

INSTITUTION: 0000024777 - 1 EMPIRE NATIONAL BANK

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) 26/27/	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D F	Loans On Manufactured Home Dwelling From Columns A, B, C & D G	
	Home Purchase Loans				Refinancings C	Home Improvement Loans D		Loans on Dwellings For 5 or More Families E					
	FHA, FSA/RHS & VA A		Conventional B			Number	\$000's	Number	\$000's				
	Number	\$000's	Number	\$000's	Number					\$000's			Number
NY/KINGS COUNTY/0149.00 LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS								1	900				
NY/KINGS COUNTY/0203.00 LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS								1	3200				
NY/KINGS COUNTY/0215.00 LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS								1	3250				
NY/KINGS COUNTY/0275.00 LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS								1	630				
NY/KINGS COUNTY/0317.01 LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS								1	1800				
NY/KINGS COUNTY/0480.00 LOANS ORIGINATED APPS APPROVED, NOT ACCEPTED APPS DENIED APPS WITHDRAWN FILES CLOSED FOR INCOMPLETENESS								1	1675				

INSTITUTION: 0000024777 - 1 EMPIRE NATIONAL BANK

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) 26/27/	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D F	Loans On Manufactured Home Dwelling From Columns A, B, C & D G		
	Home Purchase Loans				Refinancings C	Home Improvement Loans D		Loans on Dwellings For 5 or More Families E						
	FHA, FSA/RHS & VA A		Conventional B			Number	\$000's	Number	\$000's					
	Number	\$000's	Number	\$000's	Number					\$000's			Number	\$000's
NY/KINGS COUNTY/0503.00														
LOANS ORIGINATED								1	3500					
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NY/KINGS COUNTY/0505.00														
LOANS ORIGINATED								1	1000					
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NY/KINGS COUNTY/0507.00														
LOANS ORIGINATED			1	1930								1	1930	
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														
NY/KINGS COUNTY/0800.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED														
APPS WITHDRAWN							1	394						
FILES CLOSED FOR INCOMPLETENESS														
NY/KINGS COUNTY/COUNTY TOTAL														
LOANS ORIGINATED			1	1930					5	10180	1	1930		
APPS APPROVED, NOT ACCEPTED														
APPS DENIED									1	900				
APPS WITHDRAWN							1	394	2	4875				
FILES CLOSED FOR INCOMPLETENESS														
NY/NEW YORK COUNTY/0165.00														
LOANS ORIGINATED														
APPS APPROVED, NOT ACCEPTED														
APPS DENIED											1	1700		
APPS WITHDRAWN														
FILES CLOSED FOR INCOMPLETENESS														

INSTITUTION: 0000024777 - 1 EMPIRE NATIONAL BANK

SECTION 2 - PROPERTY NOT LOCATED IN MSA/MDS WHERE INSTITUTION HAS HOME OR BRANCH OFFICES

CENSUS TRACT, COUNTY NAME OR STATE AND DISPOSITION OF APPLICATION 1/ (STATE/COUNTY/TRACT NUMBER) 26/27/	Loans on 1- to 4-Family and Manufactured Home Dwellings										Nonoccupant Loans From Columns A, B, C and D F	Loans On Manufactured Home Dwelling From Columns A, B, C & D G	
	Home Purchase Loans				Refinancings C	Home Improvement Loans D		Loans on Dwellings For 5 or More Families E					
	FHA, FSA/RHS & VA A		Conventional B			Number	\$000's	Number	\$000's				
	Number	\$000's	Number	\$000's	Number					\$000's			Number
NY/NEW YORK COUNTY/COUNTY TOTAL													
LOANS ORIGINATED													
APPS APPROVED, NOT ACCEPTED													
APPS DENIED								1	1700				
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
NY/QUEENS COUNTY/0552.00													
LOANS ORIGINATED					1	395							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
NY/QUEENS COUNTY/COUNTY TOTAL													
LOANS ORIGINATED					1	395							
APPS APPROVED, NOT ACCEPTED													
APPS DENIED													
APPS WITHDRAWN													
FILES CLOSED FOR INCOMPLETENESS													
NY/STATE TOTAL													
LOANS ORIGINATED			1	1930	1	395			5	10180	1	1930	
APPS APPROVED, NOT ACCEPTED													
APPS DENIED									2	2600			
APPS WITHDRAWN								1	394	2	4875		
FILES CLOSED FOR INCOMPLETENESS													
GRAND TOTAL													
LOANS ORIGINATED			1	1930	1	395			5	10180	1	1930	
APPS APPROVED, NOT ACCEPTED													
APPS DENIED									2	2600			
APPS WITHDRAWN								1	394	2	4875		
FILES CLOSED FOR INCOMPLETENESS													

HOME MORTGAGE DISCLOSURE ACT
 INSTITUTION REGISTER SUMMARY FOR 2012

RESP ID: 0000024777-1

EMPIRE NATIONAL BANK
 1707 VETERANS HIGHWAY - SUITE 8
 ISLANDIA, NY 11749

MSA/MD	MSA/MD Name	TOTAL LARS	TOTAL AMOUNT (\$000's)	LOAN TYPE				PROPERTY TYPE			LOAN PURPOSE		
				CONV	FHA	VA	FSA/RHS	1 - 4 FAMILY	MANUF HOME	MULTI FAMILY	HOME PURCHASE	HOME IMPROVE	REFIN-ANCE
35004	NASSAU-SUFFOLK, NY	4	2495	4				1		3			4
-----	MSA/MD NOT AVAILABLE	12	20374	12				3		9	1	1	10
TOTAL		16	22869	16	0	0	0	4	0	12	1	1	14