

NEW YORK STATE BANKING DEPARTMENT

ANNUAL REPORT

2004



**George E. Pataki**  
Governor

**Diana L. Taylor**  
Superintendent of Banks

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



## Letter from the Superintendent...

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

I hereby transmit the annual report of the New York State Banking Department for the year 2004 pursuant to Section 43 of the Banking Law.

I am pleased to report that the financial services industry in New York State is thriving. New York is the financial capital of the world and its institutions play a critical role in providing essential services to people not only in this state but around the globe.

The New York State Banking Department is the regulator for more than 3,400 financial entities, including all state-chartered domestic banking institutions, virtually all of the United States offices of international banking institutions, and all of the mortgage brokers, mortgage bankers, check cashers and budget planners operating in New York State. The total assets of the depository companies and institutions supervised by the Banking Department exceed \$1.3 trillion. Please refer Schedule B, Part I for a complete list of supervised entities, by sector.

At year-end 2004 there were 133 state chartered domestic banks and thrifts with total assets of \$394 billion and 32 state chartered credit unions with assets of \$3.6 billion

The foreign banking community in New York includes the world's largest global banking enterprises. The Banking Department is the primary regulator of U.S. branches and agencies of foreign banking organizations, supervising more than 80 percent of the nationwide assets held by such entities. At year-end, the Banking Department supervised a total of 111 branches, agencies and representative offices of foreign banks with assets of \$925 billion from more than 40 countries. The Banking Department also has oversight of a number of banks owned by foreign banking organizations. The Department is the only state regulator with a representative office overseas, including an

office in Tokyo and an office in London. In 2004, we closed the Tokyo office, and our overseas operations are now run out of London and New York City.

In addition to our responsibilities for depository institutions, the Department is responsible for licensing and supervising several other growing areas of financial services. These include 54 budget planners; 211 check cashers; 14 licensed lenders; 73 money transmitters; 273 mortgage bankers; 2,162 mortgage brokers; 60 Premium Finance Companies and 110 Sales Finance Companies.

I am pleased to report that at year end, the state's banking sector reported higher capital and a return on assets roughly in line with returns over the prior four years, despite rising costs and tightening net interest margins. Past due loans were modestly down and charge-offs remained in a range similar to the prior four years. However, although overall employment levels statewide improved in 2004 for the first time since 2000, the financial sector did not experience the same gains. Industry consolidation, combined with industry cost cutting resulted in a relatively flat year in terms of employment.

The major risk to the financial sector in the coming year is the potential for an increase in interest rates. Were this to occur, the risk could be manifested in the following ways: (1) interest margins could be compressed particularly for residential lenders. These lenders tend to be subject to a greater degree of net interest margin compression in a rising rate environment; (2) debt service safety margins could erode as payments increase on new and adjustable borrowings, and (3) the resulting increase in mortgage rates could reduce the affordability of housing and thus the demand. Reduced demand could in turn slow or potentially reverse housing price gains and collateral values for mortgage lenders.

Financial performance aside, this was a year of fundamental and tumultuous change in the regulation of the financial industry. The year began with the OCC making permanent its preemption of lending and deposit laws for national banks; exempting them from the enforcement of any consumer protection laws by any entity other than itself; and granting operating subsidiaries the same preemption rights and visitorial immunity as the parent banks.

For the Department this was troubling: for consumers, the news could not have been worse. The effect of this ruling is that national banks and their operating subsidiaries no longer have to obey state consumer protection laws and no entity other than the OCC has the right to go into a nationally chartered bank or its operating subsidiaries to enforce any of those laws. The result is that a consumer is protected to a different standard depending on which institution they go to for a financial product, such as a mortgage loan. In New York, that standard is significantly lower for nationally chartered banks than for those chartered by the state.

The nationwide reaction was swift and intense. Both the Senate and House Banking Committees held hearings at which the New York State Banking Department played a lead role, providing testimony and arguing the case against the preemption on behalf of the Conference of State Bank Supervisors, the regulators' industry group that represents all fifty states and the District of Columbia.

The OCC preemption has highlighted the fact that we state regulators operate in a competitive environment, and we need to add value in our examinations. Additionally, the preemption has spurred several fundamental changes in the financial regulatory environment, and has required that we sharpen our focus on our organizational and operational structure, and philosophical outlook.

The first and most critical upshot was to accelerate change in the Department's revenue structure. The entire operating budget for the Department has historically been collected through assessments levied solely on chartered depository entities, which represent approximately 10 percent of the total number of institutions we regulate.

While plans to address this inequity were taking shape, the Department's two largest banks — HSBC and JPMorgan Chase — switched to federal charters; decisions, that while not solely inspired by the preemption, certainly were made easier as a result. Because those two banks provided a full 30 percent of the Department's operating budget, the planned restructuring of our revenue stream was necessarily speeded up. This required legislation to grant the Superintendent the ability to assess all the entities the Department regulates while Department staff simultaneously developed the rationale for the billing structure.

With the invaluable assistance of the Assembly and Senate Banking Committee Chairs Cathy Nolan and Hugh Farley; the legislation passed and the revenue restructuring, including outreach to the affected industries, was complete in time for the beginning of 2005 and the new billing cycle.

Over the last two years, in light of the growing numbers of institutions in non-depository sectors which are now being assessed for our work, and the fact that we need to ensure that we are examining all our entities efficiently and effectively, it became increasingly clear that the Department needed to take steps to improve and make more relevant the examination procedures for licensed entities. While ensuring the safety and soundness of our depository institutions and foreign banking organization licensees remains a core mission, the Department has taken affirmative steps to tighten and improve examination protocol in the licensed financial sectors. To that end, we have adopted a similar safety and soundness model that will go farther in protecting consumers from predatory practices and unscrupulous behavior.

Unfortunately, our concern about the safety and soundness of at least one entity was justified: in the spring of 2004, irregularities at a large money transmitter, CashPoint Network Services, Inc., caused the Department to suspend its license. The repercussions of the CashPoint failure were felt nationwide. As a result, the Licensed Financial Services Division was reorganized, and with fresh leadership in place, a new examination protocol, known as FILMS was implemented for all check cashers and money transmitters.

F is for Financial Condition. Our examiners look at balance sheets, levels of permissible investment, level and quality of capital, the quality and quantity of earnings, trends and stability and they analyze liquidity, profitability and leverage.

I stands for Internal Controls and Auditing. How effective are the MSB's controls and overall internal control environment?

L is for Legal and Regulatory Compliance. This is critical — how good is the business at adhering to applicable state and federal laws and regulations? How effective is compliance and can management spot and correct any compliance issues or gaps? Is the BSA/AML program effective or deficient?

M is for Management. Examiners look at the overall performance and the licensee's ability to identify, measure and monitor risks. Succession plans are also important as is responsiveness to recommendations by auditors and supervisors.

S stands for Systems and Technology. An important part of the exam, particularly for money transmitters, is the IT audit, testing the management, development and support of information systems.

Over this last year, we also have begun a similar transformation of the Mortgage Banking Division (MBD) to address backlogs in processing applications. We are working with a national task force to create a universal licensing application to allow mortgage companies operating across state lines a simplified and cost-efficient way to expand their businesses. At the same time, the MBD's operating model shifted to one more attuned to the risks faced by consumers in a volatile mortgage market. Often working with the Department's Criminal Investigations Bureau (CIB), the MBD initiated a number of enforcement actions on behalf of consumers that resulted in penalties and restitution of excess payments. Some of these are listed in the pages that follow under Enforcement Actions.

In addition to their efforts to combat mortgage fraud, the CIB participated in a wide range of activities related to anti-money laundering efforts and issues related to identifying and freezing funds linked to terrorist organizations. Forging close ties with federal, state and local law enforcement

agencies, CIB personnel were active in various anti-terrorist initiatives involving the Bank Secrecy Act and the USA Patriot Act.

Just as the CIB is unique in the state banking regulatory world, so is the Holocaust Claims Processing Office (HCPO), which was created in June of 1997 by Governor Pataki. The mission of the Office includes accepting Holocaust-era claims against European banks, claims against insurance companies on unpaid policies and claims seeking the recovery of lost or looted art. Since the Office's inception, it has responded to more than ten thousand inquiries resulting in claims from 44 states and 34 countries. As of 2004, HCPO staff have handled more than 2300 bank claims, 2,300 insurance claims and 120 art claims. In 2004 alone, they secured the return of \$16.5 million and two paintings. Through the first quarter of 2005 they have secured a lifetime total of \$41 million for claimants, of which \$28.5 million for bank claims and \$12.5 million for insurance claims.

The depository divisions at the Department have not been exempt from change and streamlining. These divisions have now been reorganized in a way that is defined by service area, type and size of institution. The US Financial Services Division became the Large Complex Banks (LCB) Division. Large domestic and foreign banks are part of this division, as is the Capital Markets team. The rationale for assigning institutions to this division is based on their size and complexity and integral role in world markets.

The Foreign Financial Services Division is now renamed the Foreign and Wholesale Banks (FWB) Division. This division oversees all of the smaller foreign branches and agencies, as well as the limited purpose trust companies. The Trust team is part of this group.

On the domestic scene, the Community Financial Services Division, was renamed the Community and Regional Banks (CRB) Division, and retained most of its former responsibilities.

Education and outreach efforts are increasingly relevant to consumers across the state. As safety and soundness of all our supervised entities is our core mission, the Department has taken affirmative steps to strengthen its efforts to inform the public at large about the workings of licensed entities, from mortgage brokers and bankers to check cashers, money transmitters and budget planners.

In keeping with our mission “to educate and protect consumers” we have increased our outreach efforts Statewide and have made it easier for consumers to reach us with their concerns and problems. In 2004, we consolidated our consumer, mortgage and ATM phone lines into a single number — 877-BANK-NYS and are handling calls in four languages — English, Spanish, Russian and Cantonese. To announce the change, the Department sent 4,000 letters to elected officials, the regulated entities, consumer groups and others, letting them know about this new service.

In other organizational shifts, the Communications & Media Relations Division (CMR) took charge of all consumer outreach efforts, including those that had been handled by the Consumer Division. CMR now runs the Speakers Bureau, consumer and community group outreach and education, and has expanded the Department's efforts to create new materials and outreach programs that extend and focus financial education efforts on regional issues and special needs. CMR is reaching out more intensively to advocates and consumer groups to support their specific needs for educational and promotional materials.

One of the reasons that the provision of basic financial education is so important is there are an estimated 800,000 New Yorkers who are unbanked. There are myriad reasons for this being the case and they range from lack of knowledge to fear of deportation. The Banking Department is taking affirmative steps to bring banking services to communities where they are inadequate or altogether lacking. One way to alleviate this problem is through the promotion of the Banking Development District (BDD) program signed into law by the Governor in 1997. This is a powerful economic development tool that promises great results. In November 2004, I convened a Working Group of state and city agencies with the goal of strengthening and enriching the program for the benefit of both the banks and the communities. Working together, we are convinced that we can make this program better and easier to access and we look forward to a number of new branch openings in New York City in 2005. Next year, the Department will make a concerted effort to expand the enriched BDD program upstate, bringing needed banking services to unbanked New Yorkers statewide.

If anything, the past year was one of fundamental change for the banking industry and for the Department. I believe that the changes that we have made internally and the initiatives that we have taken will go a long way to making the Banking Department a more effective regulator and supervisor and more relevant to the every day lives of all New Yorkers.

Diana L. Taylor



<u>Depository Institutions (292 Total)</u>	#	<u>Approximate Worth</u>
Article XII Investment Companies	3 1	<\$150M >\$150M
Commercial Banks	10	<\$50M
	8	\$50-100M
	30	\$100-500M
	9	\$500M-\$1B
	8	\$1-5B
	2	\$5-50B
Credit Unions	23	<\$50M
	5	\$50-300M
	4	>\$300M
Foreign Banking Organizations	36	<\$2B
	9	\$2-5B
	13	\$5-10B
	10	>\$10B
Foreign Representative Offices	48	
Institutions under Continuous Supervision Some institutions in this category have multiple entities regulated by the Banking Department. Institutions will receive one bill covering all costs for all entities.	10 5	<\$40B >\$40B
Institutions under Modified Continuous Supervision	11	
Limited Purpose Trust Companies	12	<\$10M
	3	>\$10M
Safe Deposit Companies	1	<\$500K
	3	>\$500K
Savings Institutions	3	<\$100M
	15	\$100-500M
	5	\$500M-\$2B
	5	>\$2B
<u>Non-Depository Institutions (2,981 Total)</u>		
Budget Planners	35	<\$250K
	19	>\$250K
Check Cashers	14	<\$50M
	2	>\$50M
	70	
Licensed Lenders	7	<\$5M
	3	\$5-100M
	4	>\$100M
Money Transmitters	68	<\$1B
	4	>\$1B
Mortgage Bankers	61	<\$5M
	10	\$5-100M
	6	>\$100M
	10	
	8	
Mortgage Brokers	2,2	<\$1B
	02 5	>\$1B
Premium Finance Companies	40	<\$5M
	21	>\$5M
Sales Finance Companies	48	<\$1M
	38	>\$1M

## STATE OF THE FINANCIAL SERVICES INDUSTRY

### Median Performance of New York State Financial Institutions

	2004	2003	2002	2001	2000
Tier I Capital - Leverage Ratio	9.08%	8.72%	8.51%	8.85%	8.96%
Net Int. Margin	3.77%	3.78%	4.03%	3.96%	4.14%
State Personal Income Growth	NA	4.60%	0.80%	-0.08%	8.80%
State House Price Change	12.56%	12.20%	11.42%	9.61%	9.50%
Nassau/Suffolk House Price Change	14.79%	13.80%	14.88%	12.15%	13.22%
National House Price Change	11.17%	8.18%	7.55%	7.54%	7.61%

### Commercial Banks & Thrifts

	2004	2003	2002	2001	2000
CAPITAL - Total (\$ Billions)	111	139	126	126	119
CAPITAL - Federal (\$ Billions)	63	54	48	48	46
CAPITAL - State (\$ Billions)	49	85	78	78	73
Return on Assets - Total	1.36%	1.14%	0.84%	0.81%	1.14%
Return on Assets - Federal	1.44%	1.42%	1.32%	1.25%	1.29%
Return on Assets - State	1.20%	0.97%	0.57%	0.59%	1.06%
Loan Charge Off % Loans - Total	1.01%	1.11%	1.36%	0.77%	0.43%
Loan Charge Off % Loans - Federal	1.36%	1.76%	1.92%	0.88%	0.57%
Loan Charge Off % Loans - State	0.25%	0.53%	0.89%	0.68%	0.33%

**DEPARTMENT  
REVENUE SUMMARY**

2003 - 04  
FISCAL YEAR

<u>FAS activity</u>	<u>Type of Institution</u>	<u>General Assessment</u>	<u>Examination Assessment</u>	<u>Travel Fees</u>	<u>Total</u>
CSAR10	Banks	683,995.18	877,496.00	0.00	1,561,491.18
CSAR11	Trust Companies	26,501,516.51	2,766,468.09	35,700.35	29,303,684.95
CSAR12	Private Bankers	77,471.96	159,747.20	21.00	237,240.16
CSAR13	Safe Deposit Companies	2,000.00	4,590.20	0.00	6,590.20
CSAR14	Mutual Trust Inv Cos	0.00	0.00		0.00
CSAR15	Savings Banks	2,236,884.49	759,164.65	712.00	2,996,761.14
CSAR16	Life Insurance Cos	0.00	0.00		0.00
CSAR17	Savings & Loan Assoc's	11,275.27	35,566.70	0.00	46,841.97
CSAR18	Credit Unions	96,093.09	238,513.60	0.00	334,606.69
CSAR19	Foreign Agencies	1,699,549.62	707,027.75	0.00	2,406,577.37
CSAR20	Foreign Branches	20,197,118.01	5,013,922.41	1,800.96	25,212,841.38
CSAR21	Investment Companies	2,089,081.14	1,013,912.55	150,101.70	3,253,095.39
CSAR47	Foreign Rep Offices	25,500.00	16,228.80	0.00	41,728.80
CSAR48	Regional Admin Offices	0.00	0.00		0.00
CSAR40	Bank Holding Co's		1,743,428.05	3,518.21	1,746,946.26
CSAR41	Common Trust Funds		16,489.70	0.00	16,489.70
CSAR42	Merchant Banks		298,484.60	55,094.04	353,578.64
CSAR44	Subsidiaries		6,222.30	0.00	6,222.30
CSAR49	Miscellaneous		522,786.20	110,962.82	633,749.02
CSAR51	Charitable Organizations		11,765.20		11,765.20
CSAR52	Mutual Holding Co's		0.00		0.00
	<b>Subtotal Depository</b>	<b>53,620,485.27</b>	<b>14,191,814.00</b>	<b>357,911.08</b>	<b>68,170,210.35</b>
CSAR30	Premium Finance Co's	13,000.00	47,723.25	5,818.24	66,541.49
CSAR31	Sales Finance Co's	30,800.00	112,581.20	33,531.59	176,912.79
CSAR32	Licensed Lenders		21,610.00	7,182.41	28,792.41
CSAR33	Transmitters of Money		188,587.87	29,584.71	218,172.58
CSAR34	Licensed Check Cashers	95,250.00	332,471.65	0.00	427,721.65
CSAR46	Budget Planners		24,532.00	0.00	24,532.00
CSAR35	Lic Mortgage Bankers		353,984.80	81,827.71	435,812.51
CSAR36	Mortgage Brokers		318,097.15	13,844.32	331,941.47
	<b>Subtotal non Depository</b>	<b>139,050.00</b>	<b>1,399,587.92</b>	<b>171,788.98</b>	<b>1,710,426.90</b>
	<b>Total Assessments</b>	<b>53,759,535.27</b>	<b>15,591,401.92</b>	<b>529,700.06</b>	<b>69,880,637.25</b>
	<u>Misc Fees &amp; Adjustments</u>				
LFGA10-47	Late GA Fees	1,811.56			1,811.56
LFSAI0-52	Late SA Fees		3,230.02		3,230.02
RTCKSA	Returned Check Fees	80.00			80.00
FACADJ	Final Assmt Adjustments	(40,571.24)			(40,571.24)
	Total Misc Fees & Adjustments	(38,679.68)	3,230.02	0.00	(35,449.66)
	<b>Total Department Revenue</b>	<b>53,720,855.59</b>	<b>15,594,631.94</b>	<b>529,700.06</b>	<b>69,845,187.59</b>

## 2004 SELECTED ENFORCEMENT ACTIONS

November 30, 2004	Banking Department Issues Consent Order to Cease and Desist to Liberty Bank of New York
October 13, 2004	Amityville Payroll Services, Inc., a Licensed Cashier of Checks, has entered into a Settlement Agreement with the Superintendent of Banks which includes a Payment of \$25,000 fine.
October 8, 2004	Joint Written Agreement Announced Among Federal Reserve Board, New York State Banking Department and Standard Chartered Bank, London, United Kingdom
September 10, 2004	The New York State Banking Department Issued an Order of Suspension to BISA Check Cashing Corp., a Licensed Cashier of Checks Pursuant to Article IX-A of the New York Banking Law.
July 26, 2004	Banking Department Issues Consent Order of Assessment of Monetary Penalty Against T.C. Ziraat Bankasi, New York Branch
July 26, 2004	Joint Written Agreement Announced Among Federal Reserve Board, New York State Banking Department, Illinois Department of Financial and Professional Regulation and ABN AMRO Bank, N.V., Amsterdam, The Netherlands
April 28, 2004	Banking Department Issues Temporary Suspension Orders to Bronx Check Cashing Corporation and Uribea Realty Corporation
April 21, 2004	Banking Department Issues Temporary Suspension Order to Cashpoint Network Services, Inc.
April 13, 2004	Banking Department Revokes Mortgage Broker Registration of Robert Kushner D/B/A Shore Finance
April 8, 2004	Bandco Check Cashing Services, Inc., a licensed cashier of checks, has entered into a Settlement Agreement with the Superintendent of Banks which includes the payment of a \$50,000 fine
April 1, 2004	Notice of Revocation of Shore Finance's Mortgage Broker Registration
March 24, 2004	Westchester Check Cashing, Inc., a Licensed Cashier of Checks, has entered into a Settlement Agreement with the Superintendent of Banks which includes the Payment of \$35,000 fine
March 19, 2004	Union State Bank Acquires the Deposits of Reliance Bank after Banking Department takes Possession
March 16, 2004	Banking Department Issues Consent Order to Cease and Desist to Chinese American Bank
March 10, 2004	Federal Reserve Board and State Banking Department Issue Joint Order to Cease and Desist and Order of Assessment of a Civil Money Penalty and Monetary Payment against Credit Agricole, S.A., Paris, France, and Its Affiliates
March 4, 2004	Transworld Transmitting Corp., a licensed money transmitter, entered into a Settlement Agreement with the Superintendent of Banks on March 4, 2004 which includes the payment of a \$15,000 fine
February 13, 2004	Rupali Exchange, Inc., a licensed money transmitter, has entered into a Settlement Agreement with the Superintendent of Banks which includes the payment of a \$15,000 fine

## 2004 REGULATORY AMENDMENTS

- Nov. 17, 2004 Adoption of Amendments to Supervisory Procedure G 106 (Public Access to Banking Department Records).
- Nov. 17, 2004 Adoption of Amendments to Supervisory Procedure FB 105 (Procedure for a Foreign Banking Corporation for a Change of Manager, Deputy Manager, Representative or Individual Designated to Receive Process).
- Sept. 29, 2004 Repeal of Part 17 of the General Regulations of the Banking Board (Permission to Have Directors and Other Personnel with Certain Underwriting Relationships) and Supervisory Procedure CB 114.
- Sept. 22, 2004 Adoption of Amendments to Part 410 of the Superintendent's Regulations (Mortgage Bankers: Licensing Requirements; Mortgage Brokers: Registration Requirements; Branch Applications: Notifications: Books and Records; Annual Reports; Surety Bonds; and Consultants of Licensed Mortgage Bankers and Registered Mortgage Brokers).
- Sept. 6, 2004 Emergency Adoption of Amendments to Superintendent's Regulation 400.6 (Licensed Cashers of Checks).
- June 6, 2004 Adoption of Amendments to Superintendent's Regulation 400.12 (Check Cashing Fees).
- May 26, 2004 Adoption of Amendments to Part 402 (Budget Planners).
- April 21, 2004 Adoption of Amendments to Supervisory Policy G 8 (Registration of Domestic Representative Offices).

