

STATE OF NEW YORK
SUPERINTENDENT OF BANKS

Annual Report 2003



George E. Pataki
Governor

Diana L. Taylor
Superintendent of Banks

Our Mission

To allow the financial industry to EXPAND and PROSPER through judicious regulation and vigilant supervision, to EDUCATE and PROTECT consumers while promoting economic growth and ensuring that the financial system is SAFE and ACCESSIBLE to all.

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A Letter from the Superintendent...

To the Honorable George E. Pataki and Members of the Legislature;

Pursuant to section 43 of the Banking Law, I am pleased to transmit to you the Banking Department's annual report for the year 2003. It has been my privilege to take the helm of the nation's oldest banking supervisory and regulatory agency in this time of fundamental change in the financial industry.

In my remarks to the Senate in June 2003, prior to my confirmation, I laid out five areas of concern that I planned to make my focus as Banking Superintendent.

These are:

- To protect the safety and soundness of our financial institutions, from the largest money-center banks, to the smallest check cashers and mortgage brokers. The Banking Department must play its part in making our cities, state and country safer and our financial system secure. The department is in a unique position to help determine when illegal activities are taking place in the financial sector, such as money laundering, and to work with law enforcement and our fellow regulators to stop them without unduly infringing on the rights of law-abiding citizens or financial institutions.
- To be an effective regulator in the rapidly changing financial markets. There are new and more sophisticated products coming out every day. There is a morphing and melding of products – banking, insurance, securities. The financial markets change much more rapidly than the ability of regulation and statute to keep up. It is very important to continue to develop parameters to limit fraud and maximize disclosure in a flexible way. This will minimize the losses incurred by innocent, or misinformed, people while maintaining the ability of, and incentive for, financial institutions to keep up with their competition and deliver cutting edge services to their customers.
- To improve consumer outreach and education. There are many people who are left out of our banking system for one reason or another. It is critical that as many people as possible have access to services they can use, and that they are equipped to use those services intelligently. The greatest defense against fraud is an informed customer.
- To foster economic development. I aim to take a multi-agency approach with our banks, the legislature and the other regulators and agencies to ensure that we do all we can to promote job growth and investment in this state.
- To ensure that we build on our relations with fellow regulators and government agencies. In this interdependent world, we are much more effective working with others, including not only financial regulators at the federal level, but also law enforcement and our sister state agencies.

Governor Pataki gave us a powerful tool to encourage economic growth and development in our under-banked communities, the Banking Development District program.

To fulfill these goals, there are several areas I have been concentrating on during my first six months in office. The first is in the licensed financial area, which includes licensing and supervision of non-depository institutions such as check cashers and money transmitters, among others. Moving forward, we will treat those entities more like banks, businesses that must be run in a safe and sound manner as their customers rely on them for monetary transactions. New procedures for conducting these examinations should be in place in mid-2004. We will then move on to apply these principles to the other non-depository businesses overseen by the Department.

The second area of concentration has been the support of the examiners. Training and then continuing education for examiners is crucial for effective supervision. Quality control of the exam product and specialty groups such as capital markets are also important. The new Research and Technical Assistance division (RATA) combines these functions, so they can be delivered more efficiently and effectively.

To assist in the goal of community outreach and education, the Communications and Media Relations department (CMR) was formed. CMR is responsible for internal and external communications and developing educational programs and relationships with consumer groups and advocates.

In the economic development arena, Governor Pataki gave us a powerful tool to encourage economic growth and development in our underbanked communities, the Banking Development District program. Making sure people who need it have access to capital is as important as giving them the knowledge to use it wisely. We have a multi-agency task force in formation, which will lay the groundwork for even more creative applications of the program, and make it more effective throughout the State.

There are many challenges facing us going forward.

One of the hallmarks of the Banking Department is the good reputation it enjoys among fellow regulators. We have been working to strengthen our staff and services by increasing training opportunities, broadening the experience and scope of our examiners through an improved rotation process and by promoting deserving individuals on a rolling basis.

There are many challenges facing us going forward. The most serious external challenge has come from the Federal government. In August, 2003, the Comptroller of the Currency set the stage for a drama that will continue to play out in the years to come, issuing a notice of proposed rulemaking the effect of which is to preempt state lending and deposit laws for national banks, effectively establishing by fiat a set of rules for entities with a national charter (and their operating subsidiaries) without regard for the laws passed by state legislatures. This regulation also tries to shield these institutions from oversight, inspection and enforcement actions by any state authority, including the state attorneys general.

As a result, our state consumer protection laws will no longer cross the threshold of a nationally chartered bank. This strikes at the heart of the dual banking system and our own rights to protect our citizens from predatory, deceptive and abusive practices. This action has far-reaching consequences, and is the result of a patch-work of state laws in this area. Many banks are operating in many different jurisdictions across the country, but the Comptroller's proposal only takes into account the interests of those banks, and completely ignores the ramifications for consumer protection. Over the next year, the Department will be working hard to forge a compromise that works, to ensure that our consumers are not harmed.

Internally, the Department also faces a challenge regarding how we are funded. Our operations are 100% paid for by the depository institutions we regulate. Of the approximately 3500 institutions regulated, only 10% are depositories. This is not responsible from a regulatory or a financial point of view, and is a symptom of how the Department and its mission

have changed over the last few years. The number of banks has decreased, due to mergers, consolidations, acquisitions, while the number of non-depositories has grown. The Department has been asked by the legislature to regulate more industries, and those industries have grown by leaps and bounds. We will be working over the coming year to correct this imbalance.

Our biggest challenge...is to ensure that those who need it have access to financial institutions and the services they offer at a reasonable price.

As I complete my first six months, I have come to the conclusion that the overriding goal of the department is to add value to the financial sector. This realization is intricately tied to what I see as our biggest challenge as a Department – to ensure that those who need it have access to financial institutions and the services they offer at a fair and reasonable price. Sometimes this is a matter of geography and lack of investment in low- or

moderate-income neighborhoods by banks. In other cases, these consumers lack the knowledge and sometimes trust in financial institutions. Linking the un- or under-banked with viable financial institutions is a mission that we should and will embrace in the coming years.

I am looking forward to the challenges that these initiatives and changes will bring and, wherever possible, making sure that the New York State Banking Department sets the pace and leads the regulatory industry in innovation, invention and consumer initiatives.

If you or your office has any questions or comments regarding the report, please do not hesitate to contact me.



Diana L. Taylor
Superintendent of Banks

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OUR OFFICES
as of December 31, 2003

The Banking Board was established by and derives its authority from Sections 13 and 14 of the New York State Banking Law. It is a quasi-legislative body, whose members serve without pay, which promulgates regulations of both a general and specific nature for the conduct of the banking business in the State of New York. The Banking Board possesses broad powers that affect all areas of banking supervision.

The Banking Board is composed of 17 members, a number established by statute. The Superintendent of Banks serves as Chairman of the Board and Executive Head. The other 16 members of the Board are appointed to a three-year term by the Governor, subject to approval by the Senate. Of these 16 members, eight are so-called public members, while the other eight must have banking experience obtained from employment in the various segments of the banking industry.

THE BANKING BOARD as of December 31, 2003

Diana L. Taylor, Chairman

Santa Albicocco, Esq.	Oyster Bay
Frederick N. Antalek, Sr.	Beacon
Wesley Chen, Esq.	New York
Mallory Factor	New York
E. Peter Forrestel II	Akron
Thomas E. Hales	Briarcliff Manor
Jeffrey Hwang	New York
Erland E. Kailbourne	Williamsville
David C. Mancuso	Dunkirk
Clifford M. Miller	Kingston
Alan Shamoon	New York
Thomas G. Siciliano, Esq.	Commack
George J. Vojta	Bronxville
Jens A. Westrick	Mamaroneck

Christine M. Tomczak, Esq., Secretary

There were the following changes in Banking Board membership during 2003:

James Higgins was appointed on June 10, 2003, succeeding Stewart Kahn who served from December 1996 to March 1999.

Clifford Miller was reappointed on June 10, 2003.

Alan Shamoon was reappointed on June 10, 2003.

George J. Vojta was reappointed on September 16, 2003.

REGULATORY ACTIONS

Discount Funding Associates, Inc.

Discount Funding Associates, Inc. entered into a Written Agreement with the Banking Department after being cited for failing to properly disclose yield spread premiums, mortgage broker fees and other miscellaneous fees. The Written Agreement required Discount Funding to pay \$244,983 in consumer restitution for fees that were not properly disclosed to borrowers and to take steps necessary to ensure compliance with all applicable laws, rules and regulations. In addition, Discount Funding was required to pay a fine of \$22,500.

HSBC Bank USA

HSBC, a State-chartered bank, took steps to enhance and improve its compliance with federal and state anti-money laundering laws. The Written Agreement among HSBC, the Banking Department and the Federal Reserve Bank of New York required HSBC to improve its system of monitoring incoming and outgoing fund transfers and to bring its policies in line with regulations adopted after September 11th, 2001.

Household International

Nearly 25,000 New Yorkers became eligible to claim settlement payments totaling approximately \$37 million as part of the settlement that New York State reached with Household International Inc. The settlement followed lengthy investigations that uncovered various predatory lending practices by Household. Refund checks were mailed out in December of 2003.

J.C.G. Check Cashing Corp.

The New York State Banking Department fined J.C.G. Check Cashing Corp. (JCG) \$50,000 for numerous violations of the Federal Bank Secrecy Act and the New York Banking Law and related regulations pertaining to record keeping. The Department entered into a settlement agreement that required JCG to pay a fine of \$50,000 and to establish an enhanced record retention schedule.

JPMorgan Chase

The Banking Department and the Federal Reserve Board entered into a Written Agreement with JPMorgan Chase after a special review of transactions involving the company, its subsidiaries and Enron. The Written Agreement required JPMorgan Chase to continue to take measures to strengthen risk-management practices, particularly those associated with complex structured-finance transactions.

Sunrise Check Cashing and Payroll Services, Inc

The New York State Banking Department fined Sunrise Check Cashing and Payroll Services, Inc. (Sunrise) \$20,000 for operating two limited stations without a license. The Department entered into a settlement agreement that required Sunrise to pay a fine of \$20,000.

U.S. Mortgage Corporation

U.S. Mortgage Corporation entered into a Written Agreement with the Banking Department after being cited for operating unlicensed branches, failing to pay its license fees and other violations of the Banking Law. The Written Agreement required U.S. Mortgage to pay a fine of \$300,000, hire an experienced person approved by the Banking Department to supervise its New York operation, and establish policies and practices to ensure that its New York operation is conducted in accordance with New York law and regulations.

United Orient Bank

The Banking Department issued a Cease and Desist Order against United Orient Bank for unsafe and unsound banking practices, inadequate internal controls, violations of the Bank Secrecy Act and unsatisfactory risk management policies and procedures. Under the Order, the bank was required to furnish written progress reports to the Banking Department detailing action taken to comply with the Order.

Uneeda Check Cashing Corp.

The New York State Banking Department fined Uneeda Check Cashing Corp. (Uneeda) \$5,000 for failure to file a report pursuant to Part 300 (Reporting of Crimes Against Banking Institutions, Mysterious Disappearances and Misconduct), and weak internal controls. The Department entered into a settlement agreement that required Uneeda to pay a fine of \$5,000.

Whitestone Check Cashing Corporation

Whitestone Check Cashing Corp., a licensed check casher, had its license temporarily suspended by the Banking Department for violations of the Banking Law and the Bank Secrecy Act. The suspension order was lifted by a settlement agreement between Whitestone and the Banking Department that required Whitestone to address the violations. As part of the settlement, Whitestone agreed to pay a fine of \$200,000 to the State of New York.

In addition, the Mortgage Banking Division levied \$528,000 in fines to the industry for various infractions.

ADOPTED REGULATIONS

November 26, 2003

Adoption of Amendments to Supervisory Policy GI to Title 3 of NYCRR published a new schedule of fees for investigations of new entities, change of location, mergers and conversions, branching and license fees for check cashers, premium finance companies, sales finance companies, licensed lenders, money transmitters and mortgage brokers and bankers.

April 16, 2003

Adoption of New Supervisory Procedure GI to Title 3 NYCRR listed the addresses of all Banking Department locations.

Adoption of Technical Amendments to Parts 334, 405, 406, and 410; Legal Interpretations LI 4, Sections 4.1 and 4.10; Supervisory Procedures G111, CB 101, CB 109, SB 110 and MB 101; and Appendix 8 of the Superintendent's Regulations of Title 3 of NYCRR listed indices which may be used in connection with part 80 variable rate junior mortgage loans, part 91 variable rate installment agreements and part 92 variable rate closed-end retail installment contracts and obligations.

April 2, 2003

Adoption of New Part 307 to the Superintendent's Regulations of Title 3 of NYCRR listed actions that could be taken by unanimous written consent of the Board of Directors.

Adoption of New Part 306 to the Superintendent's Regulations of Title 3 of NYCRR – Specified the maximum number of Board of Director vacancies.

January 8, 2003

Adoption of Technical Amendments to Parts 4, 8, 10-12, 24, 26, 28, 33, 50, 68, 79 and 86 of the General Regulations of the Banking Board of Title 3 of NYCRR.

The technical amendments removed references to laws that had been repealed or recodified, corrected typos, and provided for the elimination of regulatory provisions that had expired.

The New York State Banking Department is the regulator for all state-chartered banking institutions, virtually all of the United States offices of international banking institutions and all of the State's licensed lenders, mortgage brokers, mortgage bankers, check cashers, money transmitters and budget planners. The aggregate assets of the more than 3,000 companies and institutions supervised by the Banking Department are nearly \$2 trillion. The following schedules detail their activities for calendar year 2003.

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Schedule A - Consolidated Banking Statistics

Part 1: Principal Banking and Lending Facilities of New York State as of December 31, 2003

(Amounts in Thousands of Dollars)

	NUMBER			TOTAL ASSETS		
	NYC	Outside NYC	Total	NYC	Outside NYC	Total
STATE CHARTER*						
Commercial Banks	55	53	108	\$808,601,571	\$180,253,678	\$988,855,249
Savings Banks	7	21	28	69,893,425	15,988,793	85,882,218
Article XII Investment Co's	8	1	9	43,376,864	56,154,482	99,531,346
Foreign Agencies	27	0	27	66,820,200	0	66,820,200
Foreign Branches**	87	0	87	769,766,215	0	769,766,215
Savings and Loans	1	3	4	66,336	343,380	409,716
Licensed Lenders	2	13	15	3,306	82,501,090	82,504,396
Safe Deposit Companies	2	2	4	2,150	1,095	3,245
Credit Unions	11	24	35	2,256,198	1,229,456	3,485,654
Total State Charter	200	117	317	\$1,760,786,265	\$336,471,974	\$2,097,258,239
FEDERAL CHARTER*						
Commercial Banks	15	40	55	\$591,889,314	\$20,625,525	\$612,514,839
Savings Banks	15	8	23	15,465,641	8,793,139	24,258,780
Article XII Investment Co's	0	0	0	0	0	0
Foreign Agencies	0	0	0	0	0	0
Foreign Branches	35	0	35	77,848,180	0	77,848,180
Savings and Loans	2	14	16	23,714,185	3,939,136	27,653,321
Licensed Lenders	0	0	0	0	0	0
Safe Deposit Companies	0	0	0	0	0	0
Credit Unions	137	423	560	5,147,398	25,004,725	30,152,123
Total Federal Charter	204	485	689	\$714,064,718	\$58,362,525	\$772,427,243

GRAND TOTALS*						
Commercial Banks	70	93	163	\$1,400,490,885	\$200,879,203	\$1,601,370,088
Savings Banks	22	29	51	85,359,066	24,781,932	110,140,998
Article XII Investment Co's	8	1	9	43,376,864	56,154,482	99,531,346
Foreign Agencies	27	0	27	66,820,200	0	66,820,200
Foreign Branches	122	0	122	847,614,395	0	847,614,395
Savings and Loans	3	17	20	23,780,521	4,282,516	28,063,037
Licensed Lenders	2	13	15	3,306	82,501,090	82,504,396
Safe Deposit Companies	2	2	4	2,150	1,095	3,245
Credit Unions	148	447	595	7,403,596	26,234,181	33,637,777
GRAND TOTALS	404	602	1,006	\$2,474,850,983	\$394,834,499	\$2,869,685,482

* Total consolidated assets distributed by headquarters location.

** Operated by 86 different foreign banking organizations.

Schedule A - Consolidated Banking Statistics

Part 2: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of June 30, 2003

ASSETS

	<u>Cash and Due from Banks</u>	<u>Total Securities</u>	<u>Federal Funds Sold and Repos</u>	<u>Loans and Leases Net</u>	<u>Bank Premises and Equipment</u>	<u>Investment in Unconsol'd Subsidiaries</u>	<u>Customers' Liability on Acceptances</u>	<u>Other Assets</u>	<u>Total Assets</u>
Adirondack Bank	\$12,266	\$77,350	\$ 0	\$164,403	\$3,900	\$ 0	\$ 0	\$7,470	\$265,389
Adirondack Trust Company, The	22,942	187,065	20,000	322,453	10,985	0	0	6,476	569,921
Alden State Bank	5,109	63,600	4,500	102,659	2,408	11	0	3,726	182,013
Alpine Capital Bank	1,937	60,613	45,000	37,177	257	0	0	932	145,916
Amalgamated Bank	205,583	2,443,557	0	652,138	18,997	0	0	89,697	3,409,972
Amerasia Bank	10,993	11,423	13,500	92,945	3,038	0	0	988	132,887
American Community Bank	1,535	17,146	5,400	26,451	326	0	0	735	51,593
American Stock Transfer & Trust Co.	4,073	21,505	0	0	5,990	0	0	7,361	38,929
Atlantic Bank Of New York	80,898	1,587,401	28,157	1,200,706	36,163	0	545	139,895	3,073,765
Banco Popular North America	175,657	865,421	0	4,604,554	91,416	0	278	279,469	6,016,795
Bank Leumi USA	143,812	2,698,257	25,544	1,875,518	21,851	0	6,170	135,377	4,906,529
Bank Of Akron	13,022	42,059	6,015	78,620	4,009	286	0	1,836	145,847
Bank of Bermuda (New York) Ltd.	14,413	39	0	0	1,506	0	0	2,187	18,145
Bank Of Castile, The	16,581	87,912	4,930	322,077	6,963	0	0	6,947	445,410
Bank Of Cattaraugus	2,670	1,791	0	7,444	197	0	0	551	12,653
Bank Of Holland	1,694	7,972	2,300	34,169	2,934	0	0	831	49,900
Bank Of Millbrook	7,197	38,334	8,100	64,915	2,021	0	0	1,228	121,795
Bank of New York Trust Company, The	54	90	1,885	0	0	0	0	73	2,102
Bank Of New York, The	10,306,153	25,032,841	11,982,789	38,138,486	958,273	257,626	159,995	9,647,271	96,483,434
Bank of Nova Scotia Trust Company of New York, The	13,485	4,216	6,000	0	0	0	0	79	23,780

Bank Of Richmondville	8,799	23,847	8,075	51,870	1,329	0	0	3,308	97,228
Bank Of Smithtown	11,966	68,713	7,127	387,190	9,897	34	0	20,722	505,649
Bank Of Tokyo-Mitsubishi Trust Company	994,450	1,967,609	1,136,638	1,736,280	5,443	0	0	64,199	5,904,619
Bank Of Utica	25,814	806,358	2,500	61,053	594	0	0	10,621	906,940
Berkshire Bank, The	5,254	457,696	1,000	265,316	3,742	0	0	26,923	759,931
BPD Bank	10,517	117,948	20,000	117,600	594	0	630	17,163	284,452
Brown Brothers Harriman	400,528	392,411	414,822	1,371,890	58,003	221	5,765	214,120	2,857,760
Brown Brothers Harriman Trust Company, LLC	1,345	4,749	0	0	9	0	0	5,199	11,302
BSB Bank & Trust Company	43,899	634,294	6,000	1,371,558	15,787	0	0	84,347	2,155,885
Capital Bank & Trust Company	4,941	6,340	2,800	72,979	449	0	0	1,400	88,909
Cattaraugus County Bank	11,103	28,652	5,900	70,523	3,337	0	0	5,818	125,333
CHB America Bank	9,223	23,955	22,000	249,323	8,259	0	54	4,263	317,077
Chemung Canal Trust Company	36,709	231,656	40,000	409,830	17,158	0	0	16,617	751,970
Chinese American Bank, The	12,680	166,303	16,300	143,235	12,659	1,119	1,082	11,257	364,635
Citibank (New York State)	58,288	31,390	0	22,855,376	13,325	0	0	556,774	23,515,153
Citizens Bank Of Cape Vincent	1,282	10,783	3,600	6,856	252	0	0	277	23,050
Community Bank Of Sullivan County	7,361	9,095	4,005	42,261	443	0	0	472	63,637
Community Capital Bank	13,502	13,018	6,175	72,868	1,760	0	0	2,888	110,211
Computershare Trust Co. of N.Y.	3,199	0	0	0	212	0	0	15,349	18,760
Continental Stock Transfer & Trust Company	127	0	0	0	1,758	0	0	2,217	4,102
Country Bank	8,811	139,832	3,245	130,518	1,601	0	0	4,928	288,935
Depository Trust Company, The	1,178,148	205,302	1,943,480	0	138,340	0	0	533,423	3,998,693
Deutsche Bank Trust Company Americas	2,594,000	14,062,000	9,659,000	9,262,000	289,000	2,989,000	0	2,539,000	41,394,000
Deutsche Bank Trust Company New York	105,557	18,631	0	0	9	0	0	1,994	126,191
Dreyfus Trust Company, The	6	8,565	0	0	0	0	0	1,674	10,245
Fiduciary Trust Company International	110,033	324,758	104,418	167,025	22,060	0	0	801,522	1,529,816
First American International Bank	22,820	9,798	2,831	43,177	2,359	0	0	1,945	82,930
First Chicago Trust Company of New York	0	54,911	0	0	0	0	0	14,810	69,721
First Niagara Commercial Bank	1,287	142,743	0	0	0	0	0	1,959	145,989
First State Bank	1,971	8,207	600	31,581	617	0	0	569	43,545
First Tier Bank & Trust	14,387	90,125	2,368	103,617	3,996	0	0	3,536	218,029
Friends Ivory & Sime Trust Company	0	0	0	0	0	0	0	2,889	2,889

