



2009 ANNUAL REPORT



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September 15, 2010

To the Honorable David A. Paterson and Members of the Legislature:

I hereby submit the New York State Banking Department Annual Report for the calendar year 2009, pursuant to Section 43 of the Banking Law.

In 2009, the New York State Banking Department regulated more than 2,700 financial entities providing services in New York State, including both depository and non-depository institutions. The total assets of the depository institutions supervised exceeded \$2.2 trillion.

During 2009, what began as a subprime mortgage crisis led to a global downturn in economic activity, leading to decreased employment, decreased borrowing and spending, and a general contraction in the financial industry as a whole. This resulted in shrinking bank balance sheets and widespread shutdowns of mortgage bankers and mortgage brokers. It also caused the merger of, or cessation of business by, check cashers, sales finance companies and licensed lenders. The impact of the crisis on the Banking Department included a loss of institutions supervised, as well as a decrease in assets under supervision:

- The number of institutions regulated in 2009 decreased from more than 3,300 on December 31, 2008 to 2,757 on December 31, 2009, representing a 17 percent decrease in regulated institutions
- This decrease included the closure of 44 mortgage bankers and 495 mortgage brokers.
- It also included the closure of Waterford Village Bank on July 24, 2009, which was the first bank closure in New York State since 2004.
- Assets of depository institutions under supervision decreased by \$243 billion (less than 10 percent) from December 31, 2008 to December 31, 2009 as a result of shrinking balance sheets.

As a result of the national financial environment, throughout 2009, US Congress debated financial regulatory reform legislation. While the regulatory debate developed on the national stage, the Banking Department forged ahead with developing and implementing new state legislation and regulations to address the immediate crisis and avoid a similar crisis in the future.

State Regulation:

As one of the first states to identify the mortgage crisis, New York was fast to act on developing solutions. Building on efforts from 2008, in December 2009 Governor David A. Paterson signed into law comprehensive foreclosure prevention legislation which provided additional critical protections for New York State homeowners, tenants and neighborhoods. The legislation expanded upon the Governor's landmark Mortgage Lending Reform Act, enacted in 2008, by assisting all homeowners at risk of foreclosure and minimizing the negative impacts that foreclosures have on communities. The legislation protects homeowners and tenants by:

- providing mandatory settlement conferences for borrowers of all home loans;
- requiring 90-day pre-foreclosure notices for all home loans prior to a foreclosure proceeding;
- requiring notification for tenants in foreclosed properties, protecting them from premature evictions; and
- requiring plaintiffs in a foreclosure action who obtain a judgment of foreclosure and sale to maintain the foreclosed property, safeguarding New York neighborhoods by reducing the erosion of area property values and by preventing vacant homes from becoming sites of criminal activity.

The legislation stood as a national model for foreclosure mitigation.



In addition, the Department increased its regulatory oversight in the mortgage industry, by beginning to accept and process applications for mortgage loan servicer registration. The requirement for mortgage loan servicers to be registered with the Banking Department, combined with the existing oversight of mortgage bankers, brokers and loan originators, ensures that the Department has oversight of a mortgage throughout its life cycle. The Department also developed comprehensive new regulations that address the business practices of mortgage loan servicers and established additional consumer protections for homeowners. The new business practice regulations go into effect in October 2010.

Federal Regulation:

As the national debate on the future of financial regulation generated heated discussions and identified a number of proposed solutions, the Department remained engaged and proactive in interfacing with, and providing input to, the Administration and members of Congress throughout the development of federal legislation. We voiced opinions on a number of issues that were particularly relevant to New York and the dual banking system, including preemption, the important role of the states in financial regulation, and consumer protection.

The dual banking system of complementary state and federal supervision is one of the unique aspects of the US framework for financial services regulation. This system provides unique equilibrium in dual oversight that confers the benefits of both a centralized and a decentralized approach. A good example of the benefit of multiple regulators is in the area of consumer protection, where states like New York have historically taken a leadership role. The time and effort dedicated to ensuring New York's voice was heard was successful in 2009 and we will continue this effort as the new Dodd-Frank Wall Street Reform and Consumer Protection Act, signed by the President on July 21, 2010, is implemented.

While 2009 was a difficult year in many ways, the Banking Department staff stepped up to the challenge and never lost sight of our core mission. In addition to responding to the immediate needs resulting from the ongoing difficulties in the market, the staff remained committed to ensuring the safety and soundness of the financial institutions we supervise, and to protecting the interest of members of the public who use the services of our regulated financial services providers. I am proud of their accomplishments throughout 2009.

Sincerely,

A handwritten signature in blue ink that reads "Richard H. Neiman". The signature is written in a cursive, flowing style.

Richard H. Neiman

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OVERVIEW



Established in 1851, the New York State Banking Department is the oldest bank regulatory agency in the nation. The Banking Department's legislative mandate is to ensure the safe and sound conduct of business under its supervision, to conserve assets, to prevent unsound and destructive competition, to maintain public confidence in the banking system, and to protect the public interest and the interests of depositors, creditors and shareholders. The Department's mission is 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.

The Banking Department is structured in five key supervisory divisions, supported by a number of core support functions including legal, finance, operations, communications and administration.

FOREIGN AND WHOLESALE BANKS

The foreign banking community in New York State continues to include many of the world's largest global banking enterprises. With 136 foreign branches, agencies and representative offices accounting for more than \$1.5 trillion in assets under supervision, the Banking Department continues to be the primary state regulator of U.S. branches and agencies of foreign banking organizations and supervises more than 80 percent of the nationwide assets held by such entities.

The Banking Department maintains strong relationships with foreign banks' home country bank supervisory authorities, and continues to improve its understanding and appreciation of the unique environment in which foreign banks operate. The Department entered into an information sharing agreement with the China Banking Regulatory Commission in 2009, adding to the existing information sharing agreements with over 20 foreign bank regulators. In 2009, the Banking Department issued licenses to four foreign banking organizations, including: (1) Banco Espirito Santo de Investimento, the third largest banking group in Portugal, which

was granted a license for a branch; (2) DekaBank Deutsche Girozentrale, the German Savings Bank Finance Group's central asset manager, which was granted a representative office license; (3) China Construction Bank, the second largest bank in China, which was granted a branch license; and (4) Banque Transatlantique, a member of Credit Mutuel group, one of the largest cooperative banking groups in France, which was granted a license for a representative office.

Number of Foreign Branches and Agencies

	State	OCC	Total	% of Total
New York	100	36	136	55%
Other States	95	16	111	45%
Total United States	195	52	247	100%

Assets of Foreign Branches and Agencies (Dollars in Thousands)*

	State	OCC	Total	% of Total
New York	1,532,056,883	127,367,705	1,659,424,588	87%
Other States	248,198,654	4,927,245	253,125,899	13%
Total United States	1,780,255,537	132,294,950	1,912,550,487	100%

*Not including representative offices

In addition, The Warehouse Trust Company LLC (Warehouse Trust), a subsidiary of The Depository Trust Clearing Corporation, applied to become a New York limited purpose trust company in 2009. Warehouse Trust operates as a central trade repository for credit derivative contracts and is an important provider of services to the global market for over-the-counter credit derivatives. Its decision to be chartered by the New York State Banking Department is a testament to the Department's continued standing as a respected regulator of large and complex financial institutions with global significance.

COMMUNITY AND REGIONAL BANKS

The Community and Regional Banks Division is responsible for the prudent regulation of community and regional banks, credit unions and other depository institutions through annual and periodic target examinations. The Division reviews the compliance of their supervised institutions with applicable New York State

and Federal laws and regulations.

In 2009, the Division had supervisory oversight of a total of 91 banks and savings institutions, including 59 commercial banks, 20 savings banks, 10 limited-purpose commercial banks and two savings and loan associations. The Division also provides regulatory supervision for 20 credit unions with total assets ranging from \$1 million to \$1.6 billion, charitable foundations, and bank holding companies.

The aggregate assets of institutions supervised by the Division is more than \$222 billion.

Throughout 2009, increased capital, asset quality and liquidity concerns in the current economic environment continued to be the focus for the Community and Regional Banks Division. In July 2009 the Banking Department closed Waterford Village Bank in Clarence, New York, citing inadequate capital. Waterford Village Bank was the first failure in New York since 2004.

MORTGAGE BANKING

At year-end 2009, the Banking Department regulated 194 mortgage bankers and 1,677 mortgage brokers. As expected, these numbers are lower than in 2008 due to the continued negative impact of the credit contraction on the mortgage industry and the expansion of the housing crisis from the subprime sector of the market into the broader mortgage market. In response to the crisis, the Department increased regulatory oversight, enhanced and expanded examination coverage, and increased its focus on modification efforts by lenders and servicers.

During 2009, the Mortgage Banking Division (MBD) continued the process of accepting and processing thousands of applications from Mortgage Loan Originators (MLO) through the Nationwide Mortgage Licensing System (NMLS) and granting licenses to successful applicants. Processing applications includes the review of background reports, including reports and fingerprint records, in an effort to curb mortgage abuse. In addition, the Division focused on new laws resulting from the Governor's Mortgage Lending Reform Act of 2008 and 2009 Mortgage Foreclosure Law, including the registration of Mortgage Loan Servicers.

Consumer restitution in 2009 – resulting from examinations of mortgage bankers and brokers – totaled over \$368,000.

LICENSED FINANCIAL SERVICES

The Licensed Financial Services Division (LFSD) supervises money transmitters, check cashers, budget planners, licensed lenders, sales finance companies, and premium finance agencies. At year end 2009, the Banking Department had regulatory oversight of 19 licensed lenders, 50 budget planners, 95 sales finance companies, 71 money transmitters, 68 premium finance agencies and 192 check cashers.

While these numbers reflect the continued economic downturn throughout 2009, which resulted in mergers, acquisitions, cost-cutting measures or – in the case of licensed lenders – decisions to exit the business, the industry continued to remain stable and available to consumers.

CONSUMER SERVICES

The Banking Department's Consumer Services Division is responsible for performing consumer compliance, fair lending and Community Reinvestment Act (CRA) examinations. In 2009, the Division conducted 25 CRA, 25 consumer compliance, and 52 fair lending exams.

In 2009, the Division was actively engaged in broad efforts to address significant consumer issues, including: partnering with the Manhattan Borough President's Office in initiating the Bank on Manhattan project, which seeks to promote banking services for the unbanked through the development of a low-cost checking account; participating in an Economic Summit on Small Business Lending; and participating in the Home Foreclosure Prevention Summit sponsored by the Office of Thrift Supervision. In addition, the Division conducted community and industry-based focus groups on possible CRA revisions via the CRA Interagency Workgroup.

As a result of fair lending investigations involving mortgage brokers, the work of the Division led to the payment of \$30,000 in fines and \$75,000 in restitution to aggrieved consumers.

The Division also manages the Consumer Help Unit (CHU). In 2009, CHU received a total of 2,273 written complaints of which 1,628 (72 percent) were mortgage related and 63,936 telephone inquiries of which 21,439 (34 percent) were

mortgage related. CHU recovered a total of \$492,000 in restitution for consumers, of which \$199,000 (40 percent) was mortgage related. Staff responding to consumer complaints and questions through the Department's toll-free number (877-Bank-NYS) or its toll number (212-709-3530) can take calls in English, Spanish, Russian and Cantonese.

CRIMINAL INVESTIGATIONS BUREAU

The Criminal Investigations Bureau (CIB) provides specialized investigative expertise with respect to activities involving the financial services industry and works cooperatively with law enforcement and regulatory agencies at the federal, state and local levels.



The Banking Department's Mortgage Fraud Unit (MFU), which is housed within CIB, conducts mortgage fraud investigations and assists law enforcement agencies across New York State in their investigations. Since its inception in 2007, the MFU has conducted a number of investigations which have culminated in charges against more than 110 individuals and involved in excess of \$295 million. The MFU is a member of several federal mortgage fraud task forces run by the United States Attorneys' offices across the State, and is the host of the Mortgage Fraud Working Group in which members of various state, local and federal law enforcement and regulatory agencies meet to discuss recent trends and activities involving mortgage fraud. The MFU is an acknowledged leader in educating local, state and federal law enforcement agencies in identifying, investigating and prosecuting mortgage fraud.

