

2005 ANNUAL REPORT

NEW YORK STATE
BANKING DEPARTMENT



GEORGE E. PATAKI
GOVERNOR

DIANA L. TAYLOR
SUPERINTENDENT OF BANKS

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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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September 15, 2006

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

I hereby transmit the annual report of the New York State Banking Department for the calendar year 2005 pursuant to Section 43 of the Banking Law.

I'm pleased to report that New York State is maintaining its title as the world capital of the financial services industry. These institutions provide critical services to people in the State, the country and around the globe.

In 2005 the New York State Banking Department regulated 3,682 financial entities, which included State-chartered banking institutions, approximately 80% of the United States offices of foreign banking institutions and all of the mortgage brokers, mortgage bankers, money transmitters, check cashers and budget planners providing services in New York State. The total assets of the depository institutions supervised by the Banking Department exceed \$1.6 trillion. Based on the asset size of the institutions supervised, the Department continues to be the largest state banking regulator in the nation.

In 2004, the Department lost the supervision of its two largest banks when each converted to a national charter, as noted in that year's report. These two institutions had provided 30% of the Department's revenue base. As a result, 2005 has been a period of transition and transformation that included the targeted reduction of our total budget by 10% and the implementation of assessment fee billing for all our supervised institutions—not just depositories—starting in the first quarter of 2005. For the first time, mortgage bankers, mortgage brokers, check cashers, money transmitters, budget planners and finance companies received bills for the Department's supervisory work. After extensive dialogue with each industry throughout 2005, which gave our regulated institutions a forum in which to comment on the initial assessment structure and to then discuss the final structure with incorporated changes based on these comments, I believe our supervised institutions understand that assessment fees are a necessary burden that must be shouldered by all of the Department's regulated entities, not just a select group.

Throughout 2005 we continued working on our internal reorganization including consolidating some divisions and improving staff allocations. This is in part due to implementation of new examination procedures for non-depository institutions and in part due to the absorption of a significant number of retirements among senior staff. Additional retirements are expected to exert an expertise drain over the coming year.

Two other major challenges currently facing the Department are, first, the potential for federal preemption of certain State powers to erode our supervised depository institution base and, second, uncertain economic conditions based on macro factors substantially related to interest rates, GDP growth and the U.S. dollar's relative value to major trading partners. These are challenges we will have to face in 2006.

Diana L. Taylor
Superintendent of Banks

NEW YORK STATE CHARTERED DEPOSITORY INSTITUTIONS

NUMBER OF STATE DEPOSITORY CHARTERS						
	2005	2003	2001	1999	1997	1991
Commercial Banks	104	108	115	126	135	146
Savings Banks	27	28	33	36	37	62
Savings and Loans	4	4	5	6	8	16
Credit Unions	30	35	38	38	44	55
Total	165	175	191	206	224	279

NEW YORK STATE ECONOMY

In 2005 New York State's economy experienced a lower unemployment rate, a lower rate of personal income growth, modestly higher housing price increases, higher total payroll growth and a dramatically higher bankruptcy rate (related to changes in the federal bankruptcy law).

On balance, the State economy continued to make progress in reversing the adverse trend started in 2000. However, New York State financial service employment levels continue to experience adverse structural trends related to a relatively higher cost environment and ongoing industry consolidation with attendant headcount reductions. In 2006, the State is expected to register modest to no growth in financial sector employment. However, realization of these estimates remains tied to overall national expansion that itself remains in question.

COMMERCIAL BANKS AND THRIFTS

At year-end 2005 there were 135 State-chartered banks and thrifts operating in the State, with total assets of over \$396 billion and 98 federal depository institutions operating in the State, with total assets of \$831 billion. As noted in numerous media reports, there has been a new bank "boomlet" in the State over the past two years. Between January of 1999 and January 2004, 14 new State-chartered banks were formed. But between January 2004 and April 2005, the Banking Department received charter applications for 14 new banks. Eleven new banks received charters in 2005; a complete list is available in Schedule D.

Business performance of commercial banks in New York State posted relatively stable results, despite a rising interest rate environment and compressed net interest margins throughout 2005.

PERFORMANCE OF NEW YORK STATE COMMERCIAL BANKS BY CHARTER*

	2005	2004	2003	2002	2001	2000
Tier 1 Capital - Leverage Ratio	9.36%	9.08%	8.72%	8.51%	8.85%	8.96%
Net Int. Margin	3.10%	3.77%	3.78%	4.03%	3.96%	4.14%
Capital - Total (\$ Billions)	104	111	139	126	126	119
Capital - Federal (\$ Billions)	63	63	54	48	48	46
Capital - State (\$ Billions)	41	49	85	78	78	73
Return on Assets - Total	1.22%	1.36%	1.14%	0.84%	0.81%	1.14%
Return on Assets - Federal	1.23%	1.44%	1.42%	1.32%	1.25%	1.29%
Return on Assets - State	1.20%	1.20%	0.97%	0.57%	0.59%	1.06%
Loan Charge Off % Loans - Total	0.88%	1.01%	1.11%	1.36%	0.77%	0.43%
Loan Charge Off % Loans - Federal	1.19%	1.36%	1.76%	1.92%	0.88%	0.57%
Loan Charge Off % Loans - State	0.21%	0.25%	0.53%	0.89%	0.68%	0.33%

*Capital decline in 2004 reflects JPMorgan & HSBC movement of head offices out of NY. Statistics assign assets and equity by head office location.

Capital remained strong and non-performing loans and charged-off loans were down. At year-end 2005 the State's banking sector reported higher capital (percentage basis) and a return on assets roughly in line with returns over 2004 and approximately double the returns posted in 2001 despite rising costs and tightening net interest margins. Past due loans are modestly down and charge-offs remain in a range similar to that of the prior four years.

The Department, federal regulators and the industry all are cautious that higher interest rates and slower home price appreciation will impact not only new loan origination volumes but also asset quality—but that appears to be a story that will unfold over the remainder of 2006.

FOREIGN BANKS

The foreign banking community in New York State includes the world's largest global banking enterprises. The Banking Department is the primary regulator of a substantial number of the U.S. branches and agencies of foreign banking

organizations operating in New York State and supervises more than 80% of the nationwide assets held by such entities. At year-end 2005, the Banking Department supervised a total of 166 branches, agencies and representative offices of foreign banks from more than 40 countries, holding more than \$1 trillion of assets.

Foreign banking organizations contribute to the health of New York State's highly competitive financial center by enhancing domestic liquidity and economic vitality while providing tens of thousands of jobs to State residents. At the same time, due to the opaque nature of international banking structures such as correspondent banks, foreign banking organizations have been under heavy regulatory scrutiny throughout the decade. A close working relationship with foreign banks' local country banking supervisory authorities has significantly improved the Banking Department's understanding of the unique environment in which State-licensed foreign banks operate and enhances the Department's ability to help State-licensed foreign banking organizations to navigate new or amended requirements of the Bank Secrecy Act (BSA), Patriot Act and other anti-money laundering (AML) regulatory initiatives.

NUMBER OF FOREIGN BRANCHES AND AGENCIES*					
	OCC	State	Total	% All States	% of Total
New York	36	108	144	50%	54%
Other States	13	109	122	50%	46%
Total US	49	217	266	82%	100%

FOREIGN BRANCHES AND AGENCIES ASSETS (DOLLARS ARE IN MILLIONS)*					
	OCC	State	Total	% All States	% of Total
New York	110,281	1,110,824	1,221,105	88%	89%
Other States	2,594	151,240	153,834	12%	11%
Total US	112,875	1,262,064	1,374,939	92%	100%

*Not including Representative Offices

THE HOLOCAUST CLAIMS PROCESSING OFFICE

The Holocaust Claims Processing Office (HCPO) was created in June of 1997 by Governor George E. Pataki. The mission of the Office is to recover Holocaust-era looted assets, including funds deposited in European banks, monies never paid in connection with insurance policies issued by European insurers and lost or looted art. The Office accepts claims for Holocaust-era looted assets from anywhere in the world and charges no fees for its services. Never before has a government office existed solely to assist Holocaust survivors and their heirs to recover assets.

From inception through December 2005, the HCPO has responded to more than 13,000 inquiries resulting in 4,769 claims from 48 states and 37 countries. Of these, the HCPO has successfully closed 693 claims; 4,076 open claims remain.

Bank claims filed with HCPO to date have numbered 2,337 (from 41 states and 33 countries) referencing 3,311 individual account holders. The HCPO has closed 450 bank claims; 1,887 bank claims are currently open and have been submitted into a number of parallel claims processes outlined below. To date, offers extended to HCPO bank asset claimants total \$30,349,265.

Insurance claims filed with HCPO to date have numbered 2,290 (from 42 states and 23 countries) referencing 3,247 individual policyholders. Of these, 2,231 have been submitted to the International Commission for Holocaust Era Insurance Claims (ICHEIC). To date, more than \$13 million in restitution for identifiable policies has been extended to HCPO claimants. In addition to offers extended to claimants whose claims were matched to specific policies, ICHEIC has made humanitarian

awards to claimants who had filed claims with only anecdotal information, that did not name a specific insurance company and for which no additional documentation could be found. Awards of \$1,000 were extended to 26,683 claimants (in 60 countries); more than 1,100 HCPO claimants received such awards, for a total in excess of \$1.1 million.

Furthermore, the HCPO has closed 231 insurance claims, some of which had previously been submitted to ICHEIC and for which claimants accepted settlements through the ICHEIC process. (Other closed claims were not submitted to ICHEIC because they were not eligible for payment under ICHEIC's guidelines.)

The HCPO has accepted 142 art claims (from 19 states and 9 countries) referencing 25,000 items, approximately 8,000 of these in sufficient detail to permit additional research. The office has closed 12 claims, leaving 130 open claims. To date, the HCPO has secured the return of 12 works of art, with the most recent being Corneille de Lyon's "Portrait of Jean d'Alban" returned last year to the heirs of Julius Priester by the Virginia Museum of Fine Arts.

The HCPO staff are experts in banking, law, economics, finance, political science, archives, history and art history. In addition, the staff is fluent in multiple languages to better serve their international claimants. The HCPO has an approved staff of 12; currently 9 positions are filled. The total cost of operating the HCPO during 2005 was \$924,833, including personal service, fringe and indirect costs and non-personal service expenditures.

HOLOCAUST CLAIMS PROCESSING OFFICE COSTS

CALENDAR YEAR 2005	BANKING DEPARTMENT	SUBALLOCATION FROM INSURANCE DEPARTMENT	TOTAL
Personal Service	322,017	226,989	549,006
Fringe and Indirect Costs	202,673	135,115	337,788
Non-Personal Service	8,661	29,378	38,039
TOTAL	533,351	391,482	924,833

CRIMINAL INVESTIGATIONS BUREAU

Until 2005, the Banking Department was the only state banking regulator in the nation that operated a Criminal Investigations Bureau, or any such investigative division of its kind. But, in February of 2005, the Pennsylvania Department of Banking created its own investigations division using the New York State Banking Department's Criminal Investigations Bureau (CIB) as a model.

During 2005, CIB participated in a wide range of activities related to Bank Secrecy Act and anti-money laundering oversight and efforts to identify criminal activity in various financial institutions. This work included the Department's largest settlement ever, an \$80 million AML agreement signed with ABN Amro and other state and federal banking regulators, \$70 million of which went to the State's General Fund. CIB personnel continued to work closely with federal, state and local law enforcement agencies involved in numerous investigative matters. A full list of 2005 enforcement actions can be found on page eleven.

CONSUMER OUTREACH

Although the New York State Legislature has passed numerous laws in recent years that make New York State consumers among the best protected in the nation, particularly in the area of mortgage lending discrimination, the Department still believes that the best defense against abuses by untoward members of the financial services industry is financial literacy.

To that end, the Department issued its first-ever request for proposals in 2005 for financial education programs that promote, enable or provide financial literacy throughout New York State. Under the specifications of the RFP, the Department agreed to fund, partially or in full, proposals in two main areas: Direct Provision

of Financial Education and Financial Educational Training/Train-the-Trainer Programs. The selected initiatives will be funded by the proceeds of five settlement agreements negotiated by the Banking Department with companies that were cited for violations of the law or regulations.

Contractors were encouraged to submit proposals aimed at stabilizing and revitalizing low- to moderate-income areas throughout New York State. The Department expects to announce the winning proposals in fall 2006.

Awarding grant money to programs and organizations that support the Department's commitment to financial education is only one way that we support the goal of creating and sustaining a financially literate consumer base. Throughout 2005, the Department's Communications and Media Relations Division, in conjunction with the Consumer Services Division, reached out to banks, consumer groups and individual consumers across the State, providing useful information and tools designed to empower consumers to make wise financial decisions.

During 2005 the Department's consumer outreach initiatives included: (1) making available 28 brochures on a wide range of financial topics; (2) maintaining a consumer complaint center; (3) maintaining a small-business call center; (4) providing comparisons of loan interest rates and other financial service charges; (5) providing alerts to consumer regarding scams and frauds; (6) making numerous presentations on financial topics to community groups and consumers throughout the State and (7) maintaining the Department's Financial Education Resource Database – a listing of more than 300 financial education programs available to community organizations, educators, financial institutions and consumers in New York State.

Currently the Department has a single call line (1-877 BANK-NYS) for all consumer questions and complaints and can handle calls in English, Spanish, Russian and Cantonese. In 2005, the Consumer Help Unit answered more than 70,900 calls and received more than 4,200 written complaints.

BANKING DEVELOPMENT DISTRICTS

An important part of protecting New York State consumers is making sure they have access to traditional banking services. Consumers who do not have a banking relationship tend to rely on higher cost financial services to meet their financial needs. Expanding consumer access to banks has been a goal of the Banking Department ever since Governor Pataki signed Section 96-d of the Banking Law in 1997, creating the Banking Development District program.

The Banking Development District (BDD) program is designed to encourage the establishment of bank branches in areas where there is a demonstrated need for banking services, to allow those who have no banking relationship to become a part of the financial mainstream and to promote local economic development.

The establishment of a bank branch in a given neighborhood creates previously unavailable economic opportunities like small business loans, mortgages, low-cost checking accounts and financial education seminars.

To receive a BDD designation, a locality, acting jointly with an interested financial institution, must demonstrate to the Banking Department a need for banking services in a given area. A local government must first vote to approve the submission of a BDD application, which is then forwarded to the Department for approval. The local government must apply in conjunction with a state or federally chartered commercial bank, trust company, savings bank or savings and loan association.

Potential incentives available to BDD branches include access to below-market rate deposits from State and local governments as well as potential local property tax exemptions over a multi-year period.

During 2005 the Department expanded the coordination and participation of State and local agencies to create the “Enriched” BDD program. In early 2005, the Enriched BDD Working Group targeted eleven underbanked neighborhoods in New York City in which a BDD would have a strong chance of commercial success and positive community impact. BDD branches established in one of these neighborhoods would then be eligible for greater potential deposits (at both below-market and market rates) from the expanded list of participating agencies, including the New York City Comptroller and the New York City Housing Authority. Enriched BDD branches also have access to other public incentives aimed at lowering operating costs. The Department hopes to expand this program to upstate municipalities in the coming year.

At year-end 2005, a total of nineteen BDDs had been designated. In 2005, the Department designated five new BDDs, including three Enriched BDDs, in underbanked sections of Queens, Brooklyn, Staten Island, Manhattan and Buffalo.

The BDD program exemplifies the potential benefits of the Banking Department’s dual role as both a regulator and a consumer protection agency. We have the regulatory authority to approve new bank branches and to examine the safety and soundness of an institution as it expands into underbanked and therefore higher-risk neighborhoods. As a result, the Department can offer New Yorkers a wider variety of affordable financial service options at bank branches whose business plans must be tailored to the financial and educational needs of the community.

What’s more, a new branch in a formerly unbanked area has a larger impact on the social health of that community that’s not quantifiable; the branch becomes a potent symbol of that community’s relevance and potential and of hope for that community.



BDDs IN NEW YORK CITY:

Bronx

Community Planning District #1: New York National Bank (7/31/00)

Community Board #3: Citibank (formerly European American Bank)
(11/14/00)

Brooklyn

East New York: City National Bank of New Jersey (1/20/04)

Red Hook: Independence Community Bank (7/13/00)

Sunset Park: Community Capital Bank (10/10/00)

Windsor Terrace/Kensington: Commerce Bank (5/23/05)

Manhattan

Roosevelt Island: New York National Bank (7/24/01)

South Central Harlem: Carver Federal Savings Bank (3/9/01)

Northern Harlem: Carver Federal Savings Bank (12/1/05)

Queens

South Jamaica: Carver Federal Savings Bank (4/9/04)

Corona Heights: New York Community Bank (3/7/05)

Staten Island

St. George: Victory State Bank (12/16/02)

Stapleton and Rosebank: Victory State Bank (7/21/05)

BDDs IN NEW YORK STATE:

Masten District: Greater Buffalo Savings Bank (7/23/02)

West Side of Buffalo: Greater Buffalo Savings Bank (12/15/05)

Village of Green Island: Pioneer Savings Bank (9/1/04)

Village of Jordan: The Lyons National Bank (6/25/01)

Village of Oriskany: Herkimer County Trust Bank (7/27/00)

Spring Valley: Union State Bank (4/8/99)

REGULATORY ACTIONS

October 17, 2005 Adoption of New Part 6.7 of the General Regulations of the Banking Board (Additional Authority of Banks and Trust Companies to Underwrite and Deal in Certain Securities, Including Municipal Bonds)

September 12, 2005 Amendment to Part 70 of the General Regulations of the Banking Board (Interlocking Directors and Officers of Banking Organizations and Bank Holding Companies)

September 12, 2005 Amendment to Part 207 of the Special Regulations of the Banking Board (Permission to Serve as an Executive Officer, Director or Trustee of Banks, Trust Companies, Savings Banks, Savings and Loan Associations, National Banks, Federal Savings and Loan Associations and Bank Holding Companies)

July 22, 2005 Amendments to Supervisory Policies G 4 and G 6 and Supervisory Procedures G 104, G 105, G 108, CB 103, SB 101 and SL 101 (Streamlined Requirements for Branch and Related Applications).