Genesee Regional Bank	1,750	9,049	5,400	28,631	502	0	0	1,034	46,366
Genesee Valley Trust Company	1,095	662	0	0	126	0	0	69	1,952
Goldman Sachs Trust Company, The	558	21,963	0	0	39	0	0	95,163	117,723
Gotham Bank Of New York	8,411	67,780	24,100	68,037	307	0	0	1,095	169,730
Great Eastern Bank	13,175	68,822	16,000	166,385	10,584	0	1,110	3,284	279,360
Habib American Bank	12,857	9,349	77,200	123,291	1,441	0	2,895	5,507	232,540
Hamptons State Bank	5,857	10,728	2,300	21,483	1,131	0	0	226	41,725
Harris Trust Company of New York	1,992	23,935	0	0	0	0	0	973	26,900
HSBC Bank USA	3,483,894	30,994,006	5,082,847	42,686,104	679,609	248,986	90,957	7,134,577	90,400,980
Hudson River Commercial Bank	1,999	16,627	0	0	0	0	0	5,856	24,482
Hudson Valley Bank	47,932	752,857	103,200	654,693	12,717	0	0	29,628	1,601,027
Interaudi Bank	58,843	232,093	156,272	294,225	4,912	0	175	14,681	761,201
Interbank Of New York	70,128	36,665	27,950	137,120	4,746	0	0	5,612	282,221
Israel Discount Bank Of New York	341,109	4,666,634	203,619	2,096,207	22,186	0	11,495	284,847	7,626,097
JPMorgan Chase Bank	33,257,000	263,585,000	90,134,000	193,419,000	6,142,000	696,000	225,000	74,375,000	661,833,000
Law Debenture Trust Company of N.Y.	2,517	0	0	0	0	0	0	67	2,584
Liberty Bank Of New York	10,343	26,165	3,800	33,688	1,160	0	143	496	75,795
Long Island Commercial Bank	19,089	196,174	51,000	214,967	4,411	0	0	14,668	500,309
Manufacturers And Traders Trust Company	2,569,864	5,602,453	11,786	36,097,873	391,460	81,306	4,792	5,027,483	49,787,017
Market Street Trust Company	112	1,958	0	0	613	0	0	109	2,792
Mellon Securities Trust Co.	11	0	0	818	49	0	0	626	1,504
Mellon Trust of New York, LLC	105	2,733	0	0	510	0	0	646	3,994
Mitsubishi Trust & Banking Corporation (U.S.A.)	360,312	114,857	0	1,773	717	0	0	6,097	483,756
Mizuho Corporate Bank (USA)	154,058	372,785	1,370,000	1,233,415	2,840	393	0	104,341	3,237,832
Mizuho Trust & Banking Co., Ltd.	2,242	0	118,102	0	3,000	0	0	15,484	138,828
New Commercial Bank of New York	3,000	0	0	0	0	0	0	0	3,000
New York Life Trust Company	46	3,984	0	0	2	0	0	1,714	5,746
North Fork Bank	483,336	8,478,223	0	11,623,468	143,320	0	2,834	1,228,908	21,960,089
Northern Trust Company of New York, The	682	5,435	0	0	521	0	0	181	6,819
OFI Trust Company	219	5,094	0	0	0	0	0	1,258	6,571
Orange County Trust Company	13,769	172,451	0	136,683	6,871	0	0	20,691	350,465

Pathfinder Commercial Bank	426	13,653	0	0	0	0	0	613	14,692	
PCSB Commercial Bank	190	15,337	600	0	0	0	0	142	16,269	
Provident Municipal Bank	3,221	36,185	0	0	0	0	0	329	39,735	
Redwood Bank	5,799	27,349	5,800	43,133	4,398	0	0	996	87,475	
Reliance Bank	1,500	8,880	2,250	17,263	133	0	0	382	30,408	
Riverside Bank	11,080	12,857	28,750	60,718	1,180	0	0	611	115,196	
Rockefeller Trust Company, The	3,717	996	0	0	10	0	0	517	5,240	
SBU Municipal Bank	365	95,192	3,200	1,046	0	0	0	10,082	109,885	
Signature Bank	91,789	984,840	0	356,494	11,015	0	0	54,889	1,499,027	
Sleepy Hollow Bank	5,581	75,574	4,925	91,867	1,358	0	0	1,994	181,299	
Solvay Bank	25,125	71,768	30,500	289,532	4,257	0	0	7,773	428,955	
State Bank Of Chittenango	951	7,565	0	0	0	0	0	385	8,901	
State Bank Of Long Island	45,914	599,908	60,000	633,150	7,064	0	0	76,985	1,423,021	
Steuben Trust Company	18,588	76,773	5,800	174,141	9,928	0	0	11,472	296,702	
Tioga State Bank	4,670	124,472	0	102,245	2,136	5	0	4,016	237,544	
Tompkins Trust Company	56,389	380,449	0	503,830	9,634	2,791	0	48,621	1,001,714	
Troy Commercial Bank, The	1,287	142,743	0	0	0	0	0	1,959	145,989	
UFJ Trust Company of New York	1,302	20,168	37,300	0	387	0	0	2,327	61,484	
Union State Bank	63,657	1,007,142	185,000	1,392,970	15,147	0	0	56,345	2,720,261	
United Orient Bank	4,822	25,234	2,500	61,213	1,749	0	32	1,331	96,881	
United States Trust Company Of New York	148,566	849,098	0	4,573,525	45,533	0	0	233,276	5,849,998	
Victory State Bank	44,903	59,172	0	67,699	2,335	0	0	1,810	175,919	
Warwick Commercial Bank, The	3,935	19,732	0	0	0	0	0	195	23,862	
Winthrop Trust Company	275	5,870	0	0	0	0	0	1,245	7,390	
Woori America Bank	15,334	64,494	40,000	250,567	4,712	0	178	6,216	381,501	
Wyoming County Bank	17,381	148,681	19,479	505,301	5,512	0	0	11,448	707,802	
Grand Totals	109	\$58,241,153	\$373,660,895	\$123,380,684	\$384,911,196	\$9,346,488	\$4,277,778	\$514,130	\$104,221,592	\$1,058,553,916

Schedule A - Consolidated Banking Statistics

Part 2: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of June 30, 2003

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	<u>Total Deposits</u>	<u>Federal Funds Bought and Repos</u>	<u>Other Borrowed Money</u>	<u>Acceptances Outstanding</u>	<u>Subordinated Notes and Debentures</u>	<u>All Other Liabilities</u>	<u>Total Liabilities</u>	<u>Total Equity Capital</u>	<u>Total Liabilities and Capital</u>
Adirondack Bank	\$229,522	\$2,147	\$13,025	\$ 0	\$ 0	\$1,349	\$246,043	\$19,346	\$265,389
Adirondack Trust Company, The	498,876	0	0	0	0	4,124	503,000	66,921	569,921
Alden State Bank	155,437	0	0	0	0	125	155,562	26,451	182,013
Alpine Capital Bank	115,875	7,500	385	0	4,500	570	128,830	17,086	145,916
Amalgamated Bank	1,927,429	1,073,755	166,776	0	0	48,001	3,215,961	194,011	3,409,972
Amerasia Bank	118,002	0	0	0	0	572	118,574	14,313	132,887
American Community Bank	44,850	0	0	0	0	98	44,948	6,645	51,593
American Stock Transfer & Trust Co.	0	0	0	0	0	12,446	12,446	26,483	38,929
Atlantic Bank Of New York	1,647,677	931,606	241,942	545	0	36,656	2,858,426	215,339	3,073,765
Banco Popular North America	4,916,865	97,456	399,927	278	0	39,688	5,454,214	562,581	6,016,795
Bank Leumi USA	3,697,337	128,955	476,950	6,170	100,000	102,406	4,511,818	394,711	4,906,529
Bank Of Akron	123,907	0	0	0	0	2,272	126,179	19,668	145,847
Bank of Bermuda (New York) Ltd.	0	0	1,807	0	0	11,476	13,283	4,862	18,145
Bank Of Castile, The	389,123	6,986	12,316	0	0	3,526	411,951	33,459	445,410
Bank Of Cattaraugus	11,084	0	0	0	0	166	11,250	1,403	12,653
Bank Of Holland	42,632	0	0	0	0	348	42,980	6,920	49,900
Bank Of Millbrook	103,382	0	0	0	0	1,520	104,902	16,893	121,795

Bank of New York Trust Company, The	0	0	0	0	0	94	94	2,008	2,102
Bank Of New York, The	65,283,028	1,205,330	11,451,273	163,277	2,400,000	7,966,198	88,469,106	8,014,328	96,483,434
Bank of Nova Scotia Trust Company of New York, The	9,890	0	0	0	0	527	10,417	13,363	23,780
Bank Of Richmondville	88,395	0	0	0	0	886	89,281	7,947	97,228
Bank Of Smithtown	429,306	0	38,000	0	0	1,774	469,080	36,569	505,649
Bank Of Tokyo-Mitsubishi Trust Company	1,802,254	2,612,650	405,325	0	127,392	232,200	5,179,821	724,798	5,904,619
Bank Of Utica	835,758	0	0	0	0	3,463	839,221	67,719	906,940
Berkshire Bank, The	565,496	55,294	57,905	0	0	6,435	685,130	74,801	759,931
BPD Bank	240,212	400	5,000	630	0	9,907	256,149	28,303	284,452
Brown Brothers Harriman	2,293,102	11,750	88,991	5,765	0	117,869	2,517,477	340,283	2,857,760
Brown Brothers Harriman Trust Company, LLC	0	0	0	0	1,600	3,235	4,835	6,467	11,302
BSB Bank & Trust Company	1,503,109	67,686	402,369	0	0	14,816	1,987,980	167,905	2,155,885
Capital Bank & Trust Company	81,253	0	0	0	0	379	81,632	7,277	88,909
Cattaraugus County Bank	105,717	0	4,907	0	0	1,497	112,121	13,212	125,333
CHB America Bank	240,786	0	0	54	0	1,517	242,357	74,720	317,077
Chemung Canal Trust Company	567,441	74,670	25,000	0	0	8,088	675,199	76,771	751,970
Chinese American Bank, The	312,695	0	0	1,082	0	3,117	316,894	47,741	364,635
Citibank (New York State)	10,369,526	1,980,000	9,269,000	0	0	594,611	22,213,137	1,302,016	23,515,153
Citizens Bank Of Cape Vincent	18,421	0	0	0	0	17	18,438	4,612	23,050
Community Bank Of Sullivan County	57,450	0	0	0	0	373	57,823	5,814	63,637
Community Capital Bank	95,712	750	5,875	0	0	1,299	103,636	6,575	110,211
Computershare Trust Co. of N.Y.	0	0	0	0	0	1,439	1,439	17,321	18,760
Continental Stock Transfer & Trust Company	0	0	0	0	0	1,382	1,382	2,720	4,102
Country Bank	261,455	11,500	0	0	0	1,590	274,545	14,390	288,935
Depository Trust Company, The	0	0	292,965	0	0	3,600,728	3,893,693	105,000	3,998,693
Deutsche Bank Trust Company Americas	20,473,000	9,659,000	1,588,000	0	225,000	2,410,000	34,355,000	7,039,000	41,394,000
Deutsche Bank Trust Company New York	0	0	0	0	0	2,721	2,721	123,470	126,191
Dreyfus Trust Company, The	0	0	0	0	0	642	642	9,603	10,245
Fiduciary Trust Company International	625,948	39,000	0	0	0	103,688	768,636	761,180	1,529,816
First American International Bank	68,757	0	3,000	0	0	498	72,255	10,675	82,930
First Chicago Trust Company of New York	0	0	0	0	0	16	16	69,705	69,721

First Niagara Commercial Bank	127,279	6,050	0	0	0	497	133,826	12,163	145,989
First State Bank	39,623	0	0	0	0	159	39,782	3,763	43,545
First Tier Bank & Trust	175,698	5,049	21,000	0	0	1,566	203,313	14,716	218,029
Friends Ivory & Sime Trust Company	0	0	0	0	0	0	0	2,889	2,889
Genesee Regional Bank	41,527	0	13	0	0	104	41,644	4,722	46,366
Genesee Valley Trust Company	0	0	0	0	0	106	106	1,846	1,952
Goldman Sachs Trust Company, The	0	0	49,493	0	0	36,025	85,518	32,205	117,723
Gotham Bank Of New York	147,484	0	0	0	0	1,608	149,092	20,638	169,730
Great Eastern Bank	248,328	0	0	1,110	0	994	250,432	28,928	279,360
Habib American Bank	200,935	0	2,142	2,895	0	2,002	207,974	24,566	232,540
Hamptons State Bank	33,011	4,000	0	0	0	342	37,353	4,372	41,725
Harris Trust Company of New York	0	0	0	0	0	960	960	25,940	26,900
HSBC Bank USA	61,087,636	1,795,719	11,908,028	90,957	1,549,160	6,383,644	82,815,144	7,585,836	90,400,980
Hudson River Commercial Bank	10,845	0	10,369	0	0	102	21,316	3,166	24,482
Hudson Valley Bank	1,111,247	145,486	188,911	0	0	13,949	1,459,593	141,434	1,601,027
Interaudi Bank	593,743	0	91,338	175	0	6,983	692,239	68,962	761,201
Interbank Of New York	257,533	0	0	0	0	1,580	259,113	23,108	282,221
Israel Discount Bank Of New York	4,487,388	1,932,832	535,884	11,495	0	114,853	7,082,452	543,645	7,626,097
JPMorgan Chase Bank	315,561,000	119,159,000	139,485,000	225,000	8,202,000	41,556,000	624,188,000	37,645,000	661,833,000
Law Debenture Trust Company of N.Y.	0	0	0	0	0	80	80	2,504	2,584
Liberty Bank Of New York	65,919	0	0	143	0	227	66,289	9,506	75,795
Long Island Commercial Bank	403,396	0	65,000	0	0	3,231	471,627	28,682	500,309
Manufacturers And Traders Trust Company	32,287,325	3,853,351	5,441,759	4,792	1,383,030	786,196	43,756,453	6,030,564	49,787,017
Market Street Trust Company	0	0	0	0	0	38	0	2,754	2,792
Mellon Securities Trust Co.	0	0	0	0	0	30	30	1,474	1,504
Mellon Trust of New York, LLC	0	0	0	0	0	210	210	3,784	3,994
Mitsubishi Trust & Banking Corporation (U.S.A.)	336,985	0	0	0	0	421	337,406	146,350	483,756
Mizuho Corporate Bank (USA)	1,735,974	118,102	90,191	0	267,000	129,670	2,340,937	896,895	3,237,832
Mizuho Trust & Banking Co., Ltd.	90,965	0	0	0	0	6,297	97,262	41,566	138,828
New Commercial Bank of New York	0	0	0	0	0	0	0	3,000	3,000
New York Life Trust Company	0	0	0	0	0	1,759	1,759	3,987	5,746

North Fork Bank	13,996,355	3,864,415	1,850,792	2,834	0	507,154	20,221,550	1,738,539	21,960,089	
Northern Trust Company of New York, The	0	0	0	0	0	653	653	6,166	6,819	
OFI Trust Company	0	0	0	0	0	677	677	5,894	6,571	
Orange County Trust Company	228,461	0	66,700	0	0	2,761	297,922	52,543	350,465	
Pathfinder Commercial Bank	8,068	0	4,000	0	0	213	12,281	2,411	14,692	
PCSB Commercial Bank	13,666	0	0	0	0	125	13,791	2,478	16,269	
Provident Municipal Bank	19,813	0	13,639	0	0	504	33,956	5,779	39,735	
Redwood Bank	79,816	0	0	0	0	523	80,339	7,136	87,475	
Reliance Bank	29,527	0	0	0	0	149	29,676	732	30,408	
Riverside Bank	106,974	0	0	0	0	281	107,255	7,941	115,196	
Rockefeller Trust Company, The	0	0	0	0	0	1,276	1,276	3,964	5,240	
SBU Municipal Bank	43,875	11,073	0	0	0	1,273	56,221	53,664	109,885	
Signature Bank	1,240,584	15,000	108,000	0	0	14,516	1,378,100	120,927	1,499,027	
Sleepy Hollow Bank	169,503	0	87	0	0	893	170,483	10,816	181,299	
Solvay Bank	391,542	0	0	0	0	1,958	393,500	35,455	428,955	
State Bank Of Chittenango	6,625	0	0	0	0	101	6,726	2,175	8,901	
State Bank Of Long Island	1,104,648	28,050	74,007	0	0	117,002	1,323,707	99,314	1,423,021	
Steuben Trust Company	270,756	0	0	0	0	1,585	272,341	24,361	296,702	
Tioga State Bank	192,628	4,435	15,053	0	0	2,688	214,804	22,740	237,544	
Tompkins Trust Company	655,811	165,900	86,100	0	0	16,408	924,219	77,495	1,001,714	
Troy Commercial Bank, The	127,279	6,050	0	0	0	497	133,826	12,163	145,989	
UFJ Trust Company of New York	9,620	0	0	0	0	611	10,231	51,253	61,484	
Union State Bank	1,715,751	508,327	109,157	0	0	174,426	2,507,661	212,600	2,720,261	
United Orient Bank	84,325	0	3,000	32	0	997	88,354	8,527	96,881	
United States Trust Company Of New York	3,696,989	846,134	773,426	0	0	174,787	5,491,336	358,662	5,849,998	
Victory State Bank	164,295	0	0	0	0	1,473	165,768	10,151	175,919	
Warwick Commercial Bank, The	14,660	5,910	0	0	0	44	20,614	3,248	23,862	
Winthrop Trust Company	0	0	0	0	0	1,062	1,062	6,328	7,390	
Woori America Bank	333,228	0	0	178	0	1,715	335,121	46,380	381,501	
Wyoming County Bank	612,500	6,150	34,229	0	0	4,549	657,428	50,374	707,802	
Grand Totals	109	\$564,711,849	\$150,447,468	\$185,978,056	\$517,412	\$14,259,682	\$65,436,883	\$981,351,312	\$77,202,566	\$1,058,553,916

Schedule A - Consolidated Banking Statistics

Part 3: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of December 31, 2003

ASSETS (Amounts in Thousands of Dollars)

	Cash and Due from <u>Banks</u>	Total <u>Securities</u>	Fed Funds Sold and <u>Repos</u>	Loans and Leases <u>Net</u>	Bank Premises and <u>Equipment</u>	Investment in Unconsol'd <u>Subsidiaries</u>	Customers' Liability on <u>Acceptances</u>	Other <u>Assets</u>	Total <u>Assets</u>
Adirondack Bank	9,141	79,234	0	175,449	4,357	0	0	8,201	276,382
Adirondack Trust Company, The	19,329	186,279	22,000	332,125	11,181	0	0	7,854	578,768
Alden State Bank	5,834	59,849	4,500	107,447	2,504	11	0	3,218	183,363
Alpine Capital Bank	5,761	63,538	41,000	50,401	220	0	0	1,044	161,964
Amalgamated Bank	86,570	1,998,379	0	1,415,400	18,700	2,500	0	98,445	3,619,994
Amerasia Bank	11,585	10,071	16,600	99,119	3,037	0	91	968	141,471
American Community Bank	1,229	15,608	900	28,933	330	0	0	736	47,736
American Stock Transfer & Trust Co.	2,008	30,276	0	0	7,129	0	0	5,194	44,607
Atlantic Bank of New York	97,536	1,561,654	27,402	1,212,823	37,629	0	342	161,683	3,099,069
Banco Popular North America	175,230	950,094	0	4,788,614	89,693	0	240	305,747	6,309,618
Bank Leumi USA	373,831	2,515,007	112,285	2,163,303	22,908	0	5,965	155,047	5,348,346
Bank of Akron	13,430	44,237	1,005	79,857	3,906	294	0	1,882	144,611
Bank of Bermuda (New York) Ltd.	13,027	37	0	0	1,278	0	0	2,717	17,059
Bank of Castile, The	14,652	94,684	0	339,179	7,873	0	0	9,163	465,551
Bank of Cattaraugus	1,034	2,562	0	7,652	220	0	0	520	11,988
Bank of Holland	1,615	11,977	1,125	38,785	3,292	0	0	831	57,625
Bank of Millbrook	6,397	42,880	4,800	67,574	2,210	0	0	1,266	125,127
Bank of New York, The	10,906,548	26,740,730	2,969,315	36,148,244	926,789	277,788	144,025	11,144,462	89,257,901
Bank of New York Trust Company, The	12	90	1,740	0	0	0	0	335	2,177
Bank of Nova Scotia Trust Company of New York, The	7,210	4,217	5,000	0	0	0	0	215	16,642
Bank of Richmondville	7,976	22,179	10,775	55,288	1,328	0	0	2,257	99,803
Bank of Smithtown	9,383	59,278	5,382	454,869	10,288	3	0	25,746	564,949
Bank of Tokyo-Mitsubishi Trust Company	1,883,614	1,593,711	688,250	1,477,257	5,025	0	4,521	63,466	5,715,844
Bank of Utica	21,345	834,610	29,100	54,449	539	0	0	11,054	951,097
Berkshire Bank, The	6,993	562,970	0	285,920	3,590	0	0	29,157	888,630
BPD Bank	13,592	112,106	40,000	119,220	1,766	0	1,166	19,016	306,866