CIB also houses a Bank Secrecy Act (BSA)/Anti-Money Laundering (AML) Unit comprised of examiners specialized in assessing the effectiveness of institutions' BSA/AML compliance programs and compliance with regulatory requirements pertaining to the BSA and Office of Foreign Assets Control laws and regulations. This unit identifies and mitigates threats to the financial services industry stemming from money laundering and terrorist financing, and conducts routine BSA/AML examinations.

In addition, CIB is responsible for compliance with the ATM Safety Act and provides support to various Divisions across the Department, including reviewing criminal histories and conducting investigations

HOLOCAUST CLAIMS

The Holocaust Claims Processing Office (HCPO) was created in 1997 to help Holocaust victims and their heirs recover assets deposited in banks, unpaid proceeds of insurance policies issued by European insurers, and artworks that were lost, looted or sold under duress. The Office accepts claims for Holocaust-era looted assets from anywhere in the world and charges no fees for its services. From its inception through December 2009, the HCPO has responded to more than 13,000 inquiries and received claims from 4,809 individuals from 45 states, the District of Columbia and 38 countries. The HCPO has successfully closed the cases of 1,725 individuals in which either an offer was accepted, the claims process to which the claim was submitted issued a final determination, the assets claimed had been previously compensated via a postwar restitution or compensation proceeding, or otherwise handled appropriately (i.e. in accordance with the original accountholders' wishes).

The claims of 3,084 individuals remain open.

The combined total of offers extended to HCPO claimants for bank, insurance, and other asset losses amounts to \$153,030,991, an increase of almost \$17,000,000 from December 2008. To date, a total of 42 cultural objects have been restituted.



In 2009, while doing research on a fine arts web site, a former HCPO Graduate Student Assistant, Elizabeth Nogrady, recognized "A Portrait of a Musician Playing a Bagpipe" (above left), as being part of a claim made by the Estate of Dr. Max Stern.

As a person of Jewish descent, Dr. Stern, owner of the Galerie Stern in Düsseldorf, did not fit the membership requirements of the Reich Chamber of Culture (RKK) and in 1935 was legally prohibited from buying and selling art in Germany. On September 1937, the RKK gave Dr. Stern the final order to immediately sell his gallery's remaining inventory through a Nazi-approved RKK dealer. The Gestapo enforced this order and on November 13, 1937 Dr. Stern liquidated the gallery's remaining stock of more than 200 paintings.

The HCPO worked with U.S. Immigration and Customs Enforcement (ICE) and the U.S. Attorney's Office - Southern District of New York to secure the return of the painting to the Estate.

As a direct result of the media attention garnered by the recovery of the bagpipe player painting, another local art dealer recognized a painting in his collection as also being lost by Dr. Stern, Saint Jerome (above right), by Ludovico Carracci, and immediately returned the work to the Estate.

To learn more about the Holocaust Claims Processing Office visit the HCPO on the Web at www.claims.state.ny.us

THE BANKING DEVELOPMENT DISTRICT PROGRAM



For more information on the BDD program
or to read the survey report:
***10 Years In: A Review of the Banking
Development District Program***
visit the BDD section of our web site at
www.banking.state.ny.us/bdd

The Consumer Services Division's Community Affairs Unit (CAU) administers the Banking Development District (BDD) Program which was created by statute, in 1997 to promote the establishment of new bank branches in underserved communities as a means for providing banking services to the unbanked and underbanked. Since its creation, the program continues to be an important part of the Banking Department's efforts in economic development and in ensuring New Yorkers have access to traditional banking services. In 2009, two BDD branches opened: Capital One opened a branch serving the Fort Green, Clinton Hill and Bedford Stuyvesant neighborhoods in Brooklyn and Amalgamated opened a branch serving the Roosevelt Island Community.

In an effort to ensure the continuous development of the BDD program, in January 2009, the Department began a review of the 10-year old program to identify its strengths, weaknesses and accomplishments. The review involved surveying the then existing 38 BDD branches, as well as the 124 community-based organizations that interact with the branches in the BDD communities. The review also involved two public hearings - one in New York City and one in Buffalo - to solicit comments on the BDD program from the general public. A report with the findings of the review was issued in 2010 and the process of making improvements to the program is ongoing.

Also in 2009, the Department was proactive in its outreach to areas where the need for a BDD designation was identified, including the Far Rockaway area of Brooklyn, the Van Nest area of the Bronx, and Rochester. Outreach efforts included a presentation to various banks and small businesses in the areas.

BANKING DEVELOPMENT DISTRICTS

Date Approved	Name	
4/11/2008	Community Board #5: Amalgamated Bank	} Bronx
9/26/2006	Portion of Soundview: Ridgewood Savings Bank (formerly City & Suburban Federal Savings Bank))	
3/10/2006	Portion of Williamsbridge: Ridgewood Savings Bank	
11/14/2000	Community Board #3: Citibank (formerly EAB)	
7/31/2000	Community Planning District #1: New York National Bank	
1/31/2008	Portion of Sunset Park: Amalgamated Bank	} Brooklyn
9/4/2007	Portion of East Harlem: Amalgamated Bank	
7/6/2007	Portion of Fort Green, Clinton Hill and Bedford Stuyvesant: Capital One Bank (formerly North Fork Bank)	
5/22/2006	Portion of Greenpoint & Williamsburg: Cross County Federal Savings Bank	
5/23/2005	Windsor Terrace, Borough Park, Kensington and Others: TD Bank (formerly Commerce Bank)	
1/20/2004	East New York: City National Bank of New Jersey	
10/10/2000	Sunset Park: Carver Federal Savings Bank	
7/13/2000	Red Hook: Sovereign Bank	
8/28/2007	Portion of East Harlem: North Fork Bank	} Manhattan
5/3/2006	Portion of Lower East Side: Capital One Bank (formerly North Fork Bank)	
2/8/2006	Central Harlem: Citibank. N.A.	
1/5/2006	Portion of Lower East Side: Banco Popular North America	
12/1/2005	Portion of Northern Harlem: Carver Federal Savings Bank	
7/24/2001	Roosevelt Island: Amalgamated Bank*	
3/9/2001	South Central Harlem: Carver Federal Savings Bank	
9/18/2006	Portion of Long Island City: Amalgamated Bank	} Queens
3/7/2005	Portion of Corona Heights: New York Community Bank	
4/9/2004	South Jamaica: Carver Federal Savings Bank	
7/21/2005	Portion of Stapleton and Rosebank: Victory State Bank	} Staten Island
12/16/2002	St. George: Victory State Bank	
2/27/2008	Portion of New Cassel Town of North Hempstead: City National Bank of New Jersey	} New York State
8/10/2007	Town of Theresa: The Upstate National Bank	
10/26/2006	South Ellicot in Buffalo: First Niagara Bank	
7/7/2006	Portion of Jefferson area of Buffalo: M&T Bank	
4/19/2006	Town of Mentz: Savannah Bank NA	
4/11/2006	Village of Holland Patent: Adirondack Bank	
2/27/2006	Town of Mount Hope: Walden Federal Savings and Loan Association	
12/15/2005	West Side of Buffalo: First Niagara Bank (formerly Greater Buffalo Savings Bank)	
9/1/2004	Village of Green Island: Pioneer Savings Bank	
7/23/2002	Masten District: First Niagara Bank (formerly Greater Buffalo Savings Bank)	
6/25/2001	Village of Jordan: The Lyons National Bank	
7/27/2000	Village of Oriskany: Herkimer County Trust Bank	
4/8/1999	Spring Valley: KeyBank (formerly Union State Bank)	

** New York National Bank closed its branch at this location and Amalgamated Bank opened its branch at the same location in July 2009. Amalgamated Bank applied, and was approved to participate in the BDD program.*

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. It promulgates regulations of both a general and specific nature for the conduct of banking and financial services 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 many areas of banking supervision.

The Banking Board is composed of 17 members. The Superintendent of Banks serves as Chairman of the Board and Executive Head. The other 16 members of the Board are appointed for three-year terms by the Governor, subject to confirmation by the Senate. Of these 16 members, eight are public members, while the other eight must have banking experience obtained from various segments of the banking industry.

MEMBERS AS OF DECEMBER 31, 2009

Richard H. Neiman, Chairman

Industry Representatives

Robert M. Fisher

E. Peter Forrestel II

Peter G. Humphrey

William C. McGarry

John M. Scarchilli

Thomas G. Siciliano

George J. Vojta

(Open Seat)

Public Members

Wesley Chen

James Higgins

Daniel J. Hogarty, Jr.

P. Nicholas Kourides

Sarah Kovner

John J. LaFalce

Franz S. Leichter

Brian D. Obergfell

Summary Of Supervised And Licensed Institutions

Type of Institution	Number of Institutions	Number of Domestic Offices
Commercial Banks	53	270
Trust Companies	28	1,223
Limited Purpose Trust Companies	12	13
Private Bankers	1	9
Savings Banks	20	521
Savings and Loan Associations	2	4
Credit Unions	21	53
Safe Deposit Companies	2	2
Investment Companies (Article XII)	9	11
Licensed Lenders	19	89
Foreign Branches	83	97
Foreign Agencies	17	17
Foreign Representative Offices	38	38
Holding Companies - One Bank	31	31
Holding Companies - Multi Bank	8	8
Mutual Holding Companies	1	1
Sales Finance Companies	95	123
Premium Finance Agencies	68	108
Check Cashers	191	679
Money Transmitters	71	307
Budget Planners	50	68
Mortgage Bankers	194	710
Mortgage Brokers	1,677	2,174
Common Trust Funds	60	60
State Regulated Corporations	3	3
Charitable Foundations	3	3
Total	2,757	6,622

Name	Street Address	City, State Zip	Domestic Offices	Charter Date
Commercial Banks				
Adirondack Bank	185 Genesee Street	Utica, NY 13501	18	December 30, 2003
Alden State Bank	13216 Broadway	Alden, NY 14004	2	September 30, 1916
Alma Bank	28-31 31ST Street	Astoria, NY 11102	6	September 12, 2007
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	2	February 16, 1988
American Community Bank	300 Glen Street	Glen Cove, NY 11542	3	October 20, 1999
Bank of Akron	46 Main Street	Akron, NY 14001	6	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 Bank 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
Catskill Hudson Bank	4438 Route 42 North	Thompson, NY 12701	11	July 27, 1993
Cattaraugus County Bank	116-120 Main Street	Little Valley, NY 14755	7	January 2, 1902
CheckSpring Bank	69 East 167th Street	Bronx, NY 10452	1	October 25, 2007
Citizens Bank of Cape Vincent	P.O. Box 277, 154 Broadway	Cape Vincent, NY 13618	3	September 11, 1919
Country Bank	200 East 42nd Street	New York, NY 10017	6	April 20, 1988
Emigrant Mercantile Bank	6 East 43rd Street	New York, NY 10017	1	July 9, 2004
Empire State Bank	68 North Plank Road	Newburgh, NY 12550	3	March 9, 2009
First American International Bank	5503 8th Avenue	Brooklyn, NY 11220	9	October 15, 1999
First Niagara Commercial Bank	55 East Avenue	Lockport, NY 14095	2	August 1, 2000
Flushing Commercial Bank	661 Hillside Avenue	New Hyde Park, NY 11040	3	May 1, 2007
Genesee Regional Bank	3380 Monroe Avenue	Pittsford, NY 14618	4	August 8, 1985
Global Bank	30 East Broadway	New York, NY 10002	1	February 28, 2007
Gold Coast Bank	2929 Expressway Drive North	Islandia, NY 11749	1	February 28, 2008
Gotham Bank of New York	1412 Broadway	New York, NY 10018	1	November 17, 1980
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
Hanover Community Bank	2131 Jericho Turnpike	Garden City Park, NY 11040	1	November 4, 2008
Interaudi Bank	19 East 54th Street	New York, NY 10022	2	June 6, 1983
LibertyPointe Bank	120 Broadway	New York, NY 10271	3	October 21, 2005
New York Commercial Bank	One Suffolk Square	Islandia, NY 11749	39	November 13, 1989
NewBank	146-01 Northern Boulevard	Flushing, NY 11354	2	August 17, 2006
Pathfinder Commercial Bank	214 West First Street	Oswego, NY 13126	1	October 23, 2002