## THE BANKING BOARD

AS OF DECEMBER 31, 2004

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

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

Diana L. Taylor, Chairman

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

Sam Abrams, Esq., Secretary

## OFFICE LOCATIONS

AS OF DECEMBER 31, 2004

### Headquarters

One State Street Plaza  
New York, NY 10004  
(212) 709-5470

### Regional Offices

5 Empire State Plaza  
Suite 2310  
Albany, NY 12223  
(518) 473-6160

333 East Washington Street  
Syracuse, NY 13202  
(315) 428-4049

### Overseas Offices

Sardinia House  
52 Lincoln's Inn Fields  
London, England WC2A 3LZ  
011 44-20-7405-5474

[Web Site: www.banking.state.ny.us](http://www.banking.state.ny.us)

Toll Free Number: 1-877-BANK-NYS

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**Schedule A - Consolidated Banking Statistics**

**Part I: Principal Banking and Lending Facilities of New York State**

<b>Dollars In Thousands</b>	<b>Outside</b>		<b>Number</b>	<b>Assets</b>	<b>Assets Outside</b>	<b>Assets</b>
	<b>NYC</b>	<b>NYC</b>	<b>Total</b>	<b>NYC</b>	<b>NYC</b>	<b>Total</b>
<b>STATE CHARTER (1)</b>						
Commercial Banks	56	47	103	\$190,869,509	\$99,153,239	\$290,022,748
Savings Banks	7	19	26	89,508,260	14,425,537	103,933,797
Article XII Inv Co's	7	1	8	47,526,746	56,556,591	104,083,337
Foreign Agencies	25	0	25	51,873,869	0	51,873,869
Foreign Branches (2)	86	0	86	873,535,155	0	873,535,155
Savings and Loans	1	3	4	65,303	369,836	435,139
Licensed Lenders	4	10	14	17,269,948	1,834,376	19,104,324
Safe Deposit Companies	2	2	4	1,653	1,040	2,693
Credit Unions	11	21	32	2,339,782	1,217,054	3,556,836
<b>Total State Charter</b>	<b>199</b>	<b>103</b>	<b>302</b>	<b>\$1,272,990,225</b>	<b>\$173,557,673</b>	<b>\$1,446,547,898</b>
<b>FEDERAL CHARTER (1)</b>						
Commercial Banks	14	40	54	\$704,870,712	\$21,441,780	\$726,312,492
Savings Banks	14	9	23	8,762,882	13,446,437	22,209,319
Article XII Inv Co's	0	0	0	0	0	0
Foreign Agencies	0	0	0	0	0	0
Foreign Branches	34	0	34	92,563,330	0	92,563,330
Savings and Loans	2	13	15	24,463,938	5,025,449	29,489,387
Licensed Lenders	0	0	0	0	0	0
Safe Deposit Companies	0	0	0	0	0	0
Credit Unions	131	405	536	5,539,699	26,566,999	32,106,698
<b>Total Federal Charter</b>	<b>195</b>	<b>467</b>	<b>662</b>	<b>\$836,200,561</b>	<b>\$66,480,665</b>	<b>\$902,681,226</b>
<b>GRAND TOTALS (1)</b>						
Commercial Banks	70	87	157	\$895,740,221	\$120,595,019	\$1,016,335,240
Savings Banks	21	28	49	98,271,142	27,871,974	126,143,116
Article XII Inv Co's	7	1	8	47,526,746	56,556,591	104,083,337
Foreign Agencies	25	0	25	51,873,869	0	51,873,869
Foreign Branches	120	0	120	966,098,485	0	966,098,485
Savings and Loans	3	16	19	24,529,241	5,395,285	29,924,526
Licensed Lenders	4	10	14	17,269,948	1,834,376	19,104,324
Safe Deposit Companies	2	2	4	1,653	1,040	2,693
Credit Unions	142	426	568	7,879,481	27,784,053	35,663,534
<b>TOTAL</b>	<b>394</b>	<b>570</b>	<b>964</b>	<b>\$2,109,190,786</b>	<b>\$240,038,338</b>	<b>\$2,349,229,124</b>

(1) Total consolidated assets distributed by headquarters location.

(2) Operated by 86 different foreign banking organizations.

**Schedule A - Consolidated Banking Statistics**

**Part 2: Consolidated Statement of Condition of Banks, Trust Companies, and Private Bankers - Mid-Year**

<b>Assets</b>	<b>Cash and</b>	<b>Total</b>	<b>Federal Funds</b>	<b>Loans and</b>	<b>Bank Premises</b>	<b>Investment in</b>	<b>Customers'</b>	<b>Other</b>	<b>Total</b>
<b>Dollars In Thousands</b>	<b>Due from</b>	<b>Securities</b>	<b>Sold and</b>	<b>Leases</b>	<b>and</b>	<b>Unconsol'd</b>	<b>Liability on</b>	<b>Assets</b>	<b>Assets</b>
	<b>Banks</b>		<b>Repos</b>	<b>Net</b>	<b>Equipment</b>	<b>Subsidiaries</b>	<b>Acceptances</b>		
Adirondack Bank	\$12,021	\$102,163	\$0	\$178,152	\$4,856	\$0	\$0	\$8,959	\$306,151
Adirondack Trust Company, The	20,204	186,987	20,000	334,764	12,143	0	0	13,812	587,910
Alden State Bank	5,272	58,820	1,500	108,901	2,359	20	0	2,841	179,713
Alpine Capital Bank	2,505	94,510	35,000	67,291	237	0	0	1,170	200,713
Amalgamated Bank	70,367	2,034,319	0	1,421,732	19,867	2,500	0	104,296	3,653,081
Amerasia Bank	14,880	9,361	9,400	103,777	2,981	0	0	1,107	141,506
American Community Bank	1,441	17,250	500	36,531	316	0	0	827	56,865
American Stock Transfer & Trust Co.	3,239	20,554	0	0	8,663	0	0	11,488	43,944
Atlantic Bank of New York	63,034	1,794,813	62,500	1,266,649	37,506	0	220	169,341	3,394,063
Banco Popular North America	178,708	1,610,274	0	5,229,364	91,169	0	49	357,429	7,466,993
Bank Leumi USA	189,871	2,740,114	102,272	2,231,836	22,739	0	11,921	191,966	5,490,719
Bank of Akron	12,152	41,140	7,390	82,161	3,803	299	0	1,913	148,858
Bank of Bermuda (NY) Limited	66,869	34	0	0	824	0	0	5,818	73,545
Bank of Castile, The	16,328	94,995	0	352,775	8,553	0	0	9,035	481,686
Bank of Cattaraugus	1,069	2,762	0	7,850	221	0	0	640	12,542
Bank of Holland	1,556	9,502	1,300	42,712	3,341	0	0	1,061	59,472
Bank of Millbrook	4,942	43,685	9,500	71,198	2,115	0	0	1,269	132,709
Bank of New York Trust Company	167	89	1,500	0	0	0	0	407	2,163
Bank of New York, The	12,991,858	24,930,432	6,321,005	37,753,021	957,249	246,280	251,948	11,084,590	94,536,383
Bank of Nova Scotia Trust Company of New York	10,599	7,221	2,000	0	0	0	0	141	19,961
Bank of Richmondville	9,162	22,596	5,100	57,811	1,414	0	0	2,331	98,414
Bank of Smithtown	10,278	55,528	11,617	516,573	10,583	402	0	28,861	633,842
Bank of Tokyo-Mitsubishi Trust Company	1,419,350	2,485,063	205,750	1,593,160	4,580	0	13,054	59,895	5,780,852
Bank of Utica	26,220	869,711	3,700	51,693	465	0	0	10,731	962,520
Berkshire Bank, The	9,716	605,323	10,000	284,423	3,569	0	0	35,349	948,380
BPD Bank	14,163	143,622	5,000	134,017	1,902	0	1,524	22,382	322,610
Brown Brothers Harriman & Co.	461,305	474,218	648,381	1,361,312	49,381	23	4,915	246,013	3,245,548
Brown Brothers Harriman Trust Company, LLC	2,062	4,890	0	0	5	0	0	5,599	12,556
BSB Bank & Trust Company	35,762	687,063	0	1,347,992	14,480	0	0	100,752	2,186,049
Capital Bank & Trust Company	2,974	11,241	7,025	60,473	264	0	0	2,166	84,143
Cattaraugus County Bank	4,969	39,280	0	65,330	3,477	0	0	6,952	120,008
CHB America Bank	9,930	29,960	37,500	271,771	8,123	0	0	3,722	361,006
Chemung Canal Trust Company	23,739	291,862	0	377,459	17,157	0	0	21,115	731,332
Chinese American Bank	26,079	149,943	19,500	146,769	12,077	1,187	309	11,694	367,558
Citizens Bank of Cape Vincent	1,576	12,758	4,300	6,459	242	0	0	157	25,492
Community Bank of Sullivan County	4,642	10,140	3,779	48,625	457	0	0	910	68,553



Community Capital Bank	5,307	43,992	3,400	87,800	1,658	0	0	4,085	146,242
Computershare Trust Company of New York	3,129	0	0	0	163	0	0	14,939	18,231
Continental Stock Transfer & Trust Company	765	999	0	0	1,150	0	0	2,190	5,104
Country Bank	10,331	120,920	0	167,315	1,320	0	0	5,307	305,193
Depository Trust Company, The	589,794	205,302	1,431,531	0	134,886	0	0	191,147	2,552,660
Deutsche Bank Trust Company Americas	2,786,000	8,607,000	6,885,000	7,007,000	298,000	8,000	0	5,378,000	30,969,000
Deutsche Bank Trust Company New York	110,129	18,817	0	0	11	0	0	1,791	130,748
Dreyfus Trust Company, The	5	12,534	0	0	0	0	0	325	12,864
Fiduciary Trust Company International	39,124	281,336	9,000	212,829	20,686	0	0	774,485	1,337,460
First American International Bank	27,137	15,496	502	96,727	3,960	0	0	3,118	146,940
First Niagara Commercial Bank	244	170,283	0	0	0	0	0	15,582	186,109
First State Bank	1,817	9,561	2,150	27,692	599	0	0	737	42,556
First Tier Bank & Trust	5,347	121,746	12,874	109,945	4,894	0	0	4,986	259,792
Genesee Regional Bank	2,764	5,541	1,861	31,589	420	0	0	390	42,565
Genesee Valley Trust Company	1,615	231	0	0	112	0	0	114	2,072
Goldman Sachs Trust Company, The	11,915	21,922	0	0	45	0	0	199,747	233,629
Gotham Bank of New York	13,989	62,556	6,000	84,171	506	0	0	1,869	169,091
Great Eastern Bank	16,286	70,578	16,500	177,441	10,122	0	702	3,966	295,595
Greene County Commercial Bank	1,440	3,756	0	0	0	0	0	18	5,214
Habib American Bank	14,134	13,967	64,400	178,498	1,837	0	2,617	5,652	281,105
Hamptons State Bank	5,213	17,015	4,800	26,999	1,107	0	0	515	55,649
HSBC Bank USA	4,645,815	32,805,878	3,726,306	61,471,352	635,398	266,145	73,749	6,680,750	110,305,393
Hudson River Commercial Bank	1,992	38,327	0	0	0	0	0	507	40,826
Hudson Valley Bank	51,644	911,423	24,500	761,159	13,451	0	0	48,141	1,810,318
Interaudi Bank	55,657	337,767	192,000	272,820	4,587	0	569	19,265	882,665
Israel Discount Bank of New York	361,820	5,238,048	171,800	2,280,615	20,288	0	15,270	368,548	8,456,389
JPMorgan Chase Bank	61,701,000	239,255,000	116,410,000	184,841,000	5,832,000	848,000	298,000	45,456,000	654,641,000
Law Debenture Trust Company of New York	2,862	0	0	0	27	0	0	50	2,939
Liberty Bank of New York	7,601	19,080	8,000	30,671	964	0	98	782	67,196
Long Island Commercial Bank	11,560	269,735	0	233,685	5,710	0	0	24,383	545,073
Manufacturers and Traders Trust Company	1,709,413	7,773,269	8,644	36,609,769	364,866	70,125	5,766	4,955,506	51,497,358
Market Street Trust Company	40	1,906	0	0	882	0	0	146	2,974
Mellon Securities Trust Co.	11	0	0	834	11	0	0	740	1,596
Mellon Trust of New York	48	2,698	0	0	222	0	0	1,956	4,924
Mitsubishi Trust and Banking Corporation (U.S.A.)	579,984	105,242	970	662	640	0	0	5,734	693,232
Mizuho Corporate Bank (USA)	77,323	830,971	200,000	1,388,322	436	0	0	95,508	2,592,560
Mizuho Trust & Banking Co. USA	2,340	0	41,500	0	3,453	0	0	15,691	62,984
New Commercial Bank of New York	3,000	0	0	0	0	0	0	0	3,000
New York Life Trust Company	259	5,648	0	0	2	0	0	1,903	7,812
North Fork Bank	560,341	8,646,250	0	15,013,819	220,352	0	4,946	1,517,693	25,963,401
Northern Trust Company of New York	595	6,358	0	0	421	0	0	177	7,551
OFI Trust Company	140	3,113	0	0	0	0	0	1,024	4,277
Orange County Trust Company	7,385	187,732	0	160,800	6,782	0	0	23,600	386,299

Park Avenue Bank	32,501	30,852	0	10,669	701	0	0	13,221	87,944	
Pathfinder Commercial Bank	2,985	32,611	0	0	0	0	0	1,305	36,901	
PCSB Commercial Bank	34	20,563	0	0	0	0	0	278	20,875	
Provident Municipal Bank	1,272	88,464	0	0	0	0	0	1,222	90,958	
Redwood Bank	5,214	30,212	3,300	46,389	4,361	0	0	1,294	90,770	
Riverside Bank	8,933	10,450	18,901	80,189	1,099	0	0	2,421	121,993	
Rockefeller Trust Company, The	4,674	0	0	0	6	0	0	352	5,032	
SBU Municipal Bank	45	96,096	5,700	974	0	0	0	8,667	111,482	
Signature Bank	88,669	1,948,409	50,000	491,372	12,042	0	0	90,083	2,680,575	
Sleepy Hollow Bank	4,717	79,188	3,050	143,825	1,762	0	0	4,795	237,337	
Solvay Bank	15,307	93,664	15,000	300,824	3,737	0	0	8,684	437,216	
State Bank of Chittenango	6,169	7,806	0	0	0	0	0	90	14,065	
State Bank of Long Island	47,997	639,887	0	721,267	6,218	0	0	81,612	1,496,981	
Steuben Trust Company	10,057	85,069	0	174,513	9,202	0	0	11,839	290,680	
Tioga State Bank	4,197	134,205	0	122,157	4,766	5	0	5,495	270,825	
Tompkins Trust Company	31,995	417,696	7,342	535,144	10,115	2,333	0	44,496	1,049,121	
UFJ Trust Company of New York	12,106	20,113	43,700	0	313	0	0	1,265	77,497	
Union State Bank	64,038	1,275,307	33,000	1,493,283	16,121	0	0	90,581	2,972,330	
United Orient Bank	5,349	11,755	1,200	70,301	1,536	0	140	1,063	91,344	
United States Trust Company of New York	371,047	719,577	0	5,329,838	39,937	0	0	231,154	6,691,553	
Victory State Bank	39,807	94,475	0	69,918	1,768	0	0	3,323	209,291	
Warwick Commercial Bank	1,292	8,472	2,190	0	0	0	0	178	12,132	
Winthrop Trust Company	1,994	4,486	0	0	0	0	0	346	6,826	
Woori America Bank	50,865	129,509	30,000	412,621	7,342	0	465	29,849	660,651	
Wyoming County Bank	17,438	212,504	879	521,217	6,477	0	0	15,877	774,392	
<b>Grand Totals</b>	<b>104</b>	<b>\$89,985,026</b>	<b>\$352,125,590</b>	<b>\$136,971,519</b>	<b>\$377,410,596</b>	<b>\$9,026,589</b>	<b>\$1,445,319</b>	<b>\$686,262</b>	<b>\$79,003,296</b>	<b>\$1,046,654,197</b>

**Part 2: Consolidated Statement of Condition of Banks, Trust Companies, and Private Bankers (Continued)**

<b>Liabilities</b>		<b>Federal Funds</b>	<b>Other</b>		<b>Subordinated</b>	<b>All</b>		<b>Total</b>	<b>Total</b>
<b>Dollars In Thousands</b>	<b>Total</b>	<b>Bought</b>	<b>Borrowed</b>	<b>Acceptances</b>	<b>Notes and</b>	<b>Other</b>	<b>Total</b>	<b>Equity</b>	<b>Liabilities</b>
	<b>Deposits</b>	<b>and Repos</b>	<b>Money</b>	<b>Outstanding</b>	<b>Debentures</b>	<b>Liabilities</b>	<b>Liabilities</b>	<b>Capital</b>	<b>and Capital</b>
Adirondack Bank	\$266,659	\$2,278	\$13,076	\$0	\$0	\$1,325	\$283,338	\$22,813	\$306,151
Adirondack Trust Company, The	517,847	0	0	0	0	5,770	523,617	64,293	587,910
Alden State Bank	154,452	0	0	0	0	119	154,571	25,142	179,713
Alpine Capital Bank	169,828	7,500	1,056	0	4,500	548	183,432	17,281	200,713
Amalgamated Bank	1,934,012	1,228,662	240,843	0	0	72,982	3,476,499	176,582	3,653,081
Amerasia Bank	126,359	0	0	0	0	356	126,715	14,791	141,506
American Community Bank	50,219	0	0	0	0	117	50,336	6,529	56,865
American Stock Transfer & Trust Co.	0	0	0	0	0	21,562	21,562	22,382	43,944
Atlantic Bank of New York	1,950,838	944,118	226,240	220	0	63,002	3,184,418	209,645	3,394,063
Banco Popular North America	5,632,767	750,532	450,826	49	0	45,632	6,879,806	587,187	7,466,993
Bank Leumi USA	4,370,667	35,639	509,233	11,921	100,000	100,110	5,127,570	363,149	5,490,719
Bank of Akron	125,678	0	0	0	0	2,673	128,351	20,507	148,858
Bank of Bermuda (NY) Limited	0	0	5,000	0	0	63,782	68,782	4,763	73,545
Bank of Castile, The	426,656	13,070	5,358	0	0	2,524	447,608	34,078	481,686
Bank of Cattaraugus	11,070	0	0	0	0	94	11,164	1,378	12,542
Bank of Holland	52,118	0	0	0	0	411	52,529	6,943	59,472
Bank of Millbrook	113,814	0	0	0	0	1,596	115,410	17,299	132,709
Bank of New York Trust Company	0	0	0	0	0	98	98	2,065	2,163
Bank of New York, The	67,502,993	1,619,356	7,313,184	254,569	2,422,807	7,143,188	86,256,097	8,280,286	94,536,383
Bank of Nova Scotia Trust Company of New York	6,018	0	0	0	0	508	6,526	13,435	19,961
Bank of Richmondville	89,152	0	0	0	0	925	90,077	8,337	98,414
Bank of Smithtown	537,124	0	42,000	0	0	2,414	581,538	52,304	633,842
Bank of Tokyo-Mitsubishi Trust Company	1,895,637	2,362,734	343,235	13,054	134,006	240,734	4,989,400	791,452	5,780,852
Bank of Utica	877,745	0	0	0	0	4,360	882,105	80,415	962,520
Berkshire Bank, The	623,238	144,221	86,245	0	0	5,144	858,848	89,532	948,380
BPD Bank	258,034	0	33,000	1,524	0	2,116	294,674	27,936	322,610
Brown Brothers Harriman & Co.	2,609,103	18,918	94,877	4,915	0	144,370	2,872,183	373,365	3,245,548
Brown Brothers Harriman Trust Company, LLC	0	0	0	0	1,600	3,987	5,587	6,969	12,556
BSB Bank & Trust Company	1,553,940	45,470	391,895	0	0	14,684	2,005,989	180,060	2,186,049
Capital Bank & Trust Company	74,192	0	0	0	0	829	75,021	9,122	84,143
Cattaraugus County Bank	102,003	1,000	3,715	0	0	916	107,634	12,374	120,008
CHB America Bank	305,049	0	0	0	0	1,444	306,493	54,513	361,006
Chemung Canal Trust Company	532,328	89,894	25,800	0	0	8,361	656,383	74,949	731,332
Chinese American Bank	323,866	0	0	309	0	1,959	326,134	41,424	367,558
Citizens Bank of Cape Vincent	20,668	0	0	0	0	57	20,725	4,767	25,492
Community Bank of Sullivan County	62,117	0	0	0	0	190	62,307	6,246	68,553