Brown Brothers Harriman & Co.	318,946	542,902	544,977	1,270,159	54,042	23	5,299	213,245	2,949,593
Brown Brothers Harriman Trust Company, LLC	2,544	6,180	0	0	7	0	0	4,525	13,256
BSB Bank & Trust Company	45,735	623,221	16,000	1,406,079	15,220	0	0	103,067	2,209,322
Capital Bank & Trust Company	3,953	8,734	6,500	66,936	367	0	0	2,018	88,508
Cattaraugus County Bank	6,592	35,125	3,100	68,054	3,312	0	0	6,405	122,588
CHB America Bank	8,460	24,784	23,000	253,633	8,267	0	0	3,734	321,878
Chemung Canal Trust Company	25,670	289,961	12,400	380,498	17,433	0	0	18,319	744,281
Chinese American Bank, The	20,762	161,052	19,000	142,121	12,356	1,153	1,047	11,449	368,940
Citizens Bank of Cape Vincent	1,111	11,813	4,000	6,722	246	0	0	246	24,138
Community Bank of Sullivan County	6,617	10,798	1,273	42,741	432	0	0	760	62,621
Community Capital Bank	10,659	36,343	2,000	82,867	1,715	0	0	3,532	137,116
Computershare Trust Company of N.Y.	3,586	0	0	0	200	0	0	15,155	18,941
Continental Stock Transfer & Trust Company	548	0	0	0	1,279	0	0	2,953	4,780
Country Bank	7,828	143,108	3,325	162,078	1,457	0	0	4,396	322,192
Depository Trust Company, The	200,354	205,302	1,740,974	0	131,731	0	0	226,706	2,505,067
Deutsche Bank Trust Company Americas	2,129,000	11,805,000	7,566,000	6,419,000	319,000	3,043,000	0	2,787,000	34,068,000
Deutsche Bank Trust Company New York	109,030	18,733	0	0	7	0	0	1,540	129,310
Dreyfus Trust Company, The	5	11,151	0	0	0	0	0	385	11,541
Fiduciary Trust Company International	57,894	324,627	25,000	200,833	24,035	0	0	780,198	1,412,587
First American International Bank	38,012	14,217	470	59,535	3,199	0	0	2,854	118,287
First Chicago Trust Company of New York	0	55,734	0	0	0	0	0	14,826	70,560
First State Bank, Canisteo, N.Y.	1,946	9,169	0	30,581	586	0	0	564	42,846
First Tier Bank & Trust	5,494	105,478	3,233	101,851	5,028	0	0	3,996	225,080
Friends Ivory & Sime Trust Company	0	0	0	0	0	0	0	2,889	2,889
Genesee Regional Bank	1,782	7,711	5,365	30,455	482	0	0	536	46,331
Genesee Valley Trust Company	1,352	473	0	0	113	0	0	64	2,002
Goldman Sachs Trust Company, The	11,650	21,941	0	0	42	0	0	9,923	43,556
Gotham Bank of New York	14,217	71,100	70,000	68,351	252	0	0	1,533	225,453
Great Eastern Bank	14,359	81,488	9,500	172,148	10,392	0	999	3,711	292,597
Habib American Bank	19,402	16,604	64,500	142,315	1,762	0	2,050	5,363	251,996
Hamptons State Bank	5,036	17,287	1,000	22,301	1,137	0	0	281	47,042

Harris Trust Company of New York	768	17,951	0	0	0	0	0	851	19,570
HSBC Bank USA	3,086,432	32,344,050	2,445,511	47,991,923	676,445	247,811	63,740	6,102,211	92,958,123
Hudson River Commercial Bank	1,994	25,866	0	0	0	0	0	205	28,065
Hudson Valley Bank	42,558	860,253	6,000	707,104	13,813	0	0	38,837	1,668,565
Interaudi Bank	150,812	305,325	74,415	283,780	4,746	0	459	15,451	834,988
Interbank of New York	57,943	45,557	20,000	136,611	4,603	0	0	5,442	270,156
Israel Discount Bank of New York	324,762	4,755,092	80,000	2,213,505	21,856	0	11,746	299,919	7,706,880
JPMorgan Chase Bank	29,031,000	250,998,000	106,166,000	181,072,000	6,010,000	828,000	225,000	54,332,000	628,662,000
Law Debenture Trust Company of N.Y.	2,807	0	0	0	0	0	0	43	2,850
Liberty Bank of New York	6,695	26,467	5,600	32,883	1,079	0	0	780	73,504
Long Island Commercial Bank	21,545	229,441	25,200	226,198	5,756	0	0	15,884	524,024
Manufacturers and Traders Trust Company	1,888,442	6,903,475	22,288	34,894,417	385,315	76,559	2,901	5,028,533	49,201,930
Market Street Trust Company	34	1,756	0	0	652	0	0	265	2,707
Mellon Securities Trust Co.	11	0	0	814	30	0	0	669	1,524
Mellon Trust of New York, LLC	205	2,692	0	0	366	0	0	1,139	4,402
Mitsubishi Trust and Banking Corporation (U.S.A.)	219,896	140,948	0	895	625	0	0	5,114	367,478
Mizuho Corporate Bank (USA)	141,277	349,973	1,020,000	1,476,113	1,517	330	0	89,002	3,078,212
Mizuho Trust & Banking Co., Ltd.	17,124	0	38,000	7	3,646	0	0	17,070	75,847
New Commercial Bank of New York	3,000	0	0	0	0	0	0	0	3,000
New York Life Trust Company	14	3,874	0	0	2	0	0	3,709	7,599
North Fork Bank	567,294	7,012,516	0	11,936,038	150,837	0	3,722	692,476	20,362,883
Northern Trust Company of New York, The	658	5,842	0	0	475	0	0	178	7,153
OFI Trust Company	290	5,105	0	0	0	0	0	1,098	6,493
Orange County Trust Company	7,979	189,432	0	154,449	6,787	0	0	20,618	379,265
Pathfinder Commercial Bank	1,147	14,946	0	0	0	0	0	684	16,777
PCSB Commercial Bank	857	13,246	100	0	0	0	0	134	14,337
Provident Municipal Bank	4,957	37,824	0	0	0	0	0	374	43,155
Redwood Bank	4,711	34,789	1,400	44,724	4,384	0	0	1,123	91,131
Reliance Bank	544	2,352	3,150	22,020	83	0	0	488	28,637
Riverside Bank	9,031	13,813	20,470	72,368	1,113	0	0	726	117,521
Rockefeller Trust Company, The	3,594	996	0	0	8	0	0	280	4,878
SBU Municipal Bank	352	93,462	5,400	998	0	0	0	878	101,090
Signature Bank	53,485	1,294,946	0	502,254	10,750	0	0	71,689	1,933,124
Sleepy Hollow Bank	5,376	77,149	6,550	117,291	1,289	0	0	2,547	210,202
Solvay Bank	24,902	85,742	21,500	290,473	3,979	0	0	8,454	435,050

State Bank of Chittenango	2,068	6,280	0	0	0	0	0	47	8,395	
State Bank of Long Island	56,762	563,121	91,000	700,639	6,644	0	0	22,125	1,440,291	
Steuben Trust Company	12,589	88,148	0	175,571	9,716	0	0	11,520	297,544	
Tioga State Bank	4,302	117,515	0	116,450	4,451	5	0	3,818	246,541	
Tompkins Trust Company	37,203	420,746	11,679	500,084	9,925	2,482	0	54,169	1,036,288	
Troy Commercial Bank, The	517	156,970	0	0	1	0	0	1,825	159,313	
UFJ Trust Company of New York	1,302	20,168	37,300	0	387	0	0	2,327	61,484	
Union State Bank	57,476	1,321,317	10,000	1,433,923	15,353	0	0	63,347	2,901,416	
United Orient Bank	7,109	15,958	0	65,020	1,642	0	41	1,227	90,997	
United States Trust Company of New York	416,195	837,264	100,000	4,834,810	43,113	0	0	237,937	6,469,319	
Victory State Bank	31,436	83,172	0	66,818	2,132	0	0	1,931	185,489	
Warwick Commercial Bank, The	799	17,228	0	0	0	0	0	201	18,228	
Whitehall Trust Company	2,000	0	0	0	0	0	0	0	2,000	
Winthrop Trust Company	374	5,634	0	0	0	0	0	709	6,717	
Woori America Bank	40,449	135,131	28,600	371,932	7,897	0	629	28,344	612,982	
Wyoming County Bank	17,244	186,614	6,327	527,171	6,079	0	0	11,204	754,639	
Grand Totals	108	\$53,137,747	\$362,124,439	\$124,349,286	\$351,600,449	\$9,197,387	\$4,479,959	\$473,983	\$83,491,999	\$988,855,249

Schedule A - Consolidated Banking Statistics

Part 3: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of December 31, 2003

LIABILITIES AND CAPITAL

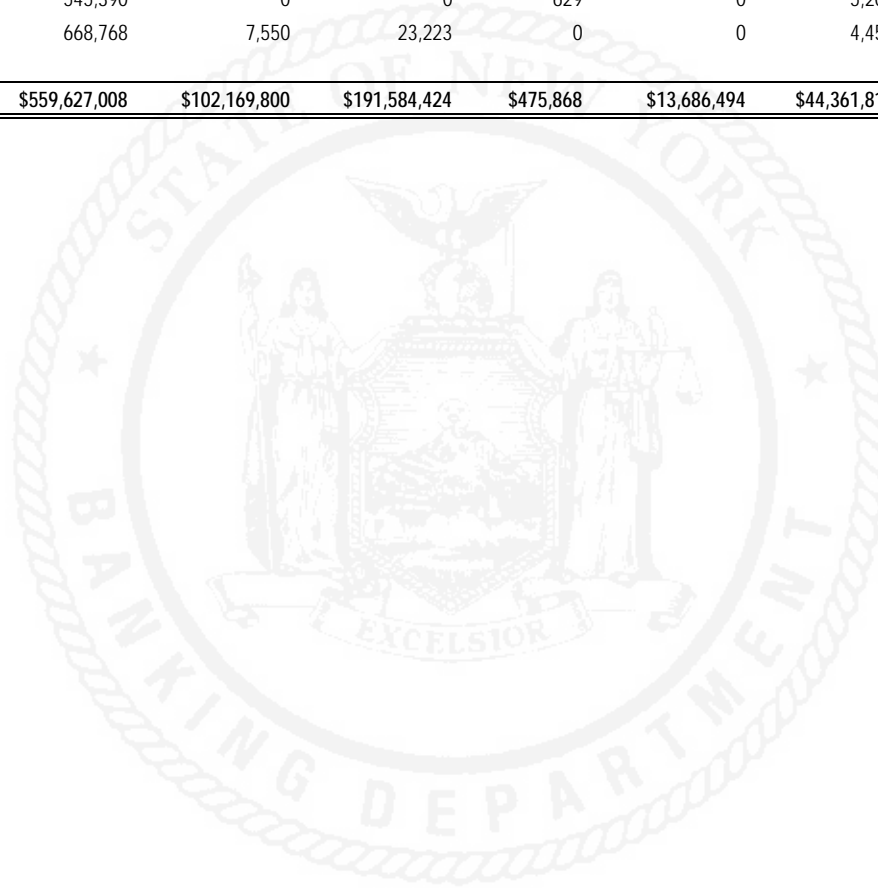
(Amounts in Thousands of Dollars)

	<u>Total Deposits</u>	<u>Fed Funds Bought and Repos</u>	<u>Other Borrowed Money</u>	<u>Acceptances Outstanding</u>	<u>Subordinated Notes and Debentures</u>	<u>All Other Liabilities</u>	<u>Total Liabilities</u>	<u>Total Equity Capital</u>	<u>Total Liabilities and Capital</u>
Adirondack Bank	\$232,370	\$4,344	\$14,267	\$0	\$0	\$1,517	\$252,498	\$23,884	\$276,382
Adirondack Trust Company, The	508,254	0	0	0	0	4,123	512,377	66,391	578,768
Alden State Bank	157,241	0	0	0	0	107	157,348	26,015	183,363
Alpine Capital Bank	131,192	7,500	1,075	0	4,500	451	144,718	17,246	161,964
Amalgamated Bank	1,934,060	1,217,558	207,277	0	0	75,032	3,433,927	186,067	3,619,994
Amerasia Bank	126,014	0	0	91	0	1,096	127,201	14,270	141,471
American Community Bank	40,962	0	0	0	0	185	41,147	6,589	47,736
American Stock Transfer & Trust Co.	0	0	0	0	0	23,490	23,490	21,117	44,607
Atlantic Bank of New York	1,824,142	794,983	223,123	342	0	36,033	2,878,623	220,446	3,099,069
Banco Popular North America	5,071,760	158,871	451,250	240	0	47,418	5,729,539	580,079	6,309,618
Bank Leumi USA	4,071,894	187,210	489,591	5,965	100,000	120,291	4,974,951	373,395	5,348,346
Bank of Akron	122,835	0	0	0	0	1,960	124,795	19,816	144,611
Bank of Bermuda (New York) Ltd.	0	0	2,204	0	0	11,037	13,241	3,818	17,059
Bank of Castile, The	394,163	17,565	16,789	0	0	2,740	431,257	34,294	465,551
Bank of Cattaraugus	10,497	0	0	0	0	117	10,614	1,374	11,988
Bank of Holland	50,339	0	0	0	0	355	50,694	6,931	57,625
Bank of Millbrook	106,511	0	0	0	0	1,414	107,925	17,202	125,127
Bank of New York, The	56,743,650	1,241,339	13,417,260	145,615	2,408,665	7,081,214	81,037,743	8,220,158	89,257,901
Bank of New York Trust Company, The	0	0	0	0	0	128	128	2,049	2,177
Bank of Nova Scotia Trust Company of New York, The	2,798	0	0	0	0	425	3,223	13,419	16,642
Bank of Richmondville	90,621	0	0	0	0	1,021	91,642	8,161	99,803
Bank of Smithtown	482,655	0	31,000	0	0	2,107	515,762	49,187	564,949
Bank of Tokyo-Mitsubishi Trust Company	2,036,341	2,108,076	456,342	4,521	134,760	201,079	4,941,119	774,725	5,715,844
Bank of Utica	873,133	0	0	0	0	3,799	876,932	74,165	951,097
Berkshire Bank, The	614,212	114,391	77,745	0	0	4,981	811,329	77,301	888,630
BPD Bank	258,513	271	17,000	1,166	0	1,289	278,239	28,627	306,866

Brown Brothers Harriman & Co.	2,286,634	14,569	185,233	5,594	0	156,049	2,648,079	301,514	2,949,593
Brown Brothers Harriman Trust Company, LLC	0	0	0	0	1,600	6,400	8,000	5,256	13,256
BSB Bank & Trust Company	1,608,362	18,846	391,921	0	0	15,416	2,034,545	174,777	2,209,322
Capital Bank & Trust Company	81,671	0	0	0	0	550	82,221	6,287	88,508
Cattaraugus County Bank	105,430	0	3,812	0	0	1,001	110,243	12,345	122,588
CHB America Bank	266,792	0	0	0	0	1,468	268,260	53,618	321,878
Chemung Canal Trust Company	551,772	79,035	25,000	0	0	12,035	667,842	76,439	744,281
Chinese American Bank, The	317,756	0	0	1,047	0	2,558	321,361	47,579	368,940
Citizens Bank of Cape Vincent	19,416	0	0	0	0	27	19,443	4,695	24,138
Community Bank of Sullivan County	56,108	0	0	0	0	442	56,550	6,071	62,621
Community Capital Bank	113,214	750	14,575	0	0	1,742	130,281	6,835	137,116
Computershare Trust Company of N.Y.	0	0	0	0	0	1,700	1,700	17,241	18,941
Continental Stock Transfer & Trust Company	0	0	0	0	0	1,591	1,591	3,189	4,780
Country Bank	288,899	16,500	0	0	0	1,115	306,514	15,678	322,192
Depository Trust Company, The	0	0	288,430	0	0	2,111,637	2,400,067	105,000	2,505,067
Deutsche Bank Trust Company Americas	15,142,000	7,574,000	1,508,000	0	9,000	2,631,000	26,864,000	7,204,000	34,068,000
Deutsche Bank Trust Company New York	0	0	0	0	0	4,549	4,549	124,761	129,310
Dreyfus Trust Company, The	0	0	0	0	0	55	55	11,486	11,541
Fiduciary Trust Company International	550,666	0	2,356	0	0	101,092	654,114	758,473	1,412,587
First American International Bank	101,067	0	5,000	0	0	804	106,871	11,416	118,287
First Chicago Trust Company of New York	0	0	0	0	0	337	337	70,223	70,560
First State Bank, Canisteo, N.Y.	36,680	0	2,400	0	0	63	39,143	3,703	42,846
First Tier Bank & Trust	184,278	4,000	21,000	0	0	1,177	210,455	14,625	225,080
Friends Ivory & Sime Trust Company	0	0	0	0	0	0	0	2,889	2,889
Genesee Regional Bank	41,196	0	5	0	0	123	41,324	5,007	46,331
Genesee Valley Trust Company	0	0	0	0	0	115	115	1,887	2,002
Goldman Sachs Trust Company, The	0	0	4,260	0	0	15,246	19,506	24,050	43,556
Gotham Bank of New York	204,808	0	0	0	0	693	205,501	19,952	225,453
Great Eastern Bank	260,799	0	0	999	0	1,092	262,890	29,707	292,597
Habib American Bank	219,328	0	2,103	2,050	0	2,152	225,633	26,363	251,996
Hamptons State Bank	38,266	4,000	0	0	0	376	42,642	4,400	47,042
Harris Trust Company of New York	0	0	0	0	0	589	589	18,981	19,570
HSBC Bank USA	64,546,557	2,075,320	14,146,846	63,740	1,549,286	2,655,028	85,036,777	7,921,346	92,958,123
Hudson River Commercial Bank	16,353	0	8,517	0	0	95	24,965	3,100	28,065
Hudson Valley Bank	1,124,902	162,506	223,894	0	0	15,532	1,526,834	141,731	1,668,565
Interaudi Bank	624,798	0	134,790	459	0	5,761	765,808	69,180	834,988
Interbank of New York	244,200	0	0	0	0	1,737	245,937	24,219	270,156
Israel Discount Bank of New York	4,588,382	1,947,075	494,667	11,746	0	133,944	7,175,814	531,066	7,706,880

JPMorgan Chase Bank	326,745,000	76,634,000	152,234,000	225,000	8,028,000	27,305,000	591,171,000	37,491,000	628,662,000
Law Debenture Trust Company of N.Y.	0	0	0	0	0	328	328	2,522	2,850
Liberty Bank of New York	64,145	0	0	0	0	136	64,281	9,223	73,504
Long Island Commercial Bank	429,880	0	61,000	0	0	4,320	495,200	28,824	524,024
Manufacturers and Traders Trust Company	32,882,838	4,078,383	3,915,968	2,901	1,198,683	816,223	42,894,996	6,306,934	49,201,930
Market Street Trust Company	0	0	0	0	0	260	260	2,447	2,707
Mellon Securities Trust Co.	0	0	0	0	0	70	70	1,454	1,524
Mellon Trust of New York, LLC	0	0	0	0	0	383	383	4,019	4,402
Mitsubishi Trust and Banking Corporation (U.S.A.)	218,631	0	0	0	0	393	219,024	148,454	367,478
Mizuho Corporate Bank (USA)	1,714,563	0	80,524	0	252,000	129,564	2,176,651	901,561	3,078,212
Mizuho Trust & Banking Co., Ltd.	24,058	0	7	0	0	7,740	31,805	44,042	75,847
New Commercial Bank of New York	0	0	0	0	0	0	0	3,000	3,000
New York Life Trust Company	0	0	0	0	0	3,315	3,315	4,284	7,599
North Fork Bank	14,693,707	2,399,270	1,050,788	3,722	0	317,507	18,464,994	1,897,889	20,362,883
Northern Trust Company of New York, The	0	0	0	0	0	659	659	6,494	7,153
OFI Trust Company	0	0	0	0	0	677	677	5,816	6,493
Orange County Trust Company	233,551	0	90,300	0	0	2,007	325,858	53,407	379,265
Pathfinder Commercial Bank	8,284	0	1,524	0	0	4,708	14,516	2,261	16,777
PCSB Commercial Bank	9,814	0	0	0	0	70	9,884	4,453	14,337
Provident Municipal Bank	15,053	0	21,831	0	0	471	37,355	5,800	43,155
Redwood Bank	83,369	0	0	0	0	711	84,080	7,051	91,131
Reliance Bank	27,881	0	0	0	0	81	27,962	675	28,637
Riverside Bank	108,866	0	0	0	0	250	109,116	8,405	117,521
Rockefeller Trust Company, The	0	0	0	0	0	782	782	4,096	4,878
SBU Municipal Bank	36,272	9,413	0	0	0	1,480	47,165	53,925	101,090
Signature Bank	1,572,868	60,000	130,000	0	0	18,709	1,781,577	151,547	1,933,124
Sleepy Hollow Bank	192,634	0	73	0	0	3,391	196,098	14,104	210,202
Solvay Bank	396,174	0	0	0	0	1,986	398,160	36,890	435,050
State Bank of Chittenango	5,964	0	0	0	0	238	6,202	2,193	8,395
State Bank of Long Island	1,217,503	41,601	50,714	0	0	17,396	1,327,214	113,077	1,440,291
Steuben Trust Company	262,240	0	10,000	0	0	1,267	273,507	24,037	297,544
Tioga State Bank	204,720	4,000	13,112	0	0	2,837	224,669	21,872	246,541
Tompkins Trust Company	687,432	189,832	66,600	0	0	13,824	957,688	78,600	1,036,288
Troy Commercial Bank, The	141,842	5,800	0	0	0	358	148,000	11,313	159,313
UFJ Trust Company of New York	9,620	0	0	0	0	611	10,231	51,253	61,484
Union State Bank	1,779,157	788,632	104,873	0	0	16,754	2,689,416	212,000	2,901,416
United Orient Bank	79,769	0	2,000	41	0	815	82,625	8,372	90,997

United States Trust Company of New York	4,880,478	200,795	860,155	0	0	166,120	6,107,548	361,771	6,469,319	
Victory State Bank	168,951	0	0	0	0	1,577	170,528	14,961	185,489	
Warwick Commercial Bank, The	13,095	1,815	0	0	0	18	14,928	3,300	18,228	
Whitehall Trust Company	0	0	0	0	0	0	0	2,000	2,000	
Winthrop Trust Company	0	0	0	0	0	416	416	6,301	6,717	
Woori America Bank	545,390	0	0	629	0	5,207	551,226	61,756	612,982	
Wyoming County Bank	668,768	7,550	23,223	0	0	4,452	703,993	50,646	754,639	
Grand Totals	108	\$559,627,008	\$102,169,800	\$191,584,424	\$475,868	\$13,686,494	\$44,361,811	\$911,905,405	\$76,949,844	\$988,855,249



Schedule A - Consolidated Banking Statistics

Part 4: Consolidated Statement of Condition of Credit Unions as of December 31, 2003

ASSETS

(Amounts in Thousands of Dollars)

