

2nd Federal Reserve District Bank Markets

Description: The Federal Reserve Bank of New York is responsible for gauging the anticompetitive effects resulting from changes in local banking markets structure (including mergers and deposit-holding branch sales among bank and thrifts). We do this by noting changes in the Herfindahl-Hirschmann Index (HHI) and monitoring the share of deposits held by each top-tier holding company with a banking presence in each banking market. The FRBNY makes available this information in our market tables, which ranks these parent holding companies by deposits. Currently, we overlook 21 markets in total: 13 in the tri-state area (NY, PA, and CT), 6 in Puerto Rico and 2 in the Virgin Islands.

How our terminology compares to Census Bureau geography

Our terminology	Census Bureau equivalent
Townships	Minor Civil Divisions (MCDs).
Municipios	The same. This is equivalent to county-level geography in U.S. Municipios are Puerto Ricospecific geography.

Last Update: January, 2020

New York Area Markets

Metropolitan NY-NJ-PA-CT Market

Full Counties:	Bergen NJ, Bronx NY, Dutchess NY, Essex NJ, Fairfield CT, Hudson NJ, Kings NY, Middlesex NJ, Monmouth NJ, Morris NJ, Nassau NY, New York NY, Ocean NJ, Orange NJ, Passaic NJ, Pike PA, Putnam NY, Queens NY, Richmond NY, Rockland NY, Somerset NJ, Suffolk NY, Sullivan NY, Sussex NJ, Ulster NY, Union NJ, Westchester NY, Hunterdon NJ
Split Counties:	<p>Burlington NJ:</p> <p style="padding-left: 40px;">Boroughs: Pemberton, Wrightstown</p> <p style="padding-left: 40px;">Townships: Bass River, New Hanover, North Hanover, Pemberton, Shamong, Southampton, Tabernacle, Washington, Woodland Columbia</p> <p>NY:</p> <p style="padding-left: 40px;">Cities: Hudson</p> <p style="padding-left: 40px;">Towns: Ancram, Clermont, Copake, Gallatin, Germantown, Greenport, Livingston,</p> <p>Taghkanic Greene NY:</p> <p style="padding-left: 40px;">Towns: Catskill, Halcott, Hunter, Lexington</p> <p>Litchfield CT:</p> <p style="padding-left: 40px;">Towns: Bethlehem, Bridgewater, Canaan, Cornwall, Goshen, Kent, Litchfield, Morris, New Milford, North Canaan, Plymouth, Roxbury, Salisbury, Sharon, Thomaston, Warren, Washington, Watertown, Woodbury Mercer</p> <p>NJ:</p> <p style="padding-left: 40px;">Boroughs: Hightstown, Hopewell, Pennington, Princeton</p> <p style="padding-left: 40px;">Townships: East Windsor, Ewing, Hopewell, Lawrence, Princeton, Robbinsville, West Windsor Monroe</p> <p>PA:</p> <p style="padding-left: 40px;">Boroughs: Delaware Water Gap, East Stroudsburg, Mount Pocono, Stroudsburg</p> <p style="padding-left: 40px;">Townships: Barrett, Coolbaugh, Middle Smithfield,</p>

	<p>Paradise, Pocono, Price, Smithfield, Stroud</p> <p>New Haven CT:</p> <p>Towns:</p> <p>Ansonia, Beacon Falls, Bethany, Derby, Hamden, Middlebury, Milford, Naugatuck, New Haven, Orange, Oxford, Seymour, Southbury, Waterbury, West Haven,</p> <p>Woodbridge Warren NJ:</p> <p>Boroughs:</p> <p>Washington Towns:</p> <p>Belvidere, Hackettstown Townships:</p> <p>Allamuchy, Blairstown, Franklin, Frelinghuysen, Greenwich, Hardwick, Harmony, Hope, Independence, Knowlton, Liberty, Lopatcong, Mansfield, Oxford,</p> <p>Washington, White Wayne PA:</p> <p>Boroughs:</p> <p>Hawley Townships:</p> <p>Berlin, Damascus, Dreher, Lebanon, Manchester, Oregon, Palmyra, Paupack, Salem, Sterling</p>
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Albany

Full Counties:	Albany NY, Fulton NY, Hamilton NY, Montgomery NY, Rensselaer NY, Saratoga NY, Schenectady NY, Schoharie NY, Warren NY, Washington NY
Split Counties:	<p>Columbia NY:</p> <p>Towns:</p> <p>Austerlitz, Canaan, Chatham, Claverack, Ghent, Hillsdale, Kinderhook, New Lebanon, Stockport, Stuyvesant</p> <p>Greene NY:</p> <p>Towns:</p> <p>Ashland, Athens, Cairo, Coxsackie, Durham, Greenville, Jewett, New Baltimore, Prattsville, Windham</p>

Binghamton

Full Counties:	Broome NY, Chenango NY, Delaware NY, Otsego NY, Tioga NY
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Split Counties:	Susquehanna PA:
	<p>Boroughs: Friendsville, Great Bend, Hallstead, Lanesboro, Little Meadows, New Milford, Oakland, Susquehanna Depot, Thompson</p> <p>Townships: Apolacon, Choconut, Forest Lake, Franklin, Great Bend, Harmony, Liberty, Middletown, New Milford, Oakland, Silver Lake, Thompson</p>

