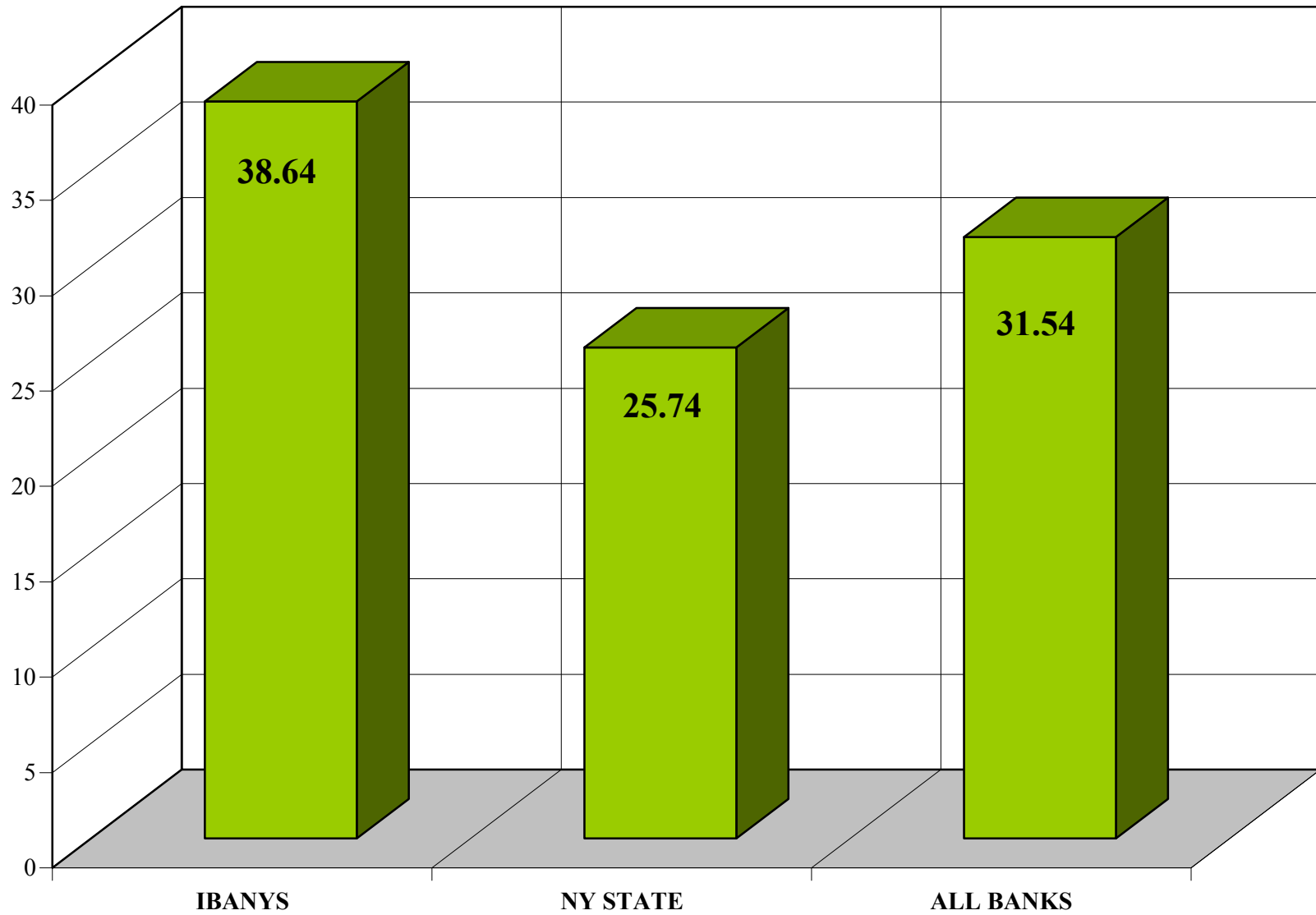


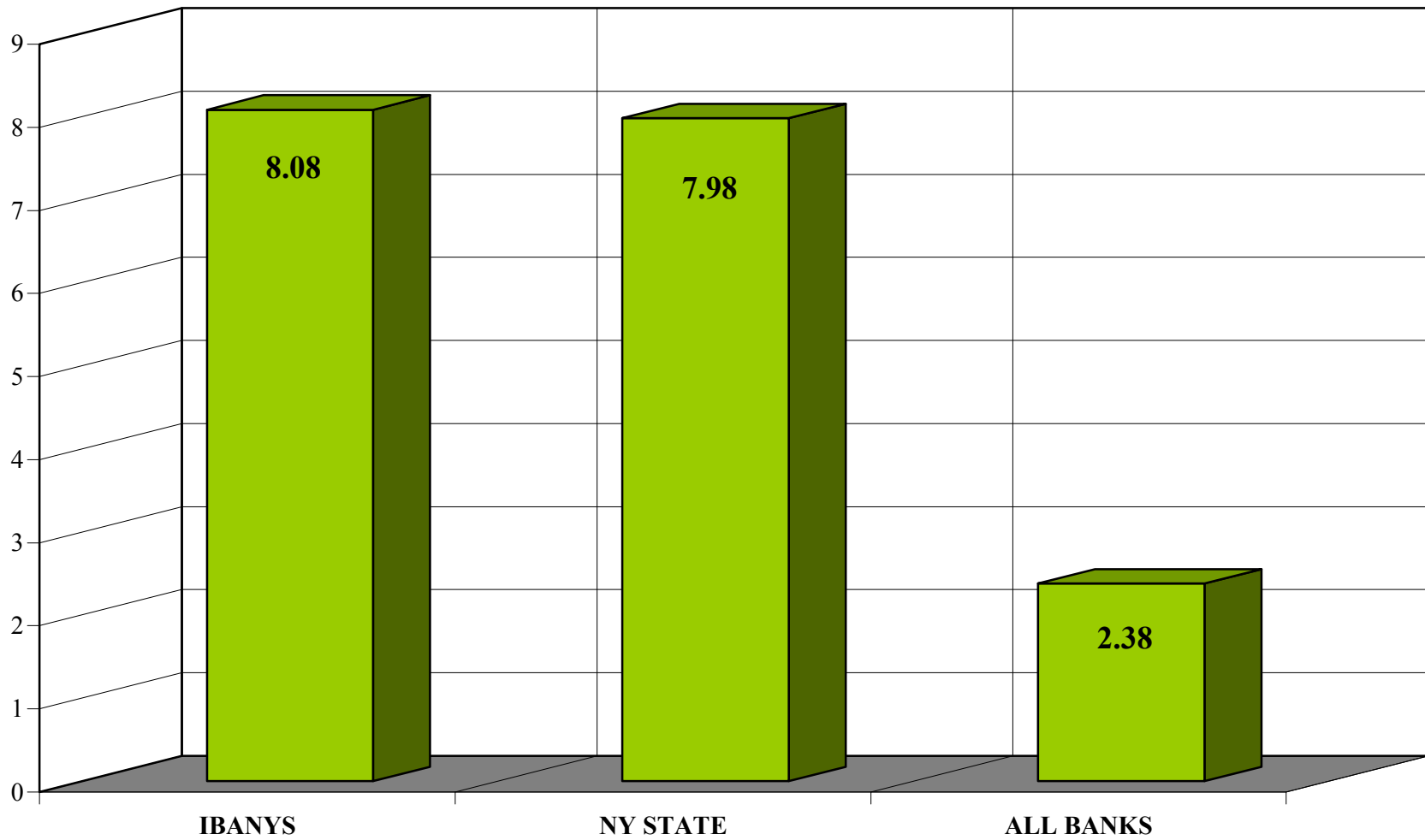
	IBANYS Members	All Banks in NY State	All U.S. Banks
1. Total Assets (\$ Millions)	44,715	828,747	14,424,114
Change from First Quarter of 2012 (%)	4.78	14.45	5.22
2. Consumer Loans (\$ Millions)	3,076	12,783	1,291,630
Change from First Quarter of 2012 (%)	8.08	7.98	2.38
3. Consumer Loans as a % of All Loans	11.49	4.06	16.86
Change from First Quarter of 2012 (%)	1.23	-5.58	-2.43
4. Home Mortgages, One-to-Four Family (\$ Millions)	10,343	81,074	2,415,767
Change from First Quarter of 2012 (%)	6.21	7.99	1.49
5. Home Mortgages as a % of All Loans	38.64	25.74	31.54
Change from First Quarter of 2012 (%)	-0.49	-5.58	-3.25
6. Home Equity Loans (\$ Millions)	1,634	11,720	538,426
Change from First Quarter of 2012 (%)	1.49	4.39	-7.99
7. Home Equity Loans as a % of All Loans	6.11	3.72	7.03
Change from First Quarter of 2012 (%)	-4.83	-8.82	-12.34
8. Home Equity Lines of Credit (\$ Millions)	1,370	10,648	435,556
Change from First Quarter of 2012 (%)	5.71	8.61	-4.41
9. Savings Deposits (\$ Millions)	23,936	253,944	6,185,563
Change from First Quarter of 2012 (%)	11.95	19.97	11.33
10. Other Savings Deposits (\$ Millions)	8,270	124,710	1,683,581
Change from First Quarter of 2012 (%)	-5.35	16.64	-4.09