Name	Street Address	City, State Zip	Domestic Offices	Charter Date
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
Riverside Bank	11-13 Garden Street	Poughkeepsie, NY 12602	4	February 12, 1988
Savoy Bank	1675 Broadway	New York, NY 10019	1	January 15, 2008
Shinhan Bank America	330 Fifth Avenue	New York, NY 10001	15	October 10, 1990
Signature Bank	565 Fifth Avenue	New York, NY 10017	23	April 5, 2001
State Bank of Chittenango	101 Falls Boulevard	Chittenango, NY 13037	1	February 23, 1923
The Berkshire Bank	4 East 39th Street	New York, NY 10016	12	May 4, 1989
The Park Avenue Bank	460 Park Avenue	New York, NY 10022	5	March 30, 2004
Tioga State Bank	Main & Tioga Streets	Spencer, NY 14883	11	March 22, 1884
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	601 North Main Street	Port Chester, NY 10573	1	December 22, 2005
USNY Bank	389 Hamilton Street	Geneva, NY 14456	2	July 27, 2007
Victory State Bank	4142 Hylan Boulevard	Staten Island, NY 10308	5	November 13, 1997
Westchester Bank, The	2001 Central Park Avenue	Yonkers, NY 10710	2	June 11, 2008
Woori America Bank	1250 Broadway	New York, NY 10001	19	January 20, 1984
WSB Municipal Bank	111 Clinton Street	Watertown, NY 13601	1	June 30, 2003

Trust Companies				
Amalgamated Bank	275 Seventh Avenue	New York, NY 10001	22	March 16, 1923
Banco Popular North America	7 West 51st Street	New York, NY 10019	129	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	One East Main Street	Smithtown, NY 11787	35	May 4, 1923
Bank of Tokyo - Mitsubishi UFJ Trust Company	1251 Avenue of the Americas	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	1375 Washington Avenue	Albany, NY 12206	6	December 11, 1995
Chemung Canal Trust Company	One Chemung Canal Plaza	Elmira, NY 14901	23	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
First State Bank, Canisteo, N.Y.	3 Main Street	Canisteo, NY 14823	3	April 28, 1897
Five Star Bank	55 North Main Street	Warsaw, NY 14569	47	February 14, 1902
Habib American Bank	99 Madison Avenue	New York, NY 10016	6	November 7, 1983

Name	Street Address	City, State Zip	Domestic Offices	Charter Date
Israel Discount Bank of New York	511 Fifth Avenue	New York, NY 10017	9	July 17, 1922
Manufacturers and Traders Trust Company	One M & T Plaza	Buffalo, NY 14240	833	June 27, 1893
Mitsubishi UFJ Trust & Banking Corporation (U.S.A.)	420 Fifth Avenue	New York, NY 10018	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)	135 West 50th Street	New York, NY 10020	1	October 22, 1987
Orange County Trust Company	212 Dolson Avenue	Middletown, NY 10940	8	May 3, 1892
Solvay Bank	1537 Milton Avenue	Solvay, NY 13209	8	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	13	December 31, 1919
The Adirondack Trust Company	473 Broadway	Saratoga Springs, NY 12866	11	September 19, 1901
The Bank of Castile	50 North Main Street	Castile, NY 14427	16	August 2, 1917
The Bank of New York	One Wall Street	New York, NY 10005	5	February 16, 1871
The Goldman Sachs Bank USA	85 Broad Street	New York, NY 10004	3	August 20, 1990
Tompkins Trust Company	110 North Tioga Street	Ithaca, NY 14850	13	September 18, 1891

Limited Purpose Trust Companies

American Stock Transfer & Trust Company, LLC	59 Maiden Lane	New York, NY 10038	1	May 30, 2008
Anthos Trust Company, LLC	277 Park Avenue	New York, NY 10172	1	September 9, 2008
Continental Stock Transfer & Trust Company	17 Battery Place	New York, NY 10004	1	May 1, 1974
Genesee Valley Trust Company	1221 Pittsford Victor Road	Town of Pittsford, NY 14534	1	March 30, 1994
ICE Trust U.S. LLC	One North End Avenue	New York, NY 10282	1	March 5, 2009
Law Debenture Trust Company of New York	400 Madison Avenue	New York, NY 10017	1	May 8, 2002
Market Street Trust Company	80 East Market Street	Corning, NY 14830	1	November 17, 1987
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 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 Northern Trust Company of New York	65 East 55th Street	New York, NY 10022	1	June 29, 1989

Private Bankers

Brown Brothers Harriman & Co.	140 Broadway	New York, NY 10005	9	June 15, 1934
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Savings Banks

Apple Bank For Savings	1395 Northern Boulevard	Manhasset, NY 11030	55	April 17, 1863
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	6	September 1, 2005

Name	Street Address	City, State Zip	Domestic Offices	Charter Date
Emigrant Savings Bank - Long Island	1000 Merchants Concourse	Westbury, NY 11590	7	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	9	September 1, 2005
First Central Savings Bank	70 Glen Street	Glen Cove, NY 11542	9	March 31, 1999
Fulton Savings Bank	75 South First Street	Fulton, NY 13069	8	January 1, 1871
New York Community Bank	136-65 Roosevelt Avenue	Flushing, NY 11354	270	April 14, 1859
Oneida Savings Bank	182 Main Street	Oneida, NY 13421	10	February 19, 1866
Pathfinder Bank	214 West First Street	Oswego, NY 13126	8	March 4, 1859
Pioneer Savings Bank	21 Second Street	Troy, NY 12180	16	July 1, 1972
Putnam County Savings Bank	Route 6 & Drewville Road	Brewster, NY 10509	10	July 1, 1972
Rhinebeck Savings Bank	6414 Montgomery Street	Rhinebeck, NY 12572	9	April 12, 1860
Ridgewood Savings Bank	71-02 Forest Avenue	Ridgewood, NY 11385	53	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 North Country Savings Bank	127 Main Street	Canton, NY 13617	5	March 9, 1909
Ulster Savings Bank	280 Wall Street	Kingston, NY 12401	14	April 12, 1851
Watertown Savings Bank	111 Clinton Street	Watertown, NY 13601	11	October 2, 1893
Savings & Loans				
Atlas Savings and Loan Association	689 Fifth Avenue	Brooklyn, NY 11215	2	October 17, 1900
Medina Savings and Loan Association	11182 Maple Ridge Road	Medina, NY 14103	2	March 20, 1888
Credit Unions				
AmeriCU Credit Union	1916 Black River Boulevard	Rome, NY 13440	11	May 1, 2000
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
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 Union	347 West 41st Street	New York, NY 10036	1	February 3, 1939
Empire State Credit Union	45 Kennedy Drive	Spring Valley, NY 10977	1	August 30, 1920
Erie County Employees Credit Union	95 Franklin Street	Buffalo, NY 14202	1	March 13, 1940
Hudson River Community Credit Union	312 Palmer Avenue	Corinth, NY 12822	1	March 23, 1998
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

Name	Street Address	City, State Zip	Domestic Offices	Charter Date
Municipal Credit Union	22 Cortlandt Street	New York, NY 10007	11	November 15, 1916
Newspaper Employees Credit Union	645 Albany Shaker Road	Albany, NY 12211	1	May 31, 1933
Niagara Dupont Employees Credit Union	2551 Buffalo Avenue	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	Watervliet, NY 12189	1	March 3, 1939
Progressive Credit Union	370 Seventh Avenue	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
Yonkers Postal Employees Credit Union	75 Main Street	Yonkers, NY 10702	1	March 26, 1934

Safe Deposit Company				
Akron Safe Deposit Company	46 Main Street	Akron, NY 14001	1	October 24, 1926
Zurich Depository Corporation	11 Middle Neck Road	Great Neck Plaza, NY 11021	1	October 27, 1983

Investment Companies (Article XII)				
American Express Banking Corp	American Express Tower, WFC	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
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
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
Western Union Financial Holdings, L.L.C.	199 Water Street	New York, NY 10038	1	November 2, 2005

Licensed Lenders				
American General Financial Services, Inc	601 N.W. Second Street	Evansville, IN 47708	18	April 4, 1962
AmeriCredit Consumer Loan Company, Inc.	4001 Embarcadero Drive	Arlington, TX 76014	1	July 5, 2006
AmeriCredit Financial Services, Inc.	4001 Embarcadero Drive	Arlington, TX 76014	1	July 8, 2002
Beneficial New York Inc.	26525 North Riverwoods Boulevard	Mettawa, IL 60045	1	July 31, 2005
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	53	November 10, 1988
CNH Capital America LLC	233 Lake Avenue	Racine, WI 53403	1	August 31, 2007
DCFS USA LLC	36455 Corporate Drive	Farmington Hills, MI 48331	1	September 25, 2007
FirstAgain LLC	350 Tenth Avenue	San Diego, CA 92101	1	January 5, 2006
GE Capital Commercial Inc.	6510 Millrock Drive	Holladay, UT 84121	1	January 30, 2009
Household Finance Corporation III	26525 North Riverwoods Boulevard	Mettawa, IL 60045	2	December 31, 1984

Name	Street Address	City, State Zip	Domestic Offices	Charter Date
HSBC Auto Credit Inc.	6602 Convoy Court	San Diego, CA 92111	1	January 4, 1999
JCB International Credit Card Co., Ltd.	700 South Flower Street	Los Angeles, CA 90017	1	December 17, 2002
New City Funding Corporation	146 South Liberty Drive	Stony Point, NY 10980	1	June 14, 2006
Omni Financial of New York, Inc.	26000 US Route 11	Evans Mills, NY 13637	1	August 2, 2007
Retail Charge Financial Services Corp.	2650 Merrick Road	Bellmore, NY 11710	1	April 18, 1995
Stones Funding LLC	507 Cortelyou Road	Brooklyn, NY 11218	1	November 21, 2007
Sunrise Capital Management, Inc.	260 Airport Plaza	Farmingdale, NY 11735	1	June 27, 2007
TMG Financial Services	1500 NW 118th Street	Des Moines, IA 50325	1	November 5, 2008

Foreign Branches				
Allied Irish Banks, p.l.c.	405 Park Avenue	New York, NY 10022	1	December 12, 1977
ABN AMRO Bank N.V.	101 Park Avenue	New York, NY 10178	2	January 31, 1941
Banca Monte dei Paschi di Siena S.p.A.	55 East 59th Street	New York, NY 10022	1	February 4, 1983
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 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 de Investimento,S.A	340 Madison Avenue	New York, NY 10022	1	January 29, 2009
Banco Espirito Santo, S.A.	320 Park Avenue	New York, NY 10022	1	May 6, 1988
Banco Itau, S.A.	540 Madison Avenue	New York, NY 10022	1	October 2, 1979
Banco Popular de Puerto Rico	5 West 51st Street	New York, NY 10019	2	January 1, 1999
Banco Santander Central Hispano, S.A.	45 East 53rd Street	New York, NY 10022	1	April 12, 1977
Bank of Baroda	One Park Avenue	New York, NY 10016	1	December 4, 1978
Bank of India	277 Park Avenue	New York, NY 10172	1	December 1, 1978
Bank of Montreal	3 Times Square	New York, NY 10036	1	September 1, 1911
Bank Hapoalim B.M.	1177 Avenue of the Americas	New York, NY 10036	2	November 19, 1974
Barclays Bank PLC	200 Park Avenue	New York, NY 10166	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	1	November 3, 1976
Caixa Geral de Depositos, S.A.	733 Third Avenue,	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
China Construction Bank Corporation	1095 Avenue of the Americas	New York, NY 10036	1	February 18, 2009
China Merchants Bank Co., LTD	535 Madison Avenue	New York, NY 10022	1	July 14, 2008

