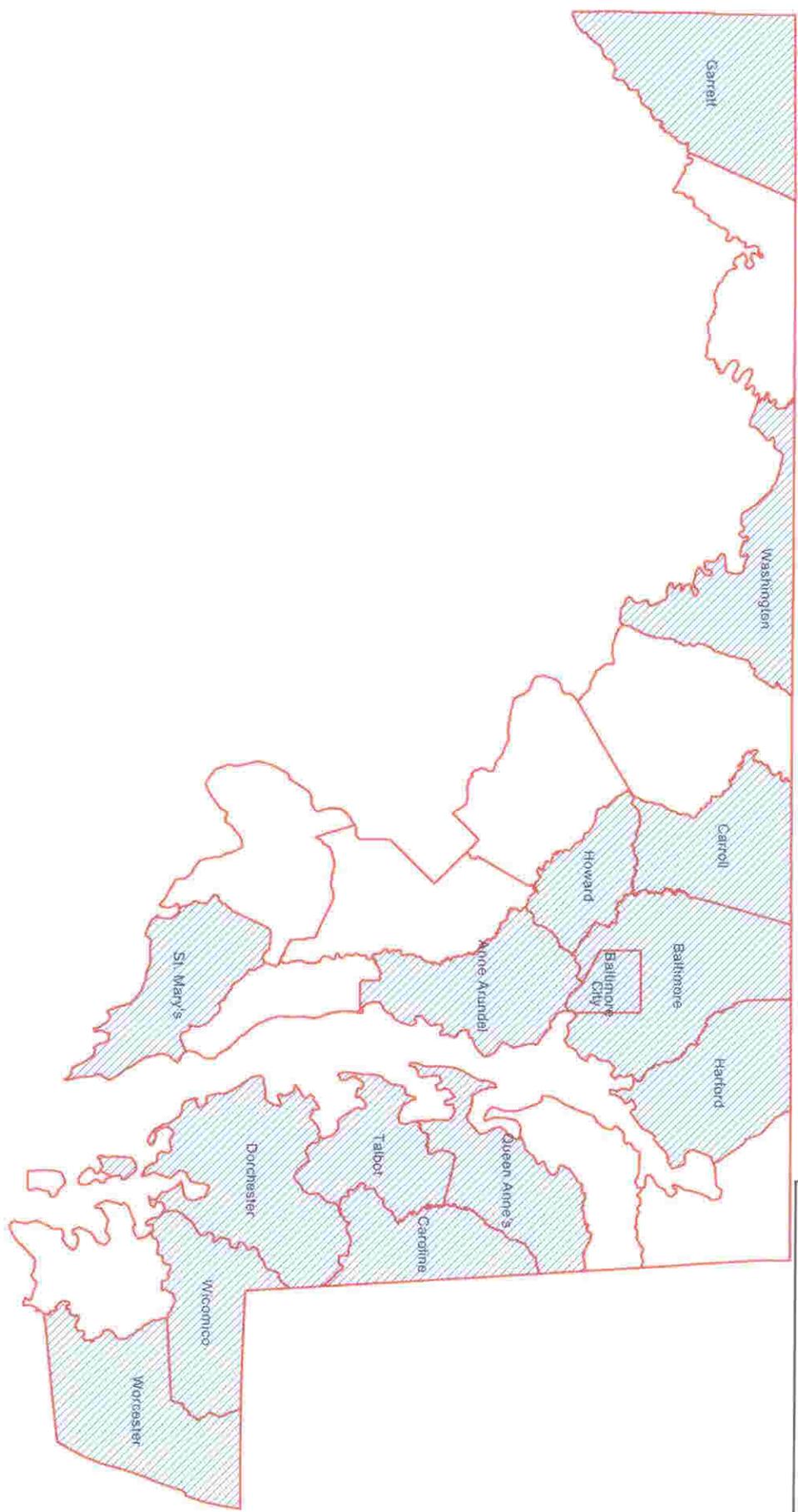


Legend

-  County
-  Assessment Area

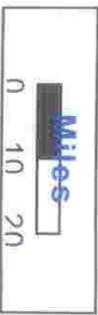


Manufacturers & Traders TC Assessment Area - Maryland 2006 - 2007



Legend

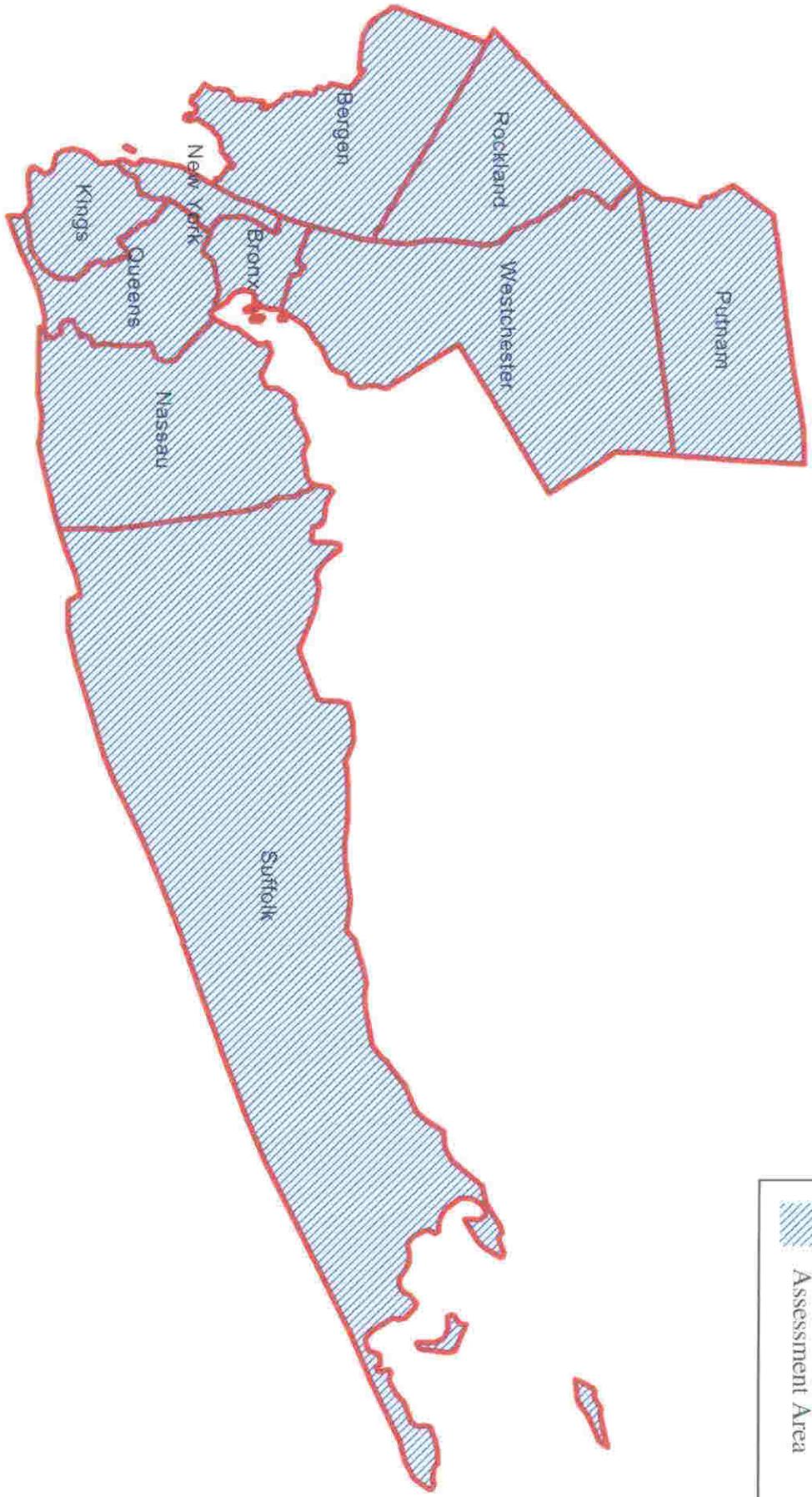