	IBANYS Members	All Banks in NY State	All U.S. Banks
11. Total Small Business Loans (Not Agricultural) (\$ Millions)	2,130	9,837	288,176
Change from First Quarter of 2012 (%)	3.60	13.79	3.61
12. Small Business Loans as a % of All Loans	7.96	3.12	3.76
Change from First Quarter of 2012 (%)	-2.93	-0.64	-1.31
13. Total Small Farm Agricultural Loans (\$ Millions)	165	184	28,378
Change from First Quarter of 2012 (%)	8.55	12.88	5.15
14. Small Farm Agricultural Loans as a % of All Loans	0.62	0.06	0.37
Change from First Quarter of 2012 (%)	1.64	0.00	0.00

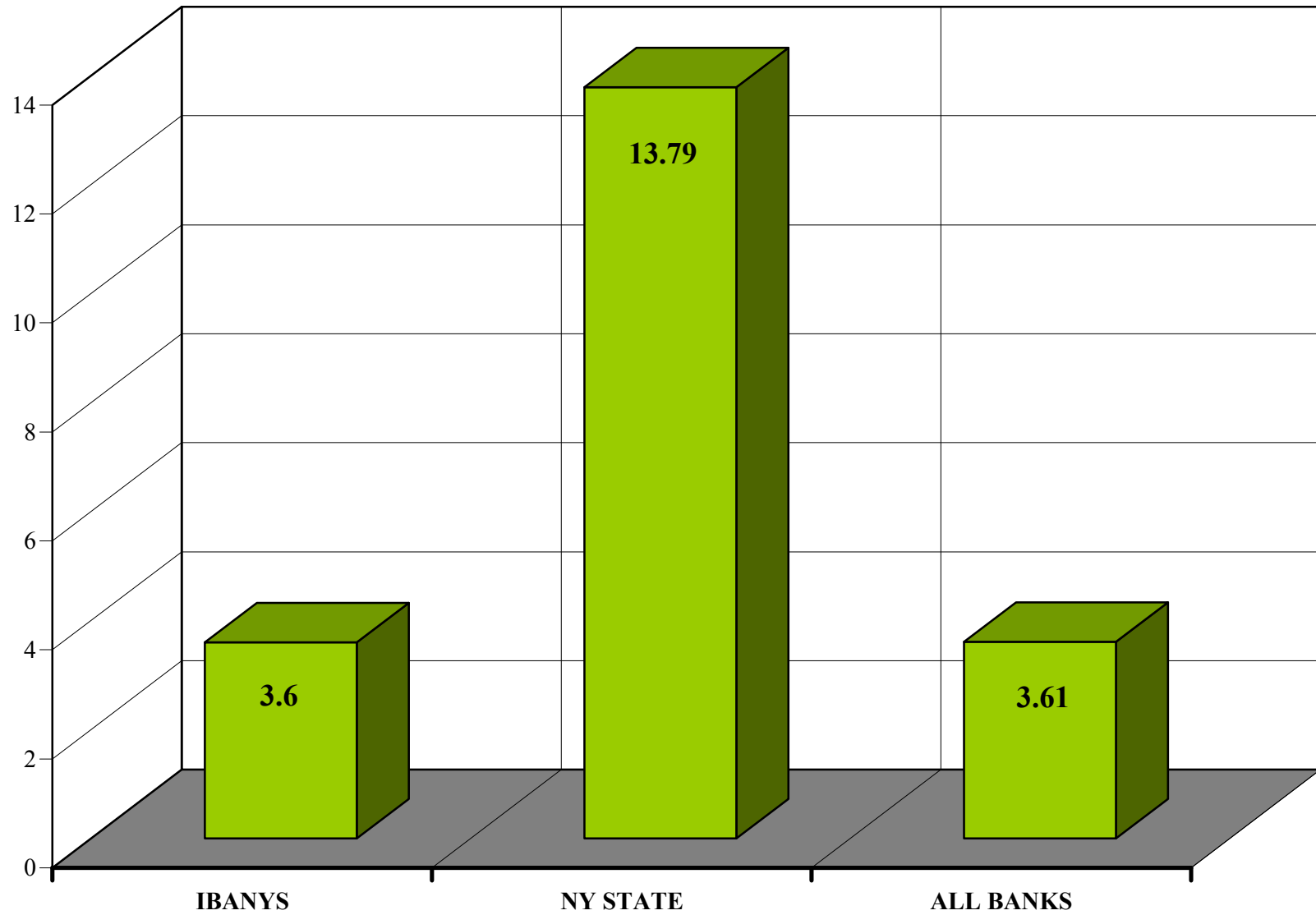
**Home Mortgages
For The Quarter Ending: 03/31/2013
(As a % of All Loans)**