Name	Street Address	City, State Zip	Domestic Offices	Charter Date
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., Rabobank Nederland	245 Park Avenue	New York, NY 10167	1	December 19, 1995
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	622 Third Avenue	New York, NY 10017	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
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 and Commercial Bank of China Limited	725 Fifth Avenue	New York, NY 10022	1	September 16, 2008
Industrial Bank of Korea	1250 Broadway	New York, NY 10001	1	November 1, 1990
Intesa Sanpaolo SpA.	1 William Street	New York, NY 10004	3	April 19, 2000
Kookmin Bank	565 Fifth Avenue	New York, NY 10017	2	January 4, 1999
KBC Bank N.V.	1177 Avenue of the Americas	New York, NY 10036	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	1095 Avenue of the Americas	New York, NY 10036	1	October 1, 1971
Malayan Banking Berhad	400 Park Avenue	New York, NY 10022	1	March 28, 1984
Mashreq Bank psc	50 Broadway	New York, NY 10004	1	January 24, 1989
Mega International Commercial Bank Co., Ltd	59-65 Liberty Street	New York, NY 10005	1	April 2, 1936
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
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	New York, NY 10005	1	July 23, 1964
Natexis Banques Populaires	1251 Avenue of the Americas	New York, NY 10020	2	December 22, 1976
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	30 Broad Street	New York, NY 10004	1	February 3, 1917
Shinhan Bank	600 Third Avenue	New York, NY 10016	1	April 1, 2006

Name	Street Address	City, State Zip	Domestic Offices	Charter Date
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	122 East 42 Street	New York, NY 10168	1	September 1, 1983
The Bank of Tokyo - Mitsubishi UFJ, Ltd.	1251 Avenue of the Americas,	New York, NY 10020	1	October 2, 1952
The Chiba Bank, Ltd.	1133 Avenue of the Americas	New York, NY 10036	1	March 3, 1987
The Gunma Bank, Ltd.	780 Third Avenue	New York, NY 10017	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 Shizuoka Bank, Ltd.	600 Lexington Avenue	New York, NY 10022	1	May 5, 1989
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.	150 East 42nd Street	New York, NY 10017	1	July 31, 1973
WestLB AG	1211 Avenue of the Americas	New York, NY 10036	2	August 11, 1975

Foreign Agencies				
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
Bank of Taiwan	100 Wall Street	New York, NY 10005	1	May 3, 1990
Bank Leumi Le-Israel B.M.	562 Fifth Avenue	New York, NY 10036	1	September 2, 1959
Beogradska Banka dd	c/o NYS Banking Department, 1 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
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, 1 State Street	New York, NY 10004	1	June 6, 1980

Name	Street Address	City, State Zip	Domestic Offices	Charter Date
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
The Bank of Nova Scotia	One Liberty Plaza	New York, NY 10006	1	September 1, 1911
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				
Adirondack Bancorp, Inc.	185 Genesee Street	Utica, NY 13501	1	December 30, 2003
Apple Financial Holdings, Inc.	122 E. 42nd Street	New York, NY 10168	1	December 0, 0
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
Boymelgreen Financial Holdings Inc.	120 Broadway	New York, NY 10271	1	July 19, 2007
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
Catskill Hudson Bancorp, Inc.	195 Lake Louise Marie Road	Rock Hill, NY 12775	1	July 31, 2006
CheckSpring Community Corporation	69 East 167th Street	Bronx, NY 10452	1	October 25, 2007
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
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	Warsaw, NY 14569	1	September 15, 1931
First American International Corp.	5503 Eighth Avenue	Brooklyn, NY 11220	1	July 30, 2004
First Empire State Holding Company	One M&T Plaza	Buffalo, NY 14203	1	May 23, 2009
Fort Orange Financial Corp.	1375 Washington Avenue	Albany, NY 12206	1	December 1, 2006
Greater Rochester Bancorp Inc.	3380 Monroe Avenue	Pittsford, NY 14618	1	January 2, 2008
Holland Bancorp, Inc.	12 South Main Street	Holland, NY 14080	1	January 31, 2001
Millbrook Bank System, Inc.	Franklin Avenue	Millbrook, NY 12545	1	April 13, 1998
Northern Trust Corporation	50 South LaSalle Street	Chicago, IL 60675	1	December 1, 1971
Popular, Inc.	208 Ponce de Leon Avenue	Hato Rey, PR 00918	1	August 1, 1985
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

Name	Street Address	City, State Zip	Domestic Offices	Charter Date
TSB Services Inc.	One Main Street	Spencer, NY 14883	1	March 16, 1984
VSB Bancorp, Inc.	4142 Hylan Boulevard	Staten Island, NY 10308	1	May 30, 2003
Westchester Bank Holding Corporation,The	2001 Central Park Avenue	Yonkers, NY 10710	1	June 11, 2008
473 Broadway Holding Corp.	473 Broadway	Saratoga Springs, NY 12866	1	June 17, 1926

Holding Companies - Multi Bank

Bank of New York Mellon Corporation	One Wall Street	New York, NY 10286	1	July 1, 2007
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
Mitsubishi UFJ Financial Group, Inc.	2-7-1, Marunouchi Chiyoda-ku	Tokyo, JP 100	1	March 1, 2001
Mizuho Financial Group, Inc.	1-5-5, Otemachi Chiyoda-ku	Tokyo, 100 JP	1	March 6, 2003
New York Community Bancorp, Inc.	136-65 Roosevelt Avenue	Flushing, NY 11354	1	November 23, 1993
Tompkins Financial Corporation	110 North Tioga Street	Ithaca, NY 14850	1	October 17, 1995

Mutual Holding Companies

Rhinebeck Bancorp, MHC	2 Jefferson Plaza	Poughkeepsie, NY 12601	1	October 6, 2004
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Principle Banking and Lending Facilities in New York State (Dollars in thousands)

	Institutions			Assets		
	Total	In NYC	In New York State (Outside of NYC)	Total	In NYC	In New York State (Outside of NYC)
Total State and Federal Banking and Lending Facilities*	839	579	260	2,480,632,843	2,209,378,000	271,254,843
Commercial Banks**	142	63	79	507,258,521	392,757,211	114,501,310
Savings Banks	51	19	32	116,066,211	76,571,332	39,494,879
Savings and Loan Associations	14	2	12	23,489,321	227,394	23,261,927
Credit Unions	466	350	116	50,285,628	8,589,288	41,696,340
Safe Deposit Companies	2	-	2	398	-	398
Investment Companies (Article XII)	9	8	1	71,810,681	71,807,482	3,199
Licensed Lenders	19	1	18	52,297,496	705	52,296,790
Foreign Branches	118	118	-	1,593,911,432	1,593,911,432	-
Foreign Agencies	18	18	-	65,513,156	65,513,156	-
State Charter *	267	171	96	2,201,336,668	2,046,041,479	155,295,188
Commercial Banks**	94	50	44	465,752,965	379,054,506	86,698,459
Savings Banks	20	7	13	74,224,056	60,952,397	13,271,659
Savings and Loan Associations	2	1	1	107,146	71,322	35,824
Credit Unions	21	4	17	5,087,043	2,098,184	2,988,859
Safe Deposit Companies	2	-	2	398	-	398
Investment Companies (Article XII)	9	8	1	71,810,681	71,807,482	3,199
Licensed Lenders	19	1	18	52,297,496	705	52,296,790
Foreign Branches	83	83	-	1,466,981,195	1,466,981,195	-
Foreign Agencies	17	17	-	65,075,688	65,075,688	-
Federal Charter *	572	408	164	279,296,175	163,336,521	115,959,655
Commercial Banks**	48	13	35	41,505,556	13,702,705	27,802,851
Savings Banks	31	12	19	41,842,155	15,618,935	26,223,220
Savings and Loan Associations	12	1	11	23,382,175	156,072	23,226,103
Credit Unions	445	346	99	45,198,584	6,491,104	38,707,481
Safe Deposit Companies	-	-	-	-	-	-
Investment Companies (Article XII)	-	-	-	-	-	-
Licensed Lenders	-	-	-	-	-	-
Foreign Branches	35	35	-	126,930,237	126,930,237	-
Foreign Agencies	1	1	-	437,468	437,468	-

*Total consolidated assets distributed by headquarters location.

**Banks, trust companies, limited purpose trust companies, and private bankers

Condition of Commercial Banks (Dollars in thousands)

ASSETS	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Premises and Equipment	Other Assets	Total Assets
Commercial Banks							
Adirondack Bank	24,501	136,373	103	309,977	5,803	20,844	497,601
Alden State Bank	3,981	54,818	823	138,671	1,901	7,028	207,222
Alma Bank	26,829	94,720	7,853	220,219	3,528	7,486	360,635
Alpine Capital Bank	39,036	45,158	-	121,177	80	2,991	208,442
Amerasia Bank	26,799	4,552	-	168,894	7,803	2,851	210,899
American Community Bank	2,680	16,504	-	131,268	1,623	5,905	157,980
Bank of Akron	13,676	29,999	-	129,138	4,501	8,324	185,638
Bank of Cattaraugus	594	3,135	-	8,052	244	794	12,819
Bank of Holland	4,850	7,438	1,447	47,602	3,075	1,437	65,849
Bank Leumi USA	320,085	1,288,651	-	3,201,389	14,999	275,930	5,101,054
Berkshire Bank Municipal Bank	2,150	11,297	8,454	-	-	87	21,988
BPD Bank	65,527	71,742	-	266,837	3,302	35,399	442,807
Catskill Hudson Bank	11,299	98,914	-	159,433	1,422	4,655	275,723
Cattaraugus County Bank	7,065	28,247	2,800	101,366	5,995	8,861	154,334
CheckSpring Bank	5,249	1,735	4,327	17,207	1,108	1,412	31,038
Citizens Bank of Cape Vincent	1,022	11,042	2,800	24,457	1,183	432	40,936
Country Bank	13,231	98,791	218	350,809	500	18,572	482,121
Emigrant Mercantile Bank	3,902	-	-	-	-	56	3,958
Empire State Bank	18,470	28,756	-	106,035	648	3,913	157,822
First American International Bank	57,377	29,242	13,600	504,794	14,483	24,224	643,720
First Niagara Commercial Bank	734	94,727	907,472	-	-	28,036	1,030,969
Flushing Commercial Bank	75,670	30,934	294,500	-	13	1,874	402,991
Genesee Regional Bank	26,640	45,439	-	128,999	740	3,306	205,124
Global Bank	12,285	37,479	-	76,919	547	2,293	129,523
Gold Coast Bank	21,931	27,089	14	41,372	828	819	92,053
Gotham Bank of New York	38,574	195,767	-	128,794	792	6,372	370,299
Greene County Commercial Bank	1,102	103,320	654	-	-	891	105,967
Hamptons State Bank	2,635	15,517	-	42,681	697	1,396	62,926
Hanover Community Bank	1,519	29,799	602	37,488	1,658	1,675	72,741
Interaudi Bank	318,490	608,549	-	363,704	3,632	18,014	1,312,389
LibertyPointe Bank	24,913	5,002	-	176,166	5,501	4,918	216,500
New York Commercial Bank	106,497	189,370	1,588	1,836,295	29,155	348,693	2,511,598
NewBank	30,991	5,976	-	81,229	1,589	2,350	122,135

Condition of Commercial Banks (Dollars in thousands)