June 22, 2005 Adoption of amendments to Parts 95, 96, 97 and 113 of the General Regulations of the Banking Board and new Parts 326 and 327 of the Superintendent's Regulations

April 27, 2005 Amendments to Part 96.6 of the General Regulations of the Banking Board (Lending Limits for Credit Unions)

February 16, 2005 Amendments to Part 301.5 of the Superintendent's Regulations (Security at Automatic Teller Facilities)

FOR MORE DETAILS VISIT:

<http://www.banking.state.ny.us/legal/adptregu.htm>

ENFORCEMENT ACTIONS

December 19, 2005 Order of Assessment of a Civil Money Penalty, Monetary Payment, and Order to File Reports to ABN Amro

December 19, 2005 Consent Order to Cease and Desist to ABN Amro

December 16, 2005 Consent Order to Cease and Desist to Israel Discount Bank

December 6, 2005 Stipulation Agreement with BISA Check Cashing Corporation

October 14, 2005 Bank Secrecy Act/Anti-Money Laundering Compliance Agreement with Deutsche Bank Trust Company

August 9, 2005 Settlement Agreement with BHS (New York) Corporation

August 8, 2005 Order of Suspension to Delavan Check Cashing Services, Inc.

July 15, 2005 Jamaica Postal Credit Union Discontinues Operations

June 28, 2005 Settlement Agreement with River City Market, Inc.

May 16, 2005 Order of Suspension to Super Queick, LLC

May 4, 2005 Joint Written Agreement with Banco Industrial de Venezuela, C.A.

<http://www.banking.state.ny.us/ea.htm>

OUR OFFICE LOCATIONS:

One State Street Plaza

New York, NY 10004

(212) 709-3500

80 South Swan Street

Suite 1157

Albany, NY 12210-8003

(518) 473-6160

333 East Washington Street

Syracuse, NY 13202

(315) 428-4049

Sardinia House

52 Lincoln's Inn Fields

London, England WC2A 3LZ

011-44-207-405-5474

THE BANKING BOARD

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. Certain types of applications must also be approved by the banking board. 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 confirmation 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. As of year end 2005 there was one Board vacancy awaiting appointment.

BANKING BOARD MEMBERS AS OF DECEMBER 31, 2005:

Diana L. Taylor, Chairman

Frederick N. Antalek

Wesley Chen, Esq.

Mallory Factor

E. Peter Forrestel II

Thomas E. Hales

James Higgins

Jeffrey Hwang

David A. Javdan

Francine C. Justa

Erland E. Kailbourne

Clifford M. Miller

Alan Shamoon

Thomas G. Siciliano, Esq.

George J. Vojta

Sam L. Abram, Esq., Secretary

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Part 1: Principal Banking and Lending Facilities of New York State As of December 31, 2005 (Dollars In Thousands)*

	Number in NYC	Number Outside NYC	Number Total	Assets in NYC	Assets Outside NYC	Assets Total
STATE CHARTER						
Commercial Banks	53	51	104	\$190,425,125	\$129,567,465	\$319,992,590
Savings Banks	8	19	27	63,361,429	12,875,759	76,237,188
Article XII Investment Companies	7	3	10	52,626,747	58,365,409	110,992,156
Foreign Agencies	25	0	25	59,413,498	0	59,413,498
Foreign Branches**	83	0	83	1,052,410,883	0	1,052,410,883
Savings and Loans	0	4	4	63,436	374,836	438,272
Licensed Lenders	2	14	16	1,508,736	32,556,877	34,065,613
Safe Deposit Companies	2	2	4	2,372	1,056	3,428
Credit Unions	10	20	30	2,450,768	1,264,259	3,715,027
Total State Charter	190	113	303	\$1,422,262,994	\$235,005,661	\$1,657,268,655
FEDERAL CHARTER						
Commercial Banks	17	40	57	\$738,943,773	\$37,455,553	\$776,399,326
Savings Banks	15	11	26	9,229,782	16,809,697	26,039,479
Article XII Investment Companies	0	0	0	0	0	0
Foreign Agencies	1	0	1	433,108	0	433,108
Foreign Branches	35	0	35	109,847,948	0	109,847,948
Savings and Loans	2	13	15	23,479,893	5,304,790	28,784,683
Licensed Lenders	0	0	0	0	0	0
Safe Deposit Companies	0	0	0	0	0	0
Credit Unions	127	391	518	5,789,831	27,440,073	33,229,904
Total Federal Charter	197	455	652	\$887,724,335	\$87,010,113	\$974,734,448
GRAND TOTALS						
Commercial Banks	70	91	161	\$929,368,898	\$167,023,018	\$1,096,391,916
Savings Banks	23	30	53	72,591,211	29,685,456	102,276,667
Article XII Investment Companies	7	3	10	52,626,747	58,365,409	110,992,156
Foreign Agencies	26	0	26	59,846,606	0	59,846,606
Foreign Branches	118	0	118	1,162,258,831	0	1,162,258,831
Savings and Loans	2	17	19	23,543,329	5,679,626	29,222,955
Licensed Lenders	2	14	16	1,508,736	32,556,877	34,065,613
Safe Deposit Companies	2	2	4	2,372	1,056	3,428
Credit Unions	137	411	548	8,240,599	28,704,332	36,944,931
TOTAL	387	568	955	\$2,309,987,329	\$322,015,774	\$2,632,003,103

*Total consolidated assets distributed by location of headquarters.

**Operated by 83 different foreign banking organizations.

Part 2: Consolidated Statement of Condition of Banks, Trust Companies, and Private Bankers As of June 30, 2005 (Dollars In Thousands)

Assets	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repossessed	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsolidated Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets
Adirondack Bank	\$17,717	\$134,690	\$6	\$212,762	\$6,473	\$0	\$0	\$16,643	\$388,291
Alden State Bank	4,928	62,524	220	110,467	2,285	20	0	1,922	182,366
Alpine Capital Bank	3,833	56,316	46,000	80,376	162	0	0	1,436	188,123
Amalgamated Bank	59,593	2,370,235	0	1,483,229	19,711	2,237	0	123,959	4,058,964
Amerasia Bank	9,698	5,492	7,700	112,516	2,893	0	0	1,589	139,888
American Community Bank	2,190	15,014	4,300	53,128	793	0	0	624	76,049
American Stock Transfer & Trust Company	6,535	22,238	0	0	8,539	0	0	9,001	46,313
Atlantic Bank of New York	51,637	1,448,077	7,000	1,314,077	30,364	0	1,428	147,337	2,999,920
Banco Popular North America	362,931	2,371,938	0	7,841,763	98,960	0	679	856,369	11,532,640
Bank Leumi USA	249,894	2,803,234	96,923	2,479,183	25,030	0	15,595	202,132	5,871,991
Bank of Akron	11,835	39,462	2,510	87,752	3,620	311	0	4,585	150,075
Bank of Cattaraugus	2,620	2,306	0	8,015	232	0	0	657	13,830
Bank of Holland	1,478	6,965	3,183	49,284	3,152	0	0	1,334	65,396
Bank of Millbrook	7,624	56,517	16,757	79,614	2,116	0	0	1,396	164,024
Bank of Richmondville	10,571	29,486	5,571	57,201	1,258	0	0	2,005	106,092
Bank of Smithtown	14,079	113,958	397	613,871	18,422	0	0	33,736	794,463
Bank of Tokyo - Mitsubishi Trust Company	1,238,702	1,384,605	100,000	1,627,021	3,833	0	8,472	58,937	4,421,570
Bank of Utica	17,613	814,085	0	48,161	433	0	0	9,863	890,155
BPD Bank	28,092	99,627	25,000	258,733	2,495	0	1,557	26,429	441,933
Brown Brothers Harriman & Co.	654,681	761,093	426,142	1,519,508	43,346	23	3,331	268,385	3,676,509
Brown Brothers Harriman Trust Company, LLC	2,627	4,903	0	0	2	0	0	5,313	12,845
Capital Bank & Trust Company	3,271	38,036	3,400	91,927	508	0	0	2,387	139,529
Cattaraugus County Bank	6,817	44,611	111	77,931	3,803	0	0	8,756	142,029
CHB America Bank	13,124	42,576	43,000	295,851	9,957	0	0	5,259	409,767
Chemung Canal Trust Company	24,528	248,603	4,700	394,231	17,140	0	0	19,354	708,556
Citizens Bank of Cape Vincent	1,604	13,888	5,000	6,099	234	0	0	144	26,969
Community Bank of Sullivan County	4,217	16,532	8,225	55,898	532	0	0	1,054	86,458
Community Capital Bank	5,996	53,794	3,700	92,948	1,466	0	0	3,629	161,533
Computershare Trust Company of New York	3,183	0	0	0	112	0	0	17,051	20,346
Continental Stock Transfer & Trust Company	429	2,008	0	0	938	0	0	2,041	5,416
Country Bank	6,334	113,691	0	205,180	1,020	0	0	5,552	331,777
Deutsche Bank Trust Company Americas	3,299,000	12,062,000	5,647,000	7,049,000	204,000	8,000	0	5,190,000	33,459,000
Deutsche Bank Trust Company New York	99,476	19,221	0	0	7	0	0	1,772	120,476
Emigrant Mercantile Bank	2,865	108,903	0	0	0	0	0	433	112,201
Fiduciary Trust Company International	43,560	210,983	90,000	178,565	18,077	0	0	746,341	1,287,526
First American International Bank	45,576	37,231	512	155,232	5,219	0	0	4,476	248,246

Assets (continued)	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repossessed	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsolidated Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets
First Niagara Commercial Bank	2,594	240,624	0	0	0	0	0	27,389	270,607
First State Bank, Canisteo, N.Y.	1,494	10,318	5,186	24,029	554	0	0	818	42,399
First Tier Bank & Trust	6,883	117,879	377	114,711	4,635	0	0	4,481	248,966
Genesee Regional Bank	1,688	4,089	4,026	41,783	479	0	0	400	52,465
Genesee Valley Trust Company	1,492	586	0	0	95	0	0	59	2,232
Gotham Bank of New York	15,556	65,596	17,900	120,230	905	0	0	2,205	222,392
Great Eastern Bank	10,783	66,463	9,300	207,662	10,990	0	386	4,328	309,912
Greene County Commercial Bank	792	12,163	518	0	0	0	0	77	13,550
Habib American Bank	34,450	10,105	21,000	246,505	1,874	0	1,703	6,154	321,791
Hamptons State Bank	4,774	18,792	1,318	28,928	1,026	0	0	468	55,306
Hudson Valley Bank	44,654	894,327	48,824	933,827	12,990	0	0	53,699	1,988,321
Interaudi Bank	163,159	329,260	185,605	320,367	4,405	0	205	19,082	1,022,083
Israel Discount Bank of New York	388,578	5,392,830	80,000	2,736,785	20,100	0	14,940	399,032	9,032,265
Law Debenture Trust Company of New York	2,631	0	0	0	25	0	0	680	3,336
Liberty Bank of New York	3,107	18,100	3,400	29,306	763	0	0	1,028	55,704
Manufacturers and Traders Trust Company	1,481,231	7,998,169	18,090	39,020,905	336,394	131,255	4,698	4,964,886	53,955,628
Market Street Trust Company	83	2,112	0	0	718	0	0	71	2,984
Mellon Securities Trust Company	11	0	0	986	20	0	0	978	1,995
Mellon Trust of New York, LLC	122	2,679	0	0	7	0	0	2,177	4,985
Mitsubishi UFJ Trust & Banking Corporation	455,202	105,441	0	448	1,063	0	0	5,660	567,814
Mizuho Corporate Bank (USA)	43,905	625,944	80,000	1,910,902	257	0	0	88,695	2,749,703
Mizuho Trust & Banking Co. (USA)	5,040	0	96,000	0	3,558	0	0	17,445	122,043
New Commercial Bank of New York LLC	3,000	0	0	0	0	0	0	0	3,000
Long Island Commercial Bank	12,980	255,545	0	245,897	5,220	0	0	19,633	539,275
New York Life Trust Company	43	6,819	0	0	3	0	0	1,771	8,636
North Fork Bank	872,424	12,475,356	10,000	38,427,917	425,830	10,785	5,486	7,538,776	59,766,574
OFI Trust Company	35	3,162	0	0	0	0	0	1,820	5,017
Orange County Trust Company	9,931	204,296	0	175,494	7,207	0	0	24,626	421,554
Partners Trust Municipal Bank	12,367	439,506	0	912	0	0	0	44,974	497,759
Pathfinder Commercial Bank	3,158	36,187	0	0	0	0	0	1,069	40,414
PCSB Commercial Bank	1,458	17,883	0	0	0	0	0	240	19,581
Pioneer Commercial Bank	1,475	18,708	968	0	0	0	0	53	21,204
Provident Municipal Bank	1,373	117,297	55,949	0	0	0	0	2,124	176,743
Redwood Bank	5,078	26,333	4,450	46,198	4,260	0	0	2,345	88,664
Riverside Bank	10,814	7,485	17,337	99,633	1,076	0	0	3,039	139,384
Signature Bank	104,799	2,615,606	35,000	856,011	14,236	0	215	140,283	3,766,150

Assets (continued)	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repossessed	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsolidated Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets
Sleepy Hollow Bank	6,728	70,518	5,727	159,860	1,739	0	0	6,354	250,926
Solvay Bank	15,122	92,506	4,000	317,004	5,275	0	0	10,222	444,129
State Bank of Chittenango	129	15,163	0	0	0	0	0	158	15,450
State Bank of Long Island	54,557	480,788	25,000	822,860	5,766	0	0	61,698	1,450,669
Steuben Trust Company	12,683	94,965	500	173,893	8,574	0	0	12,333	302,948
The Adirondack Trust Company	22,691	182,214	7,500	341,322	13,192	0	0	12,753	579,672
The Bank of Castile	14,690	104,407	20,568	369,647	9,115	0	0	11,074	529,501
The Bank of New York	8,798,000	29,196,000	5,678,000	32,395,000	812,000	278,000	68,000	8,854,000	86,079,000
The Bank of New York Trust Company	10	89	2,043	0	0	0	0	88	2,230
The Bank of Nova Scotia Trust Company of NY	9,223	6,796	1,000	0	0	0	0	114	17,133
The Berkshire Bank	6,616	640,069	4,000	289,293	3,691	0	0	35,885	979,554
The Chinese American Bank	9,105	141,506	9,500	160,656	11,563	1,209	846	11,836	346,221
The Depository Trust Company	652,711	205,302	1,640,420	0	138,279	0	0	247,654	2,884,366
The Dreyfus Trust Company	7	10,140	0	0	0	0	0	100	10,247
The Goldman Sachs Trust Company	21,554	26,537	0	0	153	0	0	74,317	122,561
The Northern Trust Company of New York	465	6,855	0	0	330	0	0	175	7,825
The Park Avenue Bank	7,562	55,533	0	125,521	2,293	0	0	11,890	202,799
The Rockefeller Trust Company	4	4,930	0	0	6	0	0	343	5,283
Tioga State Bank	4,269	117,121	0	142,694	5,018	5	0	6,151	275,258
Tompkins Trust Company	27,938	390,493	29,800	574,871	14,119	2,386	0	49,129	1,088,736
Union State Bank	60,782	1,188,229	34,300	1,501,443	14,602	0	0	73,957	2,873,313
United Orient Bank	5,273	5,236	10,000	64,034	700	0	35	1,142	86,420
United States Trust Company of New York	351,798	1,554,886	0	5,086,499	36,369	0	0	284,712	7,314,264
Victory State Bank	27,042	114,370	0	74,829	1,484	0	0	3,101	220,826
Winthrop Trust Company	413	4,798	0	0	0	0	0	1,670	6,881
Woori America Bank	36,727	101,083	40,000	535,513	7,044	0	1,443	29,604	751,414
Wyoming County Bank	23,539	212,936	186	479,057	7,600	0	0	15,142	738,460
Grand Totals	99	\$20,195,660	\$92,777,972	\$14,755,149	\$155,842,955	\$2,494,734	\$434,231	\$129,019	\$317,607,788

Part 2: Consolidated Statement of Condition of Banks, Trust Companies, and Private Bankers As of June 30, 2005 (Dollars are In Thousands)

Liabilities	Total Deposits	Federal Funds Bought and Repossessed	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Adirondack Bank	\$331,612	\$3,346	\$18,931	\$0	\$0	\$3,827	\$357,716	\$30,575	\$388,291
Alden State Bank	155,643	1,500	0	0	0	220	157,363	25,003	182,366
Alpine Capital Bank	160,180	2,500	1,013	0	4,500	861	169,054	19,069	188,123
Amalgamated Bank	1,810,924	1,553,405	399,684	0	0	104,525	3,868,538	190,426	4,058,964
Amerasia Bank	122,826	0	0	0	0	580	123,406	16,482	139,888
American Community Bank	68,863	0	0	0	0	216	69,079	6,970	76,049
American Stock Transfer & Trust Company	0	0	0	0	0	17,869	17,869	28,444	46,313
Atlantic Bank of New York	1,818,534	718,280	151,973	1,428	0	38,542	2,728,757	271,163	2,999,920
Banco Popular North America	8,330,745	783,869	1,116,428	679	0	81,615	10,313,336	1,219,304	11,532,640
Bank Leumi USA	4,715,607	35,639	532,036	15,595	100,000	89,497	5,488,374	383,617	5,871,991
Bank of Akron	125,705	0	0	0	0	3,017	128,722	21,353	150,075
Bank of Cattaraugus	12,378	0	0	0	0	22	12,400	1,430	13,830
Bank of Holland	57,639	0	0	0	0	421	58,060	7,336	65,396
Bank of Millbrook	144,386	0	0	0	0	1,793	146,179	17,845	164,024
Bank of Richmondville	95,742	0	0	0	0	1,026	96,768	9,324	106,092
Bank of Smithtown	646,489	0	82,000	0	0	4,543	733,032	61,431	794,463
Bank of Tokyo - Mitsubishi Trust Company	1,902,677	1,147,011	182,523	8,472	132,786	259,306	3,632,775	788,795	4,421,570
Bank of Utica	794,033	900	0	0	0	4,836	799,769	90,386	890,155
BPD Bank	355,455	14,109	38,000	1,557	0	4,716	413,837	28,096	441,933
Brown Brothers Harriman & Co.	2,714,135	10,403	358,814	3,331	0	183,998	3,270,681	405,828	3,676,509
Brown Brothers Harriman Trust Company, LLC	0	0	0	0	1,600	4,614	6,214	6,631	12,845
Capital Bank & Trust Company	127,496	0	0	0	0	1,053	128,549	10,980	139,529
Cattaraugus County Bank	120,854	4,100	3,519	0	0	1,132	129,605	12,424	142,029
CHB America Bank	348,989	0	0	0	0	2,610	351,599	58,168	409,767
Chemung Canal Trust Company	525,711	71,329	25,000	0	0	8,205	630,245	78,311	708,556
Citizens Bank of Cape Vincent	22,008	0	0	0	0	37	22,045	4,924	26,969
Community Bank of Sullivan County	79,251	0	0	0	0	263	79,514	6,944	86,458
Community Capital Bank	139,099	0	13,300	0	0	1,275	153,674	7,859	161,533
Computershare Trust Company of New York	0	0	0	0	0	1,828	1,828	18,518	20,346
Continental Stock Transfer & Trust Company	0	0	0	0	0	1,471	1,471	3,945	5,416
Country Bank	280,059	20,000	4,920	0	0	1,494	306,473	25,304	331,777
Deutsche Bank Trust Company Americas	17,350,000	5,120,000	693,000	0	8,000	2,568,000	25,739,000	7,720,000	33,459,000
Deutsche Bank Trust Company New York	0	0	0	0	0	3,737	3,737	116,739	120,476
Emigrant Mercantile Bank	100,517	0	0	0	0	81	100,598	11,603	112,201
Fiduciary Trust Company International	467,717	0	0	0	0	89,300	557,017	730,509	1,287,526
First American International Bank	217,820	0	8,800	0	0	1,841	228,461	19,785	248,246