-  County
-  Assessment Area



Manufacturers & Traders TC

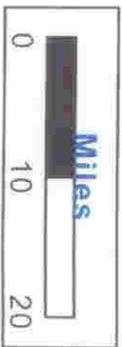
Assessment Area - MSA 35620

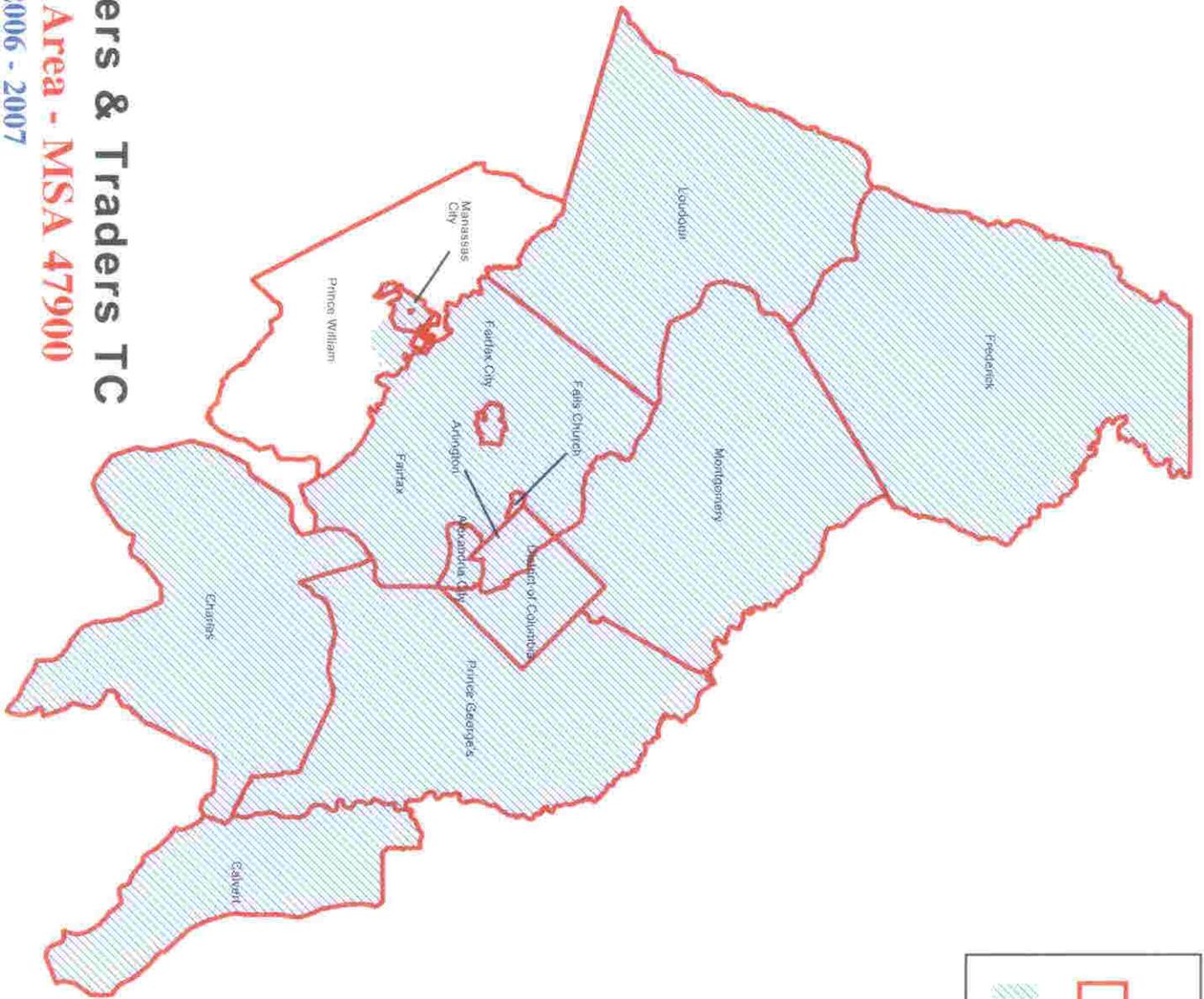
2006 - 2007



Legend

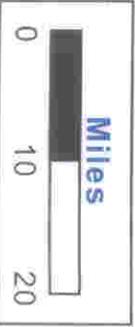