	<u>Loans to Members</u>	<u>Allowance for Loan Losses</u>	<u>Cash</u>	<u>Total Investments</u>	<u>Fixed Assets</u>	<u>Other Real Estate Owned</u>	<u>Other Assets</u>	<u>Total Assets</u>
Ambrac Credit Union	\$955	\$20	\$675	\$248	\$3	\$0	\$17	\$1,878
AmeriCU Credit Union	353,203	4,034	24,125	45,583	11,922	80	10,743	441,622
Bakery Salesmen Credit Union	2,949	126	4,134	673	46	0	63	7,739
Branch 6000 NALC Credit Union	4,531	140	4,055	1,767	35	0	82	10,330
Buffalo Service Credit Union	10,494	39	590	21,973	166	0	503	33,687
Central Credit Union	53,752	256	876	955	495	0	1,643	57,465
CFCU Community Credit Union	181,675	1,247	41,201	142,456	8,648	0	6,159	378,892
Directors Choice Credit Union	613	4	46	746	0	0	16	1,417
Dressmakers Credit Union	211	5	120	682	6	0	16	1,030
Empire Branch 36 National Association of Letter Carriers Credit Union	3,398	88	950	1,571	77	0	111	6,019
Empire State Credit Union	1,838	28	1,042	2,984	2	0	78	5,916
Erie County Employees Credit Union	6,675	46	1,489	8,531	26	0	220	16,895
Excelsior Credit Union	42,027	179	9,917	5,080	1,143	0	1,720	59,708
First Rochester Community Credit Union	25,345	104	477	264	261	0	734	26,977
GRS Employees Credit Union	1,558	9	557	766	1	0	34	2,907
Holy Family Parish Credit Union	204	4	173	16	0	0	4	393
Hudson River Community Credit Union	55,157	359	4,245	18,908	607	0	2,454	81,012
Independent Credit Union	2,065	100	69	2,446	18	0	41	4,539

Jamaica Postal Credit Union	599	3	324	220	0	0	8	1,148	
Jamestown Post Office Employees' Credit Union	1,864	37	196	4,428	7	0	82	6,540	
Melrose Credit Union	490,115	5,683	10,489	146,582	26,029	0	10,081	677,613	
Middle Village Credit Union	29,891	3,832	14	14,004	80	0	239	40,396	
Montauk Credit Union	46,019	326	1,866	576	3,067	0	710	51,912	
Municipal Credit Union	784,159	20,486	52,626	246,870	15,833	0	64,152	1,143,154	
Newspaper Employees Credit Union	666	6	0	579	0	0	9	1,248	
Niagara Dupont Employees Credit Union	4,889	30	451	3,502	27	0	129	8,968	
Niagara Falls Penn Central Employees Credit Union	3,066	17	485	2,828	6	0	62	6,430	
Niagara Frontier Federal Employees Credit Union, The	1,369	26	777	802	3	0	28	2,953	
Norton-Troy Employees Credit Union	2,747	56	543	5,355	0	0	94	8,683	
Postal Employees Credit Union (Schenectady)	2,171	3	163	634	13	0	81	3,059	
Poughkeepsie Public School Credit Union	423	12	62	127	0	0	6	606	
Progressive Credit Union	260,575	1,881	1,557	2,076	293	0	2,563	265,183	
Riverside Credit Union	14,061	86	666	24,876	441	0	558	40,516	
Western Division Credit Union	55,935	294	6,699	19,421	1,566	0	1,123	84,450	
Yonkers Postal Employees Credit Union	2,532	15	88	1,719	12	0	33	4,369	
Grand Totals	35	\$2,447,731	\$39,581	\$171,747	\$730,248	\$70,833	\$80	\$104,596	\$3,485,654

Schedule A - Consolidated Banking Statistics

Part 4: Consolidated Statement of Condition of Credit Unions as of December 31, 2003

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	<u>Total Borrowings</u>	<u>Acc. Int. Payable</u>	<u>Accounts Payable</u>	<u>Share Accounts</u>	<u>Reserves</u>	<u>Valuation Reserves</u>	<u>Other Reserves</u>	<u>Undivided Earnings</u>	<u>Total Liabilities and Equity</u>
Amrac Credit Union	\$0	\$0	\$8	\$1,596	\$102	\$0	\$0	\$172	\$1,878
AmeriCU Credit Union	0	3	3,180	404,132	21,477	(110)	200	12,740	441,622
Bakery Salesmen Credit Union	0	0	8	6,315	662	0	0	754	7,739
Branch 6000 NALC Credit Union	0	10	6	9,202	657	0	0	455	10,330
Buffalo Service Credit Union	0	0	93	29,893	1,640	(178)	0	2,239	33,687
Central Credit Union	2,602	425	922	47,791	3,962	(1)	0	1,763	57,465
CFCU Community Credit Union	224	7	1,646	329,299	15,477	356	0	31,883	378,892
Directors Choice Credit Union	0	0	1	1,153	17	(1)	0	247	1,417
Dressmakers Credit Union	0	3	0	900	83	0	0	44	1,030
Empire Branch 36 National Association of Letter Carriers Credit Union	0	0	40	5,208	278	4	0	489	6,019
Empire State Credit Union	0	2	7	5,481	289	0	0	137	5,916
Erie County Employees Credit Union	0	18	89	15,013	674	27	0	1,074	16,895
Excelsior Credit Union	0	0	603	52,086	2,979	87	0	3,953	59,708
First Rochester Community Credit Union	731	22	113	23,507	1,505	0	0	1,099	26,977
GRS Employees Credit Union	0	3	5	2,521	272	(1)	0	107	2,907
Holy Family Parish Credit Union	0	1	2	341	27	0	1	21	393
Hudson River Community Credit Union	0	0	834	68,914	3,895	0	65	7,304	81,012
Independent Credit Union	0	0	3	3,869	404	(1)	0	264	4,539

Jamaica Postal Credit Union	0	0	6	844	104	1	0	193	1,148	
Jamestown Post Office Employees' Credit Union	0	0	4	5,771	302	0	0	463	6,540	
Melrose Credit Union	0	1	1,682	478,354	54,962	1,431	0	141,183	677,613	
Middle Village Credit Union	0	386	39	15,559	3,170	1	0	21,242	40,396	
Montauk Credit Union	0	376	128	43,905	4,194	0	0	3,309	51,912	
Municipal Credit Union	0	97	23,754	1,005,438	54,761	3	0	59,101	1,143,154	
Newspaper Employees Credit Union	0	0	(7)	945	102	1	0	207	1,248	
Niagara Dupont Employees Credit Union	0	0	14	7,696	392	0	44	823	8,968	
Niagara Falls Penn Central Employees Credit Union	0	0	(33)	5,369	450	0	0	644	6,430	
Niagara Frontier Federal Employees Credit Union, The	0	3	5	2,524	173	0	0	248	2,953	
Norton-Troy Employees Credit Union	0	34	8	7,722	506	1	0	412	8,683	
Postal Employees Credit Union (Schenectady)	0	0	5	2,826	225	0	0	3	3,059	
Poughkeepsie Public School Credit Union	0	0	0	548	52	1	0	7	606	
Progressive Credit Union	17,500	0	3,713	120,656	19,790	11	0	103,513	265,183	
Riverside Credit Union	0	2	(142)	34,789	2,039	0	0	3,828	40,516	
Western Division Credit Union	0	0	192	71,694	5,010	0	0	7,554	84,450	
Yonkers Postal Employees Credit Union	0	0	23	3,761	345	0	0	240	4,369	
Grand Totals	35	\$21,057	\$1,393	\$36,951	\$2,815,622	\$200,977	\$1,632	\$310	\$407,715	\$3,485,654

Schedule A - Consolidated Banking Statistics

Part 5: Consolidated Statement of Condition of Investment Companies as of December 31, 2003

ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Depository <u>Institutions</u>	Total <u>Securities</u>	Fed Funds Sold and <u>Repos</u>	Loans and Leases <u>Net</u>	Customers' Liability on <u>Acceptances</u>	Bank Premises and <u>Equipment</u>	Investment in Unconsol'd <u>Subsidiaries</u>	Other <u>Assets</u>	Net Due from Related Banking <u>Institutions</u>	Total <u>Assets</u>
AIG Finance Holdings, Inc.	\$15,336	\$21,896	\$0	\$459,229	\$0	\$4,823	\$0	\$28,839	\$0	\$530,123
American Express Banking Corp.	1,460,894	4,147,685	532,399	6,991,086	60,053	156,762	187,161	681,395	0	14,217,435
American Scandinavian Banking Corp.	0	0	0	0	0	0	0	0	8,463	8,463
Fiduciary Investment Corporation	32,667	8,056	0	199	0	604	0	32,080	50,404	124,010
French American Banking Corp.	507	10,707	0	1,047,472	0	0	0	59,390	0	1,118,076
GE Capital International Financing Corp.	2,125,713	1,142,205	0	48,504,313	0	198,383	36,005	4,147,863	0	56,154,482
Merrill Lynch International Finance Corp.	3,728,802	9,225,790	3,108,170	10,324,047	0	28,424	22,736	639,317	0	27,077,286
Skandinaviska Enskilda Banken Corp.	0	0	300,000	363	0	0	0	9	0	300,372
Sterling Banking Corporation	0	0	0	0	0	0	0	1,099	0	1,099
Grand Totals	9	\$7,363,919	\$3,940,569	\$67,326,709	\$60,053	\$388,996	\$245,902	\$5,589,992	\$58,867	\$99,531,346

Schedule A - Consolidated Banking Statistics

Part 5: Consolidated Statement of Condition of Investment Companies as of December 31, 2003

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits and Credit Balances	Fed Funds Purchased and Repos	Other Liabilities for Borrowed Money	Liabilities Acceptances Executed & Outstanding	Other Liabilities Non-related Parties	Due to Related Banking Institutions	Total Liabilities	Capital Stock and Notes	Surplus	Undivided Profits Reserves & Other Capital	Total Liabilities & Capital	
AIG Finance Holdings, Inc.	\$265,632	\$0	\$165,379	\$0	\$31,942	\$0	\$462,953	\$100	\$65,236	\$1,834	\$530,123	
American Express Banking Corp.	11,531,426	10,253	676,796	60,055	982,095	0	13,260,625	0	716,043	240,767	14,217,435	
American Scandinavian Banking Corp.	0	0	0	0	0	0	0	5,000	5,000	(1,537)	8,463	
Fiduciary Investment Corporation	11,407	0	0	0	9,131	8,760	29,298	100	7,789	86,823	124,010	
French American Banking Corp.	0	0	706,000	0	86,215	204,803	997,018	50,000	20,000	51,058	1,118,076	
GE Capital International Financing Corp.	5,656,816	0	30,887,630	0	6,961,235	0	43,505,681	0	8,601,069	4,047,732	56,154,482	
Merrill Lynch International Finance Corp.	12,645,739	0	8,624,162	0	2,638,003	0	23,907,904	100	0	3,169,282	27,077,286	
Skandinaviska Enskilda Banken Corp.	0	0	0	0	1	282,316	282,317	10,000	5,500	2,555	300,372	
Sterling Banking Corporation	0	0	0	0	2	0	2	850	170	77	1,099	
Grand Totals	9	\$30,111,020	\$10,253	\$41,059,967	\$60,055	\$10,708,624	\$495,879	\$82,445,798	\$66,150	\$9,420,807	\$7,598,591	\$99,531,346

Schedule A - Consolidated Banking Statistics

Part 6: Consolidated Statement of Condition of Licensed Lenders as of December 31, 2003

ASSETS

(Amounts in Dollars)

	<u>Total Loans (net)</u>	<u>Cash on Hand & In Banks</u>	<u>Furniture, Fixtures & Equipment</u>	<u>Other Assets</u>	<u>Total Assets Applicable to NY Business</u>	<u>Total Assets Not Applicable to NY Business</u>	<u>Total Assets</u>	
American General Financial Services, Inc.	\$52,640,451	\$331,212	\$732,851	\$1,741,829	\$55,446,343	\$371,278	\$55,817,621	
AmeriCredit Financial Services, Inc. AFS Financial Services, Inc.	525,070,255	58,778,967	4,799,470	31,537,373	620,186,065	13,899,806,745	14,519,992,810	
Beneficial New York Inc.	310,686,148	345,922	1,229,460	12,952,118	325,213,648	0	325,213,648	
BPD Finance Company	60,695,173	332,424	138,371	1,289,933	62,455,901	275,695	62,731,596	
CitiFinancial, Inc.	232,279,960	185,914	0	23,069,732	255,535,606	13,923,987	269,459,593	
DaimlerChrysler Services North America LLC	0	0	0	0	0	66,132,000,000	66,132,000,000	
E-Loan, Inc.	772,400	0	0	0	772,400	135,503,600	136,276,000	
Guardian Loan Company of Massapequa, Inc.	662,138	254,134	404,830	963,472	2,284,574	264,714	2,549,288	
Household Automotive Credit Corporation	27,190,798	3,656	401	30,043	27,224,898	531,249,960	558,474,858	
Household Finance Corporation III	328,849,926	221,349	753,639	27,535,660	357,360,574	0	357,360,574	
JCB International Credit Card Co., Ltd.	334,669	507,375	70,528	511,460	1,424,032	7,089,126	8,513,158	
Northwest Finance Company, Inc.	2,992,500	9,559	26,360	74,591	3,103,010	0	3,103,010	
Novus Credit Services Inc.	56,525	0	0	0	56,525	59,963	116,488	
Retail Charge Financial Services Corp.	398,934	18,556	6,565	332,568	756,623	0	756,623	
Wells Fargo Financial New York, Inc.	69,942,548	375,870	182,165	1,530,075	72,030,658	0	72,030,658	
Grand Totals	15	\$1,612,572,425	\$61,364,938	\$8,344,640	\$101,568,854	\$1,783,850,857	\$80,720,545,068	\$82,504,395,925

Schedule A - Consolidated Banking Statistics

Part 6: Consolidated Statement of Condition of Licensed Lenders as of December 31, 2003

LIABILITIES AND CAPITAL

(Amounts in Dollars)

	<u>Borrowed Funds</u>	<u>Other Liabilities</u>	<u>Valuation Reserves</u>	<u>Capital Stock</u>	<u>Appropriated Surplus or Capital Reserves</u>	<u>Surplus, Incl. Undivided Profits</u>	<u>Total Liabilities & Capital</u>
American General Financial Services, Inc.	\$46,817,985	\$45,389	\$4,099,321	\$80,000	\$981,000	\$3,793,926	\$55,817,621
AmeriCredit Financial Services, Inc. AFS Financial Services, Inc.	12,053,088,410	344,203,067	0	1,605,108	1,042,551,129	1,078,545,096	14,519,992,810
Beneficial New York Inc.	286,555,791	0	0	500,000	0	38,157,857	325,213,648
BPD Finance Company	59,953,632	2,251,740	0	100,000	0	426,224	62,731,596
CitiFinancial, Inc.	215,075,495	4,100,503	7,890,242	100,000	47,214,645	(4,921,292)	269,459,593
DaimlerChrysler Services North America LLC	48,387,000,000	9,988,000,000	0	0	0	7,757,000,000	66,132,000,000
E-Loan, Inc.	44,283,000	10,366,000	0	62,000	58,931,000	22,634,000	136,276,000
Guardian Loan Company of Massapequa, Inc.	1,206,484	236,124	94,000	645,452	0	367,228	2,549,288
Household Automotive Credit Corporation	556,132,319	198,071	0	1	2,144,467	0	558,474,858
Household Finance Corporation III	357,360,574	0	0	0	0	0	357,360,574
JCB International Credit Card Co., Ltd.	2,405,046	910,442	0	50,100	0	5,147,570	8,513,158
Northwest Finance Company, Inc.	2,788,358	24,369	0	400,000	0	(109,717)	3,103,010
Novus Credit Services Inc.	110,664	0	0	12	8,154	(2,342)	116,488
Retail Charge Financial Services Corp.	0	917	0	30	353,469	402,207	756,623
Wells Fargo Financial New York, Inc.	66,435,794	53,065	3,378,225	1,000	29,975,000	(27,812,426)	72,030,658
Grand Totals	15	\$62,079,213,552	\$10,350,389,687	\$15,461,788	\$3,543,703	\$1,182,158,864	\$8,873,628,331
							\$82,504,395,925

Schedule A - Consolidated Banking Statistics

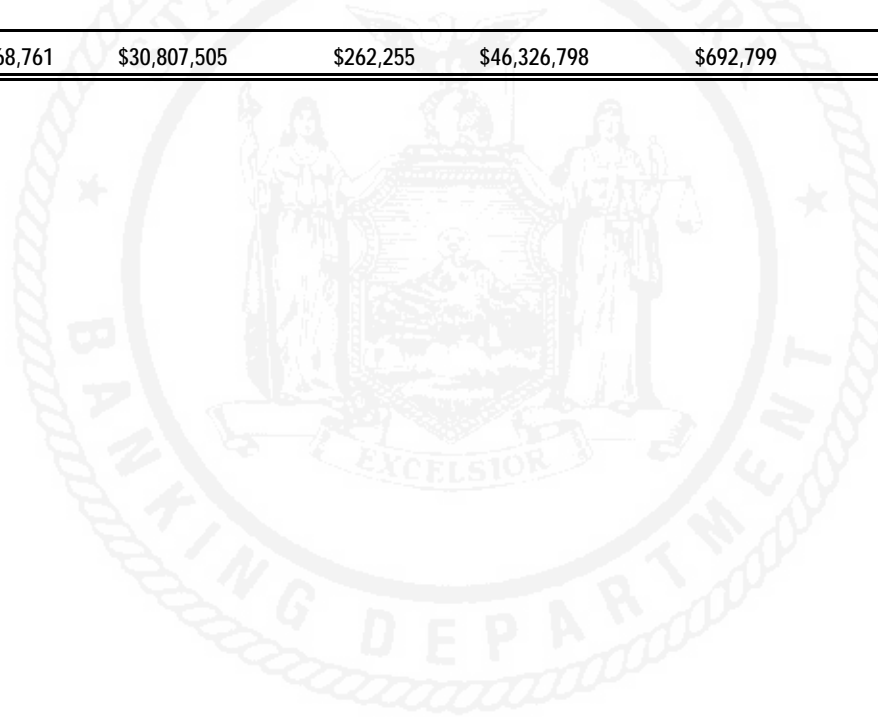
Part 7: Consolidated Statement of Condition of Savings Banks as of Opening of Business January 1, 2004

ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from <u>Banks</u>	Total <u>Securities</u>	Federal Funds Sold and <u>Repos</u>	Loans and Leases <u>Net</u>	Bank Premises and <u>Equipment</u>	Investment in Unconsol'd <u>Subsidiaries</u>	Other <u>Assets</u>	Total <u>Assets</u>
Apple Bank For Savings	\$53,828	\$4,357,415	\$34,000	\$1,132,854	\$37,671	\$0	\$62,027	\$5,677,795
Bank of Greene County, The	12,070	100,636	4,551	140,627	5,027	0	3,364	266,275
Community Mutual Savings Bank	12,129	19,764	13,600	72,503	494	0	1,414	119,904
Emigrant Savings Bank	52,725	2,600,965	30,000	6,203,654	74,392	0	244,184	9,205,920
First Central Savings Bank	30,499	25,456	0	111,301	1,081	0	2,806	171,143
Fulton Savings Bank	16,321	47,924	13,000	289,116	3,277	1	14,467	384,106
Greater Buffalo Savings Bank	8,047	140,389	0	225,987	7,767	0	3,871	386,061
GreenPoint Bank	337,407	6,301,882	4,539	14,682,009	142,752	5,826	1,502,322	22,976,737
Hudson River Bank & Trust Company	108,906	660,095	32,800	1,599,858	27,173	0	146,658	2,575,490
Independence Community Bank	165,995	2,508,700	0	6,098,650	101,234	0	629,422	9,504,001
Jamestown Savings Bank	14,634	148,596	0	198,058	7,256	0	2,172	370,716
New York Community Bank	247,780	9,432,371	1,000	10,480,130	152,583	1,342	3,098,223	23,413,429
North Country Savings Bank, The	11,653	42,778	300	145,785	2,716	0	7,689	210,921
Northfield Savings Bank	65,961	1,028,633	0	281,369	10,437	0	80,102	1,466,502
Oneida Savings Bank	11,934	169,662	0	200,601	8,919	0	34,833	425,949
PathFinder Bank	8,675	56,161	0	188,912	6,650	0	17,109	277,507
Pioneer Savings Bank	30,823	223,779	27,560	341,699	7,011	0	9,970	640,842
Putnam County Savings Bank	33,717	418,597	64,900	319,192	6,087	0	10,175	852,668
Rhinebeck Savings Bank	11,406	58,907	0	256,162	12,412	0	10,757	349,644

Ridgewood Savings Bank	44,004	1,526,215	23,800	1,406,560	16,497	0	138,617	3,155,693	
Rome Savings Bank, The	10,593	29,685	2,900	207,656	4,699	0	5,962	261,495	
Rondout Savings Bank	10,450	93,864	0	72,715	3,233	0	4,960	185,222	
Sawyer Savings Bank	2,880	68,706	700	73,630	864	0	2,496	149,276	
Troy Savings Bank, The	97,572	137,835	5,800	738,871	15,547	2,299	88,863	1,086,787	
Ulster Savings Bank	83,942	69,028	0	354,169	9,345	0	37,779	554,263	
Walden Savings Bank	16,039	80,147	0	99,226	9,747	0	8,329	213,488	
Warwick Savings Bank, The	53,888	337,676	2,805	279,196	8,366	0	32,276	714,207	
Watertown Savings Bank	14,883	121,639	0	126,308	9,562	121	13,664	286,177	
Grand Totals	28	\$1,568,761	\$30,807,505	\$262,255	\$46,326,798	\$692,799	\$9,589	\$6,214,511	\$85,882,218



Schedule A - Consolidated Banking Statistics

Part 7: Consolidated Statement of Condition of Savings Banks as of Opening of Business January 1, 2004