Community Capital Bank	118,647	750	17,775	0	0	2,265	139,437	6,805	146,242
Computershare Trust Company of New York	0	0	0	0	0	1,016	1,016	17,215	18,231
Continental Stock Transfer & Trust Company	0	0	0	0	0	1,493	1,493	3,611	5,104
Country Bank	287,888	0	0	0	0	1,539	289,427	15,766	305,193
Depository Trust Company, The	0	0	297,860	0	0	2,149,800	2,447,660	105,000	2,552,660
Deutsche Bank Trust Company Americas	14,635,000	5,381,000	1,237,000	0	9,000	2,444,000	23,706,000	7,263,000	30,969,000
Deutsche Bank Trust Company New York	0	0	0	0	0	4,869	4,869	125,879	130,748
Dreyfus Trust Company, The	0	0	0	0	0	347	347	12,517	12,864
Fiduciary Trust Company International	470,471	0	0	0	0	115,384	585,855	751,605	1,337,460
First American International Bank	128,097	0	6,000	0	0	1,212	135,309	11,631	146,940
First Niagara Commercial Bank	148,064	12,988	0	0	0	845	161,897	24,212	186,109
First State Bank	38,800	0	0	0	0	87	38,887	3,669	42,556
First Tier Bank & Trust	221,083	5,558	18,000	0	0	1,695	246,336	13,456	259,792
Genesee Regional Bank	37,863	0	6	0	0	187	38,056	4,509	42,565
Genesee Valley Trust Company	0	0	0	0	0	144	144	1,928	2,072
Goldman Sachs Trust Company, The	0	0	173,850	0	0	30,081	203,931	29,698	233,629
Gotham Bank of New York	148,494	0	0	0	0	1,193	149,687	19,404	169,091
Great Eastern Bank	264,359	0	0	702	0	764	265,825	29,770	295,595
Greene County Commercial Bank	3,189	0	0	0	0	10	3,199	2,015	5,214
Habib American Bank	244,036	0	4,555	2,617	0	1,636	252,844	28,261	281,105
Hamptons State Bank	49,208	2,000	0	0	0	390	51,598	4,051	55,649
HSBC Bank USA	75,423,699	2,672,628	17,677,612	73,749	2,542,616	3,519,983	101,910,287	8,395,106	110,305,393
Hudson River Commercial Bank	25,496	0	11,178	0	0	189	36,863	3,963	40,826
Hudson Valley Bank	1,222,652	172,706	258,882	0	0	15,259	1,669,499	140,819	1,810,318
Interaudi Bank	672,275	0	137,143	569	0	6,378	816,365	66,300	882,665
Israel Discount Bank of New York	4,740,885	2,535,121	524,387	15,270	0	130,240	7,945,903	510,486	8,456,389
JPMorgan Chase Bank	341,728,000	101,961,000	127,981,000	298,000	12,515,000	32,695,000	617,178,000	37,463,000	654,641,000
Law Debenture Trust Company of New York	0	0	0	0	0	293	293	2,646	2,939
Liberty Bank of New York	57,834	0	0	98	0	166	58,098	9,098	67,196
Long Island Commercial Bank	370,822	0	145,900	0	0	3,135	519,857	25,216	545,073
Manufacturers and Traders Trust Company	34,688,914	4,776,641	3,948,557	5,766	1,185,331	645,505	45,250,714	6,246,644	51,497,358
Market Street Trust Company	0	0	0	0	0	317	317	2,657	2,974
Mellon Securities Trust Co.	0	0	0	0	0	142	142	1,454	1,596
Mellon Trust of New York	0	0	0	0	0	901	901	4,023	4,924
Mitsubishi Trust and Banking Corporation (U.S.A.)	544,219	0	0	0	0	1,191	545,410	147,822	693,232
Mizuho Corporate Bank (USA)	1,341,816	2,500	59,240	0	135,000	143,658	1,682,214	910,346	2,592,560
Mizuho Trust & Banking Co. USA	11,582	0	0	0	0	4,933	16,515	46,469	62,984
New Commercial Bank of New York	0	0	0	0	0	0	0	3,000	3,000
New York Life Trust Company	0	0	0	0	0	1,880	1,880	5,932	7,812
North Fork Bank	19,353,390	2,883,445	850,785	4,946	0	370,532	23,463,098	2,500,303	25,963,401
Northern Trust Company of New York	0	0	0	0	0	665	665	6,886	7,551
OFI Trust Company	0	0	0	0	0	416	416	3,861	4,277
Orange County Trust Company	249,496	0	81,200	0	0	2,115	332,811	53,488	386,299

Park Avenue Bank	72,896	0	0	0	0	1,541	74,437	13,507	87,944	
Pathfinder Commercial Bank	29,394	0	5,027	0	0	12	34,433	2,468	36,901	
PCSB Commercial Bank	14,299	0	2,150	0	0	89	16,538	4,337	20,875	
Provident Municipal Bank	75,348	0	6,114	0	0	711	82,173	8,785	90,958	
Redwood Bank	83,253	0	0	0	0	496	83,749	7,021	90,770	
Riverside Bank	112,696	0	0	0	0	292	112,988	9,005	121,993	
Rockefeller Trust Company, The	0	0	0	0	0	795	795	4,237	5,032	
SBU Municipal Bank	46,297	10,322	0	0	0	1,250	57,869	53,613	111,482	
Signature Bank	2,111,404	75,000	185,000	0	0	51,123	2,422,527	258,048	2,680,575	
Sleepy Hollow Bank	222,736	0	58	0	0	796	223,590	13,747	237,337	
Solvay Bank	397,417	0	0	0	0	1,794	399,211	38,005	437,216	
State Bank of Chittenango	7,858	0	0	0	0	4,049	11,907	2,158	14,065	
State Bank of Long Island	1,048,287	141,906	122,341	0	0	73,168	1,385,702	111,279	1,496,981	
Steuben Trust Company	257,657	0	8,000	0	0	1,356	267,013	23,667	290,680	
Tioga State Bank	224,005	4,046	20,479	0	0	1,383	249,913	20,912	270,825	
Tompkins Trust Company	702,146	193,956	61,100	0	0	13,971	971,173	77,948	1,049,121	
UFJ Trust Company of New York	27,422	0	0	0	0	(258)	27,164	50,333	77,497	
Union State Bank	1,887,395	757,282	93,553	0	0	22,706	2,760,936	211,394	2,972,330	
United Orient Bank	79,913	0	2,000	140	0	983	83,036	8,308	91,344	
United States Trust Company of New York	5,117,357	398,065	668,166	0	0	136,215	6,319,803	371,750	6,691,553	
Victory State Bank	191,911	0	0	0	0	2,505	194,416	14,875	209,291	
Warwick Commercial Bank	8,800	0	0	0	0	7	8,807	3,325	12,132	
Winthrop Trust Company	0	0	0	0	0	1,830	1,830	4,996	6,826	
Woori America Bank	590,456	0	0	465	0	5,034	595,955	64,696	660,651	
Wyoming County Bank	681,230	22,715	13,717	0	0	7,025	724,687	49,705	774,392	
<b>Grand Totals</b>	<b>104</b>	<b>\$604,492,647</b>	<b>\$129,273,021</b>	<b>\$164,404,218</b>	<b>\$688,883</b>	<b>\$19,049,860</b>	<b>\$50,589,615</b>	<b>\$968,498,244</b>	<b>\$78,155,953</b>	<b>\$1,046,654,197</b>

**Schedule A - Consolidated Banking Statistics**

**Part 3: Consolidated Statement of Condition of Banks, Trust Companies, and Private Bankers - Year-End**

<b>Assets</b>	<b>Cash and</b>	<b>Total</b>	<b>Federal Funds</b>	<b>Loans and</b>	<b>Bank Premises</b>	<b>Investment in</b>	<b>Customers'</b>	<b>Other</b>	<b>Total</b>
<b>Dollars In Thousands</b>	<b>Due from</b>	<b>Securities</b>	<b>Sold and</b>	<b>Leases</b>	<b>and</b>	<b>Unconsol'd</b>	<b>Liability on</b>	<b>Assets</b>	<b>Assets</b>
	<u><b>Banks</b></u>	<u><b>Securities</b></u>	<u><b>Repos</b></u>	<u><b>Net</b></u>	<u><b>Equipment</b></u>	<u><b>Subsidiaries</b></u>	<u><b>Acceptances</b></u>		
Adirondack Bank	\$8,072	\$154,087	\$403	\$195,576	\$5,849	\$0	\$0	\$13,395	\$377,382
Adirondack Trust Company, The	13,983	179,608	24,000	340,725	13,183	0	0	11,634	583,133
Alden State Bank	4,516	59,850	4,109	109,581	2,295	20	0	2,393	182,764
Alpine Capital Bank	3,115	66,718	25,000	76,291	195	0	0	1,230	172,549
Amalgamated Bank	59,250	2,480,853	0	1,405,111	19,699	2,500	0	108,796	4,076,209
Amerasia Bank	12,513	8,078	4,800	109,511	2,950	0	0	1,332	139,184
American Community Bank	1,388	15,652	0	44,928	635	0	0	712	63,315
American Stock Transfer & Trust Co.	2,231	10,969	0	0	8,461	0	0	7,305	28,966
Atlantic Bank of New York	51,581	1,599,033	15,000	1,329,166	35,687	0	952	151,008	3,182,427
Banco Popular North America	281,764	2,079,643	20,000	7,061,247	96,682	0	58	688,648	10,228,042
Bank Leumi USA	289,651	2,699,084	112,271	2,369,857	24,245	0	12,970	194,096	5,702,174
Bank of Akron	10,270	40,883	3,215	86,971	3,723	307	0	2,051	147,420
Bank of Bermuda (NY) Limited	56,474	32	0	0	0	0	0	6,756	63,262
Bank of Castile, The	11,914	101,895	0	359,395	9,471	0	0	8,931	491,606
Bank of Cattaraugus	1,503	2,329	0	8,056	229	0	0	667	12,784
Bank of Holland	1,404	6,716	4,798	47,023	3,248	0	0	993	64,182
Bank of Millbrook	7,558	38,259	10,755	75,557	2,072	0	0	1,326	135,527
Bank of New York Trust Company	127	89	1,790	0	0	0	0	198	2,204
Bank of New York, The	12,321,670	26,841,694	4,577,812	35,608,132	949,424	268,366	52,800	11,518,529	92,138,427
Bank of Nova Scotia Trust Company of New York	9,089	7,250	1,000	0	0	0	0	126	17,465
Bank of Richmondville	8,907	25,303	5,950	58,095	1,266	0	0	2,256	101,777
Bank of Smithtown	8,582	52,342	1,052	565,910	15,316	999	0	32,529	676,730
Bank of Tokyo-Mitsubishi Trust Company	1,506,725	2,636,450	460,438	1,639,264	4,210	0	13,711	62,352	6,323,150
Bank of Utica	22,702	873,843	0	50,572	452	0	0	11,032	958,601
Berkshire Bank, The	7,572	617,700	7,500	277,993	3,748	0	0	34,620	949,133
BPD Bank	14,811	122,468	35,000	197,208	2,645	0	2,065	23,431	397,628
Brown Brothers Harriman & Co.	466,594	615,829	645,817	1,416,451	45,460	23	3,778	245,575	3,439,527
Brown Brothers Harriman Trust Company, LLC	2,947	6,980	0	0	3	0	0	4,780	14,710
Capital Bank & Trust Company	2,576	40,847	12,546	68,582	223	0	0	2,389	127,163
Cattaraugus County Bank	5,616	45,434	1,300	71,881	3,677	0	0	8,666	136,574
CHB America Bank	10,197	35,769	39,700	254,383	8,090	0	82	3,272	351,493
Chemung Canal Trust Company	22,803	254,937	30,000	374,687	17,181	0	0	20,040	719,648
Chinese American Bank	11,647	167,276	18,500	142,037	11,776	1,163	329	12,050	364,778
Citizens Bank of Cape Vincent	1,242	14,076	3,000	6,250	236	0	0	180	24,984
Community Bank of Sullivan County	4,654	11,772	4,843	50,868	440	0	0	983	73,560

Community Capital Bank	6,086	51,258	4,900	86,891	1,548	0	0	3,577	154,260
Computershare Trust Company of New York	3,289	0	0	0	138	0	0	14,296	17,723
Continental Stock Transfer & Trust Company	571	1,742	0	0	1,026	0	0	1,998	5,337
Country Bank	4,255	131,535	0	196,755	1,209	0	0	5,119	338,873
Depository Trust Company, The	593,036	205,302	1,098,522	0	149,158	0	0	255,788	2,301,806
Deutsche Bank Trust Company Americas	2,849,000	5,437,000	10,981,000	8,773,000	209,000	9,000	0	5,083,000	33,341,000
Deutsche Bank Trust Company New York	112,571	18,976	0	0	9	0	0	1,745	133,301
Dreyfus Trust Company, The	5	9,701	0	0	0	0	0	58	9,764
Emigrant Bank	11,960	0	0	0	0	0	0	0	11,960
Fiduciary Trust Company International	65,747	213,117	135,000	211,846	19,029	0	0	759,907	1,404,646
First American International Bank	25,738	17,557	505	124,566	3,923	0	0	3,231	175,520
First Niagara Commercial Bank	607	179,134	0	0	0	0	0	15,682	195,423
First State Bank	1,666	10,158	1,500	27,672	579	0	0	698	42,273
First Tier Bank & Trust	5,009	118,935	0	111,163	4,818	0	0	4,185	244,110
Genesee Regional Bank	2,038	4,106	11,679	33,835	410	0	0	502	52,570
Genesee Valley Trust Company	1,696	344	0	0	109	0	0	35	2,184
Goldman Sachs Trust Company, The	22,955	22,285	0	0	134	0	0	43,990	89,364
Gotham Bank of New York	14,669	64,732	187,000	94,412	843	0	0	1,888	363,544
Great Eastern Bank	11,979	71,937	18,800	188,514	9,850	0	1,044	4,474	306,598
Greene County Commercial Bank	158	9,687	300	0	0	0	0	61	10,206
Habib American Bank	15,095	11,163	95,000	178,772	1,711	0	2,029	5,595	309,365
Hamptons State Bank	2,961	17,442	1,485	28,133	1,062	0	0	412	51,495
HSBC New York Trust Company	2,000	0	0	0	0	0	0	0	2,000
Hudson River Commercial Bank	1,988	34,642	0	0	0	0	0	364	36,994
Hudson Valley Bank	32,428	873,825	5,700	862,496	13,466	0	0	51,881	1,839,796
Interaudi Bank	89,064	349,509	160,000	303,080	4,602	0	483	16,154	922,892
Israel Discount Bank of New York	362,983	5,036,689	130,000	2,481,110	19,306	0	15,417	359,036	8,404,541
Law Debenture Trust Company of New York	2,719	0	0	0	23	0	0	212	2,954
Liberty Bank of New York	3,118	24,306	6,700	27,314	853	0	36	821	63,148
Long Island Commercial Bank	10,347	278,814	0	238,490	5,422	0	0	21,296	554,369
Manufacturers and Traders Trust Company	1,342,150	8,097,929	62,276	37,503,593	353,872	118,063	2,821	4,933,436	52,414,140
Market Street Trust Company	79	2,092	0	0	791	0	0	171	3,133
Mellon Securities Trust Co.	11	0	0	896	9	0	0	890	1,806
Mellon Trust of New York	78	2,689	0	0	79	0	0	2,675	5,521
Mitsubishi Trust and Banking Corporation (U.S.A.)	468,031	105,340	1,272	592	753	0	0	4,766	580,754
Mizuho Corporate Bank (USA)	145,582	733,809	0	1,950,630	327	0	0	80,393	2,910,741
Mizuho Trust & Banking Co. USA	6,803	0	40,000	0	3,579	0	0	17,815	68,197
New Commercial Bank of New York	3,000	0	0	0	0	0	0	0	3,000
New York Life Trust Company	58	6,192	0	0	4	0	0	3,107	9,361
North Fork Bank	650,174	9,295,826	2,500,000	16,116,970	231,100	0	5,049	1,493,677	30,292,796
Northern Trust Company of New York	420	6,589	0	0	382	0	0	164	7,555
OFI Trust Company	66	3,131	0	0	0	0	0	1,289	4,486
Orange County Trust Company	17,455	194,236	0	158,650	6,683	0	0	22,563	399,587

Park Avenue Bank	7,428	23,254	10,000	55,058	918	0	0	10,232	106,890	
Partners Trust Municipal Bank	279	423,935	30,848	946	0	0	0	16,928	472,936	
Pathfinder Commercial Bank	3,068	34,739	0	0	0	0	0	1,010	38,817	
PCSB Commercial Bank	128	23,986	0	0	0	0	0	249	24,363	
Pioneer Commercial Bank	1,422	0	2,785	0	0	0	0	0	4,207	
Provident Municipal Bank	4,822	112,768	24,009	0	0	0	0	1,610	143,209	
Redwood Bank	5,377	28,954	5,700	44,744	4,351	0	0	2,000	91,126	
Riverside Bank	7,703	8,827	5,083	93,568	1,063	0	0	2,588	118,832	
Rockefeller Trust Company, The	4	4,795	0	0	5	0	0	257	5,061	
Signature Bank	71,732	2,500,600	0	676,078	14,185	0	1,478	92,283	3,356,356	
Sleepy Hollow Bank	6,167	68,454	9,400	153,564	1,714	0	0	6,187	245,486	
Solvay Bank	14,454	94,848	10,500	305,590	3,785	0	0	8,893	438,070	
State Bank of Chittenango	564	13,080	0	0	0	0	0	103	13,747	
State Bank of Long Island	32,935	538,698	41,000	766,349	6,170	0	0	50,907	1,436,059	
Steuben Trust Company	12,847	79,317	5,000	172,684	8,870	0	0	12,135	290,853	
Tioga State Bank	3,772	120,009	0	138,060	5,275	5	0	5,414	272,535	
Tompkins Trust Company	22,168	398,147	15,551	551,314	12,683	2,431	0	47,272	1,049,566	
UFJ Trust Company of New York	161	20,054	51,800	0	263	0	0	1,362	73,640	
Union State Bank	48,629	1,094,361	17,000	1,492,872	15,616	0	0	74,328	2,742,806	
United Orient Bank	3,283	6,331	3,100	69,803	729	0	64	970	84,280	
United States Trust Company of New York	232,383	1,273,493	135,000	4,788,639	39,030	0	0	294,715	6,763,260	
Victory State Bank	38,165	128,533	0	66,755	1,664	0	0	2,820	237,937	
Winthrop Trust Company	2,408	4,653	0	0	0	0	0	1,377	8,438	
Woori America Bank	40,011	128,060	32,000	460,028	6,849	0	1,691	29,513	698,152	
Wyoming County Bank	18,497	197,458	0	512,279	6,692	0	0	13,625	748,551	
<b>Grand Totals</b>	<b>103</b>	<b>\$22,713,700</b>	<b>\$80,882,831</b>	<b>\$21,911,014</b>	<b>\$134,449,019</b>	<b>\$2,468,440</b>	<b>\$402,877</b>	<b>\$116,857</b>	<b>\$27,078,010</b>	<b>\$290,022,748</b>