-  County
-  Assessment Area





Legend

-  County
-  Assessment Area



Manufacturers & Traders TC

Assessment Area - MSA 47900

2006 - 2007

Pennsylvania

Maryland

Delaware

Cecil

Chester

Montgomery

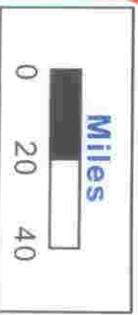
Bucks

Philadelphia

Legend

-  Assessment Area
-  County
-  State Boundaries

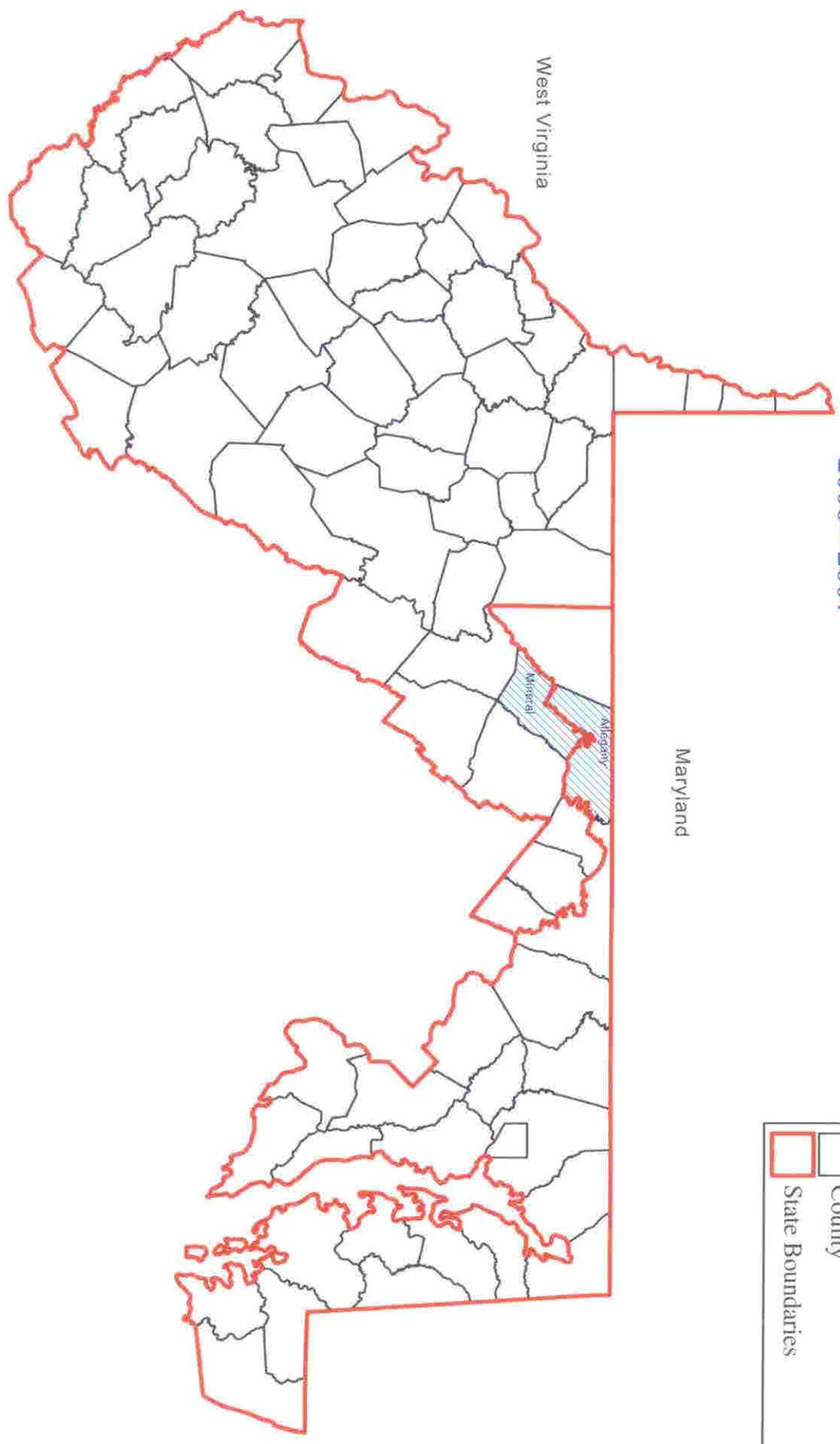
Manufacturers & Traders TC
Assessment Area - MSA 37980
2006 - 2007