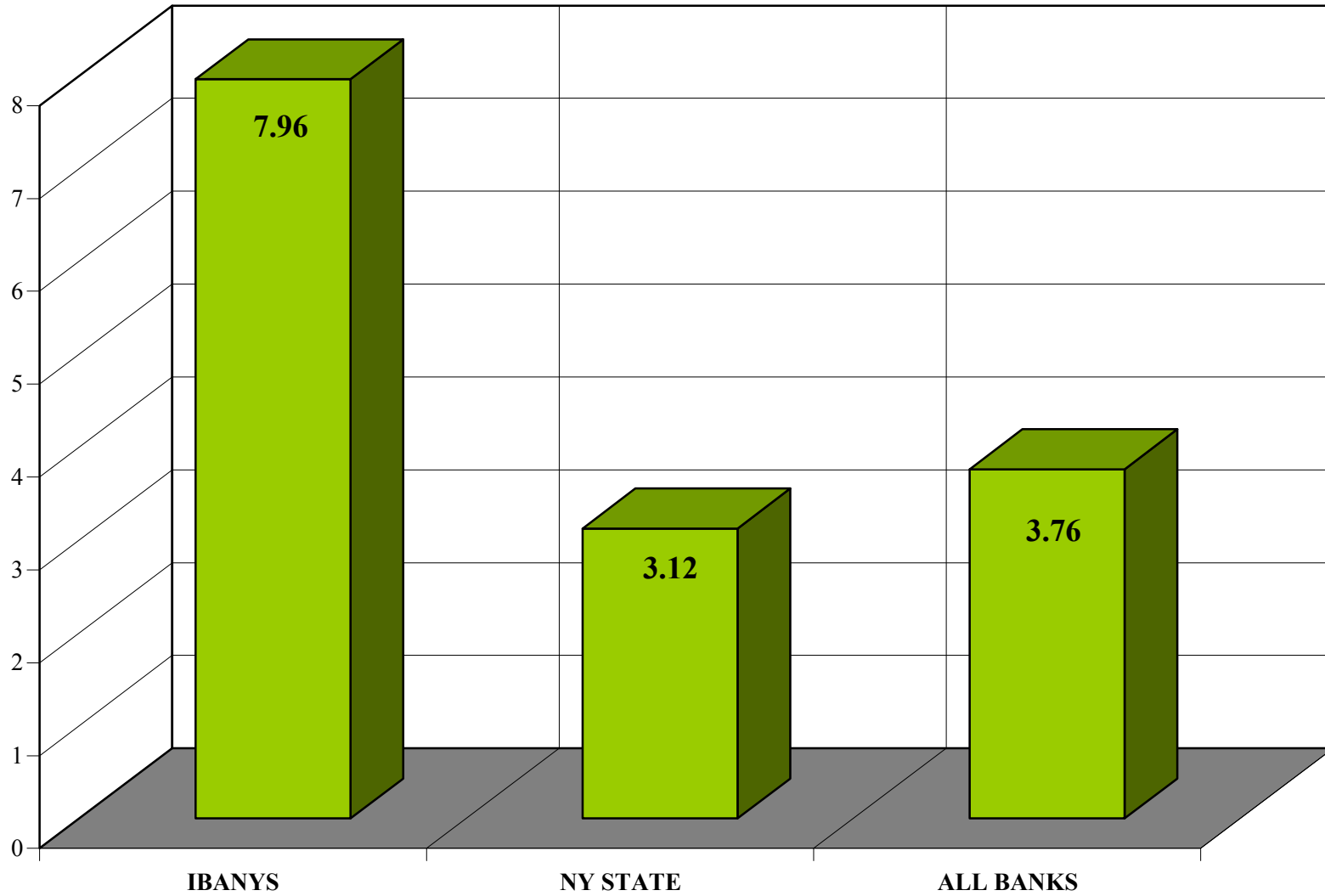
**Consumer Loan Growth
Comparing 03/31/2013 vs. 03/31/2012**



**Total Small Business Loans
Comparing 03/31/2013 vs. 03/31/2012
(Not Agricultural)**



**Small Business Loans
Comparing 03/31/2013 vs. 03/31/2012
(As a % of All Loans)**



**Total Small Farm Agriculture Loans
Comparing 03/31/2013 vs. 03/31/2012**