Liabilities (continued)	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
First Niagara Commercial Bank	210,323	14,630	0	0	0	6,005	230,958	39,649	270,607
First State Bank, Canisteo, N.Y.	38,668	0	0	0	0	103	38,771	3,628	42,399
First Tier Bank & Trust	210,550	5,016	16,897	0	0	1,418	233,881	15,085	248,966
Genesee Regional Bank	46,611	0	13	0	0	96	46,720	5,745	52,465
Genesee Valley Trust Company	0	0	0	0	0	133	133	2,099	2,232
Gotham Bank of New York	200,286	0	0	0	0	1,395	201,681	20,711	222,392
Great Eastern Bank	277,964	0	0	386	0	777	279,127	30,785	309,912
Greene County Commercial Bank	11,236	0	0	0	0	40	11,276	2,274	13,550
Habib American Bank	280,096	0	5,170	1,703	0	1,788	288,757	33,034	321,791
Hamptons State Bank	50,656	0	0	0	0	429	51,085	4,221	55,306
Hudson Valley Bank	1,370,275	169,508	263,860	0	0	19,333	1,822,976	165,345	1,988,321
Interaudi Bank	779,447	0	163,388	205	0	7,317	950,357	71,726	1,022,083
Israel Discount Bank of New York	6,036,727	1,590,656	659,941	14,940	0	170,215	8,472,479	559,786	9,032,265
Law Debenture Trust Company of New York	0	0	0	0	0	711	711	2,625	3,336
Liberty Bank of New York	46,459	0	0	0	0	272	46,731	8,973	55,704
Manufacturers and Traders Trust Company	37,235,287	4,369,830	4,265,915	4,698	1,195,670	583,127	47,654,527	6,301,101	53,955,628
Market Street Trust Company	0	0	0	0	0	222	222	2,762	2,984
Mellon Securities Trust Company	0	0	0	0	0	541	541	1,454	1,995
Mellon Trust of New York, LLC	0	0	0	0	0	650	650	4,335	4,985
Mitsubishi UFJ Trust & Banking Corporation	417,823	0	0	0	0	1,637	419,460	148,354	567,814
Mizuho Corporate Bank (USA)	1,231,336	0	405,554	0	25,000	144,789	1,806,679	943,024	2,749,703
Mizuho Trust & Banking Co. (USA)	68,060	0	0	0	0	5,792	73,852	48,191	122,043
New Commercial Bank of New York LLC	0	0	0	0	0	0	0	3,000	3,000
Long Island Commercial Bank	420,216	3,000	81,000	0	0	3,362	507,578	31,697	539,275
New York Life Trust Company	0	0	0	0	0	1,895	1,895	6,741	8,636
North Fork Bank	36,999,696	7,555,407	4,268,438	5,486	181,632	661,078	49,671,737	10,094,837	59,766,574
OFI Trust Company	0	0	0	0	0	719	719	4,298	5,017
Orange County Trust Company	266,748	0	91,600	0	0	2,792	361,140	60,414	421,554
Partners Trust Municipal Bank	290,381	4,390	0	0	0	5,226	299,997	197,762	497,759
Pathfinder Commercial Bank	27,911	0	8,468	0	0	152	36,531	3,883	40,414
PCSB Commercial Bank	12,762	0	0	0	0	426	13,188	6,393	19,581
Pioneer Commercial Bank	17,187	0	0	0	0	14	17,201	4,003	21,204
Provident Municipal Bank	127,588	0	33,953	0	0	1,004	162,545	14,198	176,743
Redwood Bank	80,675	0	0	0	0	450	81,125	7,539	88,664

Liabilities (continued)	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital	
Riverside Bank	127,807	0	0	0	0	567	128,374	11,010	139,384	
Signature Bank	2,913,947	230,000	245,000	215	0	27,929	3,417,091	349,059	3,766,150	
Sleepy Hollow Bank	229,919	0	27	0	0	722	230,668	20,258	250,926	
Solvay Bank	400,594	0	0	0	0	2,004	402,598	41,531	444,129	
State Bank of Chittenango	12,042	0	0	0	0	976	13,018	2,432	15,450	
State Bank of Long Island	1,192,054	17,000	95,179	0	0	24,287	1,328,520	122,149	1,450,669	
Steuben Trust Company	261,931	0	14,000	0	0	1,951	277,882	25,066	302,948	
The Adirondack Trust Company	504,441	0	0	0	0	6,096	510,537	69,135	579,672	
The Bank of Castile	474,256	5,969	7,751	0	0	3,088	491,064	38,437	529,501	
The Bank of New York	65,014,000	1,350,000	4,172,000	69,000	1,440,000	6,115,000	78,160,000	7,919,000	86,079,000	
The Bank of New York Trust Company	0	0	0	0	0	93	93	2,137	2,230	
The Bank of Nova Scotia Trust Company of New York	0	0	0	0	0	3,412	3,412	13,721	17,133	
The Berkshire Bank	621,761	138,343	101,038	0	0	13,145	874,287	105,267	979,554	
The Chinese American Bank	300,173	0	0	846	0	2,262	303,281	42,940	346,221	
The Depository Trust Company	0	0	316,345	0	0	2,443,021	2,759,366	125,000	2,884,366	
The Dreyfus Trust Company	0	0	0	0	0	469	469	9,778	10,247	
The Goldman Sachs Trust Company	0	0	17,386	0	0	66,838	84,224	38,337	122,561	
The Northern Trust Company of New York	0	0	0	0	0	487	487	7,338	7,825	
The Park Avenue Bank	137,952	40,500	0	0	0	2,223	180,675	22,124	202,799	
The Rockefeller Trust Company	0	0	0	0	0	841	841	4,442	5,283	
Tioga State Bank	215,759	4,000	31,390	0	0	1,325	252,474	22,784	275,258	
Tompkins Trust Company	723,324	181,522	76,100	0	0	19,298	1,000,244	88,492	1,088,736	
Union State Bank	1,902,949	615,977	81,836	0	0	23,404	2,624,166	249,147	2,873,313	
United Orient Bank	75,131	0	2,000	35	0	668	77,834	8,586	86,420	
United States Trust Company of New York	5,241,892	353,253	1,152,191	0	0	130,828	6,878,164	436,100	7,314,264	
Victory State Bank	200,046	0	0	0	0	2,299	202,345	18,481	220,826	
Winthrop Trust Company	0	0	0	0	0	3,078	3,078	3,803	6,881	
Woori America Bank	670,250	0	0	1,443	0	6,079	677,772	73,642	751,414	
Wyoming County Bank	659,924	10,172	13,910	0	0	5,616	689,622	48,838	738,460	
Grand Totals	99	\$212,778,214	\$26,145,564	\$20,220,291	\$130,019	\$3,089,188	\$14,020,285	\$276,383,561	\$41,224,227	\$317,607,788

Part 3: Consolidated Statement of Condition of Banks, Trust Companies, and Private Bankers As of December 31, 2005 (Dollars In Thousands)

Assets	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repossessed	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsolidated Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets
Adirondack Bank	\$14,107	\$124,298	\$52	\$246,701	\$6,283	\$0	\$0	\$17,563	\$409,004
Alden State Bank	4,555	61,971	72	111,993	2,284	0	0	2,209	183,084
Alpine Capital Bank	3,032	53,100	38,000	90,132	129	0	0	1,285	185,678
Amalgamated Bank	69,990	2,309,745	0	1,477,857	18,248	2,118	0	136,260	4,014,218
Amerasia Bank	10,422	4,419	15,400	109,718	2,955	0	0	1,443	144,357
American Community Bank	2,324	14,109	600	58,871	778	0	0	862	77,544
American Stock Transfer & Trust Company	4,829	10,910	0	0	10,929	0	0	27,611	54,279
Atlantic Bank of New York	42,224	1,236,724	0	1,254,170	29,337	0	908	152,452	2,715,815
Banco Popular North America	347,240	2,543,511	29,000	8,106,499	96,943	0	0	880,266	12,003,459
Bank Leumi USA	216,750	2,764,789	246,040	2,652,824	23,851	0	15,070	209,809	6,129,133
Bank of Akron	10,454	39,802	652	92,068	4,013	307	0	4,205	151,501
Bank of Cattaraugus	1,810	1,973	0	7,660	239	0	0	581	12,263
Bank of Holland	2,477	7,072	2,708	49,709	3,322	0	0	994	66,282
Bank of Millbrook	9,974	36,043	4,061	82,941	2,042	0	0	2,602	137,663
Bank of Richmondville	9,492	27,159	6,207	59,313	1,225	0	0	1,888	105,284
Bank of Smithtown	13,107	116,192	360	692,457	18,446	0	0	37,396	877,958
Bank of Tokyo - Mitsubishi Trust Company	1,079,974	1,442,375	200,000	1,866,907	3,453	0	4,336	111,564	4,708,609
Bank of Utica	13,299	723,345	3,200	48,303	373	0	0	8,710	797,230
Berkshire Municipal Bank	1,998	9,818	0	0	0	0	0	41	11,857
BPD Bank	17,652	88,771	20,100	303,503	3,185	0	352	27,008	460,571
Brown Brothers Harriman & Co.	441,597	574,418	759,010	1,678,901	44,174	23	2,074	271,836	3,772,033
Brown Brothers Harriman Trust Company, LLC	2,880	7,454	0	0	16	0	0	4,953	15,303
Capital Bank & Trust Company	1,233	33,049	2,220	116,201	656	0	0	2,526	155,885
Cattaraugus County Bank	6,695	39,393	102	79,291	3,707	0	0	8,146	137,334
CHB America Bank	13,692	56,611	33,200	346,601	4,939	0	73	6,083	461,199
Chemung Canal Trust Company	25,558	240,960	0	408,911	18,656	0	0	21,072	715,157
Citizens Bank of Cape Vincent	1,628	13,202	3,900	6,157	228	0	0	229	25,344
Community Bank of Sullivan County	6,514	24,606	3,219	66,586	926	0	0	1,489	103,340
Community Capital Bank	7,457	46,498	3,500	99,184	1,367	0	0	4,394	162,400
Computershare Trust Company of New York	3,043	0	0	0	88	0	0	19,201	22,332
Continental Stock Transfer & Trust Company	579	2,525	0	0	922	0	0	2,047	6,073
Country Bank	10,896	94,871	698	228,908	897	0	0	6,346	342,616
Deutsche Bank Trust Company Americas	2,786,000	7,406,000	10,246,000	7,805,000	169,000	8,000	0	5,255,000	33,675,000
Deutsche Bank Trust Company New York	105,849	19,483	0	0	5	0	0	1,784	127,121
Emigrant Mercantile Bank	3,241	110,545	0	0	0	0	0	504	114,290

Assets (continued)	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsolidated Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets
Fiduciary Trust Company International	41,782	176,097	200,000	161,665	16,714	0	0	740,096	1,336,354
First American International Bank	62,628	49,986	521	185,309	6,082	0	0	3,500	308,026
First Niagara Commercial Bank	248	314,378	12,840	0	0	0	0	28,453	355,919
First State Bank, Canisteo, N.Y.	1,688	9,184	6,815	21,464	1,429	0	0	3,896	44,476
Five Star Bank	45,703	832,415	44,682	973,043	32,539	0	0	85,924	2,014,306
Genesee Regional Bank	2,544	5,214	7,026	49,046	547	0	0	426	64,803
Genesee Valley Trust Company	1,543	706	0	0	88	0	0	40	2,377
Gotham Bank of New York	33,072	64,576	93,000	119,321	948	0	0	2,727	313,644
Great Eastern Bank	14,802	65,518	17,000	216,410	10,816	0	472	4,521	329,539
Greene County Commercial Bank	919	18,998	455	0	0	0	0	124	20,496
Habib American Bank	28,951	10,099	8,000	262,204	1,718	0	994	6,190	318,156
Hamptons State Bank	2,397	20,789	1,212	28,880	988	0	0	682	54,948
Hudson Valley Bank	47,776	882,723	17,329	1,009,819	12,937	0	0	61,517	2,032,101
Interaudi Bank	237,331	350,677	222,695	289,203	4,348	0	132	16,217	1,120,603
Israel Discount Bank of New York	740,255	4,952,953	90,000	2,874,861	19,009	0	13,217	425,749	9,116,044
Law Debenture Trust Company of New York	3,211	0	0	0	24	0	0	153	3,388
Liberty Bank of New York	3,840	15,926	8,000	28,537	682	0	29	1,028	58,042
LibertyPointe Bank	1,455	7,994	31,807	496	1,618	0	0	200	43,570
Manufacturers and Traders Trust Company	1,484,955	7,782,314	11,220	39,461,230	330,550	150,511	2,835	5,167,729	54,391,344
Market Street Trust Company	113	2,731	0	0	705	0	0	107	3,656
Mellon Securities Trust Company	11	0	0	1,163	16	0	0	1,729	2,919
Mellon Trust of New York, LLC	1,256	2,672	0	0	5	0	0	2,197	6,130
Mitsubishi UFJ Trust & Banking Corporation (U.S.A.)	310,622	125,174	47,300	708	1,327	0	0	7,537	492,668
Mizuho Corporate Bank (USA)	34,920	720,226	75,000	2,174,912	188	0	0	93,190	3,098,436
Mizuho Trust & Banking Co. (USA)	8,783	0	44,000	0	4,175	0	0	26,744	83,702
New Commercial Bank of New York LLC	3,000	0	0	0	0	0	0	0	3,000
New York Commercial Bank	44,222	234,560	0	253,032	4,911	0	0	71,988	608,713
New York Life Trust Company	8	6,947	0	0	3	0	0	2,660	9,618
New York Municipal Bank	25,221	0	0	0	0	0	0	0	25,221
North Fork Bank	1,071,552	10,883,708	0	37,175,119	437,726	0	2,994	7,473,691	57,044,790
NYNB Bank	6,534	35,231	19,200	59,465	4,573	0	0	3,173	128,176
OFI Trust Company	665	4,167	0	0	0	0	0	1,325	6,157
Orange County Trust Company	8,796	190,930	0	189,420	7,238	0	0	26,018	422,402
Partners Trust Municipal Bank	18,983	460,763	0	881	0	0	0	69,428	550,055
Pathfinder Commercial Bank	996	29,980	0	0	0	0	0	1,164	32,140
PCSB Commercial Bank	97	14,812	0	0	0	0	0	217	15,126

Assets (continued)	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repossessed	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsolidated Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets	
Pioneer Commercial Bank	1,145	22,071	2,622	0	0	0	0	98	25,936	
Provident Municipal Bank	567	127,876	22,305	11	0	0	0	2,862	153,621	
Redwood Bank	4,882	25,331	500	46,827	4,246	0	0	2,281	84,067	
Riverside Bank	9,054	7,929	2,462	109,196	1,252	0	0	3,128	133,021	
Signature Bank	84,384	2,922,313	0	1,133,498	17,785	0	0	226,959	4,384,939	
Sleepy Hollow Bank	7,064	71,521	7,302	157,897	1,689	0	0	6,068	251,541	
Solvay Bank	18,745	97,528	2,029	320,512	5,221	0	0	8,841	452,876	
State Bank of Chittenango	115	16,811	0	0	0	0	0	289	17,215	
State Bank of Long Island	49,652	538,238	39,500	876,787	5,987	0	0	87,123	1,597,287	
Steuben Trust Company	9,785	89,092	0	180,930	8,233	0	0	12,432	300,472	
The Adirondack Trust Company	22,595	168,175	21,000	355,433	13,133	0	0	20,081	600,417	
The Bank of Castile	24,991	125,840	0	386,665	10,518	0	0	11,704	559,718	
The Bank of New York	10,889,000	30,266,000	1,118,000	32,855,000	821,000	283,000	117,000	9,519,000	85,868,000	
The Bank of New York Trust Company	109	92	2,125	0	0	0	0	68	2,394	
The Bank of Nova Scotia Trust Company of New York	6,202	6,861	1,000	0	0	0	0	91	14,154	
The Berkshire Bank	9,793	583,669	13,600	305,965	3,816	0	0	37,528	954,371	
The Chinese American Bank	15,219	124,717	8,000	162,047	11,429	1,188	169	11,782	334,551	
The Depository Trust Company	1,113,458	205,302	1,830,943	0	136,693	0	0	251,333	3,537,729	
The Dreyfus Trust Company	5	8,323	0	0	0	0	0	120	8,448	
The Goldman Sachs Trust Company	15,329	26,855	0	0	143	0	0	23,116	65,443	
The Northern Trust Company of New York	376	5,558	0	0	359	0	0	186	6,479	
The Park Avenue Bank	4,229	73,701	20,000	175,623	3,382	0	0	15,227	292,162	
The Rockefeller Trust Company	5	5,230	0	0	4	0	0	315	5,554	
Tioga State Bank	4,817	102,766	0	148,190	4,764	5	0	6,987	267,529	
Tompkins Trust Company	29,378	403,240	14,317	588,276	14,870	2,434	0	51,789	1,104,304	
Union State Bank	58,767	1,126,102	22,300	1,459,820	13,762	0	0	75,154	2,755,905	
United International Bank	9,450	6,981	8,031	0	1,710	0	0	241	26,413	
United Orient Bank	3,199	4,467	4,100	65,001	702	0	42	1,181	78,692	
United States Trust Company of New York	172,073	1,344,023	0	5,678,368	33,605	0	0	283,695	7,511,764	
USA Bank	200	0	15,600	0	417	0	0	412	16,629	
Victory State Bank	33,378	106,023	0	72,804	1,333	0	0	4,079	217,617	
Winthrop Trust Company	150	4,591	0	0	0	0	0	1,892	6,633	
Woori America Bank	50,861	102,413	52,000	569,811	7,312	0	1,116	30,935	814,448	
Grand Totals	104	\$22,232,428	\$87,277,828	\$15,784,139	\$159,332,215	\$2,498,885	\$447,586	\$161,813	\$32,257,696	\$319,992,590