Manufacturers & Traders TC

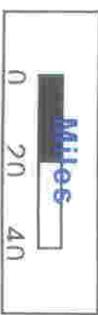
Assessment Area - MSA 19060

2006 - 2007



Legend

-  Assessment Area
-  County
-  State Boundaries



Manufacturers & Traders TC

Assessment Area - Delaware

2006 - 2007

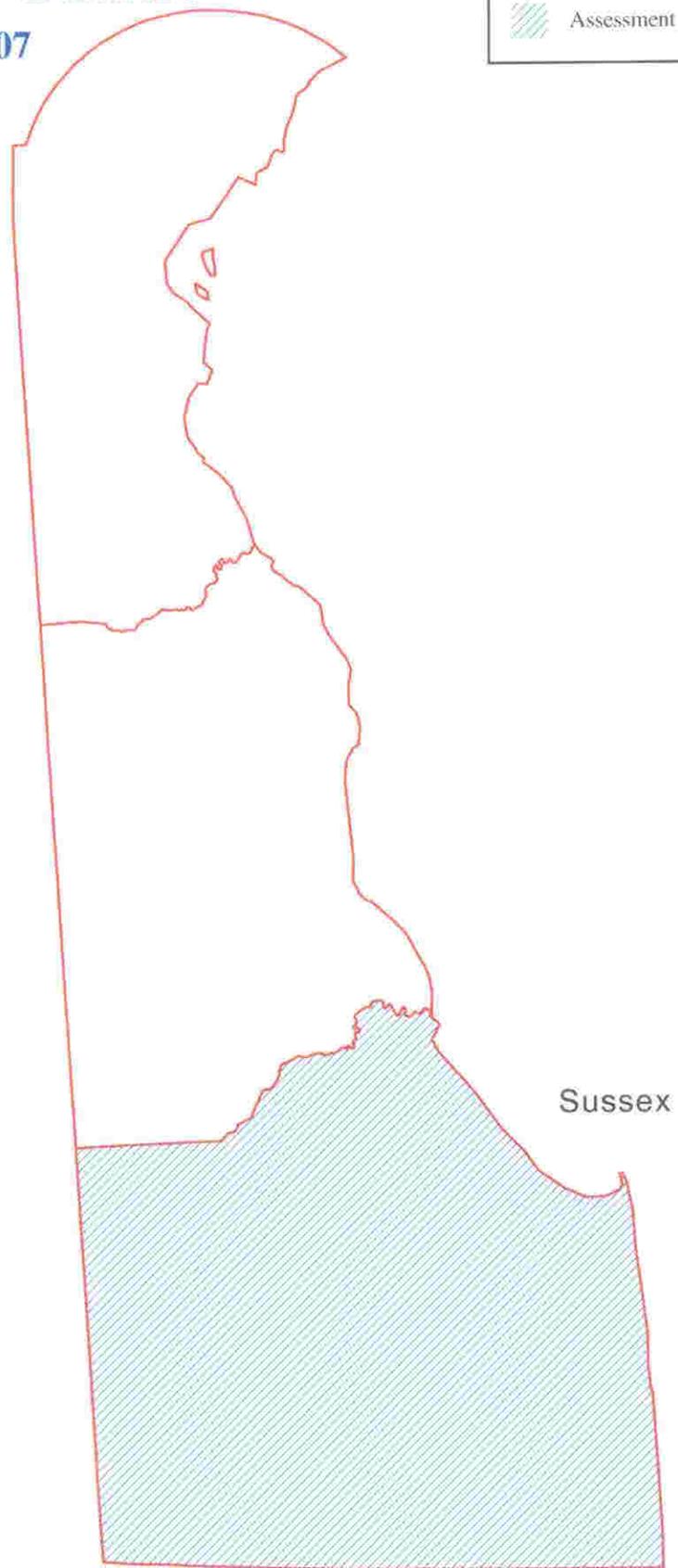
Legend



County



Assessment Area



Miles