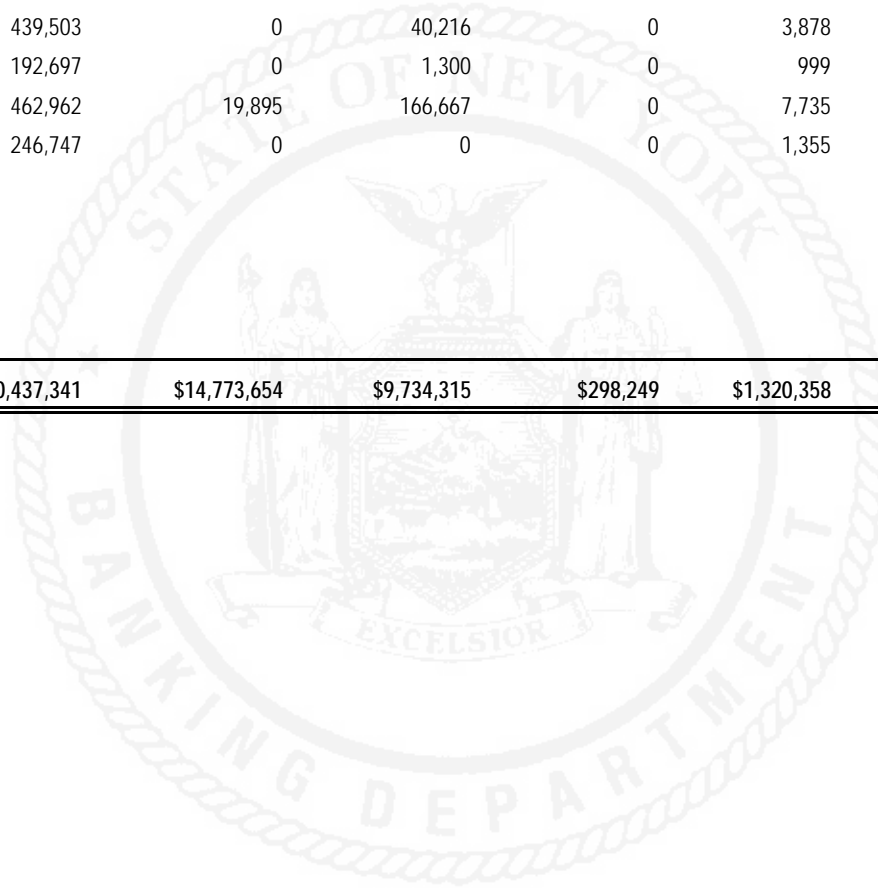
LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	<u>Total Deposits</u>	<u>Federal Funds Bought and Repos</u>	<u>Other Borrowed Money</u>	<u>Subordinated Notes and Debentures</u>	<u>All Other Liabilities</u>	<u>Total Liabilities</u>	<u>Total Equity Capital</u>	<u>Total Liabilities and Capital</u>
Apple Bank For Savings	\$5,069,244	\$0	\$1,753	\$0	\$29,822	\$5,100,819	\$576,976	\$5,677,795
Bank of Greene County, The	227,914	0	13,000	0	1,136	242,050	24,225	266,275
Community Mutual Savings Bank	110,360	0	0	0	657	111,017	8,887	119,904
Emigrant Savings Bank	4,824,611	1,444,248	2,210,961	0	137,463	8,617,283	588,637	9,205,920
First Central Savings Bank	157,803	0	0	0	2,167	159,970	11,173	171,143
Fulton Savings Bank	226,188	0	112,300	0	3,082	341,570	42,536	384,106
Greater Buffalo Savings Bank	360,764	0	1,355	0	933	363,052	23,009	386,061
GreenPoint Bank	12,742,483	4,389,465	2,931,008	149,820	508,969	20,721,745	2,254,992	22,976,737
Hudson River Bank & Trust Company	1,824,070	22,435	446,799	0	29,076	2,322,380	253,110	2,575,490
Independence Community Bank	5,416,935	1,865,000	1,051,300	148,429	110,902	8,592,566	911,435	9,504,001
Jamestown Savings Bank	349,458	363	180	0	549	350,550	20,166	370,716
New York Community Bank	10,522,274	6,750,240	2,400,276	0	408,537	20,081,327	3,332,102	23,413,429
North Country Savings Bank, The	176,562	0	4,216	0	2,104	182,882	28,039	210,921
Northfield Savings Bank	1,024,240	258,608	25,277	0	19,241	1,327,366	139,136	1,466,502
Oneida Savings Bank	307,609	0	67,400	0	5,415	380,424	45,525	425,949
PathFinder Bank	209,077	3,400	37,657	0	2,444	252,578	24,929	277,507
Pioneer Savings Bank	567,010	0	5,265	0	1,664	573,939	66,903	640,842
Putnam County Savings Bank	777,048	0	0	0	2,313	779,361	73,307	852,668
Rhinebeck Savings Bank	302,611	0	21,145	0	853	324,609	25,035	349,644

Ridgewood Savings Bank	2,604,123	20,000	24,559	0	26,492	2,675,174	480,519	3,155,693
Rome Savings Bank, The	205,380	0	18,090	0	4,791	228,261	33,234	261,495
Rondout Savings Bank	150,142	0	11,399	0	1,264	162,805	22,417	185,222
Sawyer Savings Bank	112,439	0	23,500	0	252	136,191	13,085	149,276
Troy Savings Bank, The	827,087	0	118,692	0	6,265	952,044	134,743	1,086,787
Ulster Savings Bank	439,503	0	40,216	0	3,878	483,597	70,666	554,263
Walden Savings Bank	192,697	0	1,300	0	999	194,996	18,492	213,488
Warwick Savings Bank, The	462,962	19,895	166,667	0	7,735	657,259	56,948	714,207
Watertown Savings Bank	246,747	0	0	0	1,355	248,102	38,075	286,177

Grand Totals	28	\$50,437,341	\$14,773,654	\$9,734,315	\$298,249	\$1,320,358	\$76,563,917	\$9,318,301	\$85,882,218
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Schedule A - Consolidated Banking Statistics

Part 8: Consolidated Statement of Condition of Savings and Loan Associations as of December 31, 2003

ASSETS

(Amounts in Thousands of Dollars)

	<u>Mortgage Loans</u>	<u>Other Loans</u>	<u>Cash, Deposits & Investments</u>	<u>Fixed Assets</u>	<u>Other Assets</u>	<u>Total Assets</u>	
Atlas Savings and Loan Association	\$11,176	\$2	\$52,769	\$1,200	\$1,189	\$66,336	
Canisteo Savings and Loan Association	3,877	345	1,634	12	27	5,895	
Lake Shore Savings and Loan Association	179,041	8,881	100,513	6,922	8,260	303,617	
Medina Savings and Loan Association	14,289	7,898	10,630	806	245	33,868	
Grand Totals	4	\$208,383	\$17,126	\$165,546	\$8,940	\$9,721	\$409,716

Schedule A - Consolidated Banking Statistics

Part 8: Consolidated Statement of Condition of Savings and Loan Associations as of December 31, 2003

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	<u>Deposits</u>	<u>Borrowed Money</u>	<u>Other Liabilities</u>	<u>Total Liabilities</u>	<u>Total Equity Capital</u>	<u>Total Liabilities and Capital</u>
Atlas Savings and Loan Association	\$49,948	\$0	\$645	\$50,593	\$15,743	\$66,336
Canisteo Savings and Loan Association	5,304	0	5	5,309	586	5,895
Lake Shore Savings and Loan Association	232,539	43,722	2,308	278,569	25,048	303,617
Medina Savings and Loan Association	27,973	2,200	125	30,298	3,570	33,868
Grand Totals	4	\$315,764	\$45,922	\$364,769	\$44,947	\$409,716

Schedule A - Consolidated Banking Statistics

Part 9: Consolidated Statement of Condition of Safe Deposit Companies as of December 31, 2003

ASSETS

(Amounts in Dollars)

	Cash and Due <u>from Banks</u>	Bond and Stock <u>Investments</u>	Vaults <u>and Safes</u>	Furniture <u>and Fixtures</u>	Rentals and Storage Chgs. <u>Due-Accrued</u>	Other <u>Assets</u>	Total <u>Assets</u>
Akron Safe Deposit Company	\$105,427	\$131,088	\$71,096	\$0	\$0	\$2,306	\$309,917
China Safe Deposit Company	989,213	0	150,795	2,746	0	19,389	1,162,143
Universal Safe Deposit Corp.	412,405	0	0	14,751	0	560,996	988,152
Zurich Depository Corporation	455,031	199,034	0	106,571	0	24,496	785,132
Grand Totals	4	\$1,962,076	\$330,122	\$221,891	\$0	\$607,187	\$3,245,344

Schedule A - Consolidated Banking Statistics

Part 9: Consolidated Statement of Condition of Safe Deposit Companies as of December 31, 2003

LIABILITIES AND CAPITAL

(Amounts in Dollars)

	<u>Loans, Taxes, Int. & Expense Payable</u>	<u>Unearned Rental & Storage</u>	<u>Other Liabilities</u>	<u>Capital Stock</u>	<u>Surplus & Undivd Profits</u>	<u>Total Liabilities and Capital</u>
Akron Safe Deposit Company	\$0	\$0	\$0	\$10,000	\$299,917	\$309,917
China Safe Deposit Company	9,450	0	0	100,000	1,052,693	1,162,143
Universal Safe Deposit Corp.	211,221	35,587	58,870	250,000	432,474	988,152
Zurich Depository Corporation	106,552	344,090	95,700	48,220	190,570	785,132
Grand Totals	4	\$327,223	\$379,677	\$408,220	\$1,975,654	\$3,245,344

Schedule B - Supervised Institutions

Part 1: Summary of Supervised Institutions as of December 31, 2003

Type of Institution	Number of Institutions	Domestic Offices
Commercial Banks	46	211
Trust Companies	35	2597
Limited Purpose Trust Companies	26	31
Savings Banks	28	685
Savings & Loan Associations	4	12
Credit Unions	35	68
Private Banker	1	9
Investment Company (Article XII)	9	11
Foreign Branches	86	104
Foreign Agencies	27	27
Holding Companies - One Bank	46	46
Holding Companies - Multi Bank	11	11
Mutual Holding Companies	4	4
Safe Deposit Companies	4	6
Foreign Representative Offices	50	50
Licensed Lenders	15	202
Sales Finance Companies	114	161
Premium Finance Agencies	61	71
Check Cashers	217	658
Money Transmitters	68	240
Budget Planners	34	54
Mortgage Bankers	263	1088
Mortgage Brokers	2122	2590
Mutual Investment Trusts	2	2
Common Trust Funds	71	71
NYS Regulated Corporations	7	7
Charitable Foundations	17	17
Total	3,403	9,033

Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2003

Name of Institution	Address		Number of Domestic Offices	Date of Charter or License
Commercial Banks				
Adirondack Bank	185 Genesee Street	Utica, NY 13501	13	December 30, 2003
Alden State Bank	13216 Broadway	Alden, NY 14004	2	September 30, 1916
Alpine Capital Bank	680 Fifth Avenue	New York, NY 10019	1	February 29, 2000
Amerasia Bank	41-04/41-06 Main Street	Flushing, NY 11355	1	February 16, 1988
American Community Bank	300 Glen Street	Glen Cove, NY 11542	1	October 20, 1999
Bank of Akron	46 Main Street	Akron, NY 14001	4	December 31, 1919
Bank of Cattaraugus	24 Main Street	Cattaraugus, NY 14719	1	March 30, 1892
Bank of Holland	12 South Main Street	Holland, NY 14080	2	October 21, 1893
Bank Leumi USA	579 Fifth Avenue	New York, NY 10017	12	July 15, 1968
BPD Bank	90 Broad Street	New York, NY 10004	1	January 24, 1986
Cattaraugus County Bank	116-120 Main Street	Little Valley, NY 14755	5	January 2, 1902
Citizens Bank of Cape Vincent	P.O. Box 277, 154 Broadway	Cape Vincent, NY 13618	2	September 11, 1919
Community Bank of Sullivan County	4058 Route 42 North, Monticello Mall	Monticello, NY 12701	3	July 27, 1993
Community Capital Bank	111 Livingston Street	Brooklyn, NY 11201	2	August 27, 1990
Country Bank	200 East 42nd Street	New York, NY 10017	6	April 20, 1988
CHB America Bank	241 Fifth Avenue	New York, NY 10016	3	October 10, 1990
First American International Bank	5503 8th Avenue	Brooklyn, NY 11220	4	October 15, 1999
First State Bank, Canisteo, N.Y.	3 Main Street	Canisteo, NY 14823	3	April 28, 1897
Genesee Regional Bank	3380 Monroe Avenue	Rochester, NY 14618	4	August 8, 1985
Gotham Bank of New York	1412 Broadway	New York, NY 10018	1	November 17, 1980
Great Eastern Bank	235 Fifth Avenue	New York, NY 10016	4	December 29, 1986
Hamptons State Bank	243 North Sea Road	Southampton, NY 11968	1	August 17, 1998
Hudson River Commercial Bank	72 Mohawk Street	Cohoes, NY 12047	1	November 14, 2002
Interaudi Bank	19 East 54th Street	New York, NY 10022	2	June 6, 1983
Interbank of New York	420 Park Avenue South	New York, NY 10016	5	September 24, 1990
Liberty Bank of New York	11 West 32nd Street	New York, NY 10001	2	February 6, 1998
Long Island Commercial Bank	One Suffolk Square	Islandia, NY 11749	12	November 13, 1989
Pathfinder Commercial Bank	214 West First Street	Oswego, NY 13126	1	October 23, 2002
Provident Municipal Bank	400 Rella Boulevard	Montebello, NY 10927	1	April 18, 2002
PCSB Commercial Bank	Route 6 & Drewville Road	Brewster, NY 10509	1	December 20, 2001

Commercial Banks

Redwood Bank	1000 Coffeen Street	Watertown, NY 13601	8	June 30, 2003
Reliance Bank	1200 Mamaroneck Avenue	White Plains, NY 10605	1	August 15, 1986
Riverside Bank	11-13 Garden Street	Poughkeepsie, NY 12602	4	February 12, 1988
Signature Bank	565 Fifth Avenue	New York, NY 10017	10	April 5, 2001
Sleepy Hollow Bank	49 Beekman Avenue	North Tarrytown, NY 10591	5	July 8, 2002
State Bank of Chittenango	101 Falls Boulevard	Chittenango, NY 13037	1	February 23, 1923
The Bank of Castile	50 North Main Street	Castile, NY 14427	13	August 2, 1917
The Berkshire Bank	4 East 39th Street	New York, NY 10016	8	May 4, 1989
The Chinese American Bank	77-79 Bowery	New York, NY 10002	3	June 23, 1967
The Troy Commercial Bank	433 River Street	Troy, NY 12180	1	August 1, 2000
The Warwick Commercial Bank	18 Oakland Avenue	Warwick, NY 10990	1	June 18, 2001
Tioga State Bank	Main & Tioga Streets	Spencer, NY 14883	9	March 22, 1884
Union State Bank	46 College Avenue	Nanuet, NY 10954	27	November 18, 1969
United Orient Bank	10 Chatham Square	New York, NY 10038	3	May 7, 1980
Victory State Bank	3155 Amboy Road, Oakwood Shopping Plaza	Staten Island, NY 10306	4	November 13, 1997
Woori America Bank	1250 Broadway	New York, NY 10001	12	January 20, 1984

Trust Companies

Amalgamated Bank	11-15 Union Square	New York, NY 10003	11	March 16, 1923
Atlantic Bank of New York	960-964 Avenue of the Americas	New York, NY 10001	26	April 1, 1926
Banco Popular North America	7 West 51st Street	New York, NY 10019	109	January 1, 1999
Bank of Millbrook	Franklin Avenue	Millbrook, NY 12545	2	March 14, 1891
Bank of Richmondville	5 East Main Street	Richmondville, NY 12149	3	December 8, 1893
Bank of Smithtown	1 East Main Street	Smithtown, NY 11787	11	May 4, 1923
Bank of Tokyo - Mitsubishi Trust Company	1251 Avenue of the Americas, 14th Floor	New York, NY 10020	3	September 15, 1955
Bank of Utica	220-222 Genesee Street	Utica, NY 13502	1	September 30, 1958
BSB Bank & Trust Company	58-68 Exchange Street	Binghamton, NY 13902	22	July 31, 1995
Capital Bank & Trust Company	145 Wolf Road, Wolf Road Shoppers Park, Building F	Colonie, NY 12205	2	December 11, 1995
Chemung Canal Trust Company	One Chemung Canal Plaza	Elmira, NY 14902	14	July 10, 1902
Deutsche Bank Trust Company Americas	60 Wall Street	New York, NY 10005	3	March 24, 1903

Trust Companies

Fiduciary Trust Company International	600 Fifth Avenue	New York, NY 10020	1	November 17, 1930
First Tier Bank & Trust	107 Main Street	Salamanca, NY 14779	6	February 14, 1902
Habib American Bank	99 Madison Avenue	New York, NY 10016	5	November 7, 1983
Hudson Valley Bank	35 East Grassy Sprain Road	Yonkers, NY 10710	21	May 20, 1994
HSBC Bank USA	One HSBC Center	Buffalo, NY 14203	430	December 31, 1999
Israel Discount Bank of New York	511 Fifth Avenue	New York, NY 10017	8	July 17, 1922
JPMorgan Chase Bank	270 Park Avenue	New York, NY 10017	581	November 26, 1968
Manufacturers and Traders Trust Company	One M & T Plaza	Buffalo, NY 14240	687	June 27, 1893
Mitsubishi Trust & Banking Corporation (U.S.A.)	520 Madison Avenue (39th Floor)	New York, NY 10022	1	March 24, 1986
Mizuho Corporate Bank (USA)	1251 Avenue of the Americas	New York, NY 10020	2	November 29, 1974
Mizuho Trust & Banking Co., Ltd.	666 Fifth Avenue (Suite 802)	New York, NY 10103	1	October 22, 1987
New Commercial Bank of New York	320 Park Avenue	New York, NY 10022	1	June 24, 1988
North Fork Bank	245 Love Lane	Mattituck, NY 11952	183	July 28, 1988
Orange County Trust Company	212 Dolson Avenue	Middletown, NY 10940	5	May 3, 1892
Solvay Bank	1537 Milton Avenue	Solvay, NY 13209	6	March 20, 1917
State Bank of Long Island	699 Hillside Avenue	New Hyde Park, NY 11040	15	November 1, 1966
Steuben Trust Company	One Steuben Square	Hornell, NY 14843	11	December 31, 1919
SBU Municipal Bank	501 East Main Street	Little Falls, NY 13365	12	April 26, 1917
The Adirondack Trust Company	473 Broadway	Saratoga Springs, NY 12866	9	September 19, 1901
The Bank of New York	One Wall Street	New York, NY 10005	365	February 16, 1871
Tompkins Trust Company	110 North Tioga Street	Ithaca, NY 14850	13	September 18, 1891
United States Trust Company of New York	114 West 47th Street	New York, NY 10036	6	August 30, 1995
Wyoming County Bank	55 North Main Street	Warsaw, NY 14569	21	November 29, 1913

Limited Purpose Trust Companies

American Stock Transfer & Trust Company	59 Maiden Lane	New York, NY 10038	1	December 31, 1987
Bank of Bermuda (New York) Limited	100 Wall Street	New York, NY 10005	1	July 3, 1989
Brown Brothers Harriman Trust Company, LLC	140 Broadway	New York, NY 10005	2	January 13, 1984
Computershare Trust Company of New York	88 Pine Street	New York, NY 10005	1	December 12, 2000
Continental Stock Transfer & Trust Company	17 Battery Place	New York, NY 10004	1	May 1, 1974

Limited Purpose Trust Companies

Deutsche Bank Trust Company New York	280 Park Avenue	New York, NY 10017	1	May 5, 1995
First Chicago Trust Company of New York	14 Wall Street	New York, NY 10006	1	April 29, 1986
Friends Ivory & Sime Trust Company	C/O Curtis, Mallet - Prevost, Colt & Mostle, LLP, 101 Park Avenue	New York, NY 10078	1	October 11, 1995
Genesee Valley Trust Company	50 Office Park Way	Pittsford, NY 14534	1	March 30, 1994
Harris Trust Company of New York	88 Pine Street	New York, NY 10005	1	November 27, 1923
Law Debenture Trust Company of New York	767 Third Avenue	New York, NY 10017	1	May 8, 2002
Market Street Trust Company	80 East Market Street	Corning, NY 14830	1	November 17, 1987
Mellon Securities Trust Company	120 Broadway	New York, NY 10271	1	September 12, 1985
Mellon Trust of New York, LLC	200 Park Avenue	New York, NY 10166	1	June 16, 1988
New York Life Trust Company	51 Madison Avenue	New York, NY 10010	2	March 9, 1995
OFI Trust Company	2 World Financial Center	New York, NY 10281	1	April 14, 1988
The Bank of New York Trust Company	123 Main Street	White Plains, NY 10601	2	March 9, 1982
The Bank of Nova Scotia Trust Company of New York	One Liberty Plaza	New York, NY 10006	1	June 22, 1959
The Depository Trust Company	55 Water Street	New York, NY 10041	1	May 11, 1973
The Dreyfus Trust Company	144 Glenn Curtiss Boulevard	Uniondale, NY 11556	1	December 17, 1984
The Goldman Sachs Trust Company	One New York Plaza	New York, NY 10004	3	August 20, 1990
The Northern Trust Company of New York	40 Broad Street	New York, NY 10004	1	June 29, 1989
The Rockefeller Trust Company	30 Rockefeller Plaza	New York, NY 10012	1	February 21, 1986
UFJ Trust Company of New York	666 Fifth Avenue	New York, NY 10103	1	September 26, 1988
Whitehall Trust Company	530 Fifth Avenue	New York, NY 10017	1	September 8, 2003
Winthrop Trust Company	466 Lexington Avenue	New York, NY 10017	1	May 15, 1995

Savings Banks

Apple Bank For Savings	1075 Central Park Avenue	Scarsdale, NY 10583	52	April 17, 1863
Community Mutual Savings Bank	10 Bank Street	White Plains, NY 10606	5	February 1, 1980
Emigrant Savings Bank	5 East 42nd Street	New York, NY 10017	47	April 10, 1850
First Central Savings Bank	19-19 Francis Lewis Boulevard	Whitestone, NY 11357	3	March 31, 1999
Fulton Savings Bank	75 South First Street	Fulton, NY 13069	10	January 1, 1871
Greater Buffalo Savings Bank	2421 Main Street	Buffalo, NY 14214	7	October 8, 1999