**Part 3: Consolidated Statement of Condition of Banks, Trust Companies, and Private Bankers (Continued)**

Liabilities		Federal Funds	Other		Subordinated	All		Total	Total
Dollars In Thousands	Total	Bought	Borrowed	Acceptances	Notes and	Other	Total	Equity	Liabilities
	<u>Deposits</u>	<u>and Repos</u>	<u>Money</u>	<u>Outstanding</u>	<u>Debentures</u>	<u>Liabilities</u>	<u>Liabilities</u>	<u>Capital</u>	<u>and Capital</u>
Adirondack Bank	\$330,846	\$7,026	\$7,955	\$0	\$0	\$910	\$346,737	\$30,645	\$377,382
Adirondack Trust Company, The	509,842	0	0	0	0	4,938	514,780	68,353	583,133
Alden State Bank	158,195	0	0	0	0	120	158,315	24,449	182,764
Alpine Capital Bank	145,813	2,500	1,035	0	4,500	456	154,304	18,245	172,549
Amalgamated Bank	1,894,201	1,586,678	316,659	0	0	82,963	3,880,501	195,708	4,076,209
Amerasia Bank	124,049	0	0	0	0	423	124,472	14,712	139,184
American Community Bank	53,301	3,000	0	0	0	159	56,460	6,855	63,315
American Stock Transfer & Trust Co.	0	0	0	0	0	3,481	3,481	25,485	28,966
Atlantic Bank of New York	1,938,987	729,780	223,841	952	0	34,463	2,928,023	254,404	3,182,427
Banco Popular North America	7,098,530	954,192	1,073,473	58	0	90,221	9,216,474	1,011,568	10,228,042
Bank Leumi USA	4,509,033	35,639	540,378	12,970	100,000	126,114	5,324,134	378,040	5,702,174
Bank of Akron	123,855	0	0	0	0	2,709	126,564	20,856	147,420
Bank of Bermuda (NY) Limited	0	0	5,000	0	0	56,771	61,771	1,491	63,262
Bank of Castile, The	422,467	21,223	8,109	0	0	3,054	454,853	36,753	491,606
Bank of Cattaraugus	11,251	0	0	0	0	114	11,365	1,419	12,784
Bank of Holland	56,537	0	0	0	0	426	56,963	7,219	64,182
Bank of Millbrook	116,121	0	0	0	0	1,792	117,913	17,614	135,527
Bank of New York Trust Company	0	0	0	0	0	106	106	2,098	2,204
Bank of New York, The	65,508,853	1,531,439	7,505,503	54,517	2,390,000	7,041,513	84,031,825	8,106,602	92,138,427
Bank of Nova Scotia Trust Company of New York	3,646	0	0	0	0	357	4,003	13,462	17,465
Bank of Richmondville	92,058	0	0	0	0	813	92,871	8,906	101,777
Bank of Smithtown	517,661	1,500	98,000	0	0	2,526	619,687	57,043	676,730
Bank of Tokyo-Mitsubishi Trust Company	2,194,969	2,657,950	257,273	13,711	135,430	270,272	5,529,605	793,545	6,323,150
Bank of Utica	862,776	4,000	0	0	0	5,108	871,884	86,717	958,601
Berkshire Bank, The	625,172	127,747	95,605	0	0	4,732	853,256	95,877	949,133
BPD Bank	327,590	0	38,000	2,065	0	3,046	370,701	26,927	397,628
Brown Brothers Harriman & Co.	2,683,944	14,057	238,823	3,778	0	174,421	3,118,023	324,504	3,439,527
Brown Brothers Harriman Trust Company, LLC	0	0	0	0	1,600	7,854	9,454	5,256	14,710
Capital Bank & Trust Company	115,809	0	0	0	0	640	116,449	10,714	127,163
Cattaraugus County Bank	117,576	0	3,618	0	0	2,905	124,099	12,475	136,574
CHB America Bank	293,704	0	0	82	0	1,177	294,963	56,530	351,493
Chemung Canal Trust Company	520,655	88,505	25,000	0	0	7,129	641,289	78,359	719,648
Chinese American Bank	320,153	0	0	329	0	2,247	322,729	42,049	364,778
Citizens Bank of Cape Vincent	20,091	0	0	0	0	62	20,153	4,831	24,984
Community Bank of Sullivan County	66,514	0	0	0	0	364	66,878	6,682	73,560
Community Capital Bank	128,868	471	15,375	0	0	1,805	146,519	7,741	154,260
Computershare Trust Company of New York	0	0	0	0	0	792	0	16,931	17,723

Continental Stock Transfer & Trust Company	0	0	0	0	0	1,592	1,592	3,745	5,337
Country Bank	286,632	20,000	6,150	0	0	1,819	314,601	24,272	338,873
Depository Trust Company, The	0	0	320,981	0	0	1,855,825	2,176,806	125,000	2,301,806
Deutsche Bank Trust Company Americas	14,990,000	7,091,000	1,027,000	0	8,000	2,624,000	25,740,000	7,601,000	33,341,000
Deutsche Bank Trust Company New York	0	0	0	0	0	6,620	6,620	126,681	133,301
Dreyfus Trust Company, The	0	0	0	0	0	383	383	9,381	9,764
Emigrant Bank	0	0	0	0	0	0	0	11,960	11,960
Fiduciary Trust Company International	558,782	0	0	0	0	103,345	662,127	742,519	1,404,646
First American International Bank	147,574	0	8,900	0	0	2,020	158,494	17,026	175,520
First Niagara Commercial Bank	159,674	9,927	0	0	0	1,303	170,904	24,519	195,423
First State Bank	38,571	0	0	0	0	57	38,628	3,645	42,273
First Tier Bank & Trust	204,570	7,147	16,000	0	0	1,209	228,926	15,184	244,110
Genesee Regional Bank	46,861	0	10	0	0	136	47,007	5,563	52,570
Genesee Valley Trust Company	0	0	0	0	0	167	167	2,017	2,184
Goldman Sachs Trust Company, The	0	0	20,643	0	0	37,301	57,944	31,420	89,364
Gotham Bank of New York	342,510	0	0	0	0	844	343,354	20,190	363,544
Great Eastern Bank	273,602	0	0	1,044	0	894	275,540	31,058	306,598
Greene County Commercial Bank	8,020	0	0	0	0	44	8,064	2,142	10,206
Habib American Bank	269,474	0	5,364	2,029	0	1,781	278,648	30,717	309,365
Hamptons State Bank	46,914	0	0	0	0	412	47,326	4,169	51,495
HSBC New York Trust Company	0	0	0	0	0	0	0	2,000	2,000
Hudson River Commercial Bank	20,204	0	12,148	0	0	289	32,641	4,353	36,994
Hudson Valley Bank	1,236,165	152,722	274,871	0	0	17,893	1,681,651	158,145	1,839,796
Interaudi Bank	699,577	0	145,989	483	0	5,209	851,258	71,634	922,892
Israel Discount Bank of New York	5,020,837	2,052,490	609,789	15,417	0	175,403	7,873,936	530,605	8,404,541
Law Debenture Trust Company of New York	0	0	0	0	0	431	0	2,523	2,954
Liberty Bank of New York	53,835	0	0	36	0	202	54,073	9,075	63,148
Long Island Commercial Bank	422,854	0	98,500	0	0	2,859	524,213	30,156	554,369
Manufacturers and Traders Trust Company	35,346,240	4,449,576	4,637,274	2,821	1,196,271	577,626	46,209,808	6,204,332	52,414,140
Market Street Trust Company	0	0	0	0	0	415	415	2,718	3,133
Mellon Securities Trust Co.	0	0	0	0	0	352	352	1,454	1,806
Mellon Trust of New York	0	0	0	0	0	1,437	1,437	4,084	5,521
Mitsubishi Trust and Banking Corporation (U.S.A.)	429,096	0	0	0	0	1,523	430,619	150,135	580,754
Mizuho Corporate Bank (USA)	1,308,351	60,000	337,442	0	135,000	142,971	1,983,764	926,977	2,910,741
Mizuho Trust & Banking Co. USA	12,546	0	0	0	0	7,150	19,696	48,501	68,197
New Commercial Bank of New York	0	0	0	0	0	0	0	3,000	3,000
New York Life Trust Company	0	0	0	0	0	3,126	3,126	6,235	9,361
North Fork Bank	20,953,974	5,043,299	1,150,781	5,049	0	333,321	27,486,424	2,806,372	30,292,796
Northern Trust Company of New York	0	0	0	0	0	444	444	7,111	7,555
OFI Trust Company	0	0	0	0	0	507	507	3,979	4,486
Orange County Trust Company	252,653	0	86,600	0	0	2,349	341,602	57,985	399,587
Park Avenue Bank	75,920	0	0	0	0	6,866	82,786	24,104	106,890
Partners Trust Municipal Bank	262,437	9,818	0	0	0	6,044	278,299	194,637	472,936

Pathfinder Commercial Bank	30,044	0	4,727	0	0	166	34,937	3,880	38,817	
PCSB Commercial Bank	17,952	0	0	0	0	36	17,988	6,375	24,363	
Pioneer Commercial Bank	190	0	0	0	0	10	200	4,007	4,207	
Provident Municipal Bank	118,381	0	10,986	0	0	245	129,612	13,597	143,209	
Redwood Bank	83,174	0	0	0	0	580	83,754	7,372	91,126	
Riverside Bank	108,286	0	0	0	0	640	108,926	9,906	118,832	
Rockefeller Trust Company, The	0	0	0	0	0	859	859	4,202	5,061	
Signature Bank	2,580,729	115,000	285,000	1,478	0	35,231	3,017,438	338,918	3,356,356	
Sleepy Hollow Bank	229,368	0	43	0	0	1,253	230,664	14,822	245,486	
Solvay Bank	396,118	0	0	0	0	2,036	398,154	39,916	438,070	
State Bank of Chittenango	8,541	0	0	0	0	2,896	11,437	2,310	13,747	
State Bank of Long Island	1,270,045	0	32,266	0	0	13,311	1,315,622	120,437	1,436,059	
Steuben Trust Company	255,909	0	8,000	0	0	2,152	266,061	24,792	290,853	
Tioga State Bank	225,013	4,000	19,250	0	0	1,670	249,933	22,602	272,535	
Tompkins Trust Company	728,910	163,833	54,600	0	0	15,694	963,037	86,529	1,049,566	
UFJ Trust Company of New York	21,997	0	0	0	0	6	22,003	51,637	73,640	
Union State Bank	1,863,179	542,323	82,709	0	0	17,053	2,505,264	237,542	2,742,806	
United Orient Bank	73,318	0	2,000	64	0	440	75,822	8,458	84,280	
United States Trust Company of New York	5,424,700	111,975	655,095	0	0	159,654	6,351,424	411,836	6,763,260	
Victory State Bank	218,470	0	0	0	0	2,285	220,755	17,182	237,937	
Winthrop Trust Company	0	0	0	0	0	3,682	3,682	4,756	8,438	
Woori America Bank	620,890	0	0	1,691	0	6,300	628,881	69,271	698,152	
Wyoming County Bank	664,548	11,303	13,711	0	0	5,207	694,769	53,782	748,551	
<b>Grand Totals</b>	<b>103</b>	<b>\$190,300,702</b>	<b>\$27,610,120</b>	<b>\$20,380,476</b>	<b>\$118,574</b>	<b>\$3,970,801</b>	<b>\$14,134,558</b>	<b>\$256,517,008</b>	<b>\$33,507,517</b>	<b>\$290,022,748</b>

**Schedule A - Consolidated Banking Statistics**

**Part 4: Consolidated Statement of Condition of Credit Unions**

<b>Assets</b> <b>Dollars In Thousands</b>	<b>Loans to Members</b>	<b>Allowance for Loan Losses</b>	<b>Cash</b>	<b>Total Investments</b>	<b>Fixed Assets</b>	<b>Other Real Estate Owned</b>	<b>Other Assets</b>	<b>Total Assets</b>	
Ambrac Credit Union	\$1,159	\$50	\$161	\$319	\$4	\$0	\$17	\$1,610	
AmeriCU Credit Union	381,399	5,754	46,112	61,657	12,312	0	20,247	517,793	
Bakery Salesmen Credit Union	2,996	56	886	3,746	41	0	63	7,676	
Branch 6000 NALC Credit Union	4,272	63	4,758	1,901	30	0	106	11,004	
Buffalo Service Credit Union	12,303	46	1,236	19,567	146	0	514	33,720	
Central Credit Union	71,918	405	552	1,001	243	0	1,558	74,867	
CFCU Community Credit Union	202,252	1,195	37,778	140,038	8,364	0	5,931	393,168	
Director's Choice Credit Union	987	9	77	773	0	0	16	1,844	
Dressmakers Credit Union	245	7	251	343	5	0	11	848	
Empire Branch 36 National Association of Letter C	3,326	92	1,002	2,024	63	0	73	6,396	
Empire State Credit Union	1,790	11	629	3,798	0	0	82	6,288	
Erie County Employees Credit Union	7,914	47	1,640	8,044	13	0	232	17,796	
Excelsior Credit Union	51,192	196	6,914	8,356	2,256	0	1,355	69,877	
First Rochester Community Credit Union	28,489	153	785	2,782	508	0	708	33,119	
GRS Employees Credit Union	1,721	22	305	673	8	0	40	2,725	
Holy Family Parish Credit Union	248	3	123	16	0	0	5	389	
Hudson River Community Credit Union	58,936	361	6,576	18,577	1,905	0	2,426	88,059	
Independent Credit Union	2,464	100	74	2,203	16	0	40	4,697	
Jamaica Postal Credit Union	781	40	150	112	2	0	10	1,015	
Jamestown Post Office Employees' Credit Union	2,039	34	561	3,436	3	0	79	6,084	
Melrose Credit Union	588,382	3,281	12,658	55,980	26,825	0	8,407	688,971	
Middle Village Credit Union	28,870	3,832	66	15,945	70	0	141	41,260	
Montauk Credit Union	49,020	223	2,994	619	3,035	0	729	56,174	
Municipal Credit Union	873,735	22,143	44,933	234,278	17,737	0	29,616	1,178,156	
Newspaper Employees Credit Union	597	7	38	650	0	0	10	1,288	
Niagara Dupont Employees Credit Union	4,484	18	487	3,810	22	0	135	8,921	
Niagara Falls Penn Central Employees Credit Unio	3,162	23	165	3,116	3	0	62	6,485	
Niagara Frontier Federal Employees Credit Union,	1,442	14	468	930	2	0	35	2,863	
Norton-Troy Employees Credit Union	2,654	41	505	5,352	0	0	93	8,563	
Poughkeepsie Public School Credit Union	333	12	96	138	0	0	6	561	
Progressive Credit Union	275,620	1,869	1,088	2,130	233	0	2,520	279,722	
Yonkers Postal Employees Credit Union	2,277	23	154	2,447	5	0	37	4,897	
<b>Grand Totals</b>	<b>32</b>	<b>\$2,667,007</b>	<b>\$40,130</b>	<b>\$174,222</b>	<b>\$604,761</b>	<b>\$73,851</b>	<b>\$0</b>	<b>\$75,304</b>	<b>\$3,556,836</b>

**Part 4: Consolidated Statement of Condition of Credit Unions (Continued)**

<b>Liabilities</b>	<b>Total</b>	<b>Acc. Int.</b>	<b>Accounts</b>	<b>Share</b>		<b>Valuation</b>	<b>Other</b>	<b>Undivided</b>	<b>Total Liabilities</b>	
<b>Dollars In Thousands</b>	<b>Borrowings</b>	<b>Payable</b>	<b>Payable</b>	<b>Accounts</b>	<b>Reserves</b>	<b>Reserves</b>	<b>Reserves</b>	<b>Earnings</b>	<b>and Equity</b>	
Ambrac Credit Union	\$0	\$2	(\$27)	\$1,372	\$111	(\$1)	\$0	\$153	\$1,610	
AmeriCU Credit Union	691	0	7,269	470,609	25,708	(307)	200	13,623	517,793	
Bakery Salesmen Credit Union	0	0	5	6,217	662	0	0	792	7,676	
Branch 6000 NALC Credit Union	0	10	5	9,810	657	0	0	522	11,004	
Buffalo Service Credit Union	0	0	97	29,905	1,640	(180)	0	2,258	33,720	
Central Credit Union	13,012	468	1,198	52,097	4,430	1	0	3,661	74,867	
CFCU Community Credit Union	211	2	2,264	338,858	15,570	(288)	0	36,551	393,168	
Director's Choice Credit Union	0	0	1	1,547	24	(1)	0	273	1,844	
Dressmakers Credit Union	0	0	0	714	83	0	0	51	848	
Empire Branch 36 National Association of Letter C:	0	0	36	5,603	278	2	0	477	6,396	
Empire State Credit Union	0	2	5	5,811	318	0	0	152	6,288	
Erie County Employees Credit Union	0	5	110	15,739	798	26	0	1,118	17,796	
Excelsior Credit Union	0	0	1,034	61,148	2,979	353	0	4,363	69,877	
First Rochester Community Credit Union	869	0	49	29,747	1,552	(1)	0	903	33,119	
GRS Employees Credit Union	0	0	2	2,349	271	1	0	102	2,725	
Holy Family Parish Credit Union	0	2	2	335	27	0	1	22	389	
Hudson River Community Credit Union	0	0	1,119	74,555	4,033	0	187	8,165	88,059	
Independent Credit Union	0	0	2	4,023	404	(1)	0	269	4,697	
Jamaica Postal Credit Union	0	0	9	960	104	1	211	(270)	1,015	
Jamestown Post Office Employees' Credit Union	0	0	6	5,285	302	0	0	491	6,084	
Melrose Credit Union	20,000	1	1,179	458,155	59,139	(183)	0	150,680	688,971	
Middle Village Credit Union	0	402	38	16,252	3,170	0	0	21,398	41,260	
Montauk Credit Union	0	357	1,294	46,541	4,354	0	0	3,628	56,174	
Municipal Credit Union	0	81	23,983	1,032,000	61,528	(19)	0	60,583	1,178,156	
Newspaper Employees Credit Union	0	0	(36)	1,011	101	0	0	212	1,288	
Niagara Dupont Employees Credit Union	0	0	17	7,548	409	1	86	860	8,921	
Niagara Falls Penn Central Employees Credit Unio	0	0	(22)	5,379	450	1	0	677	6,485	
Niagara Frontier Federal Employees Credit Union,	0	1	8	2,405	172	0	0	277	2,863	
Norton-Troy Employees Credit Union	0	39	14	7,563	506	0	0	441	8,563	
Poughkeepsie Public School Credit Union	0	0	0	498	51	0	0	12	561	
Progressive Credit Union	28,000	0	4,339	113,621	20,638	53	0	113,071	279,722	
Yonkers Postal Employees Credit Union	0	0	41	4,206	356	0	0	294	4,897	
<b>Grand Totals</b>	<b>32</b>	<b>\$62,783</b>	<b>\$1,372</b>	<b>\$44,041</b>	<b>\$2,811,863</b>	<b>\$210,825</b>	<b>(\$542)</b>	<b>\$685</b>	<b>\$425,809</b>	<b>\$3,556,836</b>