Part 3: Consolidated Statement of Condition of Banks, Trust Companies, and Private Bankers As of December 31, 2005 (Dollars in Thousands)

Liabilities	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Adirondack Bank	\$356,836	\$3,933	\$17,218	\$0	\$0	\$1,460	\$379,447	\$29,557	\$409,004
Alden State Bank	157,335	0	0	0	0	217	157,552	25,532	183,084
Alpine Capital Bank	157,448	2,500	991	0	4,500	661	166,100	19,578	185,678
Amalgamated Bank	1,963,099	1,446,015	342,569	0	0	96,786	3,848,469	165,749	4,014,218
Amerasia Bank	127,347	0	0	0	0	1,072	128,419	15,938	144,357
American Community Bank	68,091	2,000	0	0	0	422	70,513	7,031	77,544
American Stock Transfer & Trust Company	0	0	0	0	0	24,527	24,527	29,752	54,279
Atlantic Bank of New York	1,672,639	574,767	170,571	908	0	21,953	2,440,838	274,977	2,715,815
Banco Popular North America	8,449,040	1,398,756	826,838	0	0	74,519	10,749,153	1,254,306	12,003,459
Bank Leumi USA	4,816,838	261,483	460,723	15,070	100,000	91,880	5,745,994	383,139	6,129,133
Bank of Akron	128,065	0	0	0	0	2,563	130,628	20,873	151,501
Bank of Cattaraugus	10,798	0	0	0	0	50	10,848	1,415	12,263
Bank of Holland	58,528	0	0	0	0	361	58,889	7,393	66,282
Bank of Millbrook	117,650	0	0	0	0	1,837	119,487	18,176	137,663
Bank of Richmondville	94,549	0	0	0	0	1,014	95,563	9,721	105,284
Bank of Smithtown	698,020	0	107,949	0	0	6,022	811,991	65,967	877,958
Bank of Tokyo - Mitsubishi Trust Company	2,319,766	1,005,907	218,597	4,336	105,000	260,075	3,913,681	794,928	4,708,609
Bank of Utica	698,333	0	0	0	0	5,461	703,794	93,436	797,230
Berkshire Municipal Bank	2,079	7,764	0	0	0	8	9,851	2,006	11,857
BPD Bank	379,417	0	43,000	352	0	5,900	428,669	31,902	460,571
Brown Brothers Harriman & Co.	3,013,743	29,308	134,637	2,074	0	242,733	3,422,495	349,538	3,772,033
Brown Brothers Harriman Trust Company, LLC	0	0	0	0	1,600	8,447	10,047	5,256	15,303
Capital Bank & Trust Company	139,416	0	0	0	0	1,078	140,494	15,391	155,885
Cattaraugus County Bank	119,997	1,400	2,418	0	0	1,587	125,402	11,932	137,334
CHB America Bank	396,378	0	0	73	0	3,239	399,690	61,509	461,199
Chemung Canal Trust Company	525,729	60,856	40,800	0	0	10,179	637,564	77,593	715,157
Citizens Bank of Cape Vincent	20,359	0	0	0	0	26	20,385	4,959	25,344
Community Bank of Sullivan County	95,592	0	0	0	0	430	96,022	7,318	103,340
Community Capital Bank	140,146	0	13,300	0	0	1,466	154,912	7,488	162,400
Computershare Trust Company of New York	0	0	0	0	0	2,664	2,664	19,668	22,332
Continental Stock Transfer & Trust Company	0	0	0	0	0	1,497	1,497	4,576	6,073
Country Bank	283,339	20,000	10,000	0	0	3,549	316,888	25,728	342,616
Deutsche Bank Trust Company Americas	17,191,000	4,823,000	662,000	0	8,000	3,101,000	25,785,000	7,890,000	33,675,000
Deutsche Bank Trust Company New York	0	0	0	0	0	7,813	7,813	119,308	127,121
Emigrant Mercantile Bank	102,602	0	0	0	0	78	102,680	11,610	114,290
Fiduciary Trust Company International	435,668	0	0	0	0	75,473	511,141	825,213	1,336,354

Liabilities (continued)	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
First American International Bank	261,238	0	8,800	0	0	2,873	272,911	35,115	308,026
First Niagara Commercial Bank	308,376	415	0	0	0	7,863	316,654	39,265	355,919
First State Bank, Canisteo, N.Y.	37,093	0	0	0	0	462	37,555	6,921	44,476
Five Star Bank	1,727,487	20,106	53,391	0	0	14,401	1,815,385	198,921	2,014,306
Genesee Regional Bank	58,773	0	18	0	0	156	58,947	5,856	64,803
Genesee Valley Trust Company	0	0	0	0	0	202	202	2,175	2,377
Gotham Bank of New York	291,016	0	0	0	0	1,113	292,129	21,515	313,644
Great Eastern Bank	295,775	0	0	472	0	1,185	297,432	32,107	329,539
Greene County Commercial Bank	16,213	0	2,019	0	0	0	18,232	2,264	20,496
Habib American Bank	274,419	0	4,973	994	0	2,134	282,520	35,636	318,156
Hamptons State Bank	50,365	0	0	0	0	440	50,805	4,143	54,948
Hudson Valley Bank	1,408,090	171,463	263,749	0	0	19,591	1,862,893	169,208	2,032,101
Interaudi Bank	884,511	0	157,969	132	0	4,293	1,046,905	73,698	1,120,603
Israel Discount Bank of New York	6,616,520	1,054,467	672,478	13,217	0	212,788	8,569,470	546,574	9,116,044
Law Debenture Trust Company of New York	0	0	0	0	0	678	678	2,710	3,388
Liberty Bank of New York	48,780	0	0	29	0	236	49,045	8,997	58,042
LibertyPointe Bank	27,824	0	1,037	0	0	1,217	30,078	13,492	43,570
Manufacturers and Traders Trust Company	36,801,185	4,643,978	4,904,180	2,835	1,079,665	687,905	48,119,748	6,271,596	54,391,344
Market Street Trust Company	0	0	0	0	0	699	699	2,957	3,656
Mellon Securities Trust Company	0	0	0	0	0	1,465	1,465	1,454	2,919
Mellon Trust of New York, LLC	0	0	0	0	0	1,150	1,150	4,980	6,130
Mitsubishi UFJ Trust & Banking Corporation (U.S.A.)	289,788	0	0	0	0	1,328	291,116	201,552	492,668
Mizuho Corporate Bank (USA)	1,179,972	0	811,144	0	25,000	128,586	2,144,702	953,734	3,098,436
Mizuho Trust & Banking Co. (USA)	27,304	0	0	0	0	5,940	33,244	50,458	83,702
New Commercial Bank of New York LLC	0	0	0	0	0	0	0	3,000	3,000
New York Commercial Bank	433,364	29,300	41,750	0	0	14,659	519,073	89,640	608,713
New York Life Trust Company	0	0	0	0	0	2,180	2,180	7,438	9,618
New York Municipal Bank	101	0	0	0	0	0	101	25,120	25,221
North Fork Bank	35,891,783	6,998,512	3,379,377	2,994	178,622	616,429	47,067,717	9,977,073	57,044,790
NYNB Bank	117,664	0	1,805	0	0	1,414	120,883	7,293	128,176
OFI Trust Company	0	0	0	0	0	1,332	1,332	4,825	6,157
Orange County Trust Company	258,386	0	99,500	0	0	3,148	361,034	61,368	422,402
Partners Trust Municipal Bank	350,742	0	0	0	0	3,045	353,787	196,268	550,055
Pathfinder Commercial Bank	27,120	0	1,484	0	0	112	28,716	3,425	32,141
PCSB Commercial Bank	6,819	0	1,800	0	0	86	8,705	6,421	15,126
Pioneer Commercial Bank	17,936	0	4,000	0	0	6	21,942	3,994	25,936
Provident Municipal Bank	106,640	0	31,583	0	0	762	138,985	14,636	153,621
Redwood Bank	75,883	0	0	0	0	652	76,535	7,532	84,067

Liabilities (continued)	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital	
Riverside Bank	120,191	0	0	0	0	587	120,778	12,242	133,020	
Signature Bank	3,487,733	260,000	240,000	0	0	46,224	4,033,957	350,982	4,384,939	
Sleepy Hollow Bank	230,363	0	0	0	0	1,244	231,607	19,934	251,541	
Solvay Bank	407,643	0	0	0	0	2,134	409,777	43,099	452,876	
State Bank of Chittenango	10,875	0	0	0	0	3,982	14,857	2,358	17,215	
State Bank of Long Island	1,412,058	0	18,614	0	0	90,689	1,521,361	75,926	1,597,287	
Steuben Trust Company	262,074	0	11,000	0	0	2,400	275,474	24,998	300,472	
The Adirondack Trust Company	524,910	0	0	0	0	5,247	530,157	70,260	600,417	
The Bank of Castile	493,199	20,490	2,430	0	0	4,998	521,117	38,601	559,718	
The Bank of New York	65,318,000	962,000	3,882,000	119,000	1,955,000	5,258,000	77,494,000	8,374,000	85,868,000	
The Bank of New York Trust Company	0	0	0	0	0	150	150	2,244	2,394	
The Bank of Nova Scotia Trust Company of New York	0	0	0	0	0	416	416	13,738	14,154	
The Berkshire Bank	687,185	73,044	83,202	0	0	6,931	850,362	104,009	954,371	
The Chinese American Bank	287,514	0	0	169	0	2,514	290,197	44,354	334,551	
The Depository Trust Company	0	0	307,717	0	0	3,105,012	3,412,729	125,000	3,537,729	
The Dreyfus Trust Company	0	0	0	0	0	211	211	8,237	8,448	
The Goldman Sachs Trust Company	0	0	11,839	0	0	23,075	34,914	30,529	65,443	
The Northern Trust Company of New York	0	0	0	0	0	360	360	6,119	6,479	
The Park Avenue Bank	216,983	40,500	9,500	0	0	2,472	269,455	22,707	292,162	
The Rockefeller Trust Company	0	0	0	0	0	1,220	1,220	4,334	5,554	
Tioga State Bank	223,517	2,000	18,187	0	0	1,190	244,894	22,635	267,529	
Tompkins Trust Company	785,786	152,277	61,100	0	0	17,013	1,016,176	88,128	1,104,304	
Union State Bank	1,855,731	550,332	71,827	0	0	20,557	2,498,447	257,458	2,755,905	
United International Bank	12,121	0	0	0	0	694	12,815	13,598	26,413	
United Orient Bank	67,261	0	2,000	42	0	652	69,955	8,737	78,692	
United States Trust Company of New York	5,471,234	740,874	671,645	0	0	160,304	7,044,057	467,707	7,511,764	
USA Bank	1,950	0	0	0	0	2,485	4,435	12,194	16,629	
Victory State Bank	196,383	0	0	0	0	2,205	198,588	19,029	217,617	
Winthrop Trust Company	0	0	0	0	0	3,839	3,839	2,794	6,633	
Woori America Bank	717,324	0	0	1,116	0	6,987	725,427	89,021	814,448	
Grand Totals	104	\$215,421,049	\$25,357,447	\$18,883,729	\$163,813	\$3,457,387	\$14,572,369	\$277,855,794	\$42,136,796	\$319,992,590

Part 4: Consolidated Statement of Condition of Credit Unions As of December 31, 2005 (Dollars In Thousands)

Assets	Loans to Members	Allowance for Loan Losses	Cash	Total Investments	Fixed Assets	Other Real Estate Owned	Other Assets	Total Assets	
Ambrac Credit Union	\$876	\$41	\$241	\$218	\$3	\$1	\$16	\$1,314	
AmeriCU Credit Union	462,524	6,426	32,796	36,599	16,812	1,179	19,364	562,848	
Bakery Salesmen Credit Union	2,679	56	519	3,347	36	0	61	6,586	
Branch 6000 NALC Credit Union	3,689	63	2,152	4,315	18	0	117	10,227	
Buffalo Service Credit Union	13,897	62	656	16,728	186	0	560	31,965	
Central Credit Union	61,414	1,024	521	1,181	225	0	4,610	66,927	
CFCU Community Credit Union	234,854	1,130	19,650	120,666	8,097	66	6,350	388,553	
Directors Choice Credit Union	1,281	17	53	657	0	1	22	1,997	
Empire Branch 36 Ntl Assoc of Letter Carriers CU	3,126	88	598	2,361	52	0	84	6,132	
Empire State Credit Union	1,993	11	504	4,021	0	0	91	6,598	
Erie County Employees Credit Union	7,641	80	1,846	7,247	8	0	245	16,907	
Excelsior Credit Union	62,266	189	2,088	6,698	2,160	0	4,433	77,454	
First Rochester Community Credit Union	27,906	215	2,835	340	438	1	684	31,989	
GRS Employees Credit Union	1,727	12	405	469	6	0	38	2,633	
Holy Family Parish Credit Union	180	6	203	3	0	1	3	384	
Hudson River Community Credit Union	62,227	349	5,607	23,292	2,063	0	2,654	95,493	
Independent Credit Union	2,865	60	50	1,267	15	0	41	4,177	
Jamestown Post Office Employees' Credit Union	2,169	33	247	2,930	12	0	71	5,396	
Melrose Credit Union	649,782	2,371	10,644	46,515	26,183	0	9,502	740,254	
Middle Village Credit Union	32,720	3,832	109	13,239	59	1	222	42,518	
Montauk Credit Union	53,774	150	1,898	845	2,999	0	786	60,152	
Municipal Credit Union	921,801	23,477	161,858	110,509	16,787	0	45,367	1,232,845	
Newspaper Employees Credit Union	586	7	0	689	0	0	12	1,280	
Niagara Dupont Employees Credit Union	4,418	27	362	3,332	14	1	134	8,234	
Niagara Falls Penn Central Employees Credit Union	3,639	4	371	1,488	0	0	62	5,556	
Norton-Troy Employees Credit Union	2,778	31	404	4,560	14	0	99	7,823	
Progressive Credit Union	284,026	1,640	1,553	2,229	185	1	3,947	290,301	
The Niagara Frontier Federal Employees Credit Union	1,367	11	255	929	1	0	11	2,574	
United Workers Credit Union	636	13	137	98	6	0	12	876	
Yonkers Postal Employees Credit Union	2,269	45	206	2,557	3	1	43	5,034	
Grand Totals	30	\$2,911,110	\$41,470	\$248,768	\$419,329	\$76,382	\$1,253	\$99,641	\$3,715,027

Part 4: Consolidated Statement of Condition of Credit Unions As of December 31, 2005 (Dollars In Thousands)

Liabilities	Total Borrowings	Account Interest Payable	Accounts Payable	Share Accounts	Reserves	Valuation Reserves	Other Reserves	Undivided Earnings	Total Liabilities and Equity	
Ambrac Credit Union	\$0	\$5	(\$3)	\$1,163	\$111	\$0	\$0	\$38	\$1,314	
AmeriCU Credit Union	15,413	0	7,144	499,332	25,715	(662)	200	15,706	562,848	
Bakery Salesmen Credit Union	0	0	5	5,062	662	0	0	857	6,586	
Branch 6000 NALC Credit Union	0	9	6	9,198	356	1	0	657	10,227	
Buffalo Service Credit Union	0	0	50	28,224	1,640	(305)	0	2,356	31,965	
Central Credit Union	8,050	0	1,553	48,793	4,430	1	0	4,100	66,927	
CFCU Community Credit Union	0	0	2,617	328,755	15,583	(825)	0	42,423	388,553	
Directors Choice Credit Union	0	0	3	1,667	32	0	0	295	1,997	
Empire Branch 36 Ntl Assoc of Letter Carriers CU	0	0	25	5,271	278	(2)	0	560	6,132	
Empire State Credit Union	0	1	2	6,081	347	1	0	166	6,598	
Erie County Employees Credit Union	0	4	117	14,799	762	24	0	1,201	16,907	
Excelsior Credit Union	5,000	0	809	62,741	0	554	0	8,905	77,454	
First Rochester Community Credit Union	1,500	2	99	28,023	1,552	0	0	813	31,989	
GRS Employees Credit Union	0	0	4	2,255	271	6	0	96	2,633	
Holy Family Parish Credit Union	0	1	2	334	23	0	1	23	384	
Hudson River Community Credit Union	6,000	0	1,236	74,377	4,033	13	218	9,616	95,493	
Independent Credit Union	0	0	2	3,513	404	0	0	258	4,177	
Jamestown Post Office Employees' Credit Union	0	0	3	4,597	303	0	3	491	5,396	
Melrose Credit Union	30,000	1	683	489,463	61,365	(726)	0	159,468	740,254	
Middle Village Credit Union	0	423	37	17,078	3,170	1	0	21,810	42,518	
Montauk Credit Union	0	495	90	51,148	4,479	(1)	0	3,941	60,152	
Municipal Credit Union	0	139	34,398	1,065,375	61,528	(25)	0	71,430	1,232,845	
Newspaper Employees Credit Union	0	0	0	958	101	0	0	222	1,280	
Niagara Dupont Employees Credit Union	0	0	18	6,761	409	(1)	137	910	8,234	
Niagara Falls Penn Central Employees Credit Union	0	0	(21)	4,451	450	0	0	677	5,556	
Norton-Troy Employees Credit Union	0	59	5	6,781	506	1	0	471	7,823	
Progressive Credit Union	39,500	0	4,980	101,731	20,639	67	0	123,384	290,301	
The Niagara Frontier Federal Employees Credit Union	0	2	7	2,089	173	0	0	303	2,574	
United Workers Credit Union	0	4	0	758	0	0	83	32	876	
Yonkers Postal Employees Credit Union	0	0	46	4,328	356	0	0	304	5,034	
Grand Totals	30	\$105,463	\$1,145	\$53,917	\$2,875,106	\$209,678	(\$1,878)	\$642	\$471,513	\$3,715,027

Part 5: Consolidated Statement of Condition of Investment Companies As of December 31, 2005 (Dollars In Thousands)