	ASSETS						
	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Premises and Equipment	Other Assets	Total Assets
Pathfinder Commercial Bank	10,199	32,817	-	-	-	721	43,737
Pioneer Commercial Bank	4,436	30,351	18	-	-	394	35,199
Provident Municipal Bank	631	114,192	216,926	-	-	3,258	335,007
PCSB Commercial Bank	1,176	25,631	1,578	-	-	200	28,585
Riverside Bank	9,857	12,862	1,567	140,979	1,099	4,858	171,222
Savoy Bank	1,324	5,952	7,449	44,468	1,841	605	61,639
Shinhan Bank America	86,616	103,804	-	749,800	10,220	38,466	988,906
Signature Bank	104,727	4,044,444	-	4,614,185	28,141	354,622	9,146,119
State Bank of Chittenango	208	109,384	-	-	-	1,005	110,597
The Berkshire Bank	54,850	350,958	-	418,934	4,192	59,896	888,830
The Park Avenue Bank	43,748	85,662	-	362,035	8,257	20,444	520,146
Tioga State Bank	4,491	118,220	-	214,296	5,448	9,244	351,699
United International Bank	21,903	16,818	-	131,540	1,793	3,107	175,161
United Orient Bank	9,047	4,652	3,000	86,736	311	1,981	105,727
USA Bank	2,252	41,785	11,962	162,945	388	3,497	222,829
USNY Bank	5,675	-	-	56,944	832	803	64,254
Victory State Bank	40,733	113,912	-	77,839	3,059	2,556	238,099
Westchester Bank, The	19,101	43,858	-	67,668	2,075	1,535	134,237
Woori America Bank	72,000	98,896	52,000	798,856	7,080	47,747	1,076,579
WSB Municipal Bank	5,857	18,407	-	-	-	231	24,495
Trust Companies							
Amalgamated Bank	747,026	1,694,088	146,000	1,921,286	47,165	218,268	4,773,833
Banco Popular North America	528,393	1,250,738	-	8,071,732	67,105	946,626	10,864,594
Bank of Millbrook	5,910	19,879	10,989	90,816	2,195	2,753	132,542
Bank of Richmondville	10,099	26,030	1,169	71,058	1,317	1,947	111,620
Bank of Smithtown	19,380	397,340	3,281	2,068,863	47,708	95,752	2,632,324
Bank of Tokyo - Mitsubishi UFJ Trust Company	2,292,716	351,641	-	2,202,330	1,336	58,924	4,906,947
Bank of Utica	43,441	704,824	-	50,376	257	16,626	815,524
Capital Bank & Trust Company	54,244	29,622	-	196,462	875	5,423	286,626
Chemung Canal Trust Company	79,738	242,460	-	586,086	24,863	39,701	972,848
Deutsche Bank Trust Company Americas	18,396,000	7,447,000	2,107,000	12,366,000	46,000	5,513,000	45,875,000
Fiduciary Trust Company International	130,804	334,983	-	168,403	8,614	135,741	778,545
First State Bank, Canisteo, N.Y.	950	15,724	15,441	13,587	1,395	3,742	50,839

Condition of Commercial Banks (Dollars in thousands)

ASSETS	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Premises and Equipment	Other Assets	Total Assets
	Five Star Bank	41,195	620,073	-	1,243,686	31,387	117,931
Habib American Bank	303,927	24,274	-	341,082	2,712	9,213	681,208
Israel Discount Bank of New York	845,625	4,749,596	-	3,490,971	31,664	396,264	9,514,120
Manufacturers and Traders Trust Company	1,355,943	7,508,143	250,519	50,278,815	431,292	8,035,615	67,860,327
Mitsubishi UFJ Trust & Banking Corporation (U.S.A.)	210,446	20,957	-	450	1,433	21,503	254,789
Mizuho Corporate Bank (USA)	1,567,316	94,654	-	1,729,275	-	87,639	3,478,884
Mizuho Trust & Banking Co. (USA)	220,502	-	-	-	7,455	11,502	239,459
Orange County Trust Company	7,762	214,224	-	268,933	11,332	32,308	534,559
Solvay Bank	31,858	144,227	43	361,799	5,354	9,486	552,767
State Bank of Long Island	28,611	415,985	-	1,069,594	5,855	87,030	1,607,075
Steuben Trust Company	10,247	98,300	-	208,759	6,745	14,495	338,546
The Adirondack Trust Company	61,900	312,184	-	425,340	19,675	38,172	857,271
The Bank of Castile	12,677	199,761	-	543,821	13,170	26,756	796,185
The Bank of New York	61,110,000	57,963,000	136,000	25,553,000	1,057,000	18,456,000	164,275,000
The Goldman Sachs Bank USA	28,265,000	40,431,000	7,429,000	3,194,000	27,000	11,670,000	91,016,000
Tompkins Trust Company	25,980	606,051	15,822	778,351	15,634	61,979	1,503,817
Limited Purpose Trust Companies							
American Stock Transfer & Trust Company, LLC	37,886				33,007	961,552	1,032,445
Anthos Trust Company, LLC	96	4,947				17	5,060
Continental Stock Transfer & Trust Company	1,607	1,652			463	2,620	6,342
Genesee Valley Trust Company	312	4,043			123	14,664	19,142
ICE Trust U.S. LLC	6,277,882					5,350	6,283,232
Law Debenture Trust Company of New York	858	3,902				1,678	6,438
Market Street Trust Company	64	2,732			2,027	254	5,077
New York Life Trust Company	19	12,349				2,988	15,356
OFI Trust Company		6				1	7
The Bank of Nova Scotia Trust Company of New York	8,215	7,265				370	15,850
The Depository Trust Company	3,091,227	205,302	170,482		135,924	229,676	3,832,611
The Northern Trust Company of New York	972	4,580			2,660	160	8,372
Private Bankers							
Brown Brothers Harriman & Co.	2,150,699	819,019	387,452	2,390,297	38,740	350,437	6,136,644
Total	129,786,662	135,805,242	12,214,953	136,533,369	2,321,568	49,091,171	465,752,965

Condition of Commercial Banks (Dollars in thousands)

LIABILITIES & EQUITY	Total Deposits	Federal Funds Bought and Repos	Trading Liabilities and Other Borrowed Money	Subordinated Notes & Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities & Capital
Commercial Banks								
Adirondack Bank	407,157	21,840	25,000	-	4,804	458,801	38,800	497,601
Alden State Bank	178,953	-	-	-	228	179,181	28,041	207,222
Alma Bank	280,365	-	30,000	-	1,639	312,004	48,631	360,635
Alpine Capital Bank	173,693	-	558	4,500	528	179,279	29,163	208,442
Amerasia Bank	189,251	-	-	-	1,300	190,551	20,348	210,899
American Community Bank	135,516	7,250	-	-	904	143,670	14,310	157,980
Bank of Akron	152,966	-	7,522	-	3,425	163,913	21,725	185,638
Bank of Cattaraugus	10,919	-	175	-	592	11,686	1,133	12,819
Bank of Holland	59,089	-	-	-	63	59,152	6,697	65,849
Bank Leumi USA	4,276,400	15,000	159,258	90,000	78,678	4,619,336	481,718	5,101,054
Berkshire Bank Municipal Bank	11,697	-	-	-	157	11,854	10,134	21,988
BPD Bank	327,327	15,000	38,000	-	3,401	383,728	59,079	442,807
Catskill Hudson Bank	246,240	-	5,000	1,800	1,168	254,208	21,515	275,723
Cattaraugus County Bank	135,889	-	1,983	-	2,353	140,225	14,109	154,334
CheckSpring Bank	21,539	-	-	-	543	22,082	8,956	31,038
Citizens Bank of Cape Vincent	35,525	-	-	-	323	35,848	5,088	40,936
Country Bank	382,579	24,000	36,650	-	3,602	446,831	35,290	482,121
Emigrant Mercantile Bank	500	-	-	-	61	561	3,397	3,958
Empire State Bank	136,783	-	8,508	-	614	145,905	11,917	157,822
First American International Bank	551,891	-	21,350	-	5,454	578,695	65,025	643,720
First Niagara Commercial Bank	932,041	15,423	-	-	2,908	950,372	80,597	1,030,969
Flushing Commercial Bank	359,253	-	-	-	1,154	360,407	42,584	402,991
Genesee Regional Bank	166,625	11,808	12,141	-	918	191,492	13,632	205,124
Global Bank	116,018	-	-	-	623	116,641	12,882	129,523
Gold Coast Bank	74,299	-	-	-	387	74,686	17,367	92,053
Gotham Bank of New York	296,762	45,000	-	-	1,235	342,997	27,302	370,299
Greene County Commercial Bank	81,817	-	11,110	-	798	93,725	12,242	105,967
Hamptons State Bank	54,130	700	3,000	-	463	58,293	4,633	62,926
Hanover Community Bank	64,083	-	-	-	907	64,990	7,751	72,741
Interaudi Bank	1,009,689	-	196,426	-	4,700	1,210,815	101,574	1,312,389
LibertyPointe Bank	209,477	-	-	-	2,257	211,734	4,766	216,500
New York Commercial Bank	1,835,667	-	143,565	-	17,858	1,997,090	514,508	2,511,598
Newbank	109,507	-	-	-	623	110,130	12,005	122,135

Condition of Commercial Banks (Dollars in thousands)

LIABILITIES & EQUITY

	Total Deposits	Federal Funds Bought and Repos	Trading Liabilities and Other Borrowed Money	Subordinated Notes & Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities & Capital
Pathfinder Commercial Bank	37,455	-	-	-	840	38,295	5,442	43,737
Pioneer Commercial Bank	30,553	-	-	-	20	30,573	4,626	35,199
Provident Municipal Bank	257,670	-	-	-	31,643	289,313	45,694	335,007
PCSB Commercial Bank	21,166	-	-	-	86	21,252	7,333	28,585
Riverside Bank	151,742	-	-	-	862	152,604	18,618	171,222
Savoy Bank	52,803	-	-	-	1,059	53,862	7,777	61,639
Shinhan Bank America	886,146	-	-	-	15,407	901,553	87,353	988,906
Signature Bank	7,223,554	697,000	312,582	-	109,324	8,342,460	803,659	9,146,119
State Bank of Chittenango	85,985	-	-	-	16,346	102,331	8,266	110,597
The Berkshire Bank	714,438	50,000	31,004	-	6,368	801,810	87,020	888,830
The Park Avenue Bank	494,505	17,500	5,000	-	6,030	523,035	(2,889)	520,146
Tioga State Bank	288,202	12,464	16,331	-	3,032	320,029	31,670	351,699
United International Bank	149,787	-	7,559	-	1,769	159,115	16,046	175,161
United Orient Bank	88,486	-	7,000	-	610	96,096	9,631	105,727
USA Bank	192,262	23,000	-	-	982	216,244	6,585	222,829
USNY Bank	59,031	-	-	-	68	59,099	5,155	64,254
Victory State Bank	212,558	-	-	-	1,447	214,005	24,094	238,099
Westchester Bank, The	117,773	-	-	-	1,030	118,803	15,434	134,237
Woori America Bank	949,405	-	-	-	11,071	960,476	116,103	1,076,579
WSB Municipal Bank	20,944	-	-	-	13	20,957	3,538	24,495

Trust Companies

Amalgamated Bank	3,063,565	540,145	794,978	-	59,930	4,458,618	315,215	4,773,833
Banco Popular North America	8,269,981	671,889	590,911	-	158,543	9,691,324	1,173,270	10,864,594
Bank of Millbrook	110,878	-	-	-	1,613	112,491	20,051	132,542
Bank of Richmondville	97,039	-	-	-	911	97,950	13,670	111,620
Bank of Smithtown	2,075,212	-	352,820	17,515	14,820	2,460,367	171,957	2,632,324
Bank of Tokyo - Mitsubishi UFJ Trust Company	3,570,681	87,000	394,297	-	175,388	4,227,366	679,581	4,906,947
Bank of Utica	691,674	-	17,810	-	4,723	714,207	101,317	815,524
Capital Bank & Trust Company	222,377	5,761	35,676	-	1,463	265,277	21,349	286,626
Chemung Canal Trust Company	802,002	54,263	20,000	-	10,297	886,562	86,286	972,848
Deutsche Bank Trust Company Americas	24,735,000	6,531,000	3,068,000	-	2,329,000	36,663,000	9,212,000	45,875,000
Fiduciary Trust Company International	501,634	-	-	-	34,808	536,442	242,103	778,545
First State Bank, Canisteo, N.Y.	42,116	688	-	-	546	43,350	7,489	50,839