Schedule A - Consolidated Banking Statistics

Part 5: Consolidated Statement of Condition of Investment Companies

Assets Dollars In Thousands	Cash and Due		Federal Funds	Loans and	Customers'	Bank Premises	Investment in	Net Due from			
	from Depository	Total	Sold and	Leases	Liability on	and	Unconsol'd	Other	Related Banking	Total	
	<u>Institutions</u>	<u>Securities</u>	<u>Repos</u>	<u>Net</u>	<u>Acceptances</u>	<u>Equipment</u>	<u>Subsidiaries</u>	<u>Assets</u>	<u>Institutions</u>	<u>Assets</u>	
AIG Finance Holdings, Inc.	\$461	\$0	\$0	\$0	\$63,745	\$0	\$0	\$0	\$0	\$64,206	
American Express Banking Corp	986,501	3,829,707	462,211	7,041,590	70,517	158,056	218,777	707,557	0	13,474,916	
Fiduciary Investment Corporation	21,144	2,704	0	13	0	688	0	28,746	61,259	114,554	
French American Banking Corporation	139	0	8,355	0	0	0	0	38,325	101,271	148,090	
GE Capital International Financing Corporation	2,873,749	1,824,939	0	47,994,339	0	184,062	137,546	3,541,956	0	56,556,591	
Merrill Lynch International Finance Corporation	5,211,615	12,618,060	3,708,978	11,143,621	0	27,030	24,998	939,199	0	33,673,501	
Skandinaviska Enskilda Banken Corporation	0	0	50,000	342	0	0	0	4	0	50,346	
Sterling Banking Corporation	0	0	0	0	0	0	0	1,133	0	1,133	
<b>Grand Totals</b>	<b>8</b>	<b>\$9,093,609</b>	<b>\$18,275,410</b>	<b>\$4,229,544</b>	<b>\$66,179,905</b>	<b>\$134,262</b>	<b>\$369,836</b>	<b>\$381,321</b>	<b>\$5,256,920</b>	<b>\$162,530</b>	<b>\$104,083,337</b>

  

Liabilities Dollars In Thousands	Total		Other	Liabilities	Other	Due to	Total	Capital	Undivided		Total	
	Deposits	Federal Funds	Liabilities	Acceptances	Liabilities	Related		Stock	Profits	Total		
	and Credit	Bought	for Borrowed	Executed &	Non-related	Banking		and Notes	Reserves &	Liabilities		
	<u>Balances</u>	<u>and Repos</u>	<u>Money</u>	<u>Outstanding</u>	<u>Parties</u>	<u>Institutions</u>	<u>Liabilities</u>	<u>and Notes</u>	<u>Surplus</u>	<u>Other Capital</u>	<u>and Capital</u>	
AIG Finance Holdings	\$0	\$0	\$0	\$0	\$1,030	\$0	\$1,030	\$100	\$55,236	\$7,840	\$64,206	
American Express Banking Corp	10,953,001	11,626	660,365	70,517	855,954	0	12,551,463	0	716,043	207,410	13,474,916	
Fiduciary Investment Corporation	0	0	0	0	5,677	12,970	18,647	100	7,818	87,989	114,554	
French American Banking Corp	0	0	0	0	25,438	0	25,438	50,000	20,000	52,652	148,090	
GE Capital International Financing Corp.	6,504,673	0	25,509,862	0	8,709,643	0	40,724,178	1	8,606,878	7,225,534	56,556,591	
Merrill Lynch International Finance Corp.	13,899,135	0	11,352,712	0	4,785,905	0	30,037,752	100	0	3,635,649	33,673,501	
Skandinaviska Enskilda Banken Corp	0	0	0	0	1	31,840	31,841	10,000	5,500	3,005	50,346	
Sterling Banking Corporation	0	0	0	0	9	0	9	850	170	104	1,133	
<b>Grand Totals</b>	<b>8</b>	<b>\$31,356,809</b>	<b>\$11,626</b>	<b>\$37,522,939</b>	<b>\$70,517</b>	<b>\$14,383,657</b>	<b>\$44,810</b>	<b>\$83,390,358</b>	<b>\$61,151</b>	<b>\$9,411,645</b>	<b>\$11,220,183</b>	<b>\$104,083,337</b>

**Schedule A - Consolidated Banking Statistics**

**Part 6: Consolidated Statement of Condition of Licensed Lenders**

<b>Assets</b>		<b>Total</b>	<b>Cash on Hand</b>	<b>Furniture,</b>	<b>Other</b>	<b>Total Assets</b>	<b>Total Assets</b>	<b>Total</b>
<b>Dollars In Thousands</b>				<b>&amp; Equipment</b>		<b>NY Business</b>	<b>to NY Business</b>	
American General Finance, Inc.	\$	56,882	\$ 3	\$ 602	\$ 1,633	\$ 59,121	\$ -	\$ 59,121
AmeriCredit Financial Services, Inc.		10,467	-	-	-	10,467	236,846	247,314
Beneficial New York Inc.		319,700	3,454	1,121	7,143	331,418	-	331,418
BPD Finance Company		42,996	118	476	4,017	47,607	6,099	53,706
CitiFinancial, Inc.		251,183	434	3	32,823	284,443	483	284,926
DaimlerChrysler Services North America LLC		-	-	-	-	-	-	-
E-Loan, Inc.		365	-	-	-	365	121,035	121,400
HSBC Auto Credit Inc. ( formerly Household Automotive Credit Corporation)		39,033	4	0	33	39,070	940,564	979,634
Household Finance Corporation III		320,226	2,088	790	19,633	342,737	16,471,761	16,814,498
JCB International Credit Card Co., Ltd.		679	1,148	96	889	2,813	-	2,813
Northwest Finance Company, Inc.		3,117	10	23	1	3,150	120,123	123,274
Novus Credit Services Inc.		18	-	-	-	18	49	67
Retail Charge Financial Services Corp.		473	17	5	263	759	-	759
Wells Fargo Financial New York, Inc.		81,455	950	1,029	1,755	85,189	206	85,396
Grand Totals	14	\$ 1,126,595	\$ 8,227	\$ 4,145	\$ 68,191	\$ 1,207,157	\$ 17,897,167	\$ 19,104,324
<b>Liabilities</b>		<b>Borrowed</b>	<b>Other</b>	<b>Valuation</b>	<b>Capital</b>	<b>Surplus or</b>	<b>Undivided</b>	<b>Liabilities</b>
<b>Dollars In Thousands</b>								
American General Financial Services, Inc.	\$	49,590	\$ 77	\$ 4,198	\$ 80	\$ 981	\$ 4,195	\$ 59,121
AmeriCredit Financial Services, Inc.		195,372	4,627	-	33	19,235	28,047	247,314
Beneficial New York Inc.		214,542	11,252	-	500	-	105,124	331,418
BPD Finance Company		55,587	591	-	100	-	(2,573)	53,706
CitiFinancial, Inc.		226,011	5,209	8,781	100	46,918	(2,093)	284,926
DaimlerChrysler Services North America LLC		-	-	-	-	-	-	-
E-Loan, Inc.		14,735	20,475	-	64	85,302	823	121,400
HSBC Auto Credit Inc. ( formerly Household Automotive Credit Corporation)		961,765	239	-	0	-	17,631	979,634
Household Finance Corporation III		15,865,618	33,723	-	103	144,377	770,678	16,814,498
JCB International Credit Card Co., Ltd.		1,891	296	-	8	-	617	2,813
Northwest Finance Company, Inc.		97,076	6,185	-	2,000	-	18,012	123,274
Novus Credit Services Inc.		64	-	-	0	3	(1)	67
Retail Charge Financial Services Corp.		-	1	-	0	353	404	759
Wells Fargo Financial New York, Inc.		80,398	69	4,822	1	32,368	(32,262)	85,396
Grand Totals	14	\$ 17,762,650	\$ 82,743	\$ 17,801	\$ 2,990	\$ 329,538	\$ 908,602	\$ 19,104,324

**Schedule A - Consolidated Banking Statistics**

**Part 7: Consolidated Statement of Condition of Savings Banks**

<b>Assets</b>	<b>Cash and</b>		<b>Federal Funds</b>	<b>Loans and</b>	<b>Bank Premises</b>	<b>Investment in</b>			
<b>Dollars In Thousands</b>	<b>Due from</b>	<b>Total</b>	<b>Sold and</b>	<b>Leases</b>	<b>and</b>	<b>Unconsol'd</b>	<b>Other</b>	<b>Total</b>	
	<b>Banks</b>	<b>Securities</b>	<b>Repos</b>	<b>Net</b>	<b>Equipment</b>	<b>Subsidiaries</b>	<b>Assets</b>	<b>Assets</b>	
Apple Bank for Savings	\$59,410	\$4,389,696	\$25,131	\$951,095	\$35,311	\$0	\$56,811	\$5,517,454	
Bank of Greene County, The	13,448	97,627	7,651	154,736	5,984	0	3,873	283,319	
Community Mutual Savings Bank	9,063	25,556	750	82,505	429	0	1,521	119,824	
Emigrant Savings Bank	48,456	3,872,137	205,000	5,775,856	69,918	0	296,292	10,267,659	
First Central Savings Bank	17,322	17,838	0	176,965	997	0	2,182	215,304	
Fulton Savings Bank	10,878	75,125	0	301,946	3,210	1	17,370	408,530	
Greater Buffalo Savings Bank	29,708	344,925	0	292,669	14,285	0	19,325	700,912	
GreenPoint Bank	411,174	5,754,960	40,000	19,718,464	183,066	10,866	6,357,820	32,476,350	
Hudson River Bank & Trust Company	51,471	599,072	0	1,674,441	27,815	0	143,810	2,496,609	
Independence Community Bank	334,950	3,883,685	0	11,243,828	162,570	0	2,067,950	17,692,983	
Jamestown Savings Bank	22,018	137,257	0	247,761	9,359	0	2,755	419,150	
New York Community Bank	186,094	7,035,275	1,000	13,318,619	148,263	15,412	3,258,679	23,963,342	
North Country Savings Bank	7,894	31,257	200	169,631	3,185	0	8,593	220,760	
Northfield Savings Bank	94,851	1,070,542	0	317,624	9,785	0	72,720	1,565,522	
Oneida Savings Bank	11,357	149,801	3,180	211,977	8,570	0	37,003	421,888	
PathFinder Bank	14,260	74,313	0	186,740	7,581	0	18,636	301,530	
Pioneer Savings Bank	25,914	239,818	45,367	348,109	7,518	4,006	9,791	680,523	
Putnam County Savings Bank	27,727	459,069	55,000	334,216	7,330	0	11,034	894,376	
Rhinebeck Savings Bank	11,121	50,863	0	295,691	12,261	0	12,776	382,712	
Ridgewood Savings Bank	22,639	1,507,560	50,675	1,582,948	16,604	0	146,674	3,327,100	
Rondout Savings Bank	4,375	87,724	0	87,233	3,227	0	6,370	188,929	
Sawyer Savings Bank	1,957	78,234	0	67,693	877	0	3,148	151,909	
Seneca Falls Savings Bank, The	3,134	66,988	0	69,931	4,041	0	6,805	150,899	
Ulster Savings Bank	11,311	103,572	0	408,678	9,612	0	38,915	572,088	
Walden Savings Bank	14,543	73,676	0	119,837	11,790	0	8,522	228,368	
Watertown Savings Bank	9,202	126,464	0	126,138	9,794	126	14,033	285,757	
<b>Grand Totals</b>	<b>26</b>	<b>\$1,454,277</b>	<b>\$30,353,034</b>	<b>\$433,954</b>	<b>\$58,265,331</b>	<b>\$773,382</b>	<b>\$30,411</b>	<b>\$12,623,408</b>	<b>\$103,933,797</b>



**Part 7: Consolidated Statement of Condition of Savings Banks (Continued)**

<b>Liabilities</b>		<b>Federal Funds</b>	<b>Other</b>	<b>Subordinated</b>	<b>All</b>		<b>Total</b>	<b>Total</b>	<b>Total</b>
<b>Dollars In Thousands</b>	<b>Total</b>	<b>Bought</b>	<b>Borrowed</b>	<b>Notes and</b>	<b>Other</b>	<b>Total</b>	<b>Equity</b>	<b>Liabilities</b>	<b>Liabilities</b>
	<b><u>Deposits</u></b>	<b><u>and Repos</u></b>	<b><u>Money</u></b>	<b><u>Debentures</u></b>	<b><u>Liabilities</u></b>	<b><u>Liabilities</u></b>	<b><u>Capital</u></b>	<b><u>and Capital</u></b>	<b><u>and Capital</u></b>
Apple Bank for Savings	\$4,891,687	\$0	\$1,998	\$0	\$28,463	\$4,922,148	\$595,306	\$5,517,454	
Bank of Greene County, The	248,223	0	7,500	0	744	256,467	26,852	283,319	
Community Mutual Savings Bank	109,453	0	0	0	1,236	110,689	9,135	119,824	
Emigrant Savings Bank	5,050,595	2,403,951	1,680,592	0	123,570	9,258,708	1,008,951	10,267,659	
First Central Savings Bank	192,209	0	8,000	0	969	201,178	14,126	215,304	
Fulton Savings Bank	225,674	0	132,450	0	4,088	362,212	46,318	408,530	
Greater Buffalo Savings Bank	530,502	119,000	0	0	3,292	652,794	48,118	700,912	
GreenPoint Bank	12,924,190	8,249,658	3,825,015	184,474	501,707	25,685,044	6,791,306	32,476,350	
Hudson River Bank & Trust Company	1,805,090	19,734	370,178	0	25,464	2,220,466	276,143	2,496,609	
Independence Community Bank	9,448,882	2,923,012	2,588,960	396,332	202,838	15,560,024	2,132,959	17,692,983	
Jamestown Savings Bank	394,725	290	0	0	686	395,701	23,449	419,150	
New York Community Bank	10,579,773	5,885,051	3,491,080	0	305,522	20,261,426	3,701,916	23,963,342	
North Country Savings Bank	175,352	0	14,831	0	2,046	192,229	28,531	220,760	
Northfield Savings Bank	1,042,741	310,500	51,208	0	8,949	1,413,398	152,124	1,565,522	
Oneida Savings Bank	304,573	0	64,400	0	4,768	373,741	48,147	421,888	
PathFinder Bank	238,253	3,400	32,001	0	2,250	275,904	25,626	301,530	
Pioneer Savings Bank	602,643	0	6,666	0	1,367	610,676	69,847	680,523	
Putnam County Savings Bank	812,472	0	0	0	1,865	814,337	80,039	894,376	
Rhinebeck Savings Bank	319,229	0	34,170	0	1,717	355,116	27,596	382,712	
Ridgewood Savings Bank	2,677,275	20,000	100,750	0	25,718	2,823,743	503,357	3,327,100	
Rondout Savings Bank	150,105	0	14,343	0	1,239	165,687	23,242	188,929	
Sawyer Savings Bank	106,823	0	30,000	0	1,247	138,070	13,839	151,909	
Seneca Falls Savings Bank, The	111,150	0	29,494	0	387	141,031	9,868	150,899	
Ulster Savings Bank	425,070	0	67,650	0	6,103	498,823	73,265	572,088	
Walden Savings Bank	207,863	0	0	0	1,301	209,164	19,204	228,368	
Watertown Savings Bank	243,665	0	0	0	1,791	245,456	40,301	285,757	
<b>Grand Totals</b>	<b>26</b>	<b>\$53,818,217</b>	<b>\$19,934,596</b>	<b>\$12,551,286</b>	<b>\$580,806</b>	<b>\$1,259,327</b>	<b>\$88,144,232</b>	<b>\$15,789,565</b>	<b>\$103,933,797</b>

**Schedule A - Consolidated Banking Statistics**

**Part 8: Consolidated Statement of Condition of Savings and Loan Associations**

<b>Assets</b>							
<b>Dollars In Thousands</b>		<b>Mortgage</b>	<b>Other</b>	<b>Cash,</b>	<b>Fixed</b>	<b>Other</b>	
		<b><u>Loans</u></b>	<b><u>Loans</u></b>	<b><u>Deposits &amp;</u></b>	<b><u>Assets</u></b>	<b><u>Assets</u></b>	
				<b><u>Investments</u></b>		<b><u>Total</u></b>	
						<b><u>Assets</u></b>	
Atlas Savings and Loan Association		\$12,859	\$2	\$50,112	\$1,120	\$1,210	\$65,303
Canisteo Savings and Loan Association		4,326	355	1,233	22	36	5,972
Lake Shore Savings and Loan Association		189,728	10,608	111,393	6,786	11,402	329,917
Medina Savings and Loan Association		16,560	4,441	11,596	901	449	33,947
<b>Grand Totals</b>	<b>4</b>	<b>\$223,473</b>	<b>\$15,406</b>	<b>\$174,334</b>	<b>\$8,829</b>	<b>\$13,097</b>	<b>\$435,139</b>

<b>Liabilities</b>							
<b>Dollars In Thousands</b>			<b>Borrowed</b>	<b>Other</b>	<b>Total</b>	<b>Total</b>	
		<b><u>Deposits</u></b>	<b><u>Money</u></b>	<b><u>Liabilities</u></b>	<b><u>Liabilities</u></b>	<b><u>Equity</u></b>	
						<b><u>Capital</u></b>	
						<b><u>Total</u></b>	
						<b><u>Liabilities and Capital</u></b>	
Atlas Savings and Loan Association		\$48,402	\$0	\$925	\$49,327	\$15,976	\$65,303
Canisteo Savings and Loan Association		5,351	0	11	5,362	610	5,972
Lake Shore Savings and Loan Association		245,703	54,357	2,942	303,002	26,915	329,917
Medina Savings and Loan Association		28,003	2,000	30	30,033	3,914	33,947
<b>Grand Totals</b>	<b>4</b>	<b>\$327,459</b>	<b>\$56,357</b>	<b>\$3,908</b>	<b>\$387,724</b>	<b>\$47,415</b>	<b>\$435,139</b>

Schedule A - Consolidated Banking Statistics

Part 9: Consolidated Statement of Condition of Safe Deposit Companies

<b>Assets</b>							
<b>Dollars In Thousands</b>	<b>Cash and Due from Banks</b>	<b>Bond and Stock Investments</b>	<b>Vaults and Safes</b>	<b>Furniture and Fixtures</b>	<b>Rentals and Storage Chgs Due-Accrued</b>	<b>Other Assets</b>	<b>Total Assets</b>
Akron Safe Deposit Company	\$86	\$169	\$66	\$0	\$0	\$4	\$325
China Safe Deposit Company	1,183	0	132	5	5	16	1,341
Universal Safe Deposit Corp.	121	0	0	34	51	106	312
Zurich Depository Corporation	406	213	0	69	0	27	715
<b>Grand Totals</b>	<b>4</b>	<b>\$1,796</b>	<b>\$382</b>	<b>\$198</b>	<b>\$108</b>	<b>\$153</b>	<b>\$2,693</b>

<b>Liabilities and Capital</b>						
<b>Dollars In Thousands</b>	<b>Loans, Taxes Interest &amp; Payables</b>	<b>Unearned Rentals</b>	<b>Other Liabilities</b>	<b>Capital Stock</b>	<b>Surplus &amp; Undivided Profit</b>	<b>Total Liabilities and Capital</b>
Akron Safe Deposit Company	\$0	\$0	\$0	\$10	\$315	\$325
China Safe Deposit Company	178	0	0	100	1,063	1,341
Universal Safe Deposit Corp.	48	6	98	250	(87)	312
Zurich Depository Corporation	62	385	97	100	71	715
<b>Grand Totals</b>	<b>4</b>	<b>\$288</b>	<b>\$391</b>	<b>\$195</b>	<b>\$460</b>	<b>\$1,362</b>

**Schedule B - Supervised Institutions****Part I: Summary of Supervised Institutions**

<b>Type of Institution</b>	<b>Numer of Institutions</b>	<b>Domestic Branches</b>
Commercial Banks	47	224
Trust Companies	31	1,667
Limited Purpose Trust Companies	24	29
Savings Banks	26	723
Savings & Loan Associations	4	12
Credit Unions	32	64
Private Banker	1	9
Investment Company (Article XII)	8	11
Foreign Branches	85	102
Foreign Agencies	25	25
Holding Companies - One Bank	34	34
Holding Companies - Multi Bank	16	16
Mutual Holding Companies	4	4
Safe Deposit Company	4	6
Foreign Representative Offices	45	45
Licensed Lenders	14	204
Sales Finance Companies	110	149
Premium Finance Agencies	60	66
Check Cashers	211	670
Money Transmitters	73	285
Budget Planners	54	75
Mortgage Bankers	273	1,243
Mortgage Brokers	2,162	2,623
Mutual Investment Trusts	-	-
Common Trust Funds	71	71
NYS Regulated Corporations	4	4
Charitable Foundations	16	16
<b>Total</b>	<b>3,434</b>	<b>8,377</b>