Assets	Cash and Due from Depository Institutions	Total Securities	Federal Funds Sold and Repossessed	Loans and Leases Net	Customers' Liability on Acceptances	Bank Premises and Equipment	Investment in Unconsolidated Subsidiaries	Other Assets	Net Due from Related Banking Institutions	Total Assets	
American Express Banking Corp.	\$1,420,755	\$3,173,858	\$876,458	\$7,387,637	\$56,368	\$125,522	\$196,137	\$658,287	\$-	\$13,895,022	
AIG Finance Holdings, Inc.	6,918	\$66,873	\$0	\$644,078	\$0	\$617	\$0	\$13,278	\$0	731,764	
Community Building Fund, LLC	2,500	0	0	0	0	0	0	0	0	2,500	
Fiduciary Investment Corp.	8,694	14,631	0	0	0	0	0	14,025	73,917	111,267	
First Data Financial Holdings, L.L.C.	7,867	3,656	0	0	0	1,750	0	2,182	0	15,455	
French American Banking Corp.	0	5,816	0	0	0	0	0	9,099	126,283	141,198	
GE Capital International Financing Corp.	2,406,979	267,179	0	51,188,840	0	184,726	620,197	3,679,533	0	58,347,454	
Merrill Lynch International Finance Corp.	6,074,555	9,341,698	6,541,542	14,354,599	0	23,175	0	810,295	0	37,145,864	
Skandinaviska Enskilda Banken Corp.	0	0	600,000	322	0	0	0	146	0	600,468	
Sterling Banking Corp.	0	0	0	0	0	0	0	1,164	0	1,164	
Grand Totals	10	\$9,928,268	\$12,873,711	\$8,018,000	\$73,575,476	\$56,368	\$335,790	\$816,334	\$5,188,009	\$200,200	\$110,992,156

Part 5: Consolidated Statement of Condition of Investment Companies As of December 31, 2005 (Dollars In Thousands)

Liabilities	Total Deposits and Credit Balances	Federal Funds Bought and Repossessed	Other Liabilities for Borrowed Money	Liabilities Acceptances Executed and 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 and Capital	
American Express Banking Corp.	\$11,649,245	\$100,042	\$364,416	\$56,368	\$967,675	\$-	\$13,137,746	\$-	\$716,893	\$40,383	\$13,895,022	
AIG Finance Holdings, Inc.	418,896	-	183,635	-	49,016	-	651,547	100	55,236	24,881	731,764	
Community Building Fund, LLC	0	0	0	0	0	0	0	2,500	0	0	2,500	
Fiduciary Investment Corp.	0	0	0	0	11,247	0	11,247	100	8,416	91,504	111,267	
First Data Financial Holdings, L.L.C.	0	0	0	0	2,252	0	2,252	250	15,019	(2,066)	15,455	
French American Banking Corp.	0	0	0	0	13,320	0	13,320	50,000	20,000	57,878	141,198	
GE Capital International Financing Corp.	6,857,450	0	26,880,620	0	9,029,920	0	42,767,990	1	10,131,846	5,447,617	58,347,454	
Merrill Lynch International Finance Corp.	16,906,737	0	9,490,935	0	6,593,898	0	32,991,570	100	0	4,154,194	37,145,864	
Skandinaviska Enskilda Banken Corp.	0	0	0	0	2	581,431	581,433	10,000	5,500	3,535	600,468	
Sterling Banking Corp.	0	0	0	0	3	0	3	850	170	141	1,164	
Grand Totals	10	\$35,832,328	\$100,042	\$36,919,606	\$56,368	\$16,667,333	\$581,431	\$90,157,108	\$63,901	\$10,953,080	\$9,818,067	\$110,992,156

Part 6: Consolidated Statement of Condition of Licensed Lenders As of December 31, 2005 (Dollars In Thousands)

Assets	Total Loans (net)	Cash on Hand and In Banks	Furniture, Fixtures and Equipment	Other Assets	Total Assets Applicable to NYS Business	Total Assets Not Applicable to NYS Business	Total Assets	
American General Financial Services, Inc	\$60,585	\$1,260	\$639	\$1,312	\$63,796	\$0	\$63,796	
AmeriCredit Financial Services, Inc. AFS Financial Services, Inc.	4,808	0	0	0	4,808	122,960	127,768	
Beneficial New York Inc.	363,312	3,558	1,169	13,604	381,643	0	381,643	
BPD Finance Company	93,844	262	634	7,376	102,116	6,230	108,346	
Capital Financial Services, Inc.	0	0	0	0	0	44,276	44,276	
CitiFinancial, Inc.	258,676	861	291	34,817	294,645	0	294,645	
DaimlerChrysler Services North America LLC	0	0	0	0	0	0	0	
E-Loan, Inc.	1,770	0	0	0	1,770	559,108	560,878	
HSBC Auto Credit Inc.	55,298	4	0	73	55,375	1,273,538	1,328,913	
Household Finance Corporation III	367,362	2,087	799	23,339	393,587	15,012,974	15,406,561	
JCB International Credit Card Co., Ltd.	969	524	61	632	2,186	9,130	11,316	
Northwest Finance Company, Inc.	3,543	10	18	62	3,633	120,964	124,597	
Retail Charge Financial Services Corp.	530	9	4	232	775	0	775	
Triad Financial Corporation U/F/N Triad Financial of California	50,675	883	326	9,315	61,199	3,076,957	3,138,156	
Wells Fargo Financial New York, Inc.	108,456	1,069	1,371	2,421	113,317	512	113,829	
WFS Financial Inc.	14,790	0	0	15,096	29,886	12,330,228	12,360,114	
Grand Totals	16	\$1,384,618	\$10,527	\$5,312	\$108,279	\$1,508,736	\$32,556,877	\$34,065,613

Part 6: Consolidated Statement of Condition of Licensed Lenders As of December 31, 2005 (Dollars In Thousands)

Liabilities	Borrowed Funds	Other Liabilities	Valuation Reserves	Capital Stock	Appropriated Surplus or Capital Reserves	Surplus, Including Undivided Profits	Total Liabilities and Capital	
American General Financial Services, Inc	\$53,964	\$80	\$3,989	\$80	\$981	\$4,702	\$63,796	
AmeriCredit Financial Services, Inc. AFS Financial Services, Inc.	101,920	3,410	0	17	4,425	17,996	127,768	
Beneficial New York Inc.	235,970	16,723	0	500	0	128,450	381,643	
BPD Finance Company	109,494	563	0	100	0	(1,811)	108,346	
Capital Financial Services, Inc.	18,976	0	0	0	0	25,300	44,276	
CitiFinancial, Inc.	231,499	5,352	12,304	100	46,918	(1,528)	294,645	
DaimlerChrysler Services North America LLC	0	0	0	0	0	0	0	
E-Loan, Inc.	224,283	35,842	0	0	119,599	181,154	560,878	
HSBC Auto Credit Inc.	1,296,828	502	0	0	0	31,583	1,328,913	
Household Finance Corporation III	13,968,370	195,392	0	103	144,366	1,098,330	15,406,561	
JCB International Credit Card Co., Ltd.	3,954	1,391	0	50	0	5,921	11,316	
Northwest Finance Company, Inc.	97,759	5,181	0	2,000	0	19,657	124,597	
Retail Charge Financial Services Corp.	0	3	0	0	353	419	775	
Triad Financial Corporation U/F/N Triad Financial of California	2,560,439	220,885	0	345,000	0	11,832	3,138,156	
Wells Fargo Financial New York, Inc.	106,643	90	5,734	1	38,101	(36,740)	113,829	
WFS Financial Inc.	877,918	10,195,348	0	338,678	0	948,170	12,360,114	
Grand Totals	16	\$19,888,017	\$10,680,762	\$22,027	\$686,629	\$354,743	\$2,433,435	\$34,065,613

Part 7: Consolidated Statement of Condition of Savings Banks (Dollars In Thousands)

Assets		Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsolidated Subsidiaries	Other Assets	Total Assets
Apple Bank For Savings		\$61,652	\$4,376,056	\$57,000	\$1,122,897	\$29,358	\$0	\$69,404	\$5,716,367
Community Mutual Savings Bank		3,995	25,527	1,500	82,575	555	0	1,902	116,054
Emigrant Bank		43,172	3,700,314	40,000	6,309,362	63,626	0	421,575	10,578,049
Emigrant Savings Bank - Brooklyn/Queens		12,763	829,431	0	25,651	1,927	0	4,572	874,344
Emigrant Savings Bank - Long Island		14,077	557,630	0	30,836	1,875	0	4,342	608,760
Emigrant Savings Bank - Manhattan		8,128	1,327,060	0	21,554	4,832	0	7,006	1,368,580
Emigrant Savings Bank-Bronx/Westchester		19,148	1,177,948	0	10,070	9,707	0	6,733	1,223,606
First Central Savings Bank		23,512	19,638	0	294,687	2,016	0	4,381	344,234
Fulton Savings Bank		15,098	69,566	0	304,924	3,102	1	18,948	411,639
Greater Buffalo Savings Bank		20,242	303,307	0	409,336	19,180	0	21,506	773,571
Independence Community Bank		1,002,283	3,563,647	0	12,220,975	165,543	0	2,057,652	19,010,100
New York Community Bank		205,377	5,368,151	1,000	16,696,213	135,368	6,918	3,210,478	25,623,505
Northfield Savings Bank		38,977	900,264	0	382,672	9,184	0	76,460	1,407,557
Oneida Savings Bank		11,875	134,910	730	236,009	11,013	0	40,245	434,782
Pathfinder Bank		7,882	73,736	0	187,275	8,020	0	18,860	295,773
Pioneer Savings Bank		28,227	239,867	24,939	391,860	8,011	4,054	25,086	722,044
Putnam County Savings Bank		29,877	442,089	25,400	372,111	6,699	0	9,706	885,882
Rhinebeck Savings Bank		18,036	33,851	0	326,929	13,397	0	13,390	405,603
Ridgewood Savings Bank		39,810	1,198,317	66,300	1,810,880	17,227	0	143,154	3,275,688
Rondout Savings Bank		5,140	74,842	0	98,457	3,208	0	6,448	188,095
Sawyer Savings Bank		3,138	63,958	0	80,031	758	0	3,885	151,770
The Bank of Greene County		15,461	82,359	6,194	175,865	8,793	0	3,111	291,783
The North Country Savings Bank		4,401	28,830	100	190,176	3,852	0	8,488	235,847
The Seneca Falls Savings Bank		3,418	56,103	0	80,172	4,691	0	6,758	151,142
Ulster Savings Bank		20,264	86,328	0	451,404	11,912	0	40,703	610,611
Walden Savings Bank		10,872	61,459	0	154,726	11,000	0	9,345	247,402
Watertown Savings Bank		13,886	114,429	0	130,800	10,105	82	15,098	284,400
Grand Totals	27	\$1,680,711	\$24,909,617	\$223,163	\$42,598,447	\$564,959	\$11,055	\$6,249,236	\$76,237,188

Part 7: Consolidated Statement of Condition of Savings Banks Opening January 1, 2006 (Dollars In Thousands)

Liabilities	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital	
Apple Bank For Savings	\$5,049,485	\$0	\$941	\$0	\$71,272	\$5,121,698	\$594,669	\$5,716,367	
Community Mutual Savings Bank	106,325	0	0	0	1,171	107,496	8,558	116,054	
Emigrant Bank	6,776,681	1,568,965	1,350,000	0	92,956	9,788,602	789,447	10,578,049	
Emigrant Savings Bank - Brooklyn/Queens	800,385	0	23,660	0	4,490	828,535	45,809	874,344	
Emigrant Savings Bank - Long Island	545,645	0	26,574	0	3,781	576,000	32,760	608,760	
Emigrant Savings Bank - Manhattan	1,262,652	0	19,774	0	4,670	1,287,096	81,484	1,368,580	
Emigrant Savings Bank-Bronx/Westchester	1,105,167	0	6,573	0	48,290	1,160,030	63,576	1,223,606	
First Central Savings Bank	312,737	0	5,000	0	1,356	319,093	25,141	344,234	
Fulton Savings Bank	226,552	0	132,540	0	3,264	362,356	49,283	411,639	
Greater Buffalo Savings Bank	621,566	82,000	20,900	0	2,851	727,317	46,254	773,571	
Independence Community Bank	11,094,644	2,913,711	2,043,018	397,260	168,774	16,617,407	2,392,693	19,010,100	
New York Community Bank	11,889,367	4,278,634	5,378,599	0	286,715	21,833,315	3,790,190	25,623,505	
Northfield Savings Bank	1,011,854	206,000	27,629	0	10,072	1,255,555	152,002	1,407,557	
Oneida Savings Bank	302,686	0	77,270	0	4,744	384,700	50,082	434,782	
Pathfinder Bank	237,118	3,400	27,960	0	2,765	271,243	24,530	295,773	
Pioneer Savings Bank	641,734	0	6,139	0	1,893	649,766	72,278	722,044	
Putnam County Savings Bank	797,080	0	0	0	1,809	798,889	86,993	885,882	
Rhinebeck Savings Bank	345,372	*	22,500	5,000	2,060	374,932	30,671	405,603	
Ridgewood Savings Bank	2,657,783	15,000	59,505	0	25,380	2,757,668	518,020	3,275,688	
Rondout Savings Bank	151,592	0	11,721	0	1,343	164,656	23,439	188,095	
Sawyer Savings Bank	103,609	0	32,900	0	1,272	137,781	13,989	151,770	
The Bank of Greene County	257,040	0	5,000	0	621	262,661	29,122	291,783	
The North Country Savings Bank	178,936	0	25,219	0	2,423	206,578	29,269	235,847	
The Seneca Falls Savings Bank	114,293	0	27,228	0	331	141,852	9,290	151,142	
Ulster Savings Bank	446,563	0	82,253	0	6,928	535,744	74,867	610,611	
Walden Savings Bank	220,620	0	5,133	0	1,550	227,303	20,099	247,402	
Watertown Savings Bank	240,298	0	0	0	1,901	242,199	42,201	284,400	
Grand Totals	27	\$47,497,784	\$9,067,710	\$9,418,036	\$402,260	\$754,682	\$67,140,472	\$9,096,716	\$76,237,188

Part 8: Consolidated Statement of Condition of Savings and Loan Associations As of December 31, 2005 (Dollars In Thousands)

Assets	Mortgage Loans	Other Loans	Cash, Deposits and Investments	Fixed Assets	Other Assets	Total Assets
Atlas Savings and Loan Association	\$13,406	\$0	\$47,936	\$1,053	\$1,041	\$63,436
Canisteo Savings and Loan Association	4,739	313	1,346	28	38	6,464
Lake Shore Savings and Loan Association	196,505	10,509	106,741	7,739	12,489	333,983
Medina Savings and Loan Association	16,214	3,710	12,996	1,005	464	34,389
Grand Totals	4	\$230,864	\$169,019	\$9,825	\$14,032	\$438,272

Part 8: Consolidated Statement of Condition of Savings and Loan Associations As of December 31, 2005 (Dollars In Thousands)

Liabilities	Deposits	Borrowed Money	Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Atlas Savings and Loan Association	\$45,956	\$0	\$1,255	\$47,211	\$16,225	\$63,436
Canisteo Savings and Loan Association	5,857	0	36	5,893	571	6,464
Lake Shore Savings and Loan Association	253,351	50,109	2,520	305,980	28,003	333,983
Medina Savings and Loan Association	28,829	1,500	117	30,446	3,943	34,389
Grand Totals	4	\$333,993	\$3,928	\$389,530	\$48,742	\$438,272

Part 9: Consolidated Statement of Condition of Safe Deposit Companies As of December 31, 2005 (Amount In Dollars)

Assets	Cash and Due from Banks	Bond and Stock Investments	Vaults and Safes	Furniture and Fixtures	Rentals and Storage Charges Due-Accrued	Other Assets	Total Assets
Akron Safe Deposit Company	\$91,682	\$168,863	\$62,518	\$0	\$0	\$0	\$323,063
The China Safe Deposit Company	1,201,834	36,132	115,865	5,506	0	28,318	1,387,655
Universal Safe Deposit Corporation	949,905	0	0	1,356	0	33,547	984,808
Zurich Depository Corporation	462,058	202,621	0	42,577	0	25,254	732,510
Grand Totals	4	\$2,705,479	\$407,616	\$49,439	\$0	\$87,119	\$3,428,036

Part 9: Consolidated Statement of Condition of Safe Deposit Companies As of December 31, 2005 (Amount In Dollars)

Liabilities	Loans, Taxes, Interest and Expenses Payable	Unearned Rental & Storage	Other Liabilities	Capital Stock	Surplus and Undivided Profits	Total Liabilities and Capital
Akron Safe Deposit Company	\$0	\$0	\$0	\$10,000	\$313,063	\$323,063
China Safe Deposit Company	8,242	385	191,000	100,000	1,088,028	1,387,655
Universal Safe Deposit Corporation	0	0	956,252	250,000	(221,444)	984,808
Zurich Depository Corporation	47,789	408,688	97,550	100,000	78,483	732,510
Grand Totals	4	\$56,031	\$409,073	\$1,244,802	\$460,000	\$1,258,130

Part 1: Summary of Supervised Institutions As of December 31, 2005

Type of Institution	Numer of Institutions	Domestic Branches
Commercial Banks	52	248
Trust Companies	31	1,789
Limited Purpose Trust Companies	20	25
Savings Banks	27	570
Savings and Loan Associations	4	4
Credit Unions	30	64
Private Banker	1	9
Article XII Investment Companies	10	12
Foreign Branches	83	97
Foreign Agencies	25	25
Holding Companies - One Bank	29	29
Holding Companies - Multi Bank	12	12
Mutual Holding Companies	3	3
Safe Deposit Companies	4	6
Foreign Representative Offices	44	44
Licensed Lenders	16	214
Sales Finance Companies	113	146
Premium Finance Agencies	66	75
Check Cashers	206	668
Money Transmitters	72	289
Budget Planners	60	77
Mortgage Bankers	307	1,733
Mortgage Brokers	2,381	3,275
Mutual Investment Trusts	0	0
Common Trust Funds	67	67
NYS Regulated Corporations	4	4
Charitable Foundations	15	15
Total	3,682	9,500

Part 2: Detail of Supervised Institutions and Licensed Lenders As of December 31, 2005

Name of Institution	Address		Domestic Offices	Charter or License
Commercial Banks				
Adirondack Bank	185 Genesee Street	Utica, NY 13501	17	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	2	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	14	July 15, 1968
Berkshire Municipal Bank	41 State Street	Albany, NY 12207	1	August 29, 2005
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	4438 Route 42 North	Thompson, NY 12701	6	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	330 Fifth Avenue	New York, NY 10016	6	October 10, 1990
Emigrant Mercantile Bank	6 East 43rd Street	New York, NY 10017	1	July 9, 2004
First American International Bank	5503 8th Avenue	Brooklyn, NY 11220	6	October 15, 1999
First Niagara Commercial Bank	55 East Avenue	Lockport, NY 14095	2	August 1, 2000
First State Bank, Canisteo, N.Y.	3 Main Street	Canisteo, NY 14823	3	April 28, 1897
Genesee Regional Bank	3380 Monroe Avenue	Pittsford, NY 14618	3	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	5	December 29, 1986
Greene County Commercial Bank	425 Main Street	Catskill, NY 12414	1	May 20, 2004
Hamptons State Bank	243 North Sea Road	Southampton, NY 11968	1	August 17, 1998
Interaudi Bank	19 East 54th Street	New York, NY 10022	2	June 6, 1983
Liberty Bank of New York	11 West 32nd Street	New York, NY 10001	2	February 6, 1998
LibertyPointe Bank	120 Broadway	New York, NY 10271	1	October 21, 2005
New Commercial Bank of New York LLC	320 Park Avenue	New York, NY 10022	1	June 24, 1988
New York Commercial Bank	One Suffolk Square	Islandia, NY 11749	12	November 13, 1989