LIABILITIES & EQUITY

	Total Deposits	Federal Funds Bought and Repos	Trading Liabilities and Other Borrowed Money	Subordinated Notes & Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities & Capital
Five Star Bank	1,749,531	74,542	15,145	-	12,023	1,851,241	203,031	2,054,272
Habib American Bank	620,297	-	955	-	3,645	624,897	56,311	681,208
Israel Discount Bank of New York	6,212,711	2,019,767	273,379	75,000	232,342	8,813,199	700,921	9,514,120
Manufacturers and Traders Trust Company	47,268,874	3,836,693	5,784,964	1,907,359	648,618	59,446,508	8,413,819	67,860,327
Mitsubishi UFJ Trust & Banking Corporation (U.S.A.)	25,831	-	-	-	2,934	28,765	226,024	254,789
Mizuho Corporate Bank (USA)	2,249,039	-	61,964	-	114,747	2,425,750	1,053,134	3,478,884
Mizuho Trust & Banking Co. (USA)	184,280	-	-	-	7,273	191,553	47,906	239,459
Orange County Trust Company	344,381	-	101,600	-	7,576	453,557	81,002	534,559
Solvay Bank	499,181	-	-	-	3,485	502,666	50,101	552,767
State Bank of Long Island	1,351,660	-	77,000	-	13,401	1,442,061	165,014	1,607,075
Steuben Trust Company	268,482	-	33,000	-	3,549	305,031	33,515	338,546
The Adirondack Trust Company	756,264	3,043	28	-	9,515	768,850	88,421	857,271
The Bank of Castile	674,786	20,305	35,500	-	6,611	737,202	58,983	796,185
The Bank of New York	134,104,000	2,054,000	6,819,000	3,490,000	4,071,000	150,538,000	13,737,000	164,275,000
The Goldman Sachs Bank USA	32,727,000	4,521,000	26,672,000	5,000,000	4,723,000	73,643,000	17,373,000	91,016,000
Tompkins Trust Company	1,096,896	141,184	133,935	-	26,757	1,398,772	105,045	1,503,817

Limited Purpose Trust Companies

American Stock Transfer & Trust Company, LLC					27,007	27,007	1,005,438	1,032,445
Anthos Trust Company, LLC						-	5,060	5,060
Continental Stock Transfer & Trust Company					1,572	1,572	4,770	6,342
Genesee Valley Trust Company			1,540		1,126	2,666	16,476	19,142
ICE Trust U.S. LLC					6,238,267	6,238,267	44,965	6,283,232
Law Debenture Trust Company of New York					2,735	2,735	3,703	6,438
Market Street Trust Company			693		866	1,559	3,518	5,077
New York Life Trust Company					2,466	2,466	12,890	15,356
OFI Trust Company					1	1	6	7
The Bank of Nova Scotia Trust Company of New York					669	669	15,181	15,850
The Depository Trust Company			372,897		3,201,347	3,574,244	258,367	3,832,611
The Northern Trust Company of New York					1,292	1,292	7,080	8,372

Private Bankers

Brown Brothers Harriman & Co.	4,548,565	299,590	360,178		402,094	5,610,427	526,217	6,136,644
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Total	303,922,049	21,816,855	47,097,992	10,586,174	22,910,635	406,333,705	59,419,260	465,752,965
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Condition of Savings Banks and Savings & Loans (Dollars In Thousands)

ASSETS	Cash and Due from Banks	Total Securities and Trading Assets	Federal Funds Sold and Repos	Loans and Leases Net	Premises and Equipment	Other Assets	Total Assets
Savings Banks							
Apple Bank For Savings	1,997,510	2,714,574	-	2,438,925	25,029	115,231	7,291,269
Emigrant Bank	2,963,117	3,982,978	16,968	4,742,131	101,612	1,048,234	12,855,040
Emigrant Savings Bank - Brooklyn/Queens	74,724	158,036	195,000	334,400	1,350	15,417	778,927
Emigrant Savings Bank - Long Island	61,772	96,823	65,000	296,158	1,873	6,621	528,247
Emigrant Savings Bank - Manhattan	107,130	395,689	250,000	436,394	1,915	18,572	1,209,700
Emigrant Savings Bank-Bronx/Westchester	107,317	356,485	250,000	303,243	8,448	18,254	1,043,747
First Central Savings Bank	35,011	62,325	-	566,093	2,354	17,411	683,194
Fulton Savings Bank	16,093	75,881	-	277,282	1,857	30,160	401,273
New York Community Bank	2,618,395	5,545,973	2,008	26,910,587	176,010	4,897,079	40,150,052
Oneida Savings Bank	35,285	169,852	4,103	295,922	21,222	64,857	591,241
Pathfinder Bank	14,546	69,947	-	259,390	7,173	19,720	370,776
Pioneer Savings Bank	87,434	95,118	2,145	503,714	9,712	46,156	744,279
Putnam County Savings Bank	50,187	345,251	5,578	524,016	4,563	13,243	942,838
Rhinebeck Savings Bank	8,707	48,486	-	389,294	16,919	26,158	489,564
Ridgewood Savings Bank	66,987	1,284,197	-	2,713,606	20,723	301,171	4,386,684
Rondout Savings Bank	27,268	47,127	-	145,083	5,000	6,671	231,149
Sawyer Savings Bank	2,261	55,172	-	115,087	598	4,356	177,474
The North Country Savings Bank	13,717	6,511	100	201,888	6,465	8,837	237,518
Ulster Savings Bank	31,428	47,983	-	560,268	14,662	50,532	704,873
Watertown Savings Bank	40,266	92,892	-	218,970	17,041	37,042	406,211
Total	8,359,155	15,651,300	790,902	42,232,451	444,526	6,745,722	74,224,056
Savings & Loans							
Atlas Savings and Loan Association	1,459	44,224	679	22,568	971	1,421	71,322
Medina Savings and Loan Association	10,322	1,640	2,698	19,027	915	1,222	35,824
Total	11,781	45,864	3,377	41,595	1,886	2,643	107,146

Condition of Savings Banks and Savings & Loans (Dollars In Thousands)

LIABILITIES & EQUITY	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Savings Banks							
Apple Bank For Savings	5,918,766	-	659,904	78,126	6,656,796	634,473	7,291,269
Emigrant Bank	8,623,374	779,800	2,491,448	57,658	11,952,280	902,760	12,855,040
Emigrant Savings Bank - Brooklyn/Queens	695,219	-	7,830	23,401	726,450	52,477	778,927
Emigrant Savings Bank - Long Island	452,010	-	18,412	21,495	491,917	36,330	528,247
Emigrant Savings Bank - Manhattan	1,077,008	-	13,898	33,282	1,124,188	85,512	1,209,700
Emigrant Savings Bank-Bronx/Westchester	948,184	-	3,716	23,834	975,734	68,013	1,043,747
First Central Savings Bank	622,054	-	15,000	853	637,907	45,287	683,194
Fulton Savings Bank	221,689	-	104,640	15,742	342,071	59,202	401,273
New York Community Bank	20,817,111	4,125,000	9,812,328	180,677	34,935,116	5,214,936	40,150,052
Oneida Savings Bank	489,897	-	31,000	10,609	531,506	59,735	591,241
Pathfinder Bank	298,772	5,000	31,000	3,184	337,956	32,820	370,776
Pioneer Savings Bank	643,792	2,717	14,789	10,537	671,835	72,444	744,279
Putnam County Savings Bank	833,147	-	-	7,286	840,433	102,405	942,838
Rhinebeck Savings Bank	406,465	-	27,500	7,679	441,644	47,920	489,564
Ridgewood Savings Bank	3,620,456	8,000	149,945	54,830	3,833,231	553,453	4,386,684
Rondout Savings Bank	193,624	-	8,668	1,989	204,281	26,868	231,149
Sawyer Savings Bank	133,209	-	25,000	1,922	160,131	17,343	177,474
The North Country Savings Bank	183,425	-	23,681	723	207,829	29,689	237,518
Ulster Savings Bank	590,653	-	26,700	7,322	624,675	80,198	704,873
Watertown Savings Bank	349,880	-	-	2,825	352,705	53,506	406,211
Total	47,118,735	4,920,517	13,465,459	543,974	66,048,685	8,175,371	74,224,056
Savings & Loans							
Atlas Savings and Loan Association	53,949	-	-	739	54,688	16,634	71,322
Medina Savings and Loan Association	31,212	-	500	818	32,530	3,294	35,824
Total	85,161	-	500	1,557	87,218	19,928	107,146

Condition of Credit Unions (Dollars In Thousands)

ASSETS	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	NCUSIF Deposit	Other Assets	Total Assets
AmeriCU Credit Union	18,933	41,810	4,266	705,229	20,940	6,909	18,053	816,141
Branch 6000 NALC Credit Union	1,057	3,345	-	4,302	19	75	514	9,311
Buffalo Service Credit Union	2,431	14,605	-	17,556	85	266	327	35,270
CFCU Community Credit Union	76,133	192,096	-	343,056	8,072	4,711	4,989	629,057
Directors Choice Credit Union	737	610	-	2,447	-	28	5	3,827
Empire Branch 36 National Association of Letter Carriers Credit Union	557	2,050	-	2,470	29	45	46	5,197
Empire State Credit Union	860	3,297	-	2,617	35	67	14	6,891
Erie County Employees Credit Union	1,998	9,656	-	5,916	16	142	124	17,852
Hudson River Community Credit Union	10,743	22,220	-	103,526	4,891	1,180	1,386	143,946
Jamestown Post Office Employees' Credit Union	734	2,489	-	1,901	0	40	26	5,189
Melrose Credit Union	26,395	54,197	-	1,114,329	24,092	7,638	7,889	1,234,539
Middle Village Credit Union	87	50,792	-	-	-	134	10	51,022
Montauk Credit Union	4,047	424	-	102,423	2,646	994	697	111,232
Municipal Credit Union	176,854	37,986	75,016	1,125,843	19,546	12,931	16,962	1,465,137
Newspaper Employees Credit Union	498	-	-	467	5	8	-	978
Niagara Dupont Employees Credit Union	1,127	4,479	-	4,776	215	69	55	10,721
Niagara Falls Penn Central Employees Credit Union	620	2,093	-	3,574	10	52	7	6,357
Norton-Troy Employees Credit Union	633	5,499	-	3,028	2	72	17	9,250
Progressive Credit Union	5,143	5,117	-	493,734	7,075	1,948	3,601	516,618
The Niagara Frontier Federal Employees Credit Union	783	207	-	1,740	2	17	6	2,754
Yonkers Postal Employees Credit Union	174	2,698	-	2,817	-	53	11	5,753
Total	330,546	455,668	79,282	4,041,752	87,679	37,378	54,738	5,087,043

Condition of Credit Unions (Dollars In Thousands)