**Schedule B - Supervised Institutions**

**Part 2: Detail of Supervised Institutions and Licensed Lenders**

Name of Institution	Address		Domestic	Charter or License
			Offices	
<b>Commercial Banks</b>				
Adirondack Bank	185 Genesee Street	Utica, NY 13501	17	December 30, 2003
Alden State Bank	13216 Broadway	Alden, NY 14004	2	September 30, 1916
Alpine Capital Bank	680 Fifth Avenue	New York, NY 10019	1	February 29, 2000
Amerasia Bank	41-04/41-06 Main Street	Flushing, NY 11355	1	February 16, 1988
American Community Bank	300 Glen Street	Glen Cove, NY 11542	2	October 20, 1999
Bank of Akron	46 Main Street	Akron, NY 14001	4	December 31, 1919
Bank of Cattaraugus	24 Main Street	Cattaraugus, NY 14719	1	March 30, 1892
Bank of Holland	12 South Main Street	Holland, NY 14080	2	October 21, 1893
Bank Leumi USA	579 Fifth Avenue	New York, NY 10017	13	July 15, 1968
BPD Bank	90 Broad Street	New York, NY 10004	1	January 24, 1986
Cattaraugus County Bank	116-120 Main Street	Little Valley, NY 14755	5	January 2, 1902
Citizens Bank of Cape Vincent	P.O. Box 277, 154 Broadway	Cape Vincent, NY 13618	2	September 11, 1919
Community Bank of Sullivan County	4438 Route 42 North	Thompson, NY 12701	3	July 27, 1993
Community Capital Bank	111 Livingston Street	Brooklyn, NY 11201	2	August 27, 1990
Country Bank	200 East 42nd Street	New York, NY 10017	6	April 20, 1988
CHB America Bank	241 Fifth Avenue	New York, NY 10016	3	October 10, 1990
Emigrant Bank	6 East 43rd Street	New York, NY 10017	1	July 9, 2004
First American International Bank	5503 8th Avenue	Brooklyn, NY 11220	5	October 15, 1999
First Niagara Commercial Bank	433 River Street	Troy, NY 12180	1	August 1, 2000
First State Bank, Canisteo, N.Y.	3 Main Street	Canisteo, NY 14823	3	April 28, 1897
Genesee Regional Bank	3380 Monroe Avenue	Pittsford, NY 14618	4	August 8, 1985
Gotham Bank of New York	1412 Broadway	New York, NY 10018	1	November 17, 1980
Great Eastern Bank	235 Fifth Avenue	New York, NY 10016	5	December 29, 1986
Greene County Commercial Bank	425 Main Street	Catskill, NY 12414	1	May 20, 2004
Hamptons State Bank	243 North Sea Road	Southampton, NY 11968	1	August 17, 1998
Hudson River Commercial Bank	72 Mohawk Street	Cohoes, NY 12047	1	November 14, 2002
Interaudi Bank	19 East 54th Street	New York, NY 10022	2	June 6, 1983
Liberty Bank of New York	11 West 32nd Street	New York, NY 10001	2	February 6, 1998
Long Island Commercial Bank	One Suffolk Square	Islandia, NY 11749	12	November 13, 1989
Pathfinder Commercial Bank	214 West First Street	Oswego, NY 13126	1	October 23, 2002
Pioneer Commercial Bank	21 Second Street	Troy, NY 12180	1	November 15, 2004
Provident Municipal Bank	400 Rella Boulevard	Montebello, NY 10927	2	April 18, 2002
PCSB Commercial Bank	Route 6 & Drewville Road	Brewster, NY 10509	1	December 20, 2001
Redwood Bank	1000 Coffeen Street	Watertown, NY 13601	8	June 30, 2003
Riverside Bank	11-13 Garden Street	Poughkeepsie, NY 12602	4	February 12, 1988
Signature Bank	565 Fifth Avenue	New York, NY 10017	12	April 5, 2001
Sleepy Hollow Bank	49 Beekman Avenue	North Tarrytown, NY 10591	5	July 8, 2002
State Bank of Chittenango	101 Falls Boulevard	Chittenango, NY 13037	1	February 23, 1923
The Bank of Castile	50 North Main Street	Castile, NY 14427	13	August 2, 1917

The Berkshire Bank	4 East 39th Street	New York, NY 10016	8	May 4, 1989
The Chinese American Bank	77-79 Bowery	New York, NY 10002	3	June 23, 1967
The Park Avenue Bank	460 Park Avenue, 15th Floor	New York, NY 10022	1	March 30, 2004
Tioga State Bank	Main & Tioga Streets	Spencer, NY 14883	11	March 22, 1884
Union State Bank	46 College Avenue	Nanuet, NY 10954	29	November 18, 1969
United Orient Bank	10 Chatham Square	New York, NY 10038	3	May 7, 1980
Victory State Bank	3155 Amboy Road,	Staten Island, NY 10306	4	November 13, 1997
Woori America Bank	1250 Broadway	New York, NY 10001	13	January 20, 1984

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#### Trust Companies

Amalgamated Bank	11-15 Union Square	New York, NY 10003	12	March 16, 1923
Atlantic Bank of New York	960-964 Avenue of the Americas	New York, NY 10001	25	April 1, 1926
Banco Popular North America	7 West 51st Street	New York, NY 10019	138	January 1, 1999
Bank of Millbrook	Franklin Avenue	Millbrook, NY 12545	2	March 14, 1891
Bank of Richmondville	5 East Main Street	Richmondville, NY 12149	3	December 8, 1893
Bank of Smithtown	1 East Main Street	Smithtown, NY 11787	14	May 4, 1923
Bank of Tokyo - Mitsubishi Trust Company	1251 Avenue of the Americas, 14th Floor	New York, NY 10020	3	September 15, 1955
Bank of Utica	220-222 Genesee Street	Utica, NY 13502	1	September 30, 1958
Capital Bank & Trust Company	145 Wolf Road, Building F	Colonie, NY 12205	2	December 11, 1995
Chemung Canal Trust Company	One Chemung Canal Plaza	Elmira, NY 14901	14	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 Tier Bank & Trust	107 Main Street	Salamanca, NY 14779	6	February 14, 1902
Habib American Bank	99 Madison Avenue	New York, NY 10016	5	November 7, 1983
Hudson Valley Bank	35 East Grassy Sprain Road	Yonkers, NY 10710	21	May 20, 1994
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	671	June 27, 1893
Mitsubishi Trust & Banking Corporation (U.S.A.)	520 Madison Avenue (39th Floor)	New York, NY 10022	1	March 24, 1986
Mizuho Corporate Bank (USA)	1251 Avenue of the Americas	New York, NY 10020	2	November 29, 1974
Mizuho Trust & Banking Co. (USA)	666 Fifth Avenue (Suite 802)	New York, NY 10103	1	October 22, 1987
North Fork Bank	245 Love Lane	Mattituck, NY 11952	267	July 28, 1988
Orange County Trust Company	212 Dolson Avenue	Middletown, NY 10940	5	May 3, 1892
Partners Trust Municipal Bank	501 East main Street	Little Falls, NY 13365	12	April 26, 1917
Solvay Bank	1537 Milton Avenue	Solvay, NY 13209	7	March 20, 1917
State Bank of Long Island	699 Hillside Avenue	New Hyde Park, NY 11040	15	November 1, 1966
Steuben Trust Company	One Steuben Square	Hornell, NY 14843	11	December 31, 1919
The Adirondack Trust Company	473 Broadway	Saratoga Springs, NY 12866	10	September 19, 1901
The Bank of New York	One Wall Street	New York, NY 10286	367	February 16, 1871
Tompkins Trust Company	110 North Tioga Street	Ithaca, NY 14850	12	September 18, 1891
United States Trust Company of New York	114 West 47th Street	New York, NY 10036	6	August 30, 1995
Wyoming County Bank	55 North Main Street	Warsaw, NY 14569	21	November 29, 1913

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#### Limited Purpose Trust Companies

American Stock Transfer & Trust Company	59 Maiden Lane	New York, NY 10038	1	December 31, 1987
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Bank of Bermuda (New York) Limited	100 Wall Street	New York, NY 10005	1	July 3, 1989
Brown Brothers Harriman Trust Company, LLC	140 Broadway	New York, NY 10005	2	January 13, 1984
Computershare Trust Company of New York	88 Pine Street	New York, NY 10005	1	December 12, 2000
Continental Stock Transfer & Trust Company	17 Battery Place	New York, NY 10004	1	May 1, 1974
Deutsche Bank Trust Company New York	280 Park Avenue	New York, NY 10017	1	May 5, 1995
Genesee Valley Trust Company	50 Office Park Way	Pittsford, NY 14534	1	March 30, 1994
HSBC New York Trust Company	452 Fifth Avenue	New York, NY 10018	1	November 8, 2004
Law Debenture Trust Company of New York	767 Third Avenue	New York, NY 10017	1	May 8, 2002
Market Street Trust Company	80 East Market Street	Corning, NY 14830	1	November 17, 1987
Mellon Securities Trust Company	120 Broadway	New York, NY 10271	1	September 12, 1985
Mellon Trust of New York, LLC	200 Park Avenue	New York, NY 10166	1	June 16, 1988
New Commercial Bank of New York LLC	320 Park Avenue	New York, NY 10022	1	June 24, 1988
New York Life Trust Company	51 Madison Avenue	New York, NY 10010	2	March 9, 1995
OFI Trust Company	2 World Financial Center	New York, NY 10281	1	April 14, 1988
The Bank of New York Trust Company	123 Main Street	White Plains, NY 10601	2	March 9, 1982
The Bank of Nova Scotia Trust Company of New York	One Liberty Plaza	New York, NY 10006	1	June 22, 1959
The Depository Trust Company	55 Water Street	New York, NY 10041	1	May 11, 1973
The Dreyfus Trust Company	144 Glenn Curtiss Boulevard	Uniondale, NY 11556	1	December 17, 1984
The Goldman Sachs Trust Company	One New York Plaza	New York, NY 10004	3	August 20, 1990
The Northern Trust Company of New York	40 Broad Street	New York, NY 10004	1	June 29, 1989
The Rockefeller Trust Company	30 Rockefeller Plaza	New York, NY 10012	1	February 21, 1986
UFJ Trust Company of New York	666 Fifth Avenue	New York, NY 10103	1	September 26, 1988
Winthrop Trust Company	466 Lexington Avenue	New York, NY 10017	1	May 15, 1995

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#### Savings Banks

Apple Bank For Savings	1395 Northern Boulevard	Manhasset, NY 11030	54	April 17, 1863
Community Mutual Savings Bank	40 East First Street	Mount Vernon, NY 10550	5	February 1, 1980
Emigrant Savings Bank	5 East 42nd Street	New York, NY 10017	47	April 10, 1850
First Central Savings Bank	19-19 Francis Lewis Boulevard	Whitestone, NY 11357	4	March 31, 1999
Fulton Savings Bank	75 South First Street	Fulton, NY 13069	9	January 1, 1871
Greater Buffalo Savings Bank	2421 Main Street	Buffalo, NY 14214	8	October 8, 1999
GreenPoint Bank	807 Manhattan Avenue	Brooklyn, NY 11222	101	January 1, 1868
Hudson River Bank & Trust Company	One Hudson City Centre	Hudson, NY 12534	53	April 4, 1850
Independence Community Bank	130 Court Street	Brooklyn, NY 11201	134	April 7, 1992
Jamestown Savings Bank	311 East Fairmount Avenue	Lakewood, NY 14750	11	November 8, 1995
New York Community Bank	136-65 Roosevelt Avenue	Flushing, NY 11354	167	April 14, 1859
Northfield Savings Bank	1731 Victory Boulevard	Staten Island, NY 10314	19	July 8, 1993
Oneida Savings Bank	182 Main Street	Oneida, NY 13421	8	February 19, 1866
Pathfinder Bank	214 West First Street	Oswego, NY 13126	7	March 4, 1859
Pioneer Savings Bank	21 Second Street	Troy, NY 12180	13	July 1, 1972
Putnam County Savings Bank	Route 6 & Drewville Road	Brewster, NY 10509	9	July 1, 1972
Rhinebeck Savings Bank	6414 Montgomery Street	Rhinebeck, NY 12572	6	April 12, 1860
Ridgewood Savings Bank	71-02 Forest Avenue	Ridgewood, NY 11385	23	May 18, 1921
Rondout Savings Bank	300 Broadway	Kingston, NY 12401	4	January 1, 1868

Sawyer Savings Bank	87 Market Street	Saugerties, NY 12477	3	July 1, 1972
The Bank of Greene County	425 Main Street	Catskill, NY 12414	7	May 14, 1974
The North Country Savings Bank	127 Main Street	Canton, NY 13617	5	March 9, 1909
The Seneca Falls Savings Bank	19 Cayuga Street	Seneca Falls, NY 13148	4	June 21, 2004
Ulster Savings Bank	280 Wall Street	Kingston, NY 12401	8	April 12, 1851
Walden Savings Bank	2 Bank Street	Walden, NY 12586	8	January 1, 1872
Watertown Savings Bank	111 Clinton Street	Watertown, NY 13601	6	October 2, 1893

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#### Savings & Loan Associations

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

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#### Credit Unions

Ambrac Credit Union	70 Sayre Street	Buffalo, NY 14207	1	October 7, 1940
AmeriCU Credit Union	1916 Black River Boulevard	Rome, NY 13440	10	May 1, 2000
Bakery Salesmen Credit Union	41-20 Crescent Street	Long Island City, NY 11101	1	August 12, 1940
Branch 6000 NALC Credit Union	630 Broadway	Amityville, NY 11701	1	October 10, 1973
Buffalo Service Credit Union	111 W. Huron St. Room 1104	Buffalo, NY 14202	4	February 27, 1933
Central Credit Union	95-25 Queens Boulevard, 10th Floor	Rego Park, NY 11374	2	January 2, 1920
CFCU Community Credit Union	1030 Craft Road	Ithaca, NY 14850	7	December 1, 1997
Director's Choice Credit Union	426 New Karner Road	Albany, NY 12205	1	January 5, 2000
Dressmakers Credit Union	275 Seventh Avenue	New York, NY 10001	1	November 24, 1937
Empire Branch 36 National Association of Letter Carriers Credit Union	347 West 41st Street, Suite 101	New York, NY 10036	1	February 3, 1939
Empire State Credit Union	385 West Route 59	Spring Valley, NY 10977	1	August 30, 1920
Erie County Employees Credit Union	95 Franklin Street	Buffalo, NY 14202	1	March 13, 1940
Excelsior Credit Union	341 New Karner Road	Albany, NY 12205	1	July 22, 1915
First Rochester Community Credit Union	1900 S. Clinton Avenue	Rochester, NY 14618	4	November 9, 1931
GRS Employees Credit Union	150 Sawgrass Drive	Rochester, NY 14602	1	February 4, 1955
Holy Family Parish Credit Union	42 Lorenzo Street	Rochester, NY 14611	1	April 3, 1937
Hudson River Community Credit Union	312 Palmer Avenue	Corinth, NY 12822	1	March 23, 1998
Independent Credit Union	1609 Avenue Z	Brooklyn, NY 11235	1	January 16, 1922
Jamaica Postal Credit Union	88-40 164th Street	Jamaica, NY 11431	1	February 5, 1931
Jamestown Post Office Employees' Credit Union	300 East Third Street	Jamestown, NY 14701	1	November 30, 1928
Melrose Credit Union	139-30 Queens Boulevard	Briarwood, NY 11435	1	May 27, 1922
Middle Village Credit Union	78-09 Metropolitan Avenue	Middle Village, NY 11379	1	January 2, 1924
Montauk Credit Union	111 West 26th Street	New York, NY 10001	2	March 20, 1922
Municipal Credit Union	22 Cortlandt Street	New York, NY 10007	9	November 15, 1916
Newspaper Employees Credit Union	645 Albany Shaker Road	Albany, NY 12211	1	May 31, 1933
Niagara Dupont Employees Credit Union	5301 Buffalo Ave. & 26th St. PO Box 787	Niagara Falls, NY 14302	1	May 3, 1934
Niagara Falls Penn Central Employees Credit Union	8612 Buffalo Avenue	Niagara Falls, NY 14304	1	January 12, 1939
Norton-Troy Employees Credit Union	Norton-Troy Co. Building 10th Ave & 25th St	Watervliet, NY 12189	1	March 3, 1939
Poughkeepsie Public School Credit Union	May & Forbus Street	Poughkeepsie, NY 12601	1	March 4, 1937



Progressive Credit Union	370 Seventh Avenue, Suite 1400	New York, NY 10001	2	July 15, 1918
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

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**Private Bankers**

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

American Express Banking Corp	American Express Tower World Financial Center	New York, NY 10285	1	April 1, 1998
AIG Finance Holdings, Inc.	70 Pine Street	New York, NY 10270	1	October 23, 1996
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
Merrill Lynch International Finance Corporation	Merrill Lynch World Financial Center	New York, NY 10281	1	March 27, 1984
Skandinaviska Enskilda Banken Corporation	245 Park Avenue	New York, NY 10167	1	July 23, 1982
Sterling Banking Corporation	650 Fifth Avenue	New York, NY 10019	1	August 30, 1951

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**Foreign Branches**

Allied Irish Banks, p.l.c.	405 Park Avenue	New York, NY 10022	1	December 12, 1977
ABN AMRO Bank N.V.	55 East 52nd Street	New York, NY 10055	2	January 31, 1941
Banca di Roma S.p.A.	34 East 51st Street	New York, NY 10022	1	July 1, 2002
Banca Intesa S.p.A.	1 William Street	New York, NY 10004	2	April 19, 2000
Banca Monte dei Paschi di Siena S.p.A.	55 East 59th Street	New York, NY 10022	1	February 4, 1983
Banca Nazionale del Lavoro	51 West 52nd Street	New York, NY 10019	1	March 7, 1962
Banco de La Nacion Argentina	225 Park Avenue	New York, NY 10169	1	August 21, 1973
Banco do Brasil, S.A.	600 Fifth Avenue	New York, NY 10020	1	March 25, 1969
Banco Bilbao Vizcaya Argentaria, S.A.	1345 Avenue of the Americas	New York, NY 10105	1	October 1, 1988
Banco Commercial Portugues, S.A.	2 Wall Street	New York, NY 10005	1	August 14, 2000
Banco Espanol de Credito, S.A.	730 Fifth Avenue	New York, NY 10019	1	February 22, 1984
Banco Espirito Santo, S.A.	320 Park Avenue	New York, NY 10022	1	May 6, 1988
Banco Itau, S.A.	540 Madison Avenue	New York, NY 10022	1	October 2, 1979
Banco Popular de Puerto Rico	5 West 51st Street	New York, NY 10019	2	January 1, 1999
Banco Santander Central Hispano, S.A.	45 East 53rd Street	New York, NY 10022	1	April 12, 1977
Bank of Baroda	One Park Avenue	New York, NY 10016	1	December 4, 1978
Bank of India	277 Park Avenue	New York, NY 10172	1	December 1, 1978
Bank of Montreal	3 Times Square	New York, NY 10036	1	September 1, 1911
Bank Hapoalim B.M.	1177 Avenue of the Americas	New York, NY 10036	2	November 19, 1974
Barclays Bank PLC	200 Park Avenue	New York, NY 10166	2	September 1, 1911
Bayerische Hypo-und Verinsbank Aktiengesellschaft	150 East 42nd Street	New York, NY 10017	1	July 17, 1974
BNP Paribas	787 7th Avenue	New York, NY 10019	2	November 3, 1976
Caixa Geral de Depositos, S.A.	280 Park Avenue, 28th Floor (East Building)	New York, NY 10017	1	May 7, 1999
Calyon	1301 Avenue of the Americas	New York, NY 10019	1	December 5, 1979
Chang Hwa Commercial Bank, Ltd.	685 Third Avenue	New York, NY 10017	1	August 4, 1989
Chinatrust Commercial Bank, Ltd.	366 Madison Avenue	New York, NY 10017	1	December 25, 1998