SCHEDULE B - SUPERVISED INSTITUTIONS

Name of Institution	Address		Domestic Offices	Charter or License
New York Municipal Bank	136-65 Roosevelt Avenue	Flushing, NY 11354	1	July 29, 2005
Pathfinder Commercial Bank	214 West First Street	Oswego, NY 13126	1	October 23, 2002
Pioneer Commercial Bank	21 Second Street	Troy, NY 12180	1	November 15, 2004
Provident Municipal Bank	400 Rella Boulevard	Montebello, NY 10927	2	April 18, 2002
PCSB Commercial Bank	Route 6 & Drewville Road	Brewster, NY 10509	1	December 20, 2001
Redwood Bank	1000 Coffeen Street	Watertown, NY 13601	7	June 30, 2003
Riverside Bank	11-13 Garden Street	Poughkeepsie, NY 12602	4	February 12, 1988
Signature Bank	565 Fifth Avenue	New York, NY 10017	15	April 5, 2001
Sleepy Hollow Bank	49 Beekman Avenue	North Tarrytown, NY 10591	6	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	15	August 2, 1917
The Berkshire Bank	4 East 39th Street	New York, NY 10016	9	May 4, 1989
The Chinese American Bank	77-79 Bowery	New York, NY 10002	3	June 23, 1967
The Park Avenue Bank	460 Park Avenue, 13th Floor	New York, NY 10022	2	March 30, 2004
Tioga State Bank	Main & Tioga Streets	Spencer, NY 14883	11	March 22, 1884
Union State Bank	46 College Avenue	Nanuet, NY 10954	30	November 18, 1969
United International Bank	41-60 Main Street	Flushing, NY 11355	1	December 22, 2005
United Orient Bank	10 Chatham Square	New York, NY 10038	3	May 7, 1980
USA Bank	211 Irving Avenue	Port Chester, NY 10573	1	December 22, 2005
Victory State Bank	3155 Amboy Road, Oakwood Shopping Plaza	Staten Island, NY 10306	6	November 13, 1997
Woori America Bank	1250 Broadway	New York, NY 10001	14	January 20, 1984
Trust Companies				
Amalgamated Bank	11-15 Union Square	New York, NY 10003	12	March 16, 1923
Atlantic Bank of New York	960-964 Avenue of the Americas	New York, NY 10001	19	April 1, 1926
Banco Popular North America	7 West 51st Street	New York, NY 10019	149	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	16	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
Capital Bank & Trust Company	145 Wolf Road, Wolf Road Shoppers Park	Colonie, NY 12205	3	December 11, 1995

Name of Institution	Address		Domestic Offices	Charter or License
Chemung Canal Trust Company	One Chemung Canal Plaza	Elmira, NY 14901	16	July 10, 1902
Deutsche Bank Trust Company Americas	60 Wall Street	New York, NY 10005	3	March 24, 1903
Fiduciary Trust Company International	600 Fifth Avenue	New York, NY 10020	1	November 17, 1930
Five Star Bank	55 North Main Street	Warsaw, NY 14569	46	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	23	May 20, 1994
Israel Discount Bank of New York	511 Fifth Avenue	New York, NY 10017	10	July 17, 1922
Manufacturers and Traders Trust Company	One M & T Plaza	Buffalo, NY 14240	667	June 27, 1893
Mitsubishi UFJ 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. (USA)	666 Fifth Avenue (Suite 802)	New York, NY 10103	1	October 22, 1987
North Fork Bank	245 Love Lane	Mattituck, NY 11952	364	July 28, 1988
NYNB Bank	369 East 149th Street	Bronx, NY 10455	1	December 15, 2005
Orange County Trust Company	212 Dolson Avenue	Middletown, NY 10940	5	May 3, 1892
Partners Trust Municipal Bank	501 East main Street	Little Falls, NY 13365	12	April 26, 1917
Solvay Bank	1537 Milton Avenue	Solvay, NY 13209	7	March 20, 1917
State Bank of Long Island	699 Hillside Avenue	New Hyde Park, NY 11040	16	November 1, 1966
Steuben Trust Company	One Steuben Square	Hornell, NY 14843	11	December 31, 1919
The Adirondack Trust Company	473 Broadway	Saratoga Springs, NY 12866	10	September 19, 1901
The Bank of New York	One Wall Street	New York, NY 10286	367	February 16, 1871
Tompkins Trust Company	110 North Tioga Street	Ithaca, NY 14850	12	September 18, 1891
United States Trust Company of New York	114 West 47th Street	New York, NY 10036	1	August 30, 1995
Limited Purpose Trust Companies				
American Stock Transfer & Trust Company	59 Maiden Lane	New York, NY 10038	1	December 31, 1987
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
Deutsche Bank Trust Company Americas	280 Park Avenue	New York, NY 10017	1	May 5, 1995
Genesee Valley Trust Company	1221 Pittsford Victor Way,	Pittsford, NY 14534	1	March 30, 1994
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

Name of Institution	Address		Domestic Offices	Charter or License
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
Winthrop Trust Company	466 Lexington Avenue	New York, NY 10017	1	May 15, 1995
Savings Banks				
Apple Bank For Savings	1395 Northern Boulevard	Manhasset, NY 11030	55	April 17, 1863
Community Mutual Savings Bank	40 East First Street	Mount Vernon, NY 10550	5	February 1, 1980
Emigrant Bank	5 East 42nd Street	New York, NY 10017	2	April 10, 1850
Emigrant Savings Bank - Brooklyn/Queens	1954 Flatbush Avenue	Brooklyn, NY 11234	7	September 1, 2005
Emigrant Savings Bank - Long Island	1000 Merchants Concourse	Westbury, NY 11590	8	September 1, 2005
Emigrant Savings Bank - Manhattan	261 Broadway	New York, NY 10007	12	September 1, 2005
Emigrant Savings Bank-Bronx/Westchester	2526 Grand Concourse	Bronx, NY 10458	8	September 1, 2005
First Central Savings Bank	70 Glen Street	Glen Cove, NY 11542	6	March 31, 1999
Fulton Savings Bank	75 South First Street	Fulton, NY 13069	9	January 1, 1871
Greater Buffalo Savings Bank	2421 Main Street	Buffalo, NY 14214	13	October 8, 1999
Independence Community Bank	130 Court Street	Brooklyn, NY 11201	138	April 7, 1992
New York Community Bank	136-65 Roosevelt Avenue	Flushing, NY 11354	165	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	7	March 4, 1859
Pioneer Savings Bank	21 Second Street	Troy, NY 12180	14	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	7	April 12, 1860

Name of Institution	Address		Domestic Offices	Charter or License
Ridgewood Savings Bank	71-02 Forest Avenue	Ridgewood, NY 11385	29	May 18, 1921
Rondout Savings Bank	300 Broadway	Kingston, NY 12401	4	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	8	May 14, 1974
The North Country Savings Bank	127 Main Street	Canton, NY 13617	5	March 9, 1909
The Seneca Falls Savings Bank	19 Cayuga Street	Seneca Falls, NY 13148	4	June 21, 2004
Ulster Savings Bank	280 Wall Street	Kingston, NY 12401	11	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
Medina Savings and Loan Association	11182 Maple Ridge Road	Medina, NY 14103	2	March 20, 1888
Lake Shore Savings and Loan Association	128 East Fourth Street	Dunkirk, NY 14048	7	February 13, 1891
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	11	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	Niagara Center, 130 South Elmwood Avenue	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	8	December 1, 1997
Directors Choice Credit Union	426 New Karner Road	Albany, NY 12205	1	January 5, 2000
Empire Branch 36 National Association of Letter Carriers Credit	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	1900 S. Clinton Avenue	Rochester, NY 14618	4	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

Name of Institution	Address		Domestic Offices	Charter or License
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
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	8612 Buffalo Avenue	Niagara Falls, NY 14304	1	January 12, 1939
Norton-Troy Employees Credit Union	Norton-Troy Company Building 10th Avenue	Watervliet, NY 12189	1	March 3, 1939
Progressive Credit Union	370 Seventh Avenue, Suite 1400	New York, NY 10001	2	July 15, 1918
The Niagara Frontier Federal Employees Credit Union	615 Main Street	Niagara Falls, NY 14302	1	February 5, 1931
United Workers Credit Union	275 Seventh Avenue	New York, NY 10001	1	November 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
Investment Company (Article XII)				
American Express Banking Corp	American Express Tower World Financial Center	New York, NY 10285	1	April 1, 1998
AIG Finance Holdings, Inc.	70 Pine Street	New York, NY 10270	1	October 23, 1996
Community Building Fund, LLC	2100 Middle Country Road	Centereach, NY 11720	1	October 31, 2005
Fiduciary Investment Corporation	600 Fifth Avenue	New York, NY 10020	1	February 27, 1970
First Data Financial Holdings, L.L.C.	1307 Walt Whitman Drive	Melville, NY 11747	1	November 2, 2005
French American Banking Corporation	787 Seventh Avenue	New York, NY 10019	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 225 Liberty St.	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

Name of Institution	Address		Domestic Offices	Charter or License
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	51 West 52st Street	New York, NY 10019	1	March 7, 1962
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 Del Estado de Chile	400 Park Avenue	New York, NY 10022	1	July 25, 2005
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 of Tokyo - Mitsubishi, Ltd.	1251 Avenue of the Americas	New York, NY 10020	1	October 2, 1952
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	1	September 1, 1911
Bayerische Hypo-und Vereinsbank Aktiengesellschaft	150 East 42nd Street	New York, NY 10017	1	July 17, 1974
BNP Paribas	787 7th Avenue	New York, NY 10019	2	November 3, 1976
Caixa Geral de Depositos, S.A.	280 Park Avenue, 28th Floor	New York, NY 10017	1	May 7, 1999
Calyon	1301 Avenue of the Americas	New York, NY 10019	1	December 5, 1979
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
Commerzbank Aktiengesellschaft	Two World Financial Center	New York, NY 10281	1	August 20, 1971
Cooperatieve Centrale Raiffeisen-Boeren Leenbank B.A.	245 Park Avenue	New York, NY 10167	1	December 19, 1995

Name of Institution	Address		Domestic Offices	Charter or License
Credit Industriel et Commercial	520 Madison Avenue	New York, NY 10022	1	December 10, 1991
Credit Suisse	11 Madison Avenue	New York, NY 10010	1	April 8, 1940
Depfa Bank PLC	623 Fifth Avenue, 22nd floor	New York, NY 10022	1	June 26, 2003
Deutsche Bank AG	60 Wall Street	New York, NY 10005	4	July 15, 1978
Dexia Credit Local S.A.	445 Park Avenue	New York, NY 10022	1	November 5, 1990
DnB NOR Bank ASA	200 Park Avenue	New York, NY 10022	1	January 19, 2004
Dresdner Bank AG	1301 Avenue of the Americas	New York, NY 10019	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	60 East 42nd Street	New York, NY 10165	1	February 19, 1971
HSH Nordbank AG	230 Park Avenue	New York, NY 10169	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
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 PLC	255 Fifth Avenue	New York, NY 10016	1	January 24, 1989
Mitsubishi UFJ Trust and Banking Corporation	520 Madison Avenue	New York, NY 10022	1	December 11, 1973
Mizuho Corporate Bank, Ltd.	1251 Avenue of the Americas	New York, NY 10020	3	August 22, 1956
Natexis Banques Populaire	1251 Avenue of the Americas	New York, NY 10020	1	December 22, 1976
National Bank of Canada	65 East 55th Street	New York, NY 10022	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
Norddeutsche Landesbank Girozentrale	1114 Avenue of the Americas	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	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

Name of Institution	Address		Domestic Offices	Charter or License
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	1	November 26, 1971
Sumitomo Mitsui Banking Corporation	277 Park Avenue	New York, NY 10172	1	March 17, 2003
Svenska Handelsbanken AB	875 Third Avenue	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 Chiba Bank, Ltd.	1133 Avenue of the Americas	New York, NY 10036	1	March 3, 1987
The Gunma Bank, Ltd.	245 Park Avenue	New York, NY 10167	1	January 20, 1988
The Korea Development Bank	320 Park Avenue	New York, NY 10022	1	April 1, 1997
The Norinchukin Bank	245 Park Avenue	New York, NY 10167	1	July 8, 1984
The Royal Bank of Scotland PLC	101 Park Avenue	New York, NY 10178	1	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	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	80 Broad Street	New York, NY 10004	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	2	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.	600 Lexington Avenue	New York, NY 10022	1	November 4, 1988
Banco Mercantil C.A. (Banco Universal)	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
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

Name of Institution	Address		Domestic Offices	Charter or License
Beogradska Banka dd	C/O NYS Banking Department One State Street	New York, NY 10004	1	July 27, 1982
Canadian Imperial Bank of Commerce	300 Madison Avenue	New York, NY 10017	1	September 1, 1911
Chiao Tung Bank Co., Ltd.	One World Financial Center	New York, NY 10281	1	March 19, 1993
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	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
Taipei Fubon Commercial Bank Co., Ltd.	100 Wall Street	New York, NY 10005	1	March 11, 1991
The Bank of Nova Scotia	One Liberty Plaza	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	New York, NY 10167	1	March 3, 1976
Holding Companies - One Bank				
Brown Brothers Harriman & Co.	140 Broadway	New York, NY 10005	1	March 1, 1990
C.C. Bancorp, Inc.	116-120 Main Street	Little Valley, NY 14755	1	July 16, 2001
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
Financial Institutions, Inc.	220 Libery Street P.O. Box 227	Warsaw, NY 14569	1	September 15, 1931
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
Holland Bancorp, Inc.	12 South Main Street	Holland, NY 14080	1	January 31, 2001
Independence Community Bank Corp.	195 Montague Street	Brooklyn, NY 11201	1	March 13, 1998
Millbrook Bank System, Inc.	Franklin Avenue, PO 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

Name of Institution	Address		Domestic Offices	Charter or License
Northern New York Bancorp, Inc.	1000 Coffeen Street	Watertown, NY 13601	1	June 30, 2003
Northern Trust Corporation	50 South LaSalle Street	Chicago, IL 60675	1	December 1, 1971
Northfield Holdings Corp.	1731 Victory Boulevard	Staten Island, NY 10314	1	December 31, 2002
Popular, Inc.	Popular Center Building 208 Ponce de Leon Avenue	Hato Rey, PR 00918	1	August 1, 1985
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
Steuben Trust Corporation	One Steuben Square	Hornell, NY 14843	1	July 31, 1990
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 10962	1	January 11, 1983
VSB Bancorp, Inc.	3155 Amboy Road	Staten Island, NY 10306	1	May 30, 2003
473 Broadway Holding Corp.	473 Broadway	Saratoga Springs, NY 12866	1	June 17, 1926
Holding Companies - Multi Bank				
Adirondack Bancorp, Inc.	185 Genesee Street	Utica, NY 13501	1	December 30, 2003
Bank Leumi le-Israel Corp	579 Fifth Avenue	New York, NY 10014	1	December 24, 1984
Berkshire Bancorp Inc.	160 Broadway	New York, NY 10038	1	January 4, 1999
Deutsche Bank Trust Corporation	60 Wall Street	New York, NY 10005	1	May 31, 1966
Emigrant Bancorp, Inc.	5 East 42nd Street	New York, NY 10017	1	November 8, 1994
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 UFJ Financial Group, Inc.	26F Marunouchi Bldg. 4-1, Marunouchi 2-chome	Chiyoda-ku, Tokyo, 100-JP	1	March 1, 2001
Mizuho Financial Group, Inc.	1-5-5, Otemachi Chiyoda-ku	Tokyo, 100 JP	1	March 6, 2003
North Fork Bancorporation, Inc.	275 Broad Hollow Road	Melville, NY 11747	1	December 17, 1981
The Bank of New York Company, Inc.	One Wall Street	New York, NY 10286	1	May 29, 1969
Tompkins Trustco, Inc.	110 North Tioga Street	Ithaca, NY 14850	1	October 17, 1995
Mutual Holding Companies				
Hudson Valley Holding Corp.	21 Scarsdale Road	Yonkers, NY 10707	1	December 31, 1983
NSB Holding Corp., MHC	1731 Victory Boulevard	Staten Island, NY 10314	1	August 7, 1995
Rhinebeck Bancorp, MHC	2 Jefferson Plaza	Poughkeepsie, NY 12601	1	October 6, 2004

Name of Institution	Address		Domestic Offices	Charter or License
Licensed Lenders				
American General Financial Services, Inc	601 N.W. Second Street - P.O. Box 59	Evansville, IN 47701	24	April 4, 1962
AmeriCredit Financial Services, Inc. AFS Financial Services, Inc.	4001 Embarcadero Drive	Arlington, TX 76014	1	July 8, 2002
Beneficial New York Inc.	2700 Sanders Road	Prospect Heights, IL 60070	59	November 15, 1930
BPD Finance Company	1 Evertrust Plaza	Jersey City, NJ 07302	1	April 1, 2003
Capital Financial Services, Inc.	700 North Wood Dale Road	Wood Dale, IL 60191	1	June 28, 2005
CitiFinancial, Inc.	300 St. Paul Place	Baltimore, MD 21202	54	November 10, 1988
DaimlerChrysler Services North America LLC	27777 Inkster Road CIMS 4052710	Farmington Hills, MI 48334	2	October 28, 2003
E-Loan, Inc.	6230 Stoneridge Mall Road	Pleasanton, CA 94588	2	August 8, 2001
HSBC Auto Credit Inc.	5855 Copley Drive	San Diego, CA 92111	2	January 4, 1999
Household Finance Corporation III	2700 Sanders Road	Prospect Heights, IL 60070	38	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
Retail Charge Financial Services Corp.	2650 Merrick Road	Bellmore, NY 11710	1	April 18, 1995
Triad Financial Corporation U/F/N Triad Financial of California	One Pacific Plaza 7711 Center Avenue - Suite 100	Huntington Beach, CA 92647	1	April 14, 2005
Wells Fargo Financial New York, Inc.	3735 Union Road	Cheektowaga, NY 14225	22	July 14, 1987
WFS Financial Inc.	23 Pasteur Road	Irving, CA 92618	3	October 11, 2005
Safe Deposit Companies				
Akron Safe Deposit Company	46 Main Street	Akron, NY 14001	1	October 24, 1926
The China Safe Deposit Company	77-79 Bowery	New York, NY 10002	3	April 9, 1947
Universal Safe Deposit Corp.	319 Fifth Avenue (3rd Floor)	New York, NY 10016	1	March 18, 1983
Zurich Depository Corporation	1165 Northern Boulevard	Manhasset, NY 11030	1	October 27, 1983