LIABILITIES & EQUITY	Total Deposits	Federal Funds Bought and Repos	Borrowed Plus Interest Payable	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
AmeriCU Credit Union	748,296	-	2,820	-	8,371	759,487	56,654	816,141
Branch 6000 NALC Credit Union	8,601	-	-	-	13	8,614	697	9,311
Buffalo Service Credit Union	30,418	-	-	-	189	30,606	4,664	35,270
CFCU Community Credit Union	533,395	-	4,750	-	5,091	543,237	85,820	629,057
Directors Choice Credit Union	3,253	-	-	-	0	3,253	573	3,827
Empire Branch 36 National Association of Letter Carriers Credit Union	4,355	-	15	-	(4)	4,367	831	5,197
Empire State Credit Union	6,356	-	-	-	12	6,368	523	6,891
Erie County Employees Credit Union	15,259	-	-	-	111	15,370	2,482	17,852
Hudson River Community Credit Union	124,072	-	-	-	1,544	125,616	18,330	143,946
Jamestown Post Office Employees' Credit Union	4,422	-	-	-	3	4,425	765	5,189
Melrose Credit Union	901,336	-	70,000	-	2,300	973,637	260,903	1,234,539
Middle Village Credit Union	18,859	-	-	-	263	19,122	31,900	51,022
Montauk Credit Union	99,104	-	1,000	-	1,126	101,231	10,002	111,232
Municipal Credit Union	1,281,150	-	-	-	32,526	1,313,675	151,462	1,465,137
Newspaper Employees Credit Union	648	-	-	-	-	648	330	978
Niagara Dupont Employees Credit Union	9,011	-	-	-	19	9,030	1,691	10,721
Niagara Falls Penn Central Employees Credit Union	5,583	-	-	-	(0)	5,583	774	6,357
Norton-Troy Employees Credit Union	8,123	-	-	-	55	8,178	1,072	9,250
Progressive Credit Union	276,346	4,400	35,464	-	10,650	326,859	189,758	516,618
The Niagara Frontier Federal Employees Credit Union	2,252	-	-	-	4	2,256	498	2,754
Yonkers Postal Employees Credit Union	4,647	-	-	-	28	4,675	1,078	5,753
Total	4,085,487	4,400	114,049	-	62,302	4,266,237	820,806	5,087,043

Condition of Safe Deposit Companies (Dollars In Thousands)

ASSETS

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Customers' Liability on Acceptances	Premises, Vault and Equipment	Investment in Unconsolidated Subsidiaries	Other Assets	Total Assets
Akron Safe Deposit Company	82	248	-	-	-	68	-	-	398
Total¹	82	248	-	-	-	68	-	-	398

LIABILITIES & EQUITY

	Key & Box Deposits	Unearned Deferred Income	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Akron Safe Deposit Company	-	-	-	-	-	-	-	398	398
Total¹	-	-	-	-	-	-	-	398	398

¹Excludes Zurich Depository Corporation which is in the process of voluntary liquidation.

Condition of Investment Companies (Dollars In Thousands)

ASSETS	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Customers' Liability on Acceptances	Premises and Equipment	Investment in Unconsolidated Subsidiaries	Other Assets	Total Assets
	American Express Banking Corp	131,598	49,804		172,735		13,689		45,123
AIG Finance Holdings, Inc.	214						514	-	728
Community Building Fund, LLC	1,353			1,791				55	3,199
Fiduciary Investment Corporation	88,981	610				209		13,065	102,865
French American Banking Corporation	5,950					1,598	155,760		163,308
GE Capital International Financing Corporation	3,497,670	1,935,464		50,269,729		375,961	4,110,986	10,837,219	71,027,029
Skandinaviska Enskilda Banken Corporation	21,474								21,474
Sterling Banking Corporation								1,288	1,288
Western Union Financial Holdings, L.L.C.	68,672			1,277		6,862		1,030	77,841
Total	3,815,912	1,985,878	-	50,445,532	-	398,319	4,267,260	10,897,780	71,810,681

LIABILITIES & EQUITY	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Due To Affiliates	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
	American Express Banking Corp	103,291		37,431			99,441	240,163	172,786
AIG Finance Holdings, Inc.							-	728	728
Community Building Fund, LLC						25	25	3,174	3,199
Fiduciary Investment Corporation						9,794	9,794	93,071	102,865
French American Banking Corporation						37,243	37,243	126,065	163,308
GE Capital International Financing Corporation	15,402,808		29,622,358		1,044,575	2,407,506	48,477,247	22,549,782	71,027,029
Skandinaviska Enskilda Banken Corporation							-	21,474	21,474
Sterling Banking Corporation						9	9	1,279	1,288
Western Union Financial Holdings, L.L.C.	8,348					13,929	22,277	55,564	77,841
Total	15,514,447	-	29,659,789	-	1,044,575	2,567,947	48,786,758	23,023,923	71,810,681

Condition of Licensed Lenders (Dollars In Thousands)

ASSETS	Loans and Leases Net	Cash and Due From Banks	Furniture, Fixtures and Equipment	Other Assets	Assets Applicable to NY Business	Assets Not Applicable to NY Business	Total Assets
American General Financial Services, Inc.	56,756	1,762	265	9	58,792	-	58,792
AmeriCredit Consumer Loan Company, Inc.	1,528	239	31	28	1,825	350,983	352,809
AmeriCredit Financial Services, Inc.	3	1	0	0	4	572	575
Beneficial New York Inc.	181,778	400	-	(31,720)	150,458	8	150,466
Capital Financial Services, Inc.	5,257	50	-	192	5,499	21,005	26,503
CitiFinancial, Inc.	320,026	392	920	39,772	361,110	-	361,110
CNH Capital America LLC	108,941	-	-	-	108,941	4,750,336	4,859,277
DCFS USA LLC	-	-	-	-	-	26,950,776	26,950,776
FirstAgain LLC	5,667	-	-	-	5,667	104,800	110,468
GE Capital Commercial Inc.	393,184	-	-	11,953	405,137	10,350,379	10,755,516
Household Finance Corporation III	213,346	400	-	2,661	216,407	7,547,008	7,763,416
HSBC Auto Credit Inc.	33,182	50	-	927	34,159	706,089	740,248
JCB International Credit Card Co., Ltd.	552	321	28	6,696	7,597	26,592	34,189
New City Funding Corporation	5,671	1,169	7	-	6,847	-	6,847
Omni Financial of New York, Inc.	-	107	14	6	127	-	127
Retail Charge Financial Services Corp.	338	51	-	361	750	-	750
Stones Funding LLC	545	150	-	10	705	-	705
Sunrise Capital Management, Inc.	95	127	2	1,647	1,872	-	1,872
TMG Financial Services	1,301	-	-	-	1,301	121,748	123,049
Total	1,328,172	5,220	1,266	32,542	1,367,200	50,930,296	52,297,496

Condition of Licensed Lenders (Dollars In Thousands)

LIABILITIES & EQUITY	Other Borrowed Money	All Other Liabilities	Total Liabilities	Valuation Reserves	Capital Stock Surplus	Total Liabilities & Capital
American General Financial Services, Inc.	46,657	61	46,718	4,947	7,126	58,792
AmeriCredit Consumer Loan Company, Inc.	268,122	8,388	276,510	-	76,299	352,809
AmeriCredit Financial Services, Inc.	437	14	451	-	124	575
Beneficial New York Inc.	-	151,529	151,529	-	(1,064)	150,466
Capital Financial Services, Inc.	-	(1,475)	(1,475)	-	27,979	26,503
CitiFinancial, Inc.	331,945	10,572	342,517	-	18,593	361,110
CNH Capital America LLC Maserati Financial Services	3,410,196	311,668	3,721,865	-	1,137,412	4,859,277
DCFS USA LLC	19,148,685	6,303,318	25,452,002	-	1,498,773	26,950,776
FirstAgain LLC	100,788	1,644	102,432	-	8,036	110,468
GE Capital Commercial Inc.	-	345,906	345,906	-	10,409,610	10,755,516
Household Finance Corporation III	-	7,526,143	7,526,143	-	237,273	7,763,416
HSBC Auto Credit Inc.	-	706,943	706,943	-	33,305	740,248
JCB International Credit Card Co., Ltd.	15,103	10,119	25,222	-	8,968	34,189
New City Funding Corporation	750	3,286	4,036	-	2,811	6,847
Omni Financial of New York, Inc.	32	1	33	-	94	127
Retail Charge Financial Services Corp.	-	4	4	-	747	750
Stones Funding LLC	300	-	300	-	405	705
Sunrise Capital Management, Inc.	1,612	-	1,612	-	260	1,872
TMG Financial Services	116,936	2,252	119,188	-	3,861	123,049
Total	23,441,563	15,380,372	38,821,934	4,947	13,470,614	52,297,496

Voluntary and Involuntary Liquidations* Commenced and/or Concluded (Dollars In Thousands)

Name of Institution	Location	Date of Last Report	Total Resources	Due Depositors or Shareholders	Capital	Due Head Office & Affiliates	Other Liabilities	Commenced	Concluded	Voluntary	Involuntary
Commercial Banks, Trust Companies and Limited Purpose Trust Companies											
Waterford Village Bank	Clarence, NY	12/31/2008	\$63,300	\$58,400	\$4,000	-	\$902		✓		✓
Private Bankers											
None											
Savings Banks, Savings & Loans and Credit Unions											
None											
Safe Deposit Companies											
None											
Investment Companies (Article XII)											
None											
Licensed Lenders											
None											
Foreign Branches											
None											
Foreign Agencies											
None											
Holding Companies											
None											

Unclaimed Deposits or Dividends from Liquidations Deposited with Superintendent*

Name of Institution	Date Funds Paid	Unclaimed Deposits or Dividends	Paid to Claimant In 2009	Total Paid to Claimant	Balance of Unclaimed Funds Held
Golden City Commercial Bank	2/28/07	204,263	-	10,950	193,313
Total		204,263	-	10,950	193,313

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

Mergers and Acquisitions

Name	Locations	Name After Change	Effective Date
Commercial Banks			
Shinhan Bank America	New York, NY	Shinhan Bank America	May 1, 2009
The Bank of Vernon	Vernon, TX		
Trust Companies			
Steuben Trust Company	Hornell, NY	Steuben Trust Company	Feb 20, 2009
Canisteo Savings and Loan Association	Canisteo, NY		
Manufacturers and Traders Trust Company	Buffalo, NY	Manufacturers and Traders Trust Company	Apr 1, 2009
M&T Credit Services, LLC	Buffalo,		
Manufacturers and Traders Trust Company	Buffalo, NY	Manufacturers and Traders Trust Company	May 23, 2009
Court Square Leasing Corporation	Malvern, PA		
Manufacturers and Traders Trust Company	Buffalo, NY	Manufacturers and Traders Trust Company	May 23, 2009
Provident Bank of Maryland	Baltimore, MD		
Chemung Canal Trust Company	Elmira, NY	Chemung Canal Trust Company	May 29, 2009
Bank of Canton	Canton, PA		
Holding Companies - One Bank, Multi-Bank and Mutual			
First Empire State Holding Company	Buffalo, NY	First Empire State Holding Company (All capital stock of M&T Bank Acquired by First Empire State)	May 23, 2009
Limited Purpose Trust Companies			
Bank of New York Trust Company	New York, NY	Bank of New York Mellon Trust Company NA	July 6, 2009
Bank of New York Mellon Trust Company NA	Pittsburg, PA		
Savings Banks			
Ridgewood Savings Bank	Ridgewood, NY	Ridgewood Savings Bank	Jun 12, 2009
City and Suburban FSB	Yonkers, NY		
Check Cashers			
Pay-O-Matic Check Cashing Corp.	Syosset, NY	Pay-O-Matic Check Cashing Corp.	Sep 1, 2009
POM-CLB Check Cashing, Inc.	New York, NY		
Pay-O-Matic Check Cashing Corp.	Syosset, NY	Pay-O-Matic Check Cashing Corp.	Nov 27, 2009
V & V Check Cashing Corp.	Bronx, NY		

Actions Other Than Mergers and Acquisitions

Name	Action	Effective Date
New Banking Organizations Chartered		
The Warehouse Trust Company LLC	Approval as non-deposit trust company	November 5, 2009
Merger, Holding Company and Expansion Activities		
The Depository Trust & Clearing Corporation	Approval to become a bank holding company by acquiring control of The Warehouse Trust Company LLC.	November 5, 2009
Other Actions		
ICE US Trust LLC	Permission for executive officers of banks and trust companies to serve as managers.	April 2, 2009
The Warehouse Trust Company LLC	Exemption from the requirement of deposit insurance	November 5, 2009

Conversion of Federal to State Charter

	Locations	Name After Change	Effective Date
Commercial Banks			
Empire State Bank, National Association	Newburgh, New York	Empire State Bank	March 9, 2009
All Other Institutions			
None			

Conversion from State to Federal Charter

	Locations	Name After Change	Effective Date
Limited Purpose Trust Companies			
The Rockefeller Trust Company	New York, NY	Rockefeller Trust Company, N.A.	Aug 1, 2009
All Other Institutions			
None			

STATE TRANSMITTER OF MONEY INSURANCE FUND

The STMIF fund is paid into by money transmitters licensed by the state and is designed to insure New York instruments of uninsured money transmitters in the event that, due to insolvency, bankruptcy or other inability to pay, they default in making payment on those instruments.