Chohung Bank	320 Park Avenue, 27th Floor	New York, NY 10022	1	December 6, 1977
Commerzbank Aktiengesellschaft	Two World Financial Center	New York, NY 10281	1	August 20, 1971
Coöperatieve Centrale Raiffeisen-Boeren Leenbank BA, Rabobank Ned	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 First Boston	11 Madison Avenue	New York, NY 10010	1	April 8, 1940
Danske Bank A/S	299 Park Avenue	New York, NY 10171	1	December 13, 1985
Depfa Bank plc	623 Fifth Avenue, 22nd floor	New York, NY 10022	1	June 26, 2003
Deutsche Bank AG	60 Wall Street	New York, NY 10005	4	July 15, 1978
Dexia Bank Belgium, S.A.	445 Park Avenue	New York, NY 10022	1	March 29, 2002
Dexia Credit Local S.A.	445 Park Avenue	New York, NY 10022	1	November 5, 1990
DnB NOR Bank ASA	200 Park Avenue	New York, NY 10022	1	January 19, 2004
Dresdner Bank AG	75 Wall Street	New York, NY 10005	2	September 14, 1972
DZ Bank AG Deutsche Zentral-Genossenschaftsbank	609 Fifth Avenue	New York, NY 10017	1	November 22, 1976
Eurohypo Aktiengesellschaft	1114 Avenue of the Americas	New York, NY 10036	1	December 17, 2002
Fortis Bank S.A./N.V.	520 Madison Avenue	New York, NY 10022	1	November 15, 2002
Habib Bank Limited	44 Wall Street	New York, NY 10005	1	February 19, 1971
HSH Nordbank AG	230 Park Avenue	New York, NY 10169	1	September 24, 2002
Industrial Bank of Korea	1250 Broadway	New York, NY 10001	1	November 1, 1990
Kookmin Bank	565 Fifth Avenue	New York, NY 10017	2	January 4, 1999
KBC Bank N.V.	125 West 55th Street	New York, NY 10019	1	June 4, 1998
Landesbank Baden - Württemberg	280 Park Avenue	New York, NY 10017	1	December 1, 1998
Landesbank Hessen - Thüringen Girozentrale	420 Fifth Avenue	New York, NY 10018	1	January 2, 1981
Lloyds TSB Bank plc	1251 Avenue of the Americas	New York, NY 10020	1	October 1, 1971
Malayan Banking Berhad	400 Park Avenue	New York, NY 10022	1	March 28, 1984
Mashreq Bank psc	255 Fifth Avenue	New York, NY 10016	1	January 24, 1989
Mizuho Corporate Bank, Ltd.	1251 Avenue of the Americas	New York, NY 10020	3	August 22, 1956
Natexis Banques Populaire	1251 Avenue of the Americas	New York, NY 10020	1	December 22, 1976
National Bank of Canada	65 East 55th Street	New York, NY 10022	1	November 1, 1979
National Bank of Egypt	40 East 52nd Street	New York, NY 10022	1	December 6, 2000
National Bank of Pakistan	100 Wall Street, 21st Floor	New York, NY 10005	1	July 23, 1964
Norddeutsche Landesbank Girozentrale	1114 Avenue of the Americas, 37th Floor	New York, NY 10036	1	February 15, 1991
Nordea Bank Finland Plc	437 Madison Avenue	New York, NY 10022	1	October 1, 2001
Nordea Bank Norge ASA	437 Madison Avenue	New York, NY 10022	1	April 11, 1987
Philippine National Bank	546 Fifth Avenue (8th Floor)	New York, NY 10036	1	February 3, 1917
Shinhan Bank	800 Third Avenue	New York, NY 10022	1	June 10, 1989
Shinkin Central Bank	1251 Avenue of the Americas	New York, NY 10020	1	October 10, 1987
Skandinaviska Enskilda Banken	245 Park Avenue	New York, NY 10167	1	October 9, 1987
Societe Generale	1221 Avenue of the Americas	New York, NY 10020	1	November 8, 1978
Standard Chartered Bank	One Madison Avenue	New York, NY 10010	2	May 25, 1976
State Bank of India	460 Park Avenue	New York, NY 10022	2	November 26, 1971
Sumitomo Mitsui Banking Corporation	277 Park Avenue	New York, NY 10172	1	March 17, 2003
Svenska Handelsbanken AB	875 Third Avenue	New York, NY 10022	1	May 8, 1987
Swedbank (ForeningsSparbanken AB)	One Penn Plaza	New York, NY 10119	1	January 23, 1991
T.C. Ziraat Bankasi	330 Madison Avenue	New York, NY 10017	1	September 1, 1983

The Bank of Tokyo - Mitsubishi, Ltd.	1251 Avenue of the Americas, 14th Floor	New York, NY 10020	1	October 2, 1952
The Chiba Bank, Ltd.	1133 Avenue of the Americas (15th Floor)	New York, NY 10036	1	March 3, 1987
The Gunma Bank, Ltd.	245 Park Avenue (29th Floor)	New York, NY 10167	1	January 20, 1988
The Korea Development Bank	320 Park Avenue	New York, NY 10022	1	April 1, 1997
The Mitsubishi Trust and Banking Corporation	520 Madison Avenue (39th Floor)	New York, NY 10022	1	December 11, 1973
The Norinchukin Bank	245 Park Avenue (29th Floor)	New York, NY 10167	1	July 8, 1984
The Royal Bank of Scotland Plc	101 Park Avenue, 10th & 11th Floor	New York, NY 10178	2	June 6, 1985
The Shoko Chukin Bank	666 Fifth Avenue	New York, NY 10103	1	October 11, 1986
The Sumitomo Trust and Banking Company Limited	527 Madison Avenue (3rd Floor)	New York, NY 10022	1	September 20, 1976
The Toronto-Dominion Bank	31 West 52nd Street	New York, NY 10019	1	February 28, 1919
Turkiye Vakiflar Bankasi T.A.O.	680 Fifth Avenue	New York, NY 10019	1	December 3, 1991
United Bank Limited	80 Broad Street	New York, NY 10004	1	April 5, 1977
UniCredito Italiano S.p.A.	430 Park Avenue	New York, NY 10022	1	July 31, 1973
UFJ Bank Limited	Park Avenue Plaza, 55 East 52nd Street	New York, NY 10055	1	March 22, 1963
WestLB AG	1211 Avenue of the Americas	New York, NY 10036	2	August 11, 1975

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#### Foreign Agencies

American Express Bank Ltd.	American Express Tower World Financial Center	New York, NY 10285	1	May 2, 1919
Banco de la Provincia de Buenos Aires	609 Fifth Avenue	New York, NY 10017	1	December 5, 1979
Banco de Bogota	375 Park Avenue	New York, NY 10152	1	March 6, 1974
Banco Industrial de Venezuela, C.A.	900 Third Avenue	New York, NY 10022	1	September 10, 1975
Banco Latinoamericano de Exportaciones, S.A.	708 Third Avenue	New York, NY 10017	1	November 4, 1988
Banco Mercantil C.A., S.A.C.A., S.A.I.C.A.	11 East 51st Street	New York, NY 10022	1	October 1, 1987
Banco Nacional de Mexico	767 Fifth Avenue	New York, NY 10153	1	July 11, 1929
Bank of Taiwan	100 Wall Street	New York, NY 10005	1	May 3, 1990
Bank Leumi Le-Israel B.M.	562 Fifth Avenue	New York, NY 10036	1	September 2, 1959
Beogradska Banka dd	C/O NYS Banking Department One State Street	New York, NY 10004	1	July 27, 1982
Canadian Imperial Bank of Commerce	425 Lexington Avenue	New York, NY 10017	1	September 1, 1911
Chiao Tung Bank Co., Ltd.	One World Financial Center (30th Floor)	New York, NY 10281	1	March 19, 1993
First Commercial Bank	750 Third Avenue	New York, NY 10017	1	October 5, 1989
Hana Bank	650 Fifth Avenue	New York, NY 10019	1	December 6, 1977
Hua Nan Commercial Bank, Ltd.	330 Madison Avenue	New York, NY 10017	1	June 8, 1990
Jugobanka dd	C/O NYS Banking Department One State Street	New York, NY 10004	1	June 6, 1980
Oversea-Chinese Banking Corporation Limited	1700 Broadway	New York, NY 10019	1	April 8, 1981
P.T. Bank Negara Indonesia (Persero) Tbk	One Exchange Plaza, 55 Broadway	New York, NY 10006	1	August 3, 1983
P.T. Bank Rakyat Indonesia (Persero)	14 Wall Street	New York, NY 10005	1	April 7, 1988
Taipeibank	100 Wall Street	New York, NY 10005	1	March 11, 1991
The Bank of Nova Scotia	One Liberty Plaza, 22nd-26th Floors	New York, NY 10006	1	September 1, 1911
The International Commercial Bank of China	59-65 Liberty Street	New York, NY 10005	1	April 2, 1936
The Shizuoka Bank, Ltd.	101 East 52nd Street	New York, NY 10022	1	May 5, 1989
United Overseas Bank Limited	592 Fifth Avenue	New York, NY 10036	1	September 8, 1976
Woori Bank	245 Park Avenue (41st Floor)	New York, NY 10167	1	March 3, 1976

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#### Holding Companies - One Bank

Bermuda (U.S.) Holdings Limited	350 Park Avenue	New York, NY 10022	1	August 10, 1983
Brown Brothers Harriman & Co	140 Broadway	New York, NY 10005	1	March 1, 1990
C.C. Bancorp, Inc.	116-120 Main Street	Little Valley, NY 14755	1	July 16, 2001
Canisteo Valley Corporation	3 Main Street	Canisteo, NY 14823	1	September 30, 1998
Chemung Financial Corporation	1 Chemung Canal Plaza	Elmira, NY 14901	1	June 1, 1985
Country Bank Holding Company, Inc.	200 East 42nd Street	New York, NY 10017	1	October 31, 2003
CAB Holdings LLC	77-79 Bowery	New York, NY 10022	1	November 30, 1998
Depository Trust & Clearing Corporation	55 Water Street	New York, NY 10041	1	March 22, 1999
Discount Bancorp, Inc.	511 Fifth Avenue	New York, NY 10017	1	March 23, 2000
Great Lakes Bancorp, Inc.	2421 Main Street	Buffalo, NY 14214	1	May 1, 2003
Greene County Bancorp, Inc.	425 Main Street	Catskill, NY 12414	1	December 30, 1998
GreenPoint Financial Corp	807 Manhattan Avenue	Brooklyn, NY 11222	1	January 28, 1994
Holland Bancorp, Inc.	12 South Main Street	Holland, NY 14080	1	January 31, 2001
Hudson River Bancorp, Inc.	One Hudson City Centre	Hudson, NY 12534	1	June 30, 1998
Hudson Valley Holding Corp.	21 Scarsdale Road	Yonkers, NY 10707	1	December 31, 1983
Independence Community Bank Corp.	195 Montague Street	Brooklyn, NY 11201	1	March 13, 1998
Long Island Financial Corp.	One Suffolk Square	Islandia, NY 11722	1	January 28, 1999
Millbrook Bank System, Inc.	Franklin Avenue, PO Box AF	Millbrook, NY 12545	1	April 13, 1998
New York Community Bancorp, Inc.	136-65 Roosevelt Avenue	Flushing, NY 11354	1	November 23, 1993
Northern New York Bancorp, Inc.	1000 Coffeen Street	Watertown, NY 13601	1	June 30, 2003
Northern Trust Corporation	50 South LaSalle Street	Chicago, IL 60675	1	December 1, 1971
Northfield Holdings Corp.	1731 Victory Boulevard	Staten Island, NY 10314	1	December 31, 2002
Pathfinder Bancorp, Inc.	214 West First Street	Oswego, NY 13126	1	December 31, 1997
Popular, Inc.	Popular Center Building 208 Ponce de Leon Ave	Hato Rey, PR 00918	1	August 1, 1985
Sleepy Hollow Bancorp, Inc.	49 Beekman Avenue	Sleepy Hollow, NY 10591	1	July 1, 2003
Smithtown Bancorp Inc.	One East Main Street	Smithtown, NY 11787	1	November 1, 1984
Solvay Bank Corp.	1537 Milton Avenue	Solvay, NY 13209	1	June 30, 1987
State Bancorp, Inc.	2 Jericho Plaza	Jericho, NY 11753	1	June 24, 1986
Steuben Trust Corporation	One Steuben Square	Hornell, NY 14843	1	July 31, 1990
TSB Services Inc.	One Main Street	Spencer, NY 14883	1	March 16, 1984
U.S. Trust Corporation	114 West 47th Street	New York, NY 10036	1	May 24, 1995
U.S.B. Holding Co., Inc.	100 Dutch Hill Road	Orangeburg, NY 10962	1	January 11, 1983
VSB Bancorp, Inc.	3155 Amboy Road	Staten Island, NY 10306	1	May 30, 2003
473 Broadway Holding Corp.	473 Broadway	Saratoga Springs, NY 12866	1	June 17, 1926

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#### Holding Companies - Multi Bank

Adirondack Bancorp, Inc.	185 Genesee Street	Utica, NY 13501	1	December 30, 2003
Bank Leumi le-Israel Corp	579 Fifth Avenue	New York, NY 10014	1	December 24, 1984
Berkshire Bancorp Inc.	160 Broadway	New York, NY 10038	1	January 4, 1999
Deutsche Bank Trust Corporation	60 Wall Street	New York, NY 10005	1	May 31, 1966
Emigrant Bancorp, Inc.	5 East 42nd Street	New York, NY 10017	1	November 8, 1994
Financial Institutions, Inc.	220 Libery Street P.O. Box 227	Warsaw, NY 14569	1	September 15, 1931
M & T Bank Corporation	One M & T Plaza	Buffalo, NY 14240	1	December 31, 1969
Mellon Financial Corporation	One Mellon Bank Center	Pittsburgh, PA 15258	1	November 28, 1972

Mitsubishi Tokyo Financial Group, Inc.	26F Marunouchi Bldg. 4-1, Marunouchi 2-chome	Chiyoda-ku, Tokyo, 100 JP	1	March 1, 2001
Mizuho Financial Group, Inc.	6-1, Marunouchi, 1-chome, Chiyoda-ku	Tokyo, JP	1	March 6, 2003
North Fork Bancorporation, Inc.	275 Broad Hollow Road	Melville, NY 11747	1	December 17, 1981
Northwest Bancorp, Inc.	Liberty Street at Second Avenue	Warren, PA 16365	1	March 9, 1998
Provident Bancorp, Inc.	400 Rella Boulevard	Montebello, NY 10901	1	October 1, 2004
The Bank of New York Company, Inc.	One Wall Street	New York, NY 10286	1	May 29, 1969
Tompkins Trustco, Inc.	110 North Tioga Street	Ithaca, NY 14850	1	October 17, 1995
UFJ Holdings, Inc.	5-6 Fushimimachi 3-Chome, Chuo-Ku	Osaka, 541 JP	1	June 7, 1999

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**Mutual Holding Companies**

Northwest Bancorp, MHC	Liberty Street at Second Avenue	Warren, PA 16365	1	March 9, 1998
NSB Holding Corp., MHC	1731 Victory Boulevard	Staten Island, NY 10314	1	August 7, 1995
Pathfinder Bancorp, MHC	214 West First Street	Oswego, NY 13126	1	October 25, 2002
Rhinebeck Bancorp, MHC	2 Jefferson Plaza	Poughkeepsie, NY 12601	1	October 6, 2004

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**Licensed Lenders**

American General Financial Services, Inc.	601 N.W. Second Street - P.O. Box 59	Evansville, IN 47701	23	April 4, 1962
AmeriCredit Financial Services, Inc.	4001 Embarcadero Drive	Arlington, TX 76014	1	July 8, 2002
Beneficial New York Inc.	2700 Sanders Road	Prospect Heights, IL 60070	60	November 15, 1930
BPD Finance Company	1 Evertrust Plaza	Jersey City, NJ 07302	1	April 1, 2003
CitiFinancial, Inc.	300 St. Paul Place	Baltimore, MD 21202	53	November 10, 1988
DaimlerChrysler Services North America LLC	27777 Inkster Road CIMS 4052710	Farmington Hills, MI 48334	1	October 28, 2003
E-Loan, Inc.	5875 Arnold Road	Dublin, CA 94568	1	December 10, 2003
HSBC Auto Credit Inc. (1)	5855 Copley Drive	San Diego, CA 92111	2	January 4, 1999
Household Finance Corporation III	2700 Sanders Road	Prospect Heights, IL 60070	38	December 31, 1984
JCB International Credit Card Co., Ltd.	700 South Flower Street, Suite 1000	Los Angeles, CA 90017	1	December 17, 2002
Northwest Finance Company, Inc.	2 Liberty Street	Warren, PA 16365	2	October 1, 1990
Novus Credit Services Inc.	2500 Lake Cook Road - 3 West	Riverwoods, IL 60015	1	August 24, 1983
Retail Charge Financial Services Corp.	2650 Merrick Road	Bellmore, NY 11710	1	April 18, 1995
Wells Fargo Financial New York, Inc.	800 Walnut Street	Des Moines, IA 50309	19	July 14, 1987

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**Safe Deposit Companies**

Akron Safe Deposit Company	46 Main Street	Akron, NY 14001	1	October 24, 1926
The China Safe Deposit Company	77-79 Bowery	New York, NY 10002	3	April 9, 1947
Universal Safe Deposit Corp.	420 Lexington Avenue	New York, NY 10170	1	March 18, 1983
Zurich Depository Corporation	1165 Northern Boulevard	Manhasset, NY 11030	1	October 27, 1983

(1) formerly Household Automotive Credit Corporation

**Schedule C - Closed Institutions****Part I: Voluntary Liquidations Commenced**

<b>Name of Institution</b>	<b>Location</b>	<b>Date of Last Report</b>	<b>Total Resources</b>	<b>Due Depositors Or Shareholders</b>	<b>Capital</b>	<b>Due to Head Office &amp; Affiliates</b>	<b>Other Liabilities</b>
<b>Commercial Banks</b>							
None							
<b>Trust Companies</b>							
None							
<b>Limited Purpose Trust Companies</b>							
Harris Trust Company of New York	New York	December 31, 2003	19,570		18,981		589
First Chicago Trust Company of New York	New York	December 31, 2003	70,560		70,223		337
Friends Ivory & Sime Trust Company	New York	December 31, 2002	2,899		2,899		
<b>Savings Banks</b>							
None							
<b>Savings &amp; Loan Associations</b>							
None							
<b>Credit Unions</b>							
None							
<b>Private Bankers</b>							
None							
<b>Investment Company (Article XII)</b>							
American Scandinavian Banking Corporation	New York	December 31, 2003	19,570		18,981		589
<b>Foreign Branches</b>							
Korea Exchange Bank	New York	March 31, 2004	222,042	2,587		219,405	50
National Westminster Bank plc	New York	March 31, 2004	11,599			11,599	
Danske Bank A/S	New York	December 31, 2004	10,366,805	5,714,508			4,652,297
<b>Foreign Agencies</b>							
Banco Nacional de Mexico, S.A.		December 31, 2004	68,311	42,693		5,613	20,005
<b>Holding Companies - One Bank</b>							
None							
<b>Holding Companies - Multi Bank</b>							
None							
<b>Mutual Holding Companies</b>							
None							
<b>Licensed Lenders</b>							
None							

**Schedule C - Closed Institutions****Part 2: Voluntary Liquidations Concluded**

<b>Name of Institution</b>	<b>Location</b>	<b>Date of Last Report</b>	<b>Total Resources</b>	<b>Due Depositors Or Shareholders</b>	<b>Capital</b>	<b>Due To Head Office &amp; Affiliates</b>	<b>Other Liabilities</b>
<b>Commercial Banks</b>							
None							
<b>Trust Companies</b>							
None							
<b>Limited Purpose Trust Companies</b>							
Harris Trust Company of New York	New York	December 31, 2003	19,570		18,981		589
First Chicago Trust Company of New York	New York	December 31, 2003	70,560		70,223		337
Friends Ivory & Sime Trust Company	New York	December 31, 2002	2,899		2,899		
<b>Savings Banks</b>							
None							
<b>Savings &amp; Loan Associations</b>							
None							
<b>Credit Unions</b>							
None							
<b>Private Banker</b>							
None							
<b>Investment Company (Article XII)</b>							
American Scandinavian Banking Corporation	New York	September 30, 2004	\$9,215		\$9,215		
<b>Foreign Branches</b>							
Korea Exchange Bank	New York	March 31, 2004	222,042	2,587		219,405	50
National Westminster Bank plc	New York	March 31, 2004	11,599			11,599	
<b>Foreign Agencies</b>							
None							
<b>Holding Companies - One Bank</b>							
None							
<b>Holding Companies - Multi Bank</b>							
None							
<b>Mutual Holding Companies</b>							
None							
<b>Licensed Lenders</b>							
None							