Part 1: Voluntary and Involuntary Liquidations Commenced During 2005 (Dollars in Thousands)

Name of Institution	Location	Date of Last Report	Total Resources	Due to Depositors Or Shareholders	Capital	Due To Head Office and Affiliates	Other Liabilities	Voluntary
Commercial Banks								
None								
Trust Companies								
None								
Limited Purpose Trust Companies								
None								
Savings Banks								
None								
Savings & Loan Associations								
None								
Credit Unions								
Jamaica Postal Credit Union	Jamaica, NY	Juen 30, 2005	\$1,034	\$998	\$26	\$0	\$10	No
Private Banker								
None								
Article XII Investment Company								
None								
Foreign Branches								
Chohung Bank	New York, NY	June 30, 2005	12,679	12,622			57	Yes
Dexia Bank Belgium, S.A.	New York, NY	June 30, 2005	503,942	370,180		101,180	32,582	Yes
Banco Comercial Portugues, S.A.	New York, NY	December 31, 2005	25,288	322		24,960	6	Yes
Foreign Agencies								
Banco Mercantil , C.A. (Banco Universal)	New York, NY	December 31, 2005	32,192	14,008		18,088	96	Yes
Holding Companies - One Bank								
None								
Holding Companies - Multi Bank								
None								
Mutual Holding Companies								
None								
Licensed Lenders								
None								

Part 2: Voluntary and Involuntary Liquidations Concluded During 2005

Name of Institution	Location	Date of Last Report	Total Resources	Due Depositors Or Shareholders	Capital	Due To Head Office & Affiliates	Other Liabilities	Voluntary
Commercial Banks								
None								
Trust Companies								
None								
Limited Purpose Trust Companies								
None								
Savings Banks								
None								
Savings and Loan Associations								
None								
Credit Unions								
Jamaica Postal Credit Union	Jamaica, NY	June 30, 2005	\$1,034	\$998	\$26	\$0	\$10	No
Private Banker								
None								
Article XII Investment Company								
None								
Foreign Branches								
Chohung Bank	New York	June 30, 2005	12,679	12,622			57	Yes
Dexia Bank Belgium, S.A.	New York	June 30, 2005	503,942	370,180		101,180	32,582	Yes
Danske Bank A/S	New York	September 30, 2005	466,591	450,029			16,562	Yes
Foreign Agencies								
None								
Holding Companies - One Bank								
None								
Holding Companies - Multi Bank								
None								
Mutual Holding Companies								
None								
Licensed Lenders								
None								

Part 3: Unclaimed Deposits or Dividends From Liquidations Deposited With The Superintendent (Amounts In Dollars)

Name of Institution	Date Funds Paid To NYSBD	Unclaimed Deposit or Dividend	Paid To Claimants During 2005	Paid To Claimants Ever To Date	Balance of Unclaimed Funds Held By NYSBD
Banco Atlantico S.A.	December 11, 2001	480,133	0	302,492	177,641
Banco International S.A.	April 30, 2003	148,500	0	139,725	8,775
Korea Exchange Bank, New York Branch	April 6, 2004	92,711	0	0	92,711
Harris Trust Company of New York	May 7, 2004	546,579	0	0	546,579
Total		\$1,267,923	\$117,488	\$442,217	\$825,706

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

Part 4: Unclaimed Deposits or Dividends From Liquidations Deposited With The Superintendent As of December 31, 2005 (Amounts In Dollars)

Name of Institution	Date Funds Paid To NYSBD	Unclaimed Deposit or Dividend	Paid To Claimants During 2005	Paid To Claimants Ever To Date	Balance of Unclaimed Funds Held By NYSBD
None					

Part 1: Actions Other Than Mergers and Conversions During 2005

New Banking Organizations Chartered	Date
Berkshire Municipal Bank	May 10, 2005
Liberty View Bank (subsequently renamed LibertyPointe Bank)	June 2, 2005
USA Bank	June 2, 2005
New York Commercial Bank (subsequently renamed New York Municipal Bank)	June 2, 2005
Emigrant Savings Bank - Brooklyn/Queens	July 7, 2005
Emigrant Savings Bank - Long Island	July 7, 2005
Emigrant Savings Bank - Manhattan	July 7, 2005
Emigrant Savings Bank - Bronx/Westchester	July 7, 2005
United International Bank	May 10, 2005
CheckSpring Bank (not yet operational)	November 3, 2005
Waterford Village Bank (not yet operational)	June 2, 2005
New Branches of Foreign Banking Organizations Licensed	
None	
New Agencies of Foreign Banking Organizations Licensed	
None	
Article XII New Investment Companies	
Community Building Fund, LLC	April 7, 2005
First Data Financial Holdings, LLC	May 10, 2005
New Licensed Lenders	
Capital Financial Services, Inc	June 28, 2005
Beneficial New York, Inc	July 31, 2005
WFS Financial, Inc.	October 11, 2005

Acquisitions of Subsidiaries and Other Interests

None

Mergers, Holding Company and Holding Company Expansion Activities

Mitsubishi Tokyo Financial Group	Approval granted to Mitsubishi Tokyo Financial Group, Inc and Mitsubishi Trust and Banking Corporation to acquire UFJ Trust Company of New York	March 3, 2005
New York Community Bancorp, Inc.	Approval granted to New York Community Bancorp, Inc. and New York Community Bank to become bank holding companies as a result of the formation of New York Commercial Bank	June 2, 2005
New York Private Bank & Trust Corporation	Approval granted to New York Private Bank & Trust to acquire Emigrant Savings Bank - Brooklyn /Queens, Emigrant Savings Bank - Bronx / Westchester, Emigrant Savings Bank - Manhattan and Emigrant Savings Bank - Long Island	July 7, 2005
New York Community Bancorp, Inc.	Approval granted to New York Community Bancorp, Inc. to acquire Long Island Commerical Bank (Subsequent name change of Long Island Commerical Bank to New York Commercial Bank)	November 3, 2005
Hudson Valley Holding Corp.	Approval granted to Hudson Valley Holding Corp. to become a bank holding company by virtue of its acquisition of Interbank of NYNB Bank, N.A.	December 1, 2005
NBT Bancorp, Inc.	Approval granted to NBT Bancorp, Inc. to become a bank holding company as a result of the acquisition of City National Bank and Trust Company	December 1, 2005

Change in Control of Banking Organizations

Citizens and Northern Corporation	Approval granted to acquire control of First State Bank	August 15, 2005
Park Avenue Bancorp, Inc.	Approval granted to acquire control of The Park Avenue Bank	October 17 6, 2005
Cathy General Bancorp	Approval granted to acquire control of Great Eastern Bank	December 19, 2005
Treetops Acquisition Group LP and Treetops Acquisition Group LP II	Approval granted to acquire control of Israel Discount Bank of New York	December 19, 2005

Other Actions

Scott Shay	Permission granted to serve as both a director of Bank Hapoalim, B.M. and an executive officer of Signature Bank	May 10, 2005
Catherine Califano	Permission granted to serve as both a director of CheckSpring Bank and an executive officer of First Central Savings Bank	November 3, 2005

Part 2: Mergers and Consolidations During 2005

Name	Location	Name After Change	Effective Date
Commercial Banks			
Hudson River Commercial Bank	Cohoes, NY	First Niagara Commercial Bank	January 14, 2005
First Niagara Commercial Bank	Lockport, NY		
Woori America Bank	New York, NY	Woori America Bank	December 5, 2005
South Coast Commercial Bank	Los Angeles, CA		
Trust Companies			
Banco Popular North America	New York, NY	Banco Popular North America	January 3, 2005
Kislak National Bank	Miami Lakes, FL		
North Fork Bank	Mattituck, NY	North Fork Bank	Feb 22, 2005
GreenPoint Bank	Brooklyn, NY		
HSBC Bank USA, N.A.	Wilmington, DE	HSBC Bank USA, N.A.	April 11, 2005
Bank of Bermuda (New York) Limited	New York, NY		
Alliance Bank, N.A.	Syracuse, NY	Alliance Bank, N.A.	April 19, 2005
HSBC New York Trust Company	New York, NY		
Mitsubishi Trust & Banking Corporation (USA)	New York, NY	Mitsubishi UFJ Trust & Banking Corporation (U.S.A.)	Oct 1, 2005
UFJ Trust Company of New York	New York, NY		
First Tier Bank & Trust	Salamanca, NY	Five Star Bank	December 3, 2005
National Bank of Geneva	Geneva, NY		
First Tier Bank & Trust	Salamanca, NY	Five Star Bank	December 3, 2005
Bath National Bank	Bath, NY		
First Tier Bank & Trust	Salamanca, NY	Five Star Bank	December 3, 2005
Wyoming County Bank	Warsaw, NY		
Savings Banks			
Hudson River Bank & Trust Company	Hudson, NY	First Niagara Bank NA	January 14, 2005
First Niagara Bank NA	Lockport, NY		
Jamestown Savings Bank	Lakewood, NY	Northwest Savings Bank	May 20, 2005
Northwest Savings Bank	Warren, PA		
Foreign Branches			
None			

Name (continued)	Location	Name After Change	Effective Date
Holding Company - Single Bank			
None			
Holding Company - Multi-Bank			
Mitsubishi Tokyo Financial Group, Inc.	Chiyoda-ku, Tokyo,	Mitsubishi UFJ Financial Group, Inc.	October 1, 2005
UFJ Holdings, Inc.	Osaka, Japan		
Check Cashers			
None			
Money Transmitters			
RIA Telecommunications, Inc.	Cerritos, CA	RIA Telecommunications, Inc.	December 30, 2005
Associated Foreign Exchange, Inc.	Encino, CA		

Part 3: Conversion of Federal To State Charter During 2005

Name	Locations	Name After Conversion	Effective Date
Commercial Banks			
New York National Bank II	Bronx, NY	NYNB Bank	November 28, 2005
Savings Banks			
None			
Credit Unions			
St Peter's Yonkers Federal Credit Union	Yonkers, NY	St Peters Yonkers Credit Union	December 1, 2005

Part 4: Conversion of State To Federal Charter During 2005

Name	Locations	Name After Conversion	Effective Date
Trust Company			
None			
Savings Banks			
None			
Credit Unions			
Poughkeepsie Public School Credit Union	Poughkeepsie, NY	Poughkeepsie Public School Federal Credit Union	November 29, 2005

Balance Sheet (Cash Basis) As of December 31, 2005

Assets	
Cash in STMIF as of January 1, 2005	\$4,621,398
Cash Received During 2005 From STMIF Assessments	1,358,551
Interest Received on STMIF	173,153
Total Assets	\$6,153,102
Net Assets	
SMTIF Balance as of January 1, 2005	\$4,621,398
Excess of 2005 Income over Expenses	1,531,704
SMTIF Balance	\$6,153,102
Income	
STMIF Assessment Income 2004	\$1,168,903
STMIF Assessment Income 2005	189,648
Interest Income	173,153
Total Income	\$1,531,704
Expenses	\$0
Excess of Income Over Expenses	\$1,531,704

In December 2004 and 2005, the STMIF levied assessments on entities licensed to conduct the business of money transmission in New York State in accordance with the provisions of Article 13-C of New York State Banking Law. The assessments were levied to increase the fund balance in the STMIF in order to protect purchasers and holders of New York State instruments which were not transmitted by CashPoint Network Services, Inc. ("CashPoint"). CashPoint's New York money transmission license is temporarily suspended. As of December 31, 2005, \$1,358,551 was collected as a result of assessments leaving an outstanding balance to be collected of \$1,176,171. In connection with CashPoint's failure to effectuate money transmission transactions conducted through its agents in New York State, the State of New York Banking Department will conduct a claims process authorized under Article 13-C of New York State Banking Law for the benefit of purchasers and holders of New York State instruments resulting from the failed money transmission transactions. Future assessments may be necessary.

Chapter 82, Technical Corrections; Thrift Reports; Amends section 252, 380(4-a) and 393(4) of the Banking Law; section 24-a(1) of the General Construction Law and section 5 of the Religious Corporations Law. Effective June 7, 2005.

Chapter 82 modifies the existing requirement applicable to officers of savings banks to make periodic reports to the boards of trustees or directors. The Chapter authorizes the Superintendent by regulation to modify the required content of such reports by size and/or business activities of a savings bank. The amendment corresponds to a 2004 amendment applicable to banks and trust companies. By operation of section 397-a of the Banking Law, the new reporting authorization is also applicable to savings and loan associations.

The remainder of the Chapter amends other provisions of the Banking Law and the other statutes noted to make a number of technical amendments correcting and updating various references in such statutes.

Chapter 122, Extension, Fees on Open-End Loans; Amends section 3 of Chapter 223 of the laws of 1996 to extend the repeal or "sunset" date (June 30, 2005) of the law until June 30, 2007. Effective June 30, 2005.

Chapter 223 of the laws of 1996 amended section 351 of the Banking Law to permit licensed lenders to charge annual fees on open-end loans, such as lines-of-credit loans.

Chapter 232, Ban of Subagents; Amends section 648(a) of the Banking Law (Department proposal). Effective July 19, 2005.

Chapter 232 amends section 648, which authorizes the use of agents to conduct money transmission business, to prohibit the use of subagents in the conduct of such business.

Chapter 233, Clarification of Check Casher Distance Standards; Amends sections 369(1) and 370(2) and (3) of the Banking Law (Department proposal). Effective July 19, 2005.

Chapter 233 amends provisions of Article 9-A of the Banking Law that prohibit the location of a licensed check casher within three-tenths (3/10) of a mile from an existing licensed check casher location.

The Chapter adds an express exception to section 369(1) that allows an existing licensee, having a licensed facility within the restricted distance from a proposed facility, to waive the three-tenths (3/10) of a mile prohibition.

The Chapter adds an express exception to the distance restriction authorized by section 370(2) for the location of limited purpose stations. A bonding requirement exception pertaining to such stations is also repealed as part of such amendment.

Finally, the Chapter adds an express exception from the distance restriction to section 370(3) relating to the relocation of certain licensed facilities that are presently within the restricted distance from another licensed facility. Such save harmless facilities are authorized to relocate within the restricted distance limitation from the licensed location, if such relocation is no closer than the existing location from a licensed facility or such relocation is due to certain hardship conditions as determined by the Superintendent.

Chapter 249, HCPO Annual Report; Adds section 37-a to the Banking Law. Effective July 19, 2005.

Requires the Superintendent to submit an annual report by January 15 to the Governor, the Senate Majority Leader, the Assembly Speaker, and the chairs of the Senate Finance and Banks Committees and the Assembly Ways and Means and Banks Committees. Such report shall include a statement of condition with respect to the purpose, policies and activities of the Holocaust Claims Processing Office and shall comment upon the operations and accomplishments of the Office. Also, the report shall include a schedule of the Office's expenses.

Chapter 268, Forged Check Signage; Adds a new section 372-b to the Banking Law. Effective October 17, 2005.

Chapter 268 requires licensed check cashers to post in a conspicuous place in each licensed location a plain language statement provided by the Superintendent advising the public that cashing a forged check is illegal and those who knowingly cash forged checks may be subject to prosecution pursuant to article 170 of the Penal Law.

Chapter 345, FHLB Letter of Credit; Amends section 234(5-c) and adds a new section 5-d of the Banking Law and section 105(2)(b) of the State Finance Law. Effective July 26, 2005.

Chapter 345 adds an express reference to an irrevocable letter of credit issued by a Federal Home Loan Bank (FHLB) with respect to the types of assets or other security that may be pledged as required collateral by banking institutions to secure deposits made by the State of New York in such institutions in conjunction with the State's Linked Deposit Program and the Banking Development District programs.

A similar amendment to the State Finance Law adds an express reference to a FHLB letter of credit for purposes of securing monies received by the Commissioner of Taxation and Finance or paid into the State Treasury by the Comptroller.

Chapter 372, CDC; Chapter Amendment; Amends section 1 of Chapter 318 of the laws of 2004 (Department proposal). Effective August 22, 2005. (Deemed effective August 10, 2004.)

Chapter 318 authorized certain economic development entities, and in particular a joint venture entity operated principally by the Community Development Corporation of Nassau County, to become a limited liability investment company under Article 12 of the Banking Law, in order to be able to participate in the federal Small Business Administration's Title 7(a) lending program.

The amendment of section 1 of Chapter 318 is intended to limit the existing notwithstanding clause of such Chapter only to subdivision 1 of section 507 of the Banking Law. Subdivision 1 permits an investment company to operate as a limited liability investment company but restricts its activities in certain respects. Such restrictions would prevent the joint venture entities from engaging in small business lending. In addition to a minor technical revision, the Chapter also qualifies the exercise of any powers by such joint venture entities as an investment company under Article 12, other than those related to the Small Business Administration lending program, to receipt of prior approval by the Superintendent.

Chapter 705, State Charter Deposit Program; Adds a new Article 2-C to the Banking Law, and repeals Article 15-A of the State Finance Law. Effective January 2, 2006.

Chapter 705 establishes a State Charter Deposit Program, the purpose of which is to encourage the State Comptroller and the Commissioner of Taxation and Finance to deposit a portion of the funds under their respective control into State-chartered community banking institutions. Eligible institutions would be banks, trust companies, savings banks and savings and loan associations. The institutions would also be required to have a Community Reinvestment Act rating of satisfactory or better. The maximum amount of funds which may be deposited for this purpose is \$100 million.

The repealed Article 15-A of the State Finance Law also established a community bank deposit program. Article 15-A was intended to stimulate local economic development by also encouraging the State Comptroller and the Commissioner of Taxation and Finance to deposit funds into community banks, thereby enhancing the ability of such banks to make commercial loans within their communities and thereby increasing local economic development opportunities. Eligible banks under Article 15-A were banks and trust companies, regardless of the regulatory authority that granted the charter of such banks. The program was not implemented.

Non-Banking Law Chapters of Interest

Chapter 123, Extension, Non-Judicial Foreclosure Procedure; Amends section 2 of Chapter 231 of laws of 1998, and section 1402(1) of the Real Property Actions and Proceedings Law. Effective June 30, 2005.