The Commissioner of Taxation and Finance is custodian of the fund and makes all disbursements upon vouchers signed by the Superintendent or his designated deputy.

ASSETS	
Cash in STMIF Account - January 1, 2009	\$12,226,041.30
Cash Received in STMIF From Assessments ¹	1,389,291.20
Interest Received in STMIF	47,046.32
Cash Expenses in 2009	(2,362.50)
Total Assets	\$13,660,016.32
NET ASSETS	
Fund Balance - January 1, 2009	12,226,041.30
Excess of 2008 Income over Expenses	1,433,975.02
Fund Balance - December 31, 2009	\$13,660,016.32
INCOME	
Assessment Income - 2008 Assessment	\$654,026.20
Assessment Income - 2009 Assessment	735,265.00
Interest Income	47,046.32
Total Income	1,436,337.52
EXPENSES	
Storage	2,362.50
Excess of Income Over Expenses	\$1,433,975.02
2008 ASSESSMENT (billed 12/01/2008)	
Balance to be collected as of 01/01/2009	657,803.20
Less: Uncollectible due to License Surrender	(3,777.00)
Net balance to be collected	654,026.20
2008 Assessments collected in 2009	654,026.20
Net cash received in 2009 from 2008 assessment	654,026.20
Outstanding balance to be collected as of 12/31/08	-
2009 ASSESSMENT (billed 12/01/2009)	
Total 2009 assessment	1,513,695.00
Amount collected as of 12/31/09	735,265.00
Outstanding balance to be collected as of 12/31/08	778,430.00
Total outstanding balance to be collected as of 12/31/09	778,430.00
TOTAL CASH RECEIVED IN 2009	1,389,291.20

APPROPRIATIONS AND EXPENDITURES
FOR FISCAL YEAR 2008 - 2009

Note: The cost of maintaining the Department is entirely paid by the institutions under its supervision. Industries supervised are levied an assessment by the Department to ensure that funds are available in the State Treasury to cover expenditures of the Department.

Settlement Account funds are derived through Settlement Enforcement agreements with certain entities supervised by the Department. These funds are available in the State Treasury to cover expenditures.

BANKING DEPARTMENT ACCOUNT:		2008 - 2009
Appropriations available (including funds for suballocation to other agencies)		\$86,960,000
EXPENDITURES FROM APPROPRIATION:		
Personal Service		\$45,750,033
Non-Personal Service		31,622,951
Total Banking Department Expenditures From Appropriation		77,372,984
Total Other Expenditures		921,000
Total Expenditures From Banking Department Account		\$78,293,984
SEIZED ASSETS ACCOUNT:		
Appropriations available		\$150,000
Non-Personal Service		1,524
Total Expenditures From Banking Department Seized Assets Account		\$1,524
HOLOCAUST CLAIMS PROCESSING OFFICE ACCOUNT:		
Appropriations available		\$465,000
Personal Service Expenditures		296,552
Non-Personal Service Expenditures		90,898
Total Expenditures From Holocaust Claims Processing Office Account		\$387,450
BANKING DEPARTMENT SETTLEMENT ACCOUNT:		
Special Revenue Appropriations:		
Appropriations available		\$4,000,000
Expenditures from appropriation:		
Non-Personal Service		714,541
Total Expenditures From Settlement Account		\$714,541

BANKING LAW AND RELATED LAW CHANGES

Chapter 507 (S.66007) – Mortgage Lending Reform

Adopted effective December 15, 2009

Chapter 507 supplements Chapter 472 of 2008 in addressing the mortgage crisis in New York State. Among other improvements, it expands the 90- day notice provision contained in Chapter 472 by requiring lenders, mortgage loan servicers and assignees to send notice to borrowers of all home loans, including those made for the purchase of cooperative apartments. Likewise, mandatory settlement conferences are now mandated for all residential home borrowers. Additionally, Chapter 507 provides the following new safeguards:

- Requires that a plaintiff in a foreclosure action, upon the issuance of a judgment of foreclosure and sale, properly maintain the subject property.
- Lenders, servicers and assignees are required to provide the Banking Department information on borrowers who have been served a 90- day notice for purposes of monitoring distressed borrowers and targeting counseling efforts.
- Chapter 507 also includes protection for tenants. It requires a person or entity acquiring title in residential real property as a result of a judgment of foreclosure and sale to deliver notice to tenants informing them that they have the right to remain in occupancy for the longer of the remaining term of the lease or a period of 90 days. Tenants are also required to be given notice that a foreclosure action has been commenced.
- Chapter 507 further refines the rescue scam provisions of Chapter 472 by expressly precluding licensed mortgage bankers or registered mortgage brokers from accepting upfront fees in connection with performing the business of a distressed property consultant. Technical changes were also made to the criminal law provisions of Chapter 472 and the provisions applicable to attorneys.

In addition, various changes are made to the Banking Law:

- Section 6-f is amended to permit lenders to obtain a portion of the future appreciation of real property securing a residential mortgage loan in cases where the lender has reduced the amount of principal to assist a borrower at risk of foreclosure.
- The law exempts State of New York Mortgage Agency ("SONYMA") loans from the requirements of the Banking Law's high-cost and subprime mortgage underwriting standards. The new law also clarifies the applicability of the term fully-indexed rate when determining if a loan is a subprime loan or when determining if the borrower has the ability to repay the loan.
- The law makes clear that disclosures required with respect to yield spread premiums for high-cost and subprime loans may be made within three days after receipt of an application.

Chapter 259 (S.2760) - Reverse Mortgages

Adopted effective October 26, 2009

Chapter 259 amends the Banking and Real Property Tax Laws to exclude from income the proceeds of reverse mortgages in calculating the senior citizen partial property tax exemption authorized by Section 467 of the Real Property Tax Law. Chapter 259 also specifies that monies used to repay a reverse mortgage may not be deducted from income, and that any interest or dividends realized from the investment of reverse mortgage proceeds shall be considered income.

Chapter 11 (A.259) – Banking Development Districts

Adopted effective April 7, 2009

Chapter 11 clarifies that Section 96-d of the Banking Law permits the establishment of multiple branches in existing banking development districts by banks, trust companies or national banks. This legislation is intended to encourage banks to expand their services in communities with limited existing banking facilities.

Chapter 330 (A.7921) – Banking Development Districts

Adopted effective August 11, 2009

Chapter 330 amends Chapter 11 of the Laws of 2009 (see above) to make technical, clarifying amendments. The language contained in this bill was drafted by the Banking Department.

Chapter 432 (A.5753) – State of New York Mortgage Agency

Adopted effective September 16, 2009

Chapter 432 authorizes SONYMA to purchase second mortgage loans. This change is intended to provide SONYMA first lien mortgage borrowers with down payment and/or closing cost assistance in limited circumstances.

Chapter 424 (A.2819) – Excelsior Linked Deposit Program

Adopted effective September 16, 2009

Chapter 424 expands the purview of the Excelsior Linked Deposit loan program to include businesses located in federal empowerment zones, enterprise and renewal communities. Previously, the program, which leverages loans from participating banks at reduced interest rates in exchange for the State's acceptance of commensurately lower rates of return on its short-term deposits, was limited to small businesses located in Empire Zones or economically distressed areas, as well as minority and women-owned businesses or defense industry manufacturers.

Chapter 166 (A.8382) – Open-End Personal Loans

Adopted effective July 11, 2009

This bill extends for an additional two years (to June 30, 2011) the authority of licensed lenders to charge annual fees on open-end personal loans.

Chapter 24 (S.1755A) – Exempt Income Protection Act

Adopted effective May 4, 2009

Chapter 24 amends Chapter 575 of the laws of 2008.

Chapter 575 enacted the Exempt Income Protection Act of 2008. The 2008 Act created a procedure for the execution of money judgments on bank accounts and excluded from execution the first \$2,500 in a bank account containing exempt funds, such as Social Security benefits, disability income, pensions, public assistance payments, child support, veterans' benefits and unemployment insurance benefits.

Chapter 24 specifically exempts the State of New York, municipal corporations and their agencies from provisions of the 2008 Act. Chapter 24 also will exempt from the 2008 Act debts for child support, spousal support, maintenance or alimony.

Chapter 122 (A.6923) – Wildcard Sunset Provision

Adopted effective July 11, 2009

Chapter 122 extends the sunset provisions applicable to Banking Law §12-a to September 10, 2011. Banking Law Section 12-a, the so-called “Wildcard” statute, authorizes New York banks, thrifts and credits unions, as well as the New York branches of foreign banks, to exercise the powers of their federal counterparts.

Chapter 123 (A.6924) – Mortgage Loan Originators

Adopted effective July 11, 2009

Chapter 744 of the Laws of 2006 created a comprehensive regulatory system for mortgage loan originators in New York State under Article 12-E of the Banking Law. Subsequently, federal law was amended by Title V of the Housing and Economic Recovery Act of 2008, otherwise known as the “Secure and Fair Enforcement for Mortgage Licensing Act of 2008” (SAFE Act). The SAFE Act implemented a uniform system of MLO licensing at the state level. It imposed various nationwide standards on MLOS, including requirements that MLOs pass a written test, maintain financial bonds and satisfy national educational standards. Chapter 123 conforms New York law (Article 12-E) to these federal requirements.

REGULATORY CHANGES

Amendments to Supervisory Policy G 8 (Registration of Domestic Representative Offices)

Adopted effective April 22, 2009

These amendments revise the registration requirements for domestic banking institutions establishing a representative office in New York in order to eliminate information no longer deemed necessary, and to clarify from which institutions, and under what circumstances a formal registration will be required.

Amendments to Part 38 of the General Regulations of the Banking Board, Parts 410 and 413 of the Superintendent’s Regulations and Supervisory Procedure MB 106

Adopted effective October 21, 2009

These amendments clarify the definition of “branch”, eliminate the distinction between

full service branches and loan solicitation branches, and codify the prohibition on net branching, add a definition of “application” which conforms to the federal definition, clarify disclosure requirements for points and fees and for compensation received from lenders and borrowers, add disclosure language to applications regarding the effect of providing false information and the effect of paying discount points, and add a specific prohibition against dual employment.

ENFORCEMENT ACTIONS

Termination of August 31, 2007 Written Agreement with Brown Brothers Harriman September 23, 2009

Consent Order to Cease and Desist to LibertyPointe Bank July 16, 2009.

Consent Order to Cease and Desist to Savoy Bank June 8, 2009.

Termination of December 15, 2005 Cease and Desist Order with Israel Discount Bank of New York June 5, 2009

Written Agreement to Philippine National Bank May 20, 2009

Termination of November 7, 2008 Cease and Desist Order with Dresdner Bank AG May 11, 2009

Termination of August 3, 2007 Cease and Desist Order with First American International Bank April 27, 2009

Consent Order to Cease and Desist to Waterford Village Bank February 12, 2009.

Consent Order to Cease and Desist to The Park Avenue Bank February 11, 2009.

More information about the Banking Department’s regulatory agenda as well as recently proposed and adopted banking regulations and more recent enforcement actions can be found on our Web site at www.banking.state.ny.us