Savings Banks

GreenPoint Bank	807 Manhattan Avenue	Brooklyn, NY 11222	96	January 1, 1868
Hudson River Bank & Trust Company	One Hudson City Centre	Hudson, NY 12534	56	April 4, 1850
Independence Community Bank	130 Court Street	Brooklyn, NY 11201	92	April 7, 1992
Jamestown Savings Bank	311 East Fairmont Avenue	Lakewood, NY 14750	8	November 8, 1995
New York Community Bank	136-65 Roosevelt Avenue	Flushing, NY 11354	161	April 14, 1859
Northfield Savings Bank	1731 Victory Boulevard	Staten Island, NY 10314	19	July 8, 1993
Oneida Savings Bank	182 Main Street	Oneida, NY 13421	8	February 19, 1866
PathFinder Bank	214 West First Street	Oswego, NY 13126	6	March 4, 1859
Pioneer Savings Bank	21 Second Street	Troy, NY 12180	11	July 1, 1972
Putnam County Savings Bank	Route 6 & Drewville Road	Brewster, NY 10509	9	July 1, 1972
Rhinebeck Savings Bank	6414 Montgomery Street	Rhinebeck, NY 12572	6	April 12, 1860
Ridgewood Savings Bank	71-02 Forest Avenue	Ridgewood, NY 11385	19	May 18, 1921
Rondout Savings Bank	300 Broadway	Kingston, NY 12401	3	January 1, 1868
Sawyer Savings Bank	87 Market Street	Saugerties, NY 12477	3	July 1, 1972
The Bank of Greene County	425 Main Street	Catskill, NY 12414	7	May 14, 1974
The North Country Savings Bank	127 Main Street	Canton, NY 13617	4	March 9, 1909
The Rome Savings Bank	100 On The Mall	Rome, NY 13440	4	June 30, 1851
The Troy Savings Bank	Second & State Streets	Troy, NY 12180	21	April 23, 1823
The Warwick Savings Bank	18 Oakland Avenue	Warwick, NY 10990	7	June 27, 1875
Ulster Savings Bank	280 Wall Street	Kingston, NY 12401	7	April 12, 1851
Walden Savings Bank	2 Bank Street	Walden, NY 12586	8	January 1, 1872
Watertown Savings Bank	111 Clinton Street	Watertown, NY 13601	6	October 2, 1893

Savings & Loan Associations

Atlas Savings and Loan Association	689 Fifth Avenue	Brooklyn, NY 11215	1	October 17, 1900
Canisteo Savings and Loan Association	1 Main Street	Canisteo, NY 14823	1	August 15, 1921
Lake Shore Savings and Loan Association	128 East Fourth Street	Dunkirk, NY 14048	7	February 13, 1891
Medina Savings and Loan Association	11182 Maple Ridge Road	Medina, NY 14103	3	March 20, 1888

Credit Unions

Ambrac Credit Union	70 Sayre Street	Buffalo, NY 14207	1	October 7, 1940
AmeriCU Credit Union	1916 Black River Boulevard	Rome, NY 13440	10	May 1, 2000
Bakery Salesmen Credit Union	41-20 Crescent Street	Long Island City, NY 11101	1	August 12, 1940
Branch 6000 NALC Credit Union	630 Broadway	Amityville, NY 11701	1	October 10, 1973
Buffalo Service Credit Union	111 W. Huron St. Federal Building, Room 1104	Buffalo, NY 14202	4	February 27, 1933
Central Credit Union	95-25 Queens Boulevard, 10th Floor	Rego Park, NY 11374	2	January 2, 1920
CFCU Community Credit Union	1030 Craft Road	Ithaca, NY 14850	7	December 1, 1997
Directors Choice Credit Union	426 New Karner Road	Albany, NY 12205	1	January 5, 2000
Dressmakers Credit Union	275 Seventh Avenue	New York, NY 10001	1	November 24, 1937
Empire Branch 36 National Association of Letter Carriers Credit Union	347 West 41st Street, Suite 101	New York, NY 10036	1	February 3, 1939
Empire State Credit Union	385 West Route 59	Spring Valley, NY 10977	1	August 30, 1920
Erie County Employees Credit Union	95 Franklin Street	Buffalo, NY 14202	1	March 13, 1940
Excelsior Credit Union	341 New Karner Road	Albany, NY 12205	1	July 22, 1915
First Rochester Community Credit Union	1225 Jefferson Road	Rochester, NY 14692	3	November 9, 1931
GRS Employees Credit Union	150 Sawgrass Drive	Rochester, NY 14602	1	February 4, 1955
Holy Family Parish Credit Union	42 Lorenzo Street	Rochester, NY 14611	1	April 3, 1937
Hudson River Community Credit Union	312 Palmer Avenue	Corinth, NY 12822	1	March 23, 1998
Independent Credit Union	1609 Avenue Z	Brooklyn, NY 11235	1	January 16, 1922
Jamaica Postal Credit Union	88-40 164th Street	Jamaica, NY 11431	1	February 5, 1931
Jamestown Post Office Employees' Credit Union	300 East Third Street	Jamestown, NY 14701	1	November 30, 1928
Melrose Credit Union	139-30 Queens Boulevard	Briarwood, NY 11435	1	May 27, 1922
Middle Village Credit Union	78-09 Metropolitan Avenue	Middle Village, NY 11379	1	January 2, 1924
Montauk Credit Union	111 West 26th Street	New York, NY 10001	2	March 20, 1922
Municipal Credit Union	22 Cortlandt Street	New York, NY 10007	9	November 15, 1916
Newspaper Employees Credit Union	645 Albany Shaker Road	Albany, NY 12211	1	May 31, 1933
Niagara Dupont Employees Credit Union	5301 Buffalo Ave. & 26th St. PO Box 787	Niagara Falls, NY 14302	1	May 3, 1934
Niagara Falls Penn Central Employees Credit Union	8610 Buffalo Avenue	Niagara Falls, NY 14304	1	January 12, 1939
Norton-Troy Employees Credit Union	Norton-Troy Company Building, 10th Avenue & 25th St.	Watervliet, NY 12189	1	March 3, 1939
Postal Employees Credit Union	29 Jay Street	Schenectady, NY 12301	1	October 20, 1928

Credit Unions

Poughkeepsie Public School Credit Union	May & Forbus Street	Poughkeepsie, NY 12601	1	March 4, 1937
Progressive Credit Union	370 Seventh Avenue, Suite 1400	New York, NY 10001	2	July 15, 1918
Riverside Credit Union	245 Vulcan Street	Buffalo, NY 14207	1	April 14, 1942
The Niagara Frontier Federal Employees Credit Union	615 Main Street	Niagara Falls, NY 14302	1	February 5, 1931
Western Division Credit Union	6750 Main Street	Williamsville, NY 14221	3	June 24, 1937
Yonkers Postal Employees Credit Union	75 Main Street	Yonkers, NY 10702	1	March 26, 1934

Private Banker

Brown Brothers Harriman & Co.	140 Broadway	New York, NY 10005	9	June 15, 1934
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Investment Companies (Article XII)

American Express Banking Corp.	American Express Tower World Financial Center	New York, NY 10285	1	April 1, 1998
American Scandinavian Banking Corporation	437 Madison Avenue	New York, NY 10022	1	March 2, 1981
AIG Finance Holdings, Inc.	70 Pine Street	New York, NY 10270	1	October 23, 1996
Fiduciary Investment Corporation	600 Fifth Avenue	New York, NY 10020	1	February 27, 1970
French American Banking Corporation	787 Seventh Avenue	New York, NY 10219	3	May 21, 1919
GE Capital International Financing Corporation	335 Madison Avenue	New York, NY 10017	1	November 13, 2000
Merrill Lynch International Finance Corporation	Merrill Lynch World Headquarters North Tower, World Financial Center	New York, NY 10281	1	March 27, 1984
Skandinaviska Enskilda Banken Corporation	245 Park Avenue	New York, NY 10167	1	July 23, 1982
Sterling Banking Corporation	650 Fifth Avenue	New York, NY 10019	1	August 30, 1951

Foreign Branches

Allied Irish Banks, p.l.c.	405 Park Avenue	New York, NY 10022	1	December 12, 1977
ABN AMRO Bank N.V.	55 East 52nd Street	New York, NY 10055	2	January 31, 1941
Banca di Roma S.p.A.	34 East 51st Street	New York, NY 10022	1	July 1, 2002
Banca Intesa S.p.A.	1 William Street	New York, NY 10004	2	April 19, 2000
Banca Monte dei Paschi di Siena S.p.A.	55 East 59th Street	New York, NY 10022	1	February 4, 1983
Banca Nazionale del Lavoro	25 West 51st Street	New York, NY 10019	1	March 7, 1962

Foreign Branches

Banco de La Nacion Argentina	225 Park Avenue	New York, NY 10169	1	August 21, 1973
Banco do Brasil, S.A.	600 Fifth Avenue	New York, NY 10020	1	March 25, 1969
Banco Bilbao Vizcaya Argentaria, S.A.	1345 Avenue of the Americas	New York, NY 10105	1	October 1, 1988
Banco Commercial Portugues, S.A.	2 Wall Street	New York, NY 10005	1	August 14, 2000
Banco Espanol de Credito, S.A.	730 Fifth Avenue	New York, NY 10019	1	February 22, 1984
Banco Espirito Santo, S.A.	320 Park Avenue	New York, NY 10022	1	May 6, 1988
Banco Itau, S.A.	540 Madison Avenue	New York, NY 10022	1	October 2, 1979
Banco Popular de Puerto Rico	5 West 51st Street	New York, NY 10019	2	January 1, 1999

Banco Santander Central Hispano, S.A.	45 East 53rd Street	New York, NY 10022	1	April 12, 1977
Bank of Baroda	One Park Avenue	New York, NY 10016	1	December 4, 1978
Bank of India	277 Park Avenue	New York, NY 10172	1	December 1, 1978
Bank of Montreal	3 Times Square	New York, NY 10036	1	September 1, 1911
Bank Hapoalim B.M.	1177 Avenue of the Americas	New York, NY 10036	2	November 19, 1974
Barclays Bank PLC	200 Park Avenue	New York, NY 10166	2	September 1, 1911
Bayerische Hypo-und Verinsbank Aktiengesellschaft	150 East 42nd Street	New York, NY 10017	2	July 17, 1974
BNP Paribas	787 7th Avenue	New York, NY 10019	2	November 3, 1976
Caixa Geral de Depositos, S.A.	250 Park Avenue, 38th Floor	New York, NY 10017	1	May 7, 1999
Chang Hwa Commercial Bank, Ltd.	685 Third Avenue	New York, NY 10017	1	August 4, 1989
Chinatrust Commercial Bank, Ltd.	366 Madison Avenue	New York, NY 10017	1	December 25, 1998
Chohung Bank	320 Park Avenue, 27th Floor	New York, NY 10022	1	December 6, 1977
Commerzbank Aktiengesellschaft	Two World Financial Center	New York, NY 10281	1	August 20, 1971
Cooperatieve Centrale Raiffeisen-Boeren Leenbank B.A., Rabobank Nederland	245 Park Avenue	New York, NY 10167	1	December 19, 1995
Credit Agricole Indosuez	666 Third Avenue	New York, NY 10017	1	December 5, 1979
Credit Industriel et Commercial	520 Madison Avenue	New York, NY 10022	1	December 10, 1991
Credit Lyonnais	1301 Avenue of the Americas	New York, NY 10019	1	August 16, 1971
Credit Suisse First Boston	11 Madison Avenue	New York, NY 10010	1	April 8, 1940
Danske Bank A/S	299 Park Avenue	New York, NY 10171	1	December 13, 1985
Den Norske Bank ASA	200 Park Avenue	New York, NY 10166	1	November 3, 1988
Deutsche Bank AG	60 Wall Street	New York, NY 10005	4	July 15, 1978
Dexia Bank Belgium, S.A.	445 Park Avenue	New York, NY 10022	1	March 29, 2002
Dresdner Bank AG	75 Wall Street	New York, NY 10005	2	September 14, 1972
DZ Bank AG Deutsche Zentral-Genossenschaftsbank	609 Fifth Avenue	New York, NY 10017	1	November 22, 1976
EUROHYPO Aktiengesellschaft	1114 Avenue of the Americas	New York, NY 10036	1	December 17, 2002
Fortis Bank S.A./N.V.	520 Madison Avenue	New York, NY 10022	1	November 15, 2002
Habib Bank Limited	44 Wall Street	New York, NY 10005	1	February 19, 1971
HSH Nordbank Aktiengesellschaft	590 Madison Avenue	New York, NY 10022	1	September 24, 2002
Industrial Bank of Korea	1250 Broadway	New York, NY 10001	1	November 1, 1990
Kookmin Bank	565 Fifth Avenue	New York, NY 10017	2	January 4, 1999
Korea Exchange Bank	460 Park Avenue	New York, NY 10022	1	September 6, 1967
KBC Bank N.V.	125 West 55th Street	New York, NY 10019	1	June 4, 1998
Landesbank Baden - Wurttemberg	280 Park Avenue	New York, NY 10017	1	December 1, 1998
Landesbank Hessen - Thuringen Girozentrale	420 Fifth Avenue	New York, NY 10018	1	January 2, 1981
Lloyds TSB Bank plc	1251 Avenue of the Americas	New York, NY 10020	1	October 1, 1971
Malayan Banking Berhad	400 Park Avenue	New York, NY 10022	1	March 28, 1984
Mashreq Bank psc	255 Fifth Avenue	New York, NY 10016	1	January 24, 1989
Mizuho Corporate Bank, Ltd.	55 East 52nd Street	New York, NY 10055	3	August 22, 1956
Natexis Banques Populaire	1251 Avenue of the Americas	New York, NY 10020	1	December 22, 1976

National Bank of Canada	125 West 55th Street	New York, NY 10019	1	November 1, 1979
National Bank of Egypt	40 East 52nd Street	New York, NY 10022	1	December 6, 2000
National Bank of Pakistan	100 Wall Street, 21st Floor	New York, NY 10005	1	July 23, 1964
National Westminster Bank Plc	101 Park Avenue	New York, NY 10178	2	January 1, 1970
Norddeutsche Landesbank Girozentrale	1114 Avenue of the Americas, 37th Floor	New York, NY 10036	1	February 15, 1991
Nordea Bank Finland Plc	437 Madison Avenue	New York, NY 10022	1	October 1, 2001
Nordea Bank Norge ASA	437 Madison Avenue	New York, NY 10022	1	April 11, 1987
Philippine National Bank	546 Fifth Avenue (8th Floor)	New York, NY 10036	1	February 3, 1917
Shinhan Bank	800 Third Avenue	New York, NY 10022	1	June 10, 1989
Shinkin Central Bank	1251 Avenue of the Americas	New York, NY 10020	1	October 10, 1987
Skandinaviska Enskilda Banken	245 Park Avenue	New York, NY 10167	1	October 9, 1987
Societe Generale	1221 Avenue of the Americas	New York, NY 10020	1	November 8, 1978
Standard Chartered Bank	One Madison Avenue	New York, NY 10010	2	May 25, 1976
State Bank of India	460 Park Avenue	New York, NY 10022	2	November 26, 1971
Sumitomo Mitsui Banking Corporation	277 Park Avenue	New York, NY 10172	1	March 17, 2003
Svenska Handelsbanken AB	153 East 53rd Street	New York, NY 10022	1	May 8, 1987
Swedbank (ForeningsSparbanken AB)	One Penn Plaza	New York, NY 10119	1	January 23, 1991
T.C. Ziraat Bankasi	330 Madison Avenue	New York, NY 10017	1	September 1, 1983
The Bank of Tokyo - Mitsubishi, Ltd.	1251 Avenue of the Americas, 14th Floor	New York, NY 10020	1	October 2, 1952
The Chiba Bank, Ltd.	1133 Avenue of the Americas (15th Floor)	New York, NY 10036	1	March 3, 1987
The Gunma Bank, Ltd.	245 Park Avenue (29th Floor)	New York, NY 10167	1	January 20, 1988
The Korea Development Bank	320 Park Avenue	New York, NY 10022	1	April 1, 1997
The Mitsubishi Trust and Banking Corporation	520 Madison Avenue (39th Floor)	New York, NY 10022	1	December 11, 1973
The Norinchukin Bank	245 Park Avenue (29th Floor)	New York, NY 10167	1	July 8, 1984
The Royal Bank of Scotland plc	101 Park Avenue, 10th & 11th Floor	New York, NY 10178	2	June 6, 1985
The Shoko Chukin Bank	666 Fifth Avenue	New York, NY 10103	1	October 11, 1986
The Sumitomo Trust and Banking Company Limited	527 Madison Avenue (3rd Floor)	New York, NY 10022	1	September 20, 1976
The Toronto-Dominion Bank	31 West 52nd Street	New York, NY 10019	1	February 28, 1919
Turkiye Vakiflar Bankasi T.A.O.	680 Fifth Avenue	New York, NY 10019	1	December 3, 1991
United Bank Limited	30 Wall Street	New York, NY 10005	1	April 5, 1977
UniCredito Italiano S.p.A.	430 Park Avenue	New York, NY 10022	1	July 31, 1973
UFJ Bank Limited	Park Avenue Plaza, 55 East 52nd Street	New York, NY 10055	1	March 22, 1963
WestLB AG	1211 Avenue of the Americas	New York, NY 10036	1	August 11, 1975

Foreign Agencies

American Express Bank Ltd.	American Express Tower, World Financial Center	New York, NY 10285	1	May 2, 1919
Banco de la Provincia de Buenos Aires	609 Fifth Avenue	New York, NY 10017	1	December 5, 1979
Banco de Bogota	375 Park Avenue	New York, NY 10152	1	March 6, 1974
Banco Industrial de Venezuela, C.A.	900 Third Avenue	New York, NY 10022	1	September 10, 1975
Banco Latinoamericano de Exportaciones, S.A.	708 Third Avenue	New York, NY 10017	1	November 4, 1988

Banco Mercantil C.A., S.A.C.A., S.A.I.C.A.	11 East 51st Street	New York, NY 10022	1	October 1, 1987
Banco Nacional de Mexico	767 Fifth Avenue	New York, NY 10153	1	July 11, 1929
Foreign Agencies				
Bank of Taiwan	100 Wall Street	New York, NY 10005	1	May 3, 1990
Bank Leumi Le-Israel B.M.	562 Fifth Avenue	New York, NY 10036	1	September 2, 1959
Beogradska Banka dd	C/O NYS Banking Department, One State Street, 5th Floor	New York, NY 10004	1	July 27, 1982
Canadian Imperial Bank of Commerce	425 Lexington Avenue	New York, NY 10017	1	September 1, 1911
Chiao Tung Bank Co., Ltd.	One World Financial Center (30th Floor)	New York, NY 10281	1	March 19, 1993
Depfa Bank plc	570 Lexington Avenue	New York, NY 10022	1	June 26, 2003
Dexia Credit Local	445 Park Avenue	New York, NY 10022	1	November 5, 1990
First Commercial Bank	750 Third Avenue	New York, NY 10017	1	October 5, 1989
Hana Bank	650 Fifth Avenue	New York, NY 10019	1	December 6, 1977
Hua Nan Commercial Bank, Ltd.	330 Madison Avenue	New York, NY 10017	1	June 8, 1990
Jugobanka dd	C/O NYS Banking Department, One State Street, 5th Floor	New York, NY 10004	1	June 6, 1980
Oversea-Chinese Banking Corporation Limited	1700 Broadway	New York, NY 10019	1	April 8, 1981
P.T. Bank Negara Indonesia (Persero) Tbk	One Exchange Plaza, 55 Broadway	New York, NY 10006	1	August 3, 1983
P.T. Bank Rakyat Indonesia (Persero)	14 Wall Street	New York, NY 10005	1	April 7, 1988
Taipeibank	100 Wall Street	New York, NY 10005	1	March 11, 1991
The Bank of Nova Scotia	One Liberty Plaza, 22nd-26th Floors	New York, NY 10006	1	September 1, 1911
The International Commercial Bank of China	59-65 Liberty Street	New York, NY 10005	1	April 2, 1936
The Shizuoka Bank, Ltd.	101 East 52nd Street	New York, NY 10022	1	May 5, 1989
United Overseas Bank Limited	592 Fifth Avenue	New York, NY 10036	1	September 8, 1976
Woori Bank	245 Park Avenue (41st Floor)	New York, NY 10167	1	March 3, 1976
Holding Companies - One Bank				
Adirondack Bancorp, Inc.	185 Genesee Street	Utica, NY 13501	1	December 30, 2003
ABN Amro Holding N.V.	Gustav Mahlerlaan 10, 1082 Pp	Amsterdam, NL	1	January 20, 2000
Bank Leumi le-Israel Corp.	579 Fifth Avenue	New York, NY 10014	1	December 24, 1984
Bank One Corporation	One Bank One Plaza	Chicago, IL 60670	1	November 29, 1966
Bermuda (U.S.) Holdings Limited	350 Park Avenue	New York, NY 10022	1	August 10, 1983
Brown Brothers Harriman & Co.	140 Broadway	New York, NY 10005	1	March 1, 1990
BSB Bancorp, Inc.	58-68 Exchange Street	Binghamton, NY 13901	1	October 3, 1988
C.C. Bancorp, Inc.	116-120 Main Street	Little Valley, NY 14755	1	July 16, 2001