Chapter 231 added a new article 14 to Real Property Actions and Proceedings Law to establish a non-judicial mortgage foreclosure procedure for commercial properties to permit timely recovery of assets by the mortgagee.

The subject bill extends the repeal or “sunset” date, June 30, 2005, of such statute until July 1, 2009. The amendment of section 1402(1) adds an additional qualification, relating to the first notice of sale of a commercial property that is subject to a non-judicial mortgage foreclosure proceeding, requiring the timely mailing of copies of the notices of pendency and the intention to foreclose to the mortgagor, other obligors, other owners, or any other creditor having a lien of record on the mortgaged property or an interest in such property subordinate to the mortgage being foreclosed.

Chapter 325, Securities, Transfer on Death; Adds a new Part 4 to Article 13 of the Estates, Powers and Trusts Law and amends sections 2-1.6, 2-1.11(a)(1), 5-1.1-A(b)(1) and 5-1.4 of such law. Effective January 1, 2006.

Authorizes and establishes procedures for the transfer on death (TOD) of securities to a designated beneficiary or beneficiaries by the owner or owners. A security is defined as a share, participation or other interest in property, a business, or an obligation of an enterprise or other issuer, and includes certificated and uncertificated securities and a security account. A security account includes

(i) a reinvestment account associated with the security, a security account with a broker, any cash balance in a brokerage account, or any cash, interest, earnings or dividends earned or declared on a security in an account, reinvestment account or a brokerage account, or (ii) a cash balance or other property held for or due the owner as a replacement for or product of an account security, and, in both cases, whether or not credited to an account prior to the owner’s death.

The entity that registers a security is the issuer or the one transferring a security and includes a broker maintaining a security account for the owner or a transfer agent or other person acting for or as an issuer of the security. A registering entity may, but is not required, to offer, or to accept a request for, registration of a security in beneficiary form. If such registration is offered, the entity may establish the terms and conditions and the forms to effectuate a TOD designation. Terms and conditions may address, but are not limited to, cancellation of the registration, change of the designated beneficiary, designation of primary and contingent beneficiaries, or proof of death of the owner. If an entity provides for such registration, the legislation conveys protections to the registering entity—and an owner assents to these protections—that include a discharge from all claims to the security by the estate, creditors, distributees, legatees or devisees of a deceased owner. However, it does not extend to a re-registration or payment made by the registering entity after it has received written notice from any claimant to an interest in the security objecting to a beneficiary registration.

TOD registration is only available to an individual or individuals whose registration as owner or owners of a security demonstrate sole or multiple ownership with right of survivorship rather than as tenants in common. The designation of a TOD beneficiary has no effect on ownership of a security until death of the owner or owners, and the owner or owners may change the designation of the beneficiary at any time without the consent of the beneficiary. Upon death of the owner or owners and compliance with any of the requirements of the registering entity, the security may be re-registered in the name of the beneficiary or beneficiaries. In addition, unless provided expressly in the registration form, any designation of a spouse by the other spouse as a TOD beneficiary is revoked upon dissolution of the marriage, its annulment or upon any declaration of its nullity.

The Chapter also conveys recognition to beneficiary registration of a security if such registration is authorized by a similar law of a state of organization of the issuer or registering entity, or the location of the principal office of the registering entity, the office of its transfer agent or its office making the registration, or by a similar law of a state listed as the owner’s address at the time of registration. The legislation applies to registrations of securities in beneficiary form made before or after January 1, 2007 by decedents dying on or after such date.

Chapter 433, Credit Card Security Services; Adds section 393-b to the General Business Law. Effective November 1, 2005.

Chapter 433 requires that any written solicitation offering credit card protection services pursuant to any agreement disclose that the purchase of such services is not required for the consumer to acquire or retain his or her credit card. Further, the bill requires the solicitation to include a concise statement regarding the consumer’s rights pursuant to the “Fair Credit Billing Act” [sic].

Credit card protections services are defined as services to protect, indemnify or reimburse the credit card holder against the loss or misuse of the card and include related services, for the same price, such as, credit reports, explanation of credit report information, identification of persons accessing the report, and insurance and security services.

Finally, the Chapter prohibits such service agreements from being automatically renewed on an annual basis and the customer billed for such services, unless the customer is notified not more than 60 days and not less than 15 days prior to the termination of the current agreement.

The Attorney General is authorized to enforce the proposed law by seeking injunctive relief, and a court may impose a civil penalty of not more than \$1000 for each violation it determines has occurred.

Chapter 442, ID Theft Disclosure; Adds a new section 208 to the State Technology Law, and adds a new Article 39-F to the General Business Law. Effective December 7, 2005.

Chapter 491, Amends Chapter 442; Amends section 208 of the State Technology Law and section 899-aa of Article 39-F of the General Business Law. Effective December 7, 2005.

Chapter 442, the “Information Security Breach and Notification Act”, requires both the State government and any person or entity conducting business in this State, which owns or licenses computerized data that contain private information that identifies a natural person, to disclose any breach of the data system that did or is reasonably expected to have revealed the identity of such natural person.

“Private information” is defined as personal information that has not been encrypted or the encryption key has been acquired in combination with a person’s social security number, driver’s license or non-driver identification card number, or account number, credit or debit card number in combination with any access code or password that permits access to an individual’s financial account. Private information does not include publicly available information lawfully obtainable from federal, state, or local governmental records.

A state entity includes any agency or related body of the state government, including entities such as public authorities or entities performing a proprietary or governmental function for the state of New York, but it does not include the judiciary and all political subdivisions of the State. However, local units of government are required to adopt a notification policy regarding such breaches within 120 days of the effective date of the act, and such policy must be consistent with the act.

Following discovery or notification of a breach of security of a data system, a state or business entity must disclose the breach to any resident of this state affected by the breach in the most expedient time possible and without unreasonable delay, consistent with the legitimate needs of law enforcement or any measure necessary to determine the scope of the breach and restore the rea-

sonable integrity of the data system. Any such notification may be delayed if a law enforcement agency determines that the notification will impede a criminal investigation and the notification shall be made after such agency determines the notification will not compromise the investigation. If the state or business entity does not own the data, then notice of the breach must be given to the owner or licensee of such data. Requirements pertaining to the giving of the notice with respect to both governmental entities and businesses vary depending on the scope of the breach and cost of notification.

In the case of business entities, the Attorney General is authorized to enforce the act by seeking injunctive relief to enjoin and restrain any violations. A court may award damages for actual costs or losses, including consequential financial losses, to those persons entitled to notice. If the court determines a violation occurred knowingly and recklessly, it may impose a civil penalty of the greater of \$5000 or \$10 per violation, the latter not to exceed \$150,000.

Finally, the Chapter preempts any provision of local law, ordinance or code, and prohibits the adoption of any local law the provisions of which are inconsistent with or more restrictive than the provisions pertaining to business entities.

Chapter 491 amends provisions of Chapter 442 to establish certain express, but not exclusive factors to determine when information has been acquired by an unauthorized person.

These factors include the physical possession of such information, indications of the downloading or copying of such information, and the use of such information (e.g., opening a fraudulent account) by such unauthorized persons. The Chapter clarifies that a person is entitled to an award of damages from a business only if notification was not provided pursuant to the Act. Numerous technical amendments are also made to Chapter 442.

Chapter 467, Failure to Present Mortgage Satisfaction; Amends section 275(1) of the Real Property Law, and section 1921(1) of the Real Property Actions and Proceedings Law. Effective November 7, 2005.

Chapter 467 amends the provisions of section 275(1) of the Real Property Law, which require a mortgagee, or the person designated by the mortgagee, to present a certificate of discharge to the recording officer of the county in which the mortgage is recorded within thirty days of the payoff of the principal and any outstanding interest on the mortgage. The bill imposes a penalty upon the mortgagee, payable to the mortgagor, of \$500 for failure to make a timely presentation of the certificate, and, in addition, imposes penalties of \$1000 and \$1500 for failure to file, respectively, within sixty and ninety days. An identical amendment is made to section 1921(1) Real Property Actions and Proceedings Law except that the current forty-five day requirement is reduced to thirty days. Compliance with the requirements of section 275(1) is deemed to satisfy the requirements of section 1921(1).

Chapter 489, Term of Linked Deposit Loan; Amends section 8 of Chapter 291 of the laws of 2004. Effective retroactively to November 1, 2004.

Amendments to Part 301.5 of the Superintendent's Regulations -- Security at Automatic Teller Facilities. Adopted effective 2/16/05

The amendments increase the time for which banking institutions are required to retain ATM surveillance image records from 30 to 45 days and contemplate that such records may be kept in digital form.

Amendments to Parts 95, 96, 97 and 113 of the General Regulations of the Banking Board and new Parts 326 and 327 of the Superintendent's Regulations -- Credit Unions. Adopted 6/2/05; effective 6/22/05

The amendments conform the regulations to changes in the Banking Law intended to provide New York chartered credit unions with powers comparable to, and competitive with, those of federally chartered credit unions.

Amendments to Supervisory Policies G 4 and G 6 and Supervisory Procedures G 104, G 105, G 108, CB 103, SB 101 and SL 101 - Streamlined Requirements for Branch and Related Applications. Adopted 7/7/05 ; effective 7/27/05

The amendments provide an expedited branch application process for well-rated institutions; provide simplified application forms; eliminate outdated or unnecessary informational requirements; and establish more consistent applications requirements for different types of banking institutions.

Amendments to Part 76 of the General Regulations of the Banking Board -- Compliance With Community Reinvestment Act Requirements. Adopted on an emergency basis 9/1/05; effective 9/1/05

The amendments conform Part 76 to changes in the federal Community Reinvestment Act regulations.

Amendments to Part 70 of the General Regulations of the Banking Board and Part 207 of the Special Regulations of the Banking Board -- Permission to Serve as an Executive Officer, Director or Trustee of

**Part 2: Banking Regulations
Banks, Trust Companies, Savings Banks, Savings and Loan Associations, National Banks, Federal Savings and Loan Associations and Bank Holding Companies. Adopted 9/1/05; effective 9/21/05**

The amendments (i) express the permission granted to Scott Shay to serve as both an executive officer of Signature Bank and a director of Bank Hapoalim, B.M., a foreign banking corporation maintaining a branch in New York, and (ii) eliminate the requirement that interlock permissions granted by the Banking Board must be expressed in a Special Regulation.

Amendments to Part 400.5 of the Superintendent's Regulations -- Licensed Cashers of Checks -- Depositing of Checks, etc.. Adopted on an emergency basis 9/8/05; effective 9/22/05

The amendments permit licensed check cashers to maintain bank accounts with banking institutions or their branches located inside or outside this state.

New Part 6.7 of the General Regulations of the Banking Board -- Additional Authority of Banks and Trust Companies to Underwrite and Deal in Certain Securities, Including Municipal Bonds. Adopted 10/17/05; effective 11/9/05

This new regulation gives New York state chartered banks and trust companies parity with national banks in underwriting and dealing in municipal revenue bonds and other government securities.

Amendments to Part 400.12 of the Superintendent's Regulations - - Licensed Cashers of Checks. Adopted on an emergency basis on 12/5/05; effective 12/5/05

These amendments increase the base maximum percentum fee that may be charged by licensed check cashers against the face amount of a check, draft or money order, in order to account for the licensees' increased costs caused by the Department's initial imposition of a general assessment fee in 2005 upon such licensees to cover the Department's cost of the licensees' regulatory supervision.

Part 1: Banking Department Budget For Fiscal Year 2004 – 2005

BANKING DEPARTMENT ACCOUNT:

Total expenditures for the operation of the New York State Banking Department were \$74,391,863.03 for the fiscal year 2004-2005. This includes expended sub-allocations of \$780,515.50 to the Department of Law and \$227,000.00 to the Office of the Inspector General.

Revenues from examination fees amounted to \$15,955,453.00. The balance was assessed to banking organizations, foreign banking corporations, and other financial institutions.

The final assessment rate was \$3.40 per \$100,000 of assets for all assessed institutions.

For the fiscal year 2004-2005, revenues of \$5,244,176.00 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 \$9,742.50. 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 \$447,000, with expenditures totaling \$326,493.49.

Part 2: Appropriations and Expenditures For The Fiscal Year 2004 - 2005

BANKING DEPARTMENT ACCOUNT

Special Revenue Appropriations:

Appropriations available including funds for suballocation to other agencies	\$79,777,000.00
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Expenditures:

Banking Department expenditures from appropriation:

Personal Service	41,313,793.32
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Non-personal service	32,070,554.21
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Total Banking Department Expenditures From Appropriation	73,384,347.53
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Other Expenditures:

Charges by other State agencies and departments:

Total Other Expenditures	\$1,007,515.50
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Total Expenditures From Banking Department Account	\$74,391,863.03
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BANKING DEPARTMENT SEIZED ASSETS ACCOUNT:

Special Revenue Appropriations:

Appropriations available	\$150,000.00
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Expenditures from appropriation:

Non-personal service	9,742.50
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Total Expenditures From Banking Department Seized Assets Account	\$9,742.50
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BANKING DEPARTMENT HOLOCAUST CLAIMS PROCESSING OFFICE ACCOUNT

Special Revenue Appropriations:

Appropriations available	447,000.00
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Expenditures from appropriation:

Personal service	226,114.18
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Non-personal service	100,379.31
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Total Expenditures From Banking Department Holocaust Claims Account	\$326,493.49
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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. 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.

Part 3: Department Roster, Exempt Class Effective April 7, 2005

Name	Title	Per Annum Compensation
Taylor, Diana L	Superintendent of Banks	\$127,000
Kelsey, Sara A.	Deputy Superintendent & Counsel	144,554
Kent, Barbara	Deputy Counsel	139,136
Kramer, Edward B.	Deputy Superintendent of Banks	138,995
Weintraub, Cathy L.	Director of Economic Research	128,134
O'Connor, Kevin G.	Special Assistant	128,134
Marshall, Catherine	Executive Assistant	124,660
Billet, P. David	Legislative Coordinator	116,173
Barras, Steven	Assistant Counsel	116,173
Brooks, Gene C.	Assistant Counsel	116,173
Kane, Jeffrey	Assistant Counsel	116,173
Abram, Sam Laud	Assistant Counsel	114,649
Farrell, Bryan	Assistant Counsel	110,225
Fenske, Sara	Executive Assistant	108,181
Cruz, Victor R.	Investigator	104,429
Notaro, Rosanne	Assistant Counsel	104,429
Weingarten, Gideon	Director of Internal Audit	104,429
Cardi, Christine	Assistant Counsel	100,957
Dinin, John	Chief of Investigations	98,851
Levy, Delroy A.	Investigator	97,751
Papovitch, Patricia A.	Investigator	97,751
Goberdhan, Harry C.	Assistant Counsel	97,567
Rabiner, Adam	Investigator	93,033
O'Leary, Sheila	Assistant Director of Internal Audit	91,508
Frey, Albert J.	Investigator	85,066
Tuckett, Michael	Investigator	81,999
Tomczak-Wesnofske, Christine M.	Assistant Counsel	80,379
Taylor, Kori-Ann	Public Information Officer	77,679
Caballero, Michelle	Special Assistant	65,760
Scully, James	Investigator	60,459
Flowers, Albert A., Jr.	Investigator	55,955
Billet, Elizabeth	Assistant Public Information Officer	47,500
Giustino, Sylvester	Confidential Aide	42,487

Employees in NYC receive an additional \$1,264 per annum in location pay.

Part 4: Revenue Sources During 2005*

Institution Type	General Assessment	Examination Assessment	Travel Fees	2004-2005	2003-2004
Depository				Total Revenue	Total Revenue
Banks	\$628,782	\$1,069,851	\$0	\$1,698,633	\$1,561,491
Trust Companies	22,566,904	2,674,100	2,509	25,243,514	29,303,685
Private Banker	100,420	268,110	13,894	382,424	237,240
Safe Deposit Companies	2,000	4,297	0	6,297	6,590
Savings Banks	3,103,355	813,950	2,421	3,919,725	2,996,761
Savings and Loan Associations	14,251	38,133	0	52,384	46,842
Credit Unions	122,881	223,017	0	345,898	334,607
Foreign Agencies	2,084,429	695,985	0	2,780,414	2,406,577
Foreign Branches	26,257,353	5,641,233	62	31,898,648	25,212,841
Article XII Investment Companies	3,388,825	921,334	15,302	4,325,461	3,253,095
Foreign Rep Offices	24,000	14,513	0	38,513	41,729
Bank Holding Companies	0	1,339,667	6,169	1,345,837	1,746,946
Common Trust Funds	0	11,045	0	11,045	16,490
Merchant Banks	0	331,510	16,532	348,042	353,579
Subsidiaries	0	222,869	33,301	256,170	6,222
Miscellaneous	0	313,039	50,514	363,553	633,749
Charitable Organizations	0	3,261	0	3,261	11,765
Mutual Holding Companies	0	1,867	0	1,867	-
Total Assessment Revenue (Deposi-	\$58,293,200	\$14,587,780	\$140,705	\$73,021,684	\$68,170,210

Institution Type	General Assessment	Examination Assessment	Travel Fees	2004-2005	2003-2004
Non-Depository					
Premium Finance Companies	\$14,000	\$24,660	\$1,989	\$40,648	\$66,541
Sales Finance Companies	31,400	77,796	9,808	119,004	176,913
Licensed Lenders	0	13,045	1,343	14,388	28,792
Transmitters of Money	0	133,402	7,475	140,878	218,173
Licensed Check Cashers	96,900	251,960	100	348,960	427,722
Budget Planners	0	46,820	3,745	50,564	24,532
Lic Mortgage Bankers	0	272,135	62,239	334,374	435,813
Mortgage Brokers	0	276,364	5,756	282,121	331,941
	\$142,300	\$1,096,181	\$92,455	\$1,330,936	\$1,710,427
Total Assessment Revenue	\$58,435,500	\$15,683,961	\$233,160	\$74,352,621	\$69,880,637
Miscellaneous Fees					
Late GA Fees	\$911	\$0	\$0	\$911	\$1,812
Late SA Fees	0	38,292	0	38,292	3,230
Returned Check Fees	0	40	0	40	80
Final Assessment Adjustments	(0)	0	0	(0)	(40,571)
Total Fees	\$911	\$38,332	\$0	\$39,242	\$(35,450)
Total Assessment and Fees	\$58,436,410	\$15,722,293	\$233,160	\$74,391,863	\$69,845,188

*The budget numbers presented in the 2005 Annual Report are from the 2004/2005 Fiscal Year. Changes to the Department's General Assessment were first implemented in the billing for the 2005/2006 Fiscal Year and are therefore not reflected in the numbers presented in this report.