Buffalo

Full Counties:	Erie NY, Cattaraugus NY, Niagara NY
Split Counties:	<p>Allegany NY: Towns: Allen, Alma, Amity, Angelica, Belfast, Bolivar, Caneadea, Centerville, Clarksville, Cuba, Friendship, Genesee, Granger, Hume, New Hudson, Rushford, Scio, Wirt</p> <p>Reservations: Oil Springs</p> <p>Genesee NY: Cities: Batavia</p> <p>Towns: Alabama, Alexander, Batavia, Darien, Oakfield, Pembroke</p> <p>Reservations: Tonawanda</p> <p>Orleans NY: Towns: Ridgeway, Shelby Wyoming</p> <p>NY: Towns: Arcade, Attica, Bennington, Eagle, Java, Orangeville, Pike, Sheldon, Wethersfield</p>

Franklin

Full Counties:	Franklin NY
Split Counties:	<p>Essex NY: Towns: Crown Point, Keene, Minerva, Newcomb, North Elba, North Hudson, St. Armand, Schroon, Ticonderoga</p>

Ithaca

Full Counties:	Tompkins NY
Split Counties:	Cortland NY: Cities: Cortland Towns: Cortlandville, Harford, Lapeer, Virgil Schuyler NY: Towns: Catharine, Cayuta, Hector

Jamestown

Full Counties:	Chautauqua NY
Split Counties:	Warren PA: Boroughs: Clarendon Cities: Warren Townships: Conewango, Elk, Farmington, Glade, Mead, Pine Grove

Plattsburgh

Full Counties:	Clinton NY
Split Counties:	Essex NY: Towns: Chesterfield, Elizabethtown, Essex, Jay, Lewis, Moriah, Westport, Willsboro, Wilmington

Rochester

Full Counties:	Chemung NY, Livingston NY, Monroe NY, Ontario NY, Seneca NY, Steuben NY, Wayne NY, Yates NY
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Split Counties:	<p>Allegany NY: Towns: Alfred, Almond, Andover, Birdsall, Burns, Grove, Independence, Ward, Wellsville, West Almond, Willing</p> <p>Genesee NY: Towns: Bergen, Bethany, Byron, Elba, Le Roy, Pavilion, Stafford</p> <p>Schuyler NY: Towns: Dix, Montour, Orange, Reading, Tyrone</p> <p>Orleans NY:</p>
	<p>Towns: Albion, Barre, Carlton, Clarendon, Gaines, Kendall, Murray, Yates</p> <p>Wyoming NY: Towns: Castile, Covington, Gainesville, Genesee Falls, Middlebury, Perry, Warsaw</p>

St. Lawrence

Full County:	St. Lawrence
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Syracuse

Full Counties:	Cayuga NY, Onondaga NY, Oswego NY
Split Counties:	<p>Cortland NY: Towns: Cincinnatus, Cuyler, Freetown, Homer, Marathon, Preble, Scott, Solon, Taylor, Truxton, Willet</p> <p>Madison NY: Towns: Cazenovia, DeRuyter, Fenner, Georgetown, Lenox, Lincoln, Nelson, Smithfield, Sullivan</p>

Utica-Rome

Full Counties:	Herkimer NY, Oneida NY
Split Counties:	<p>Madison NY: Cities: Oneida</p> <p>Towns: Brookfield, Eaton, Hamilton, Lebanon, Madison, Stockbridge</p>

Watertown

Full Counties:	Lewis NY, Jefferson NY
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Puerto Rico Markets

Aguadilla-Mayaguez

Municipios included in the Mayaguez MSA:	Hormigueros, Mayaguez
Other municipios:	Aguada, Aguadilla, Anasco, Cabo Rojo, Isabela, Lajas, Las Marias, Maricao, Moca, Rincon, Sabana Grande, San German, San Sebastian

Culebra

Municipios:	Culebra
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Guayama

Municipios included in the Guayama MSA:	Arroyo, Guayama, Patillas
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Ponce

Municipios included in the Ponce MSA:	Guanica, Guayanilla, Juana Diaz, Penuelas, Ponce, Villalba, Yauco
Other municipios:	Adjuntas, Coamo, Salinas, Santa Isabel

Jayuya

Municipios:	Jayuya
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San Juan

Municipios included in the San Juan-Carolina-Caguas MSA:	Aguas Buenas, Aibonito, Barceloneta, Barranquitas, Bayamon, Caguas, Canovanas, Carolina, Catano, Cayey, Ceiba, Ciales, Cidra, Comerio, Corozal, Dorado, Fajardo, Florida, Guaynabo, Gurabo, Humacao, Juncos, Las Piedras, Loiza, Luquillo, Manati, Maunabo, Morovis, Naguabo, Naranjito, Orocovis, Rio Grande, San Juan, San Lorenzo, Toa Alta, Toa Baja, Trujillo Alto, Vega Alta, Vega Baja, Yabucoa
Other municipios:	Arecibo, Camuy, Hatillo, Lares, Quebradillas, Utuado

Vieques

Municipios:	Vieques
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U.S. Virgin Island Banking Markets

St. Croix

Full County:	St. Croix
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St. John and St. Thomas

Full Counties:	St. John, St. Thomas
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