Holding Companies - One Bank

Canisteo Valley Corporation	3 Main Street	Canisteo, NY 14823	1	September 30, 1998
Chemung Financial Corporation	1 Chemung Canal Plaza	Elmira, NY 14901	1	June 1, 1985
Country Bank Holding Company, Inc.	200 East 42nd Street	New York, NY 10017	1	October 31, 2003
CAB Holdings LLC	77-79 Bowery	New York, NY 10022	1	November 30, 1998
Depository Trust & Clearing Corporation	55 Water Street	New York, NY 10041	1	March 22, 1999
Discount Bancorp, Inc.	511 Fifth Avenue	New York, NY 10017	1	March 23, 2000
Emigrant Bancorp, Inc.	5 East 42nd Street	New York, NY 10017	1	November 8, 1994
Great Lakes Bancorp, Inc.	2421 Main Street	Buffalo, NY 14214	1	May 1, 2003
Greene County Bancorp, Inc.	425 Main Street	Catskill, NY 12414	1	December 30, 1998
GreenPoint Financial Corp	807 Manhattan Avenue	Brooklyn, NY 11222	1	January 28, 1994
Holland Bancorp, Inc.	12 South Main Street	Holland, NY 14080	1	January 31, 2001
Hudson River Bancorp, Inc.	One Hudson City Centre	Hudson, NY 12534	1	June 30, 1998
Hudson Valley Holding Corp.	21 Scarsdale Road	Yonkers, NY 10707	1	December 31, 1983
HSBC USA Inc.	452 Fifth Avenue	New York, NY 10018	1	December 31, 1999
Independence Community Bank Corp.	195 Montague Street	Brooklyn, NY 11201	1	March 13, 1998
Long Island Financial Corp.	One Suffolk Square	Islandia, NY 11722	1	January 28, 1999
Massachusetts Mutual Life Insurance Company	1295 State Street	Springfield, MA 01111	1	March 2, 2000
Millbrook Bank System, Inc.	Franklin Avenue, P.O. Box AF	Millbrook, NY 12545	1	April 13, 1998
New York Community Bancorp, Inc.	136-65 Roosevelt Avenue	Flushing, NY 11354	1	November 23, 1993
North Fork Bancorporation, Inc.	275 Broad Hollow Road	Melville, NY 11747	1	December 17, 1981
Northern New York Bancorp, Inc.	1000 Coffeen Street	Watertown, NY 13601	1	June 30, 2003
Northern Trust Corporation	50 South LaSalle Street	Chicago, NY 60675	1	December 1, 1971
Northfield Holdings Corp.	1731 Victory Boulevard	Staten Island, NY 10314	1	December 31, 2002
Pathfinder Bancorp, Inc.	214 West First Street	Oswego, NY 13126	1	December 31, 1997
Popular, Inc.	Popular Center Building, 208 Ponce de Leon Avenue	Hato Rey, PR 00918	1	August 1, 1985
Rome Bancorp, Inc.	100 West Dominick Street	Rome, NY 13440	1	October 6, 1999
Sleepy Hollow Bancorp, Inc.	49 Beekman Avenue	Sleepy Hollow, NY 10591	1	July 1, 2003
Smithtown Bancorp Inc.	One East Main Street	Smithtown, NY 11787	1	November 1, 1984
Solvay Bank Corp.	1537 Milton Avenue	Solvay, NY 13209	1	June 30, 1987
State Bancorp, Inc.	2 Jericho Plaza	Jericho, NY 11753	1	June 24, 1986

Holding Companies - One Bank

Steuben Trust Corporation	One Steuben Square	Hornell, NY 14843	1	July 31, 1990
Troy Financial Corporation	32 Second Street	Troy, NY 12180	1	March 31, 1999
TSB Services Inc.	One Main Street	Spencer, NY 14883	1	March 16, 1984
U.S. Trust Corporation	114 West 47th Street	New York, NY 10036	1	May 24, 1995
U.S.B. Holding Co., Inc.	100 Dutch Hill Road	Orangeburg, NY 19062	1	January 11, 1983
VSB Bancorp, Inc.	3155 Amboy Road	Staten Island, NY 10306	1	May 30, 2003
Warwick Community Bancorp	18 Oakland Avenue	Warwick, NY 10990	1	December 23, 1997
473 Broadway Holding Corp.	473 Broadway	Saratoga Springs, NY 12866	1	June 17, 1926

Holding Companies - Multi Bank

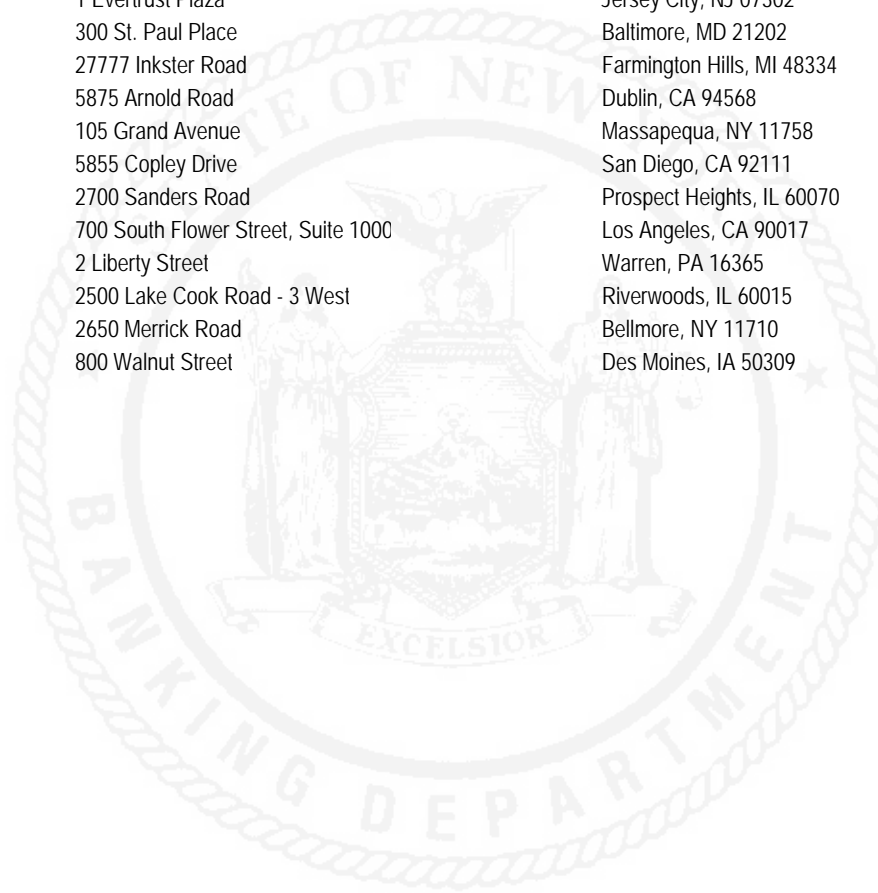
Arrow Financial Corporation	250 Glen Street	Glens Falls, NY 12801	1	September 1, 1983
Deutsche Bank Trust Corporation	60 Wall Street	New York, NY 10005	1	May 31, 1966
Financial Institutions, Inc.	220 Liberty Street P.O. Box 227	Warsaw, NY 14569	1	September 15, 1931
J.P. Morgan Chase & Co.	270 Park Avenue	New York, NY 10017	1	October 28, 1968
M & T Bank Corporation	One M & T Plaza	Buffalo, NY 14240	1	December 31, 1969
Mellon Financial Corporation	One Mellon Bank Center	Pittsburgh, PA 15258	1	November 28, 1972
Mitsubishi Tokyo Financial Group, Inc.	26F Marunouchi Bldg. 4-1, Marunouchi, 2-chome, Chiyoda-ku	Tokyo, JP	1	March 1, 2001
Mizuho Financial Group, Inc.	6-1, Marunouchi, 1-chome, Chiyoda-ku	Tokyo, JP	1	March 6, 2003
The Bank of New York Company, Inc.	One Wall Street	New York, NY 10005	1	May 29, 1969
Tompkins Trustco, Inc.	110 North Tioga Street	Ithaca, NY 14850	1	October 17, 1995
UFJ Bank Limited	5-6 Fushimimachi 3-Chome, Chuo-Ku	Osaka, JP	1	June 7, 1999

Mutual Holding Companies

Northwest Bancorp, MHC	Liberty Street at Second Avenue	Warren, PA 16365	1	March 9, 1998
NSB Holding Corp.	1731 Victory Boulevard	Staten Island, NY 10314	1	August 7, 1995
Pathfinder Bancorp, MHC	214 West First Street	Oswego, NY 13126	1	October 25, 2002
Rome, MHC	100 West Dominick Street	Rome, NY 13440	1	October 6, 1999

Licensed Lenders

American General Financial Services, Inc.	601 N.W. Second Street, P.O. Box 59	Evansville, IN 47701	22	April 4, 1962
AmeriCredit Financial Services, Inc.	4001 Embarcadero Drive	Arlington, TX 76014	1	July 8, 2002
AFS Financial Services, Inc.				
Beneficial New York Inc.	2700 Sanders Road	Prospect Heights, IL 60070	62	November 15, 1930
BPD Finance Company	1 Evertrust Plaza	Jersey City, NJ 07302	1	April 1, 2003
CitiFinancial, Inc.	300 St. Paul Place	Baltimore, MD 21202	53	November 10, 1988
DaimlerChrysler Services North America LLC	27777 Inkster Road	Farmington Hills, MI 48334	1	October 28, 2003
E-Loan, Inc.	5875 Arnold Road	Dublin, CA 94568	1	December 10, 2003
Guardian Loan Company of Massapequa, Inc.	105 Grand Avenue	Massapequa, NY 11758	1	February 10, 1977
Household Automotive Credit Corporation	5855 Copley Drive	San Diego, CA 92111	2	January 4, 1999
Household Finance Corporation III	2700 Sanders Road	Prospect Heights, IL 60070	36	December 31, 1984
JCB International Credit Card Co., Ltd.	700 South Flower Street, Suite 1000	Los Angeles, CA 90017	1	December 17, 2002
Northwest Finance Company, Inc.	2 Liberty Street	Warren, PA 16365	2	October 1, 1990
Novus Credit Services Inc.	2500 Lake Cook Road - 3 West	Riverwoods, IL 60015	1	August 24, 1983
Retail Charge Financial Services Corp.	2650 Merrick Road	Bellmore, NY 11710	1	April 18, 1995
Wells Fargo Financial New York, Inc.	800 Walnut Street	Des Moines, IA 50309	17	July 14, 1987



Schedule C - Closed Institutions

Part 1: Voluntary Liquidations Commenced During 2003

(Amounts in Thousands of Dollars)

Name of Institution	Location	Date of Last Report	Total Amount of Resources	Due Depositors or Shareholders	Capital Amount	Due to Head Office & Affiliates	Other Liabilities
LIMITED PURPOSE TRUST COMPANIES							
Friends Ivory & Sime Trust Company	New York	Dec. 31, 2001	\$ 2,889	\$ 0	\$ 2,889	\$ N/A	\$ 0
FOREIGN BRANCHES							
Banca Antoniana Popolare Veneta S.P.A.	New York	Mar. 31, 2003	398,121	18,726	0	0	379,395
FOREIGN AGENCIES							
Banco Internacional, S.A.	New York	Dec. 31, 2002	1,113,608	303,904	0	808,570	1,134

Schedule C - Closed Institutions

Part 2: Voluntary Liquidations Concluded During 2003

(Amounts in Thousands of Dollars)

Name of Institution	Location	Date of Last Report	Total Amount of Resources	Due Depositors or Shareholders	Capital Amount	Due to Head Office & Affiliates	Other Liabilities
COMMERCIAL BANKS							
LBS Bank - New York	New York	Mar. 05, 2003	\$ 18,560	\$ 0	\$ 18,000	\$ N/A	\$ 560
LIMITED PURPOSE TRUST COMPANIES							
Zurich Capital Markets Trust Company	New York	Jan. 31, 2002	5,502	0	5,502	N/A	0
INVESTMENT COMPANIES (Article XII)							
Prudential Bache International Banking Corporation	New York	Dec. 31, 2002	100	0	100	N/A	0
MUTUAL TRUST INVESTMENT COMPANIES							
Bank Fiduciary (Equity) Fund *	New York	Dec. 31, 2002	0	0	0	N/A	0
Bank Fiduciary (Fixed Income) Fund*	New York	Dec. 31, 2002	0	0	0	N/A	0
* Declared to be banking organizations for purposes of dissolution, March 1, 2001							
FOREIGN BRANCHES							
Banca Antoniana Popolare Veneta S.P.A.	New York	Sep. 09, 2003	2,921	0	0	2,886	35
Banco Di Napoli	New York	Dec. 30, 2002	8,887	0	0	2,046	6,841
P.T. Bank Central Asia	New York	Jan. 31, 2003	35,214	0	0	34,919	295
FOREIGN AGENCIES							
Banco Internacional, S.A.	New York	Mar. 26, 2003	293,822	191,514	0	101,172	1,136
BBVA Bancomer, S.A.	New York	Nov. 29, 2002	8,201	0	0	4,160	4,041

Schedule C - Closed Institutions

Part 3: Unclaimed Deposits or Dividends of Closed Institutions Deposited with the Superintendent as of December 31, 2003 - Voluntary Liquidation

<u>Date Funds Paid Over to Superintendent</u>	<u>Name of Institution</u>	<u>Unclaimed Deposits or Dividends Deposited with Superintendent</u>	<u>Paid During 2003 by Superintendent to Claimants</u>	<u>Paid to Date by Superintendent to Claimants</u>	<u>Balance of Unclaimed Deposits or Dividends Deposited with Superintendent</u>
July 30, 1998	East Buffalo Credit Union	\$ 630.44	\$ 0.00	\$ 0.00	\$ 630.44
July 26, 1999	Rochester Hebrew Credit Union	3,042.74	0.00	0.00	3,042.74
Sept. 9, 1999	Banco Real	2,297.43	0.00	0.00	2,297.43
Nov. 22, 1999	Banca Serfin S.A.	2,149.67	0.00	0.00	2,149.67
Feb. 22, 2000	Sumitomo Bank of New York Trust Co.	15,440.79	0.00	0.00	15,440.79
June 29, 2000	BSI AG	15,079.46	0.00	0.00	15,079.46
Oct. 2, 2000	Bank of the Philippine Islands	2,765.08	0.00	904.38	1,860.70
Feb. 22, 2001	Banco Union S.A.C.A.	314,814.79	0.00	280,902.95	33,911.84
Dec. 11, 2001	Banco Atlantico S.A.	480,133.09	972.68	302,492.46	177,640.63
Apr. 30, 2003	Banco International S.A.	148,500.19	22,236.85	22,236.85	126,263.34
Total		\$ 984,853.68	\$ 23,209.53	\$ 606,536.64	\$ 378,317.04

Note: Unclaimed Funds on deposit with the Superintendent of Banks are held by the Office of the State Comptroller.

Schedule C - Closed Institutions

Part 4: Unclaimed Deposits or Dividends of Closed Institutions Deposited with the Superintendent as of December 31, 2003 - Involuntary Liquidation

<u>Date Funds Paid Over to Superintendent</u>	<u>Name of Institution</u>	<u>Unclaimed Deposits or Dividends Deposited with Superintendent</u>	<u>Paid During 2003 by Superintendent to Claimants</u>	<u>Paid to Date by Superintendent to Claimants</u>	<u>Balance of Unclaimed Deposits or Dividends Deposited with Superintendent</u>
		\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00
Total		\$ 0.00	\$ 0.00	\$ 0.00	\$ 0.00

Schedule D - Banking Board Actions, Mergers, Consolidations, and Conversions During 2003

Part 1: Banking Board Actions

	Date Approved
NEW BANKING ORGANIZATIONS CHARTERED	
Victory Interim Bank	May 1, 2003
Sleepy Hollow Interim Bank	June 26, 2003
Country Interim Bank	Oct. 2, 2003
Greene County Commercial Bank ¹	Dec. 9, 2003
NEW BRANCHES OF FOREIGN BANKING ORGANIZATIONS LICENSED	
Wakashio Bank, Ltd. (Japan) ²	Mar. 6, 2003
HSH Nordbank AG (Germany)	May 1, 2003
Gjensidige NOR Sparebank ASA (Germany) ³	Dec. 3, 2003
NEW AGENCIES OF FOREIGN BANKING ORGANIZATIONS LICENSED	
Depfa Bank plc (Ireland)	Mar. 6, 2003
ACQUISITIONS OF SUBSIDIARIES AND OTHER INTERESTS	
Manufacturers and Traders Trust Company	June 26, 2003
<p style="padding-left: 40px;">Approval granted to make capital investment of \$ 1 million in M&T Trust Company of Delaware, a de novo limited purpose trust company, and to establish it as a wholly owned subsidiary.</p>	

¹Authorization certificate to be issued.

²Branch office established under the name of Sumitomo Mitsui Banking Corporation.

³Den norske Bank ASA merged with and into Gjensidige NOR Sparebank ASA. Subsequently renamed DnB NOR Bank ASA.

AMVESCAP, plc.	Oct. 2, 2003
Approval granted, through its subsidiary, Atlantic Trust Group, Inc. to acquire 100% of the issued and outstanding shares of stock of Whitehall Trust Company, a newly chartered limited purpose trust company wholly owned by Mizuho Corporate Bank.	
ESB Acquisition Corporation	Dec. 3, 2003
Approval granted to acquire 100% of the outstanding shares of Emigrant Bancorp, Inc.	
<hr/> MERGER, HOLDING COMPANY AND HOLDING COMPANY EXPANSION ACTIVITIES	
Mizuho Financial Group, Inc.	Mar. 6, 2003
Approval granted to become a bank holding company by its indirect acquisition through Mizuho Holdings, Inc. of Mizuho Corporate Bank (USA) and Mizuho Trust & Banking Co. (USA).	
New York Community Bancorp, Inc.	Oct. 2, 2003
Approval granted to become a bank holding company by virtue of its acquisition of the Roslyn Savings Bank.	
The Bank of Greene County, Greene County Bancorp, Inc., and Greene County Bancorp, MHC	Dec. 9, 2003
Approval granted to each of the three entities to become bank holding companies.	
First Niagara Financial Group, Inc.	Dec. 9, 2003
Approval granted to become a bank holding company in connection with its merger with Troy Financial Corporation.	

CHANGES IN CONTROL OF BANKING ORGANIZATIONS

Allied Irish Banks, p.l.c.	Mar. 6, 2003
Approval granted to acquire up to 25% of the outstanding voting securities of M&T Bank Corporation, in exchange for all of the issued and outstanding shares of stock of Allfirst Financial.	
Mizuho Asset Trust & Banking Co., Ltd.	Mar. 6, 2003
Approval granted to acquire control of Mizuho Trust & Banking Co. (USA), a merger with Mizuho Trust & Banking Co., Ltd. Tokyo, Japan, and using the name Mizuho Trust & Banking Co., Ltd.	
Shinhan Financial Group Co., Ltd.	Dec. 9, 2003
Approval granted to acquire indirect control of 100% of the common stock of CHB America Bank via an 80.04 % acquisition of the capital stock of Chohung Bank of Seoul, Korea.	

OTHER ACTIONS

Whitehall Trust Company and Mizuho Corporate Bank (USA)	June 26, 2003
Approval to form a limited purpose trust company.	
Solvay Bank	Oct. 2, 2003
Approval granted to invest in Solvay Bank Insurance Agency, Inc., a wholly owned subsidiary of Solvay Bank and for permission for the subsidiary to engage in the insurance brokerage business.	
Signature Bank	Nov. 10, 2003
Approval granted to invest \$25 thousand as capital in SB Insurance Activities as an Agent.	

Schedule D - Banking Board Actions, Mergers, Consolidations and Conversions During 2003

Part 2: Mergers and Consolidations

<u>Name</u>	<u>Location</u>	<u>Name after Merger</u>	<u>Merger Date</u>
Commercial Banks			
Chohung Bank of New York California Chohung Bank	New York, NY Los Angeles, CA	CHB America Bank	Mar. 24, 2003
Bank Audi (U.S.A.) Interaudi Florida Interim Bank	New York, NY Miami, FL	Bank Audi (U.S.A.)	May 1, 2003
Woori America Bank Panasia Bank, N.A.	New York, NY Fort Lee, NJ	Woori America Bank	Sep. 12, 2003
Trust Companies			
Manufacturers and Traders Trust Company Allfirst Bank	Buffalo, NY Baltimore, MD	Manufacturers and Traders Trust Company	Apr. 1, 2003
Manufacturers and Traders Trust Company Allfirst Trust Company of Pennsylvania, National Association	Buffalo, NY Harrisburg, PA	Manufacturers and Traders Trust Company	June 13, 2003
Manufacturers and Traders Trust Company Allfirst Trust Company, National Association	Buffalo, NY McLean, VA	Manufacturers and Traders Trust Company	June 13, 2003
Manufacturers and Traders Trust Company Allfirst Financial Center, National Association	Buffalo, NY Millsboro, DE	Manufacturers and Traders Trust Company	July 3, 2003
North Fork Bank North Fork NJ Interim Bank	Mattituck, NY Jersey City, NJ	North Fork Bank	Aug. 4, 2003

Citibank N. A. Citibank (New York State)	New York, NY Perinton, NY	Citibank N. A.	Aug. 30, 2003
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Habib American Bank Habib Bank of New Jersey	New York, NY Edison, NJ	Habib American Bank	Dec. 23, 2003
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Savings Banks

New York Community Bank Roslyn Savings Bank, The	Flushing, NY Roslyn, NY	New York Community Bank	Oct. 31, 2003
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Foreign Branches

Wakashio Bank, Ltd., The Sumitomo Mitsui Banking Corporation	New York, NY New York, NY	Sumitomo Mitsui Banking Corporation	Mar. 17, 2003
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Foreign Representative Offices

Daiwa Bank, Limited Asahi Bank, Limited, The	New York, NY New York, NY	Resona Bank, Limited	Mar. 1, 2003
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Mizuho Asset Trust & Banking Co., Ltd. Mizuho Trust & Banking Co., Ltd.	New York, NY New York, NY	Mizuho Asset Trust & Banking Co., Ltd.	Mar. 6, 2003
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Sales Finance Companies

Green Tree Credit LLC Conseco Finance Credit Corp.	St. Paul, MN St. Paul, MN	Green Tree Credit LLC	June 9, 2003
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Check Cashers

Sunrise Check Cashing Services, LLC Sunrise Check Cashing & Payroll Services Inc.	Baldwin, NY Baldwin, NY	Sunrise Check Cashing Services, LLC	June 30, 2003
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Schedule D - Banking Board Actions, Mergers, Consolidations and Conversions During 2003

Part 3: Conversions of Federally-Chartered Institutions to State-Chartered Institutions

<u>Name</u>	<u>Location</u>	<u>Name after Conversion</u>	<u>Effective Date</u>
Commercial Banks			
Redwood National Bank	Watertown, NY	Redwood Bank	June 30, 2003
Adirondack Bank, N.A.	Utica, NY	Adirondack Bank	Dec. 30, 2003

Schedule D - Banking Board Actions, Mergers, Consolidations and Conversions During 2003

Part 4: Conversions of State-Chartered Institutions to Federally-Chartered Institutions

<u>Name</u>	<u>Location</u>	<u>Name after Conversion</u>	<u>Effective Date</u>
Savings Banks			
Oswego County Savings Bank, The	Oswego, NY	Oswego County National Bank	Jan. 15, 2003
Savings & Loan Associations			
Massena Savings and Loan Association	Massena, NY	Massena Savings & Loan Association	Dec. 8, 2003
Credit Unions			
Cooperative Credit Union	New York, NY	Cooperative Federal Credit Union	Apr. 14, 2003
Buffalo Telephone Employees Credit Union	Buffalo, NY	Buffalo Telephone Employees Federal Credit Union	Aug. 5, 2003
Foreign Branches			
UBS AG	New York, NY	UBS AG	Mar. 27, 2003

Schedule E – State Transmitter of Money Insurance Fund

Report of Receipts and Disbursements for the Year Ending December 31, 2003

For the year ending December 31, 2003, the State Transmitter of Money Insurance Fund had no disbursements and received interest income of \$50,454.67.

Schedule F – Summary of Banking Law and Regulations Adopted During 2003

Part I: Summary of Chapters Amending the Banking Law and Related Statutes

Chapter 146 (S.4823), Mortgage Banker and Broker Licensing and Registration Requirements; approved 7/22/03. Amends sections 591(4), 591-a(3), 592(2), 592-a(2) and 635 of the Banking Law. Effective January 1 following the date it becomes law (January 1, 2004).

The law revises and increases the bonding requirements for licensed mortgage bankers and registered mortgage brokers; authorizes the Superintendent to deny an application for, or suspend or revoke the license of a mortgage banker, or the registration of a mortgage broker, if the person or entity maintains a relationship with a consultant, or a person operating in a similar capacity, who the Superintendent determines, based on certain prescribed conditions, does not possess the necessary character and fitness to be associated with the applicant, licensee or registrant; and authorizes the Superintendent to take possession of a licensed mortgage banker or registered mortgage broker and liquidate any such entity. The objective of the law is to broadly increase the regulatory tools available to the Superintendent to properly supervise the mortgage banking industry.

Chapter 164 (S.5691), FBI Criminal History Record Checks; approved 7/22/03. Amends sections 369(6), 591(1), 591-a(1) and 595(1) of the Banking Law and other codified statutes of New York State. Effective immediately (July 22, 2003).

The law permits the Banking Department and other state regulatory entities to submit the fingerprints of various persons seeking to engage in regulated activities or practices to the Division of Criminal

Justice Services and the Federal Bureau of Investigation (FBI) to conduct criminal history record checks. The amendments were made necessary following a comprehensive review and determination by the FBI that numerous state regulatory agencies, including those of New York, did not possess sufficient statutory authorization under their respective state laws to access the records of the FBI pursuant to the standards prescribed under applicable Federal Law pursuant to P.L. 92-544. The authorization conveyed by this chapter is limited, in the case of the Banking Department, to the conduct of checks for persons seeking licenses or registrations as mortgage bankers or mortgage brokers, respectively, or licenses as cashers of checks. However, see also the authorization conveyed by Chapter 302, summarized below.

Chapter 241 (S.5387), Extension and Expansion of "Wild Card" Law; approved 7/29/03. Amends section 7 of Chapter 3 of the laws of 1997, section 14-h of the Banking Law, and sections 2123 and 2502 of the Insurance Law. Effective immediately (July 29, 2003).

The law extends the date to September 10, 2007, on which Chapter 3 of the laws of 1997 will expire and be deemed repealed. Chapter 3 authorizes "wild card" powers for State-chartered banks and trust companies, and it enables the Banking Board, by regulation, to permit any such bank or trust company to exercise any right, power, privilege, or benefit, or to engage in any activity, or to enter into any loan, investment, or transaction that a national bank, either directly or through a subsidiary, may exercise or in, or into, which such a national bank may lawfully engage or enter.

Chapter 241 also extends parallel “wild card” powers to State-chartered savings banks and savings and loan associations with respect to the comparable powers of federal savings associations. The law also expressly extends certain disclosure and anti-tying restrictions applicable to insurance transactions by banking institutions to federal savings associations. Such restrictions are also applicable to State-chartered banking organizations and national banks.

Chapter 302 (S.3870), Expanded Authority to Conduct Criminal History Record Checks; approved 8/5/03. Amends sections 22(a) and (b), 4002(a) and (b) and 9001-a(a) and (b) of the Banking Law and adds a new subdivision (d) to sections 4002 and 9001-a. Effective immediately (August 5, 2003).

The law repeals provisions of the Banking Law that required the Superintendent to make a finding of reasonable suspicion that a person has engaged in unlawful conduct in order for the Superintendent to submit the fingerprints of such persons to the Division of Criminal Justice Services to conduct a criminal history record check of the records of the Division and the FBI. The amendments apply to all persons that would be subject to the Superintendent’s regulatory oversight or investigation for such purposes pursuant to the Banking Law. The law also allows for a waiver of these requirements, if such persons have previously been subject to such a check by the Superintendent and are currently subject to the Superintendent’s supervision, or such persons have been subject to an identical federal banking, Securities Exchange Commission, or other exchange or market regulatory requirement, unless the Superintendent determines the record check needs to be updated. The amendments are also intended to address the comprehensive review and determination by the FBI that numerous states’ regulatory agencies, including those of New York, did not have sufficient statutory authorization under their respective state laws to access the records of the FBI, as noted in the summary discussion of Chapter 164, above. However, this chapter’s

authorization extends to all persons subject to the Superintendent’s regulatory supervision. The primary objective of the law is elimination of the reasonable suspicion standard so the Department may effectively obtain criminal history record checks of persons subject to the Superintendent’s regulatory supervision and investigation.

Chapter 553 (A.8442), ATM Video Tape Retention; approved 9/17/03. Amends section 75-c (1) of the Banking Law. Effective immediately (September 17, 2003).

The law amends provisions of the ATM Safety Act that require video cameras to record all persons entering an enclosed facility or all activity occurring within a certain distance of an ATM having an exterior location. The amendment increases the length of time banking institutions must preserve tape recordings by such cameras from 30 days to 45 days. The purpose of the amendment is to allow an account holder to have a reasonably sufficient time to receive and review an account statement before the video record of any fraudulent transaction is erased by re-use or discarding of the tape.

Chapter 626 (S.4113-A), Credit Union School Branches; approved 10/7/03. Adds a new section 450-b to the Banking Law. Effective 60 days after it becomes law (December 6, 2003).

The law permits a State-chartered credit union to open a “student branch” in any public or private elementary or secondary school, with the approval of the school’s governing body. Any student in a school maintaining a branch is eligible for membership, but the membership expires 30 days after graduation from a secondary school, transfer to another school or termination of enrollment. Any student branch is deemed not to be a station of a credit union and not otherwise subject to the provisions of the Banking Law applicable to such stations. A credit union, however, must give notice to the Superintendent when establishing any branch, and no person may use the branch other than the students of the school

maintaining the branch. The objective of the law is to promote financial responsibility and literacy among elementary and secondary students, and also to clarify that students, who otherwise would not qualify for membership in such a participating credit union, may be members of the credit union for such purposes.

Chapter 663 (S. 5513), Use of Bank Name; approved 10/17/03. Adds a new section 133 to the Banking Law. Effective immediately (October 17, 2003).

The law prohibits a person from using the name of a banking organization in any advertisement, solicitation or marketing device that is likely to cause someone to purchase goods or services, if the banking organization has not given its consent and a reasonable person could conclude that the advertisement, solicitation or marketing device was originated or endorsed, in some manner, by the banking organization. The objective of the law is to address instances where a person or entity is offering a financial product that is also offered by the banking organization, and the advertisement, solicitation or marketing device is intended to give the impression that it is the banking organization offering the financial product.

Chapter 679 (S.5590), Credit Union Powers and Membership Standards; approved 10/15/03. Amends sections 451(2), 454 comprehensively, and 456(7); amends and repeals section 458; adds a new section 458-a; and amends 464 of the Banking Law. Effective immediately (October 15, 2003); except that the amendment to section 456(7) and the new section 458-a take effect 120 days after it becomes law (February 12, 2004), the repeal of section 458 becomes effective one year after it becomes law (October 15, 2004), and the amendment to section 464 becomes effective 30 days after it becomes law (November 15, 2003).

The law broadly is intended to provide State-chartered credit unions with greater flexibility by establishing parity between State-chartered credit unions and their federally chartered counterparts

by authorizing certain identical or similar powers and rights for State-chartered credit unions comparable to the powers and rights available to federal credit unions pursuant to federal statute and regulations.

Notable amendments include the following:

- among other provisions relating to membership, expanding the persons having a relationship to a credit union member eligible for membership to include household members, in addition to family members having a lineal or adoption relationship, where the term “household “ is defined as persons living in the same residence and maintaining a single economic unit;
- permitting credit unions to offer any related financial service not otherwise expressly authorized by the Banking Law, including, but not limited to, electronic funds transfers and correspondent services; provided, that if a credit union did not offer those services prior to June 20, 2003, the credit union must notify the Superintendent in writing not less than 60 days prior to offering such services and may so offer such services to its members if the Superintendent does not object in writing within 60 days of receipt of the notice;
- permitting a credit union to borrow money from any source in an aggregate amount not exceeding 50 percent of its assets without the written approval of the Superintendent;
- expanding the permitted investment of a credit union’s funds to include securities of the territory of Puerto Rico and also securities, obligations or other instruments of, or issued by, any agency of the United States;
- clarifying the ability of credit unions to access the secondary market with respect to the acquisition or placement of assets to the same extent as permitted federally chartered credit unions;
- clarifying that a credit union, in addition to purchasing real property for its own purposes, may hold, lease and convey

such property, and, in addition, expanding the limitation upon the maximum amount of such investments by changing the calculation to the “net” aggregate amount and increasing such amount to 6 percent of the capital and retained earnings of such credit union;

- updating the authorization to acquire and lease personal property to permit a credit union to hold, assign, pledge, sell or otherwise dispose of such property;
- authorizing and thereby codifying regulatory provisions and supervisory interpretations permitting a credit union to participate with other credit unions and banking institutions in loans to credit union members but requiring the originating credit union to retain a 10 percent interest in the face amount of the loan;
- expanding the amounts that a credit union may invest in other credit unions by changing the basis of such investments from the capital held by the institution to its assets to determine the maximum amounts a credit union may so invest;
- eliminating the surplus fund requirements and substituting the federal net worth reserve requirements, which are applicable to all federally and State-chartered credit unions as insured institutions; and
- expressly authorizing a credit union to suspend members, pursuant to a written policy of the board of directors and expanding the conditions under which a member may be suspended or expelled by including behavior which is physically or verbally abusive to other members or staff of the credit union.

Non-Banking Law Chapters of Interest

Chapter 499 (A.5150-A), Restricting Credit, Debit and Charge Card Numbers on Receipts; approved 9/9/03. Adds a new subdivision 4-a to section 520-c of the General Business Law. Effective January 1, 2004.

The law prohibits any person or entity that accepts a charge, credit or debit card in business transactions from printing the expiration date or the account number, other than the last five digits of the account number, upon any customer receipt, if such receipts are electronically printed. The prohibitions apply to all machines or devices that print electronic receipts placed in service on or after January 1, 2004 and to all similar machines and devices in service prior to such date on or after January 1, 2007. A person or entity that violates these provisions, upon notice, is granted a two-week period in which to correct the violation in its entirety. Failure to do so results in a fine of \$500 and the person or entity is granted an additional one-week period to correct the violation. Failure to do so results in a fine of \$1000 per week until the violation is corrected, but total penalties may not exceed \$4500 for all violations on the same premises. The prohibitions are intended to limit, hinder or prevent fraudulent card transactions and also identity theft.

Chapter 555 (A.8846), Increasing the Permissible Amount of Mortgage Insurance; approved 9/17/03. Amends section 6501(c)(1) of the Insurance Law. Effective immediately (September 17, 2003).

The law increases the amount of mortgage insurance an insurer may write to 103 percent of the fair market (appraised) value of the mortgaged real property provided that the amount of mortgage loan in excess of the value of the property and so insured is used to finance the fees and closing costs related to obtaining the mortgage loan. The objective of the law is to enable mortgage lenders to provide financing to home buyers who, as borrowers, do not have sufficient liquid assets to either make a down payment on the purchase price of the real property or to pay the closing costs related to obtaining the mortgage loan.

Schedule F – Summary of Banking Law and Regulations Adopted During 2003

Part 2: Banking Regulations

Housekeeping Technical Amendments to General Regulations of the Banking Board - adopted on 12/5/02; effective 1/8/03.

These amendments, which were not substantive in nature, removed references to laws which had been repealed or recodified, corrected typographical errors, and provided for the elimination of regulatory provisions which had expired.

Housekeeping Technical Amendments to the Superintendent's Regulations - adopted on 3/24/03; effective 4/16/03.

These amendments, which were not substantive in nature, removed references to laws which had been repealed or recodified, corrected typographical errors, and provided for the elimination of regulatory provisions which had expired.

Amendments to Part 41 of the General Regulations of the Banking Board – Predatory Lending – adopted on an emergency basis on 5/1/03; effective 5/5/03.

Chapter 626 of the laws of 2002 became effective on April 1, 2003. Provisions of chapter 626, by the enactment of section 6-l of the Banking Law, affect the making of certain home mortgage loans, known as high cost home loans, on or after the effective date. Part 41 of Title 3 NYCRR has governed the making of such loans prior to the effective date and is not in conformity with certain provisions of chapter 626. Also, in certain limited instances, the proposed amendments to Part 41 will clarify certain provisions enacted by chapter 626. The revised Part 41 provides a comprehensive regulatory scheme under which mortgage lenders and brokers will be able to make high cost home loans.

New Part 306 of the Superintendent's Regulations – Maximum number of Director Vacancies - adopted on 3/6/03; effective 4/2/03.

New Part 306 outlines the maximum number of vacancies in the office of director that may be left unfilled until the next annual election by the stockholder. Subdivision 1 paragraph (b) of Section 7005 of the Banking Law authorizes the Superintendent to establish the circumstances under which vacancies of the board of directors of a bank, trust company, stock-form savings bank, and stock-form savings and loan association may be left unfilled until the next annual election by the stockholders.

New Part 307 of the Superintendent's Regulations – Board of Director Actions by Written Consent - adopted on 3/6/03; effective 4/2/03.

New Part 307 concerns actions that may be taken by a board of directors by unanimous written consent. Subdivision 3 of Section 7008 of the Banking Law authorizes the Superintendent to determine the circumstances under which any action, authorized by the organization certificate or the by-laws to be taken at a meeting of the board of directors of a bank, trust company, safe deposit company, investment company, mutual trust investment company, stock-form savings bank, or a stock-form savings and loan association, may be taken without a meeting provided that all members of the board consent thereto in writing and the resolution and the written consents thereto are filed with the minutes of the proceedings of the board. Subdivision 3 of Section 7008 of the Banking Law does not govern meetings of committees of such board of directors. Pursuant to Section 7012 of the Banking Law, conduct of committees of such boards is governed by board resolution, organization certificate, or by-laws, except as specified by Section 7012. Action taken by unanimous written consent pursuant to New Part 307 shall not be considered a "meeting" for purposes of 3 NYCRR, Part 6 Section 6.6.

Emergency Amendments to Part 402 of the Superintendent's Regulations – Budget Planning - adopted on 3/6/03; effective 4/7/03.

The amendments to Part 402 include new requirements, the majority of which are intended to effectuate stronger consumer protection for existing and potential clients of licensed budget planners. In addition, the amendments to Part 402 include various requirements currently imposed on licensed budget planners under existing law and superintendent's regulations, as well as administratively. These amendments establish a significantly broader regulatory scheme pursuant to which licensees and potential licensees will be required to conduct the business of budget planning.

New Part 404 of the Superintendent's Regulations – Budget Planners - adopted on an emergency basis on 12/23/03; effective 1/7/04.

New Part 404 sets forth the regulatory requirements and standards of operation for entities licensed under Article 12-C of the New York Banking Law to conduct the business of budget planning when the licensees use the services of third party entities in distributing debtor funds to creditors of the debtors.

Amendment to Supervisory Procedure G 1 – Schedule of Addresses and Fees - adopted on 11/4/04; effective 11/26/03.

These amendments list the offices of the New York State Banking Department and add a schedule of fees charged by the Banking Department pursuant to the Banking Law and NYCRR.

Schedule G – ATM Safety Act – Exemptions and Variances

During the year ended December 31, 2003, the Banking Department neither received nor approved requests for exemptions or variances from the requirements of the ATM Safety Act.

Schedule H – Banking Department Organization and Maintenance

Part 1: Banking Department Budget for the Fiscal Year 2002-2003

BANKING DEPARTMENT ACCOUNT:

Total expenditures for the operation of the New York State Banking Department Account were \$70,814,623.55 for the fiscal year 2002-2003. This includes expended sub-allocations of \$554,239.48 to the Department of Law and \$200,000.00 to the Office of the Inspector General.

Revenues from examination fees amounted to \$16,910,887.08. The balance was assessed to banking organizations, foreign banking corporations, and other financial institutions.

The final assessment rate was \$3.00 per \$100,000 of assets for all assessed institutions.

For the fiscal year 2002-2003, revenues of \$15,517,742.11 were collected for investigation, license, other fees and fines, and credited to the General Fund.

BANKING DEPARTMENT SEIZED ASSETS ACCOUNT:

Total expenditures from the Seized Assets Account were \$22,016.25. Funding for this account is the Department's portion of the proceeds from criminal activities obtained by our Criminal Investigations Bureau. Expenditures from the account are in accordance with strict Federal guidelines governed by federal law at 18 U.S.C. § 981(e), 19 U.S.C. §1616a(c) and 31 U.S.C. §9703 (a)(1)(G)(h).

BANKING DEPARTMENT HOLOCAUST CLAIMS PROCESSING OFFICE ACCOUNT:

The funding for this account offsets partial personal service and fringe benefit costs, and is available through a sub-allocation from the Insurance Department. Total Insurance Department funding for this account was \$397,000, with expenditures totaling \$342,894.22.

Schedule H - Banking Department Organization and Maintenance

Part 2: Banking Department Maintenance Appropriations and Expenditures for the Fiscal Year 2002-2003

BANKING DEPARTMENT ACCOUNT:	
Special Revenue Appropriations:	
2002-03 Appropriations available including funds for suballocation to other agencies	\$ 71,698,000.00
Expenditures:	
Banking Department expenditures from appropriation:	
Personal Service	40,350,956.78
Non-Personal Service	<u>29,709,427.29</u>
Total Banking Department Expenditures From Appropriation	70,060,384.07
Other Expenditures:	
Charges by other state agencies and departments	<u>\$ 754,239.48</u>
Total Other Expenditures	<u>\$ 754,239.48</u>
Total Expenditures from Banking Department Account	<u><u>\$ 70,814,623.55</u></u>

The industry supervised has been levied an assessment by the Department to ensure that funds are available in the State Treasury to cover the expenditures of the Department. Thus, the cost of maintaining the Department is entirely paid by the institutions under its supervision.

BANKING DEPARTMENT SEIZED ASSETS ACCOUNT:	
Special Revenue Appropriations:	
2002-03 Appropriations available	<u>\$ 150,000.00</u>
Expenditures from appropriation:	
Non-Personal Service	22,016.25
Total Expenditures from Banking Department Seized Assets Account	<u><u>\$ 22,016.25</u></u>

BANKING DEPARTMENT HOLOCAUST CLAIMS PROCESSING OFFICE ACCOUNT:	
Special Revenue Appropriations:	
2002-03 Appropriations available	\$ 397,000.00
Expenditures from appropriation:	
Personal Service	249,382.57
Non-Personal Service	93,511.65
Total Expenditures from Banking Department Holocaust Claims Account	<u><u>\$ 342,894.22</u></u>

The industry supervised has been levied an assessment by the Insurance Department to ensure that funds are available in the State Treasury to cover the expenditures of this Banking Department office. The cost to maintain this sub-allocation is entirely paid by the institutions under the Insurance Department's supervision.

Schedule H - Banking Department Organization and Maintenance

Part 3: Department Roster, Exempt Class as of March 27, 2003

<u>Name</u>	<u>Title</u>	<u>Per Annum Compensation</u>	
McCaul, Elizabeth	Superintendent of Banks	\$	127,000
Muccia, Daniel, A., Jr.	First Deputy Superintendent	\$	138,352
Kelsey, Sara A.	Deputy Superintendent & Counsel	\$	137,254
Kramer, Edward B.	Deputy Superintendent of Banks	\$	131,976
Weintraub, Cathy L.	Director of Economic Research	\$	117,549
O'Connor, Kevin G.	Special Assistant	\$	117,549
Kent, Barbara	Director of Consumer Affairs and Financial Products	\$	116,926
Billet, P. David	Legislative Coordinator	\$	106,576
Barras, Steven	Assistant Counsel	\$	106,576
Kane, Jeffrey	Assistant Counsel	\$	106,576
Brooks, Gene C.	Acting First Assistant Counsel	\$	106,576
Fatigate, Ralph M., Jr.	Chief Banking Department Investigator	\$	106,281
Cruz, Victor R.	Investigator	\$	95,802
Nack, Irwin	Investigator	\$	95,802
Weingarten, Gideon	Director of Internal Audit	\$	95,802
Notaro, Rosanne	Assistant Counsel	\$	93,516
Hart, Jacqueline	Assistant Counsel	\$	90,800
Narin, Alvin A.	Assistant Counsel	\$	89,571
Blankley, Bethany A.	Public Information Officer	\$	85,000
Levy, Delroy A.	Investigator	\$	82,446
Papovitch, Patricia A.	Investigator	\$	82,446
Farrell, Sharon P.	Investigator	\$	79,107

Frey, Albert J.	Investigator	\$	78,039
O'Leary, Sheila M.	Assistant Director of Internal Audit	\$	77,450
Tomczak, Christine M.	Secretary to the Banking Board	\$	66,565
Henry, Cherelle M.	Special Assistant	\$	63,265
LaValle, Corrine	Special Assistant	\$	60,000
Keller, Laura K.	Special Assistant	\$	58,130
Flowers, Albert A., Jr.	Confidential Aide	\$	47,623
Kramer, Michelle	Assistant Public Information Officer	\$	38,800

Employees in NYC receive an additional \$1,200 per annum in location pay.