**Schedule C - Closed Institutions (Voluntary Liquidations)**

**Part 3: Unclaimed Deposits or Dividends Deposited With Superintendent**

<b>Amounts In Dollars</b>	<b>Date Funds</b>	<b>Unclaimed</b>	<b>Paid To</b>	<b>Paid To</b>	<b>Balance of</b>
<b>Name of Institution</b>	<b>Paid To</b>	<b>Deposit or</b>	<b>Claimants</b>	<b>Claimants</b>	<b>Unclaimed Funds</b>
	<b>NYSBD</b>	<b>Dividend</b>	<b>During 2004</b>	<b>Ever To Date</b>	<b>Held By NYSBD</b>
East Buffalo Credit Union	July 30, 1998	\$ 630	\$ -	\$ -	630
Rochester Hebrew Credit Union	July 26, 1999	3,043	-	-	3,043
Banco Real	September 9, 1999	2,297	-	-	2,297
Banca Serfin S.A.	November 22, 1999	2,150	-	-	2,150
Sumitomo Bank of New York Trust Co.	February 22, 2000	15,441	-	-	15,441
BSI AG	June 29, 2000	15,079	-	-	15,079
Bank of the Phillipine Islands	October 2, 2000	2,765	-	904	1,861
Banco Union S.A.C.A.	February 22, 2001	314,815	-	280,903	33,912
Banco Atlantico S.A.	December 11, 2001	480,133	-	302,492	177,641
Banco International S.A.	April 30, 2003	148,500	117,488	139,725	8,775
Korea Exchange Bank, New York Branch	April 6, 2004	92,711	-	-	92,711
Harris Trust Company of New York	May 7, 2004	546,579	-	-	546,579
<b>Total</b>		<b>\$ 1,624,143</b>	<b>\$ 117,488</b>	<b>\$ 724,024</b>	<b>900,119</b>

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



**Schedule C - Closed Institutions (Involuntary Liquidations)**

**Part 4: Unclaimed Deposits or Dividends Deposited With Superintendent**

<b>Name of Institution</b>	<b>Date Funds Paid To NYSBD</b>	<b>Unclaimed Deposit or Dividend</b>	<b>Paid To Claimants During 2004</b>	<b>Paid To Claimants Ever To Date</b>	<b>Balance of Unclaimed Funds Held By NYSBD</b>
None		\$ -	\$ -	\$ -	\$ -

**Schedule D - Banking Board Actions****Part 1: Actions Other Than Mergers and Conversions**

		Date approved
<b>New Banking Organizations Chartered</b>		
Rhinebeck Interim One Savings Bank (1)		March 4, 2004
Rhinebeck Interim Two Savings Bank (1)		March 4, 2004
J.P. Morgan Trust Company of New York (1)		April 1, 2004
Emigrant Bank		June 3, 2004
First American Interim Bank (1)		July 8, 2004
Pioneer Commercial Bank		September 9, 2004
HSBC New York Trust Company (1)		September 9, 2004
<b>New Branches of Foreign Banking Organizations Licensed</b>		
Banco del Estado de Chile (Chile)		November 4, 2004
<b>New Agencies of Foreign Banking Organizations Licensed</b>		
None		
<b>Acquisitions of Subsidiaries and Other Interests</b>		
North Fork Bank	Approval to acquire five insurance agencies from Greenpoint Bank	June 3, 2004
Bank of Smithtown	Approval to acquire Seigerman-Mulvey Insurance Agency	July 8, 2004
<b>Mergers, Holding Company and Holding Company Expansion Activities</b>		
Marathon Banking Corporation	Approval to become a bank holding company by virtue of its acquisition of Interbank of New York	January 21, 2004
HSBC Holding plc	Approval to become a bank holding company by virtue of its indirect acquisition of Bank of Bermuda (New York) Limited	February 10, 2004
J.P. Morgan Chase & Co.	Approval to become a bank holding company by virtue of its formation of J.P. Morgan Trust Company of New York	April 4, 2004
The Bank of New York Company, Inc. and The Bank of New York	Approval to merge J.P. Morgan Trust Company of New York with and into The Bank of New York	April 1, 2004
<b>Mergers, Holding Company and Holding Company Expansion Activities</b>		
Emigrant Bancorp, Inc and ESB Acquisition Corp.	Approval to become a bank holding company by virtue of the formation of Emigrant Bank	June 3, 2004
Partners Trust Financial Group, Inc.	Approval to become a bank holding company by virtue of the acquisition of BSB Bank & Trust Company	June 3, 2004
North Fork Bancorporation, Inc.	Approval to become a bank holding company by virtue of the acquisition of GreenPoint Bank	June 3, 2004
Provident Bancorp, Inc.	Approval to become a bank holding company by virtue of the acquisition of The Warwick Savings Bank and The Warwick Commercial Bank	September 9, 2004
HSBC Holdings plc	Approval to become a bank holding company by virtue of the formation of HSBC New York Trust Company	September 9, 2004
First Niagara Financial Group, Inc.	Approval to become a bank holding company by virtue of the acquisition of Hudson River Bank & Trust Company	November 4, 2004
<b>Change in Control of Banking Organizations</b>		
Great Lakes Bancorp, Inc.	Approval for Lindew Properties LLC, Barry M. Snyder, Andrew Snyder and Linsey Snyder to acquire a controlling interest	March 4, 2004
The Park Avenue Bank	Approval for David W. Lichtenstein to acquire a controlling interest	May 4, 2004
<b>Other Actions</b>		
Independence Community Bank	Approval to exercise fiduciary powers	April 1, 2004
Bank Leumi USA	Approval to conduct securities underwriting activities through its subsidiary Leumi Investment Services, Inc.	May 4, 2004
Manufacturers and Traders Trust Company	Approval to expand the insurance activities of its subsidiary M&T Securities, Inc.	July 8, 2004
Signature Bank	Approval to engage in insurance sales and brokerage and investment advisory services through its subsidiary Signature Securities Corporation	July 8, 2004
Emigrant Savings Bank	Approval to exercise fiduciary powers	November 4, 2004
American Community Bank	Approval to engage in insurance activities through its new subsidiary American Community Bank Insurance Agency, Inc.	November 4, 2004
New Commercial Bank of New York (1)	Approval to convert from a trust company to a limited liability trust company	December 2, 2004

(1) Deposit insurance requirement waived

**Schedule D - Banking Board Actions****Part 2: Mergers and Consolidations**

<b>Name</b>	<b>Locations</b>	<b>Name After Conversion</b>	<b>Effective Date</b>
<b>Commercial Banks</b>			
Marathon National Bank of New York Interbank of New York	Astoria, NY New York, NY	Marathon National Bank of New York	Jan 23, 2004
Provident Municipal Bank Warwick Commercial Bank, The	Montebello, NY Warwick, NY	Provident Municipal Bank	Oct 1, 2004
<b>Trust Company</b>			
Atlantic Trust Company, N.A. Whitehall Trust Company	Boston, MA New York, NY	Atlantic Trust Company, N.A.	Jan 29, 2004
North Fork Bank Trust Company of New Jersey, The	Mattituck, NY Jersey City, NJ	North Fork Bank	May 14, 2004
Bank of New York, The J.P. Morgan Trust Company of New York	New York, NY New York, NY	Bank of New York, The	Jun 23, 2004
Banco Popular North America Quaker City Bank	New York, NY Whittier, CA	Banco Popular North America	Aug 31, 2004
<b>Savings Banks</b>			
First Niagara Bank N.A. Troy Savings Bank, The	Lockport, NY Troy, NY	First Niagara Bank N.A.	Jan 16, 2004
Independence Community Bank SI Bank and Trust	Brooklyn, NY Staten Island, NY	Independence Community Bank	Apr 12, 2004
SBU Bank (Federal) BSB Bank & Trust Company	Utica, NY Binghamton, NY	SBU Bank (Federal)	June 3, 2004
Provident Bank Warwick Savings Bank, The	Haverstraw, NY Warwick, NY	Provident Bank	Oct 1, 2004
<b>Foreign Branches</b>			
Gjensidige NOR Sparebank ASA Den Norske Bank ASA	New York, NY New York, NY	DnB NOR Bank ASA	Jan 19, 2004
<b>Check Cashers</b>			
Van Wyck Check Cashing Corp. Westbury Check Cashing Corp.	Hempstead, NY Hicksville, NY	Van Wyck Check Cashing Corp.	Mar 25, 2004
Check Change LLC Whitestone Check Cashing Corp.	Jamaica, NY Flushing, NY	Check Change LLC	Dec 24, 2004

**Schedule D - Banking Board Actions**

**Part 3: Conversion of Federal To State Charter**

<b>Name</b>	<b>Locations</b>	<b>Name After Conversion</b>	<b>Effective Date</b>
<b>Commercial Banks</b>			
Park Avenue Bank, N.A.	New York, NY	Park Avenue Bank, The	Mar 30, 2004
<b>Savings Banks</b>			
Seneca Falls Savings Bank	Seneca Falls, NY	Seneca Falls Savings Bank, The	Jun 21, 2004

**Schedule D - Banking Board Actions**

**Part 4: Conversion of State To Federal Charter**

<b>Name</b>	<b>Locations</b>	<b>Name After Conversion</b>	<b>Effective Date</b>
<b>Trust Company</b>			
HSBC Bank USA	Buffalo, NY	HSBC Bank USA	Jun 30, 2004
JPMorgan Chase Bank	New York, NY	JPMorgan Chase Bank, National Associati	Nov 13, 2004
<b>Savings Banks</b>			
Rome Savings Bank, The	Rome, NY	Rome Savings Bank, FSB	Apr 27, 2004
<b>Credit Unions</b>			
Riverside Credit Union	Buffalo, NY	Riverside Federal Credit Union	Feb 24, 2004
Postal Employees Credit Union	Schenectady, NY	Postal Employees Federal Credit Union	May 12, 2004
Western Division Credit Union	Williamsville, NY	Western Division Federal Credit Union	Oct 21, 2004

**Schedule E - State Transmitter of Money Insurance Fund (STMIF)**

**BALANCE SHEET (Cash Basis)**

**ASSETS**

Cash in STMIF on Hand Prior To Assessment	\$4,368,946
Cash Received in STMIF From Assessments	252,452
<b>TOTAL ASSETS (1)</b>	<b>\$4,621,398</b>

**NET ASSETS**

Fund Balance - January 1, 2004	\$4,312,456
Excess of 2004 Income over Expenses	308,942
<b>Fund Balance - December 31, 2004</b>	<b>\$4,621,398</b>

**STATEMENT OF INCOME AND EXPENSES (Cash Basis)**

**INCOME**

STMIF Assessment Income	\$252,452
Interest Income	56,490
Total Income	\$308,942

**EXPENSES**

\$0

**EXCESS OF INCOME OVER EXPENSES**

\$308,942

Total STMIF assets for the year ending December 31, 2004 amounted to \$4,621,398.32. Monies received in the 2004 calendar year from the 2004 STMIF assessment are included in the total STMIF asset balance. Specifically, in December 2004 the STMIF levied assessments on entities licensed to conduct the business of money transmission in New York State in accordance with the provisions of Article 13-C of New York's Banking Law. The assessments were levied to increase the fund balance in the STMIF in order to protect purchasers and holders of New York instruments which were not transmitted by Cash Point Network Services, Inc. ("Cash Point"). Cash Point's New York money transmission license is temporarily suspended. As of December 31, 2004, \$252,452.00 was collected as a result of assessments leaving an outstanding balance to be collected of \$1,195,152.00. In connection with Cash Point's failure to effectuate money transmission transactions conducted through its agents in New York State, the State of New York Banking Department will conduct a claims process authorized under Article 13-C of New York's Banking Law for the benefit of purchasers and holders of New York instruments resulting from the failed money transmission transactions. Future assessments may be necessary.

## SCHEDULE F - SUMMARY OF BANKING LAW AND REGULATIONS ADOPTED

### PART I: BANKING LAW AND RELATED CHAPTERS

**Chapter 59 (S.6059-B—Parts EE and FF)**, Application of General Assessment; approved 8/20/04. Amends sections 17, 20, 21 and 39 of the Banking Law. Effective immediately.

Updates and expands authority of the Superintendent to apply the annual general assessment to all persons and entities regulated by the Department. The Chapter permits the Superintendent to incorporate into and collect examination expenses as part of the general assessment, rather than billing such expenses separately. In addition, the Superintendent is given additional flexibility in determining the amounts and periodic occurrence of the general assessment billing. Finally, the Superintendent is authorized to suspend upon notice any regulated person or entity that fails to timely pay their general assessment billing. Part EE also makes conforming amendments to sections 20 and 21.

**Part FF** makes certain technical corrections relating to section 39 due to the enactment of Chapter 356 (below). Of note is the revision of the definition of “bank holding company” to be inclusive of one-bank holding companies.

**Chapter 300 (A.9445)**, Banking Development District Program Extension; approved 8/3/04. Amends section 4 of Chapter 526 of the laws of 1998. Effective immediately.

Extends the expiration and repeal date of Chapter 526, which authorized the banking development district program, from January 1, 2005 until January 1, 2012.

**Chapter 356 (A.10875)**, Supervisory Powers of the Superintendent; approved 8/10/04. Amends sections 39 and 44 of the Banking Law, and section 2403 of the Public Authorities Law. Effective immediately.

Clarifies, updates and expands the Superintendent’s authority to order regulated persons and entities to take certain actions with respect to appearing before the Superintendent and explaining an apparent violation of any law or regulation; discontinuing any unauthorized or unsafe practice; making good any impairment of capital or ensuring compliance with financial requirements; making good on any encroachments on reserves; and keeping books and accounts as prescribed. The Chapter also makes consistent the application of any penalties upon any regulated person or entity, which the Superintendent may charge for violations of the Banking Law or regulations thereunder, any final or temporary order of the Superintendent, any condition imposed in writing by the Superintendent or the Banking Board regarding an application or grant, or any written agreement entered into with the Superintendent.

The chapter also removes the Superintendent as a named member from the board of the State of New York Mortgage Agency, which the Department supervises, and authorizes the Governor to make four, rather than three, appointments to the board.

**Chapter 432 (S.7710-A)**, Regulation of Commercial Check Cashers; approved 9/14/04. Amends sections 369, 372, and 373 of the Banking Law and adds a new section 372-a. Effective immediately.

Clarifies and states expressly that the legislative intent of Article 9-A of the Banking Law is to provide for the regulation of the business of cashing checks, drafts, or money orders, whether such business is provided to payees that are natural persons or to any business person or entity (commercial entities). The Chapter amends the Banking Law to save harmless commercial check cashers, which become licensed, that were (on or before July 14, 2004) and continue to be located within 3/10 of a mile from an existing licensed check casher, provided that such commercial check casher (or any subsequent person or entity that obtains such licensed location through a change of control) continues to cash checks only for commercial entities at that location. The Chapter further provides that no maximum fee shall apply to the cashing of commercial checks, whether such checks are cashed by a commercial check casher or any other licensed check casher. For non-commercial checks, the Chapter increases the maximum face amount of such checks that may be cashed by licensed cashers from \$6,000 to \$15,000. The Chapter also adds an express requirement that all licensed check cashers must deposit cash checks in the licensee’s bank account not later than the first business day after they were cashed.

The Chapter further amends Article 9-A to require licensed check cashers to submit to the Superintendent copies of any suspicious activity reports or currency transaction reports that are filed, as required, with appropriate federal authorities. The new section 372-a added by the Chapter expressly authorizes the Superintendent or designee to examine and investigate the operations of licensed check cashers and to have free access to the places of business and books and records, etc. of such licensees.

**Chapter 455 (A.11303)**, Board of Director Requirements; approved 9/14/04. Amends section 121 of the Banking Law. Effective immediately.

Revises the requirement that banks and trust companies make periodic reports regarding their business activities to their respective boards of directors by limiting such reports to each regular scheduled meeting of a board or an executive committee, if the latter is conducting a regular scheduled meeting. Section 121 presently requires such institutions to make the reports monthly and specifies the types of business activities and transactions that must be included within the report since the last report. In addition, the Chapter amends the provisions of such section, which permit the Superintendent by regulation to modify the defined content requirements of such reports, to allow the Superintendent to further modify the content by size and/or business activities of a bank or trust company.

**Chapter 527 (S.123-C)**, Premium Finance Agencies; advance of premium; approved 9/28/04. Amends section 577-A of the Banking Law and section 2120 of the Insurance Law. Effective January 1, 2005.

Addresses instances in which payment of premium is made by a premium finance agency to a retail insurance producer and such payment is not timely conveyed to the wholesale producer that has obtained the insurance coverage for the insured. The Chapter requires a retail producer to provide the premium finance agency in writing with the name and address of the wholesale producer through which coverage is obtained and the policy number, if available, either prior to or at the time funds are advanced to the retail producer. The premium finance agency is required to notify in writing the wholesale producer and the insurance company of the gross premium, the borrower's name and address, and the policy number, if available, within ten business days of acceptance of the agreement. Failure of the retail producer to comply with the notification requirement constitutes a violation of section 2120(d) of the Insurance Law and the retail producer is liable for actual damages for failure to disclose.

**Chapter 563 (S.6379)**, Personal Loan Limits; foreign banks and investment companies; approved 10/5/04. Repeals and adds a new section 202 of the Banking Law; amends section 508(1) and repeals section 510-a of such law. Effective immediately.

Conforms currently and on an on-going basis the provisions governing interest rates on loans and installment obligations charged by licensed foreign bank branches and agencies to the provisions of sections 103(4-a) and (5) and 108 of the Banking Law, which govern similar transactions by State-chartered banks and trust companies, and generally provides that foreign branches and agencies may make credit related transactions to the same extent and under the same conditions as banks and trust companies for similar types of credit instruments. The chapter also empowers investment companies, licensed pursuant to Article 12 of the Banking Law, when engaged in lending, to lend at rates agreed to between the lender and the borrower. Repealed sections 202 and 510-a imposed various statutory restrictions, respectively, upon foreign bank branches and agencies and investment companies regarding interest rates that may be charged when making loans to customers.

**Chapter 566 (S.6470-A)**, Regulatory Reform; banking activities; approved 9/14/04. Amends subdivisions 1 and 4 of section 11; subdivisions 4-a, 4-b and 5 of section 97 and adds a new subdivision 4-c; amends subdivisions 6, 6-a and 10 of section 36 and adds a new subdivision 6-b; amends subdivision 2 of section 136; amends subdivision 2 of section 142-a; adds a new subdivision 29 to section 235; amends subdivision 2 of section 2001; amends subdivision 1 of section 5007 and adds new subdivisions 5 and 6; and amends subdivisions 1 and 2 of section 5008 of the Banking Law. Effective immediately.

Causes the state banking charter to be more flexible and attractive, facilitates effective and efficient business structures by banking institutions, and fosters effective and efficient supervision of those organizations. The Chapter affects a number of different banking activities and related regulatory practices.

The Chapter clarifies the supervisory scope of the Banking Department with respect to any type of business organization that is subject to the Banking Law, and also clarifies that any official communication from the Department to any entity subject to

supervision and examination shall, at the direction of the Department, be presented to the controlling owners or principal management of such entity.

Further, banks and trust companies are authorized to make equity investments in any type of entity, in addition to a corporation, for purposes of engaging in any authorized banking activities, which includes any activity a bank may engage in directly. The Superintendent also is authorized to allow an eligible bank or trust company, on a case by case basis, to increase its level of investments in stock equities, not to exceed 5 percent of assets or 100 percent of its capital, surplus and undivided profits, whichever is less.

The Chapter, in addition, extends and/or expands 1) the authority of the Superintendent to examine entities with which banking organizations may be affiliated, including non-banking subsidiaries of an affiliate that controls directly or indirectly a banking organization; and 2) the source of reports of other regulatory agencies that the Superintendent may use in such examinations. These provisions also clarify the determination of "control" as it applies to non-corporate entities. Related to this expanded authority, the Chapter also extends and/or expands upon the regulatory settings, and sharing between such settings, to which the confidential treatment of documents used in examinations and investigations applies.

The Chapter makes consistent the standards that relate to an out-of-state bank holding company acquiring and merging a New York banking institution, which is less than five years old, into an out-of-state bank with provisions that relate to merging a New York banking institution into an out-of-state bank by such bank.

Banks, trust companies, savings banks and, by operation of law, savings and loan associations, are granted express authority to invest in small business investment companies.

Finally, the Chapter authorizes corporate banking organizations to issue uncertificated stock shares and generally conforms such provisions of the Banking Law to parallel provisions in the Business Corporation Law that apply to non-banking corporations.

**Chapter 625 (S.7565)**, Money Transmitters; sub-agents, electronic instruments and permissible investments approved 10/19/04. Amends sections 640(7), 640(9), 643(1), 648, 651-A, 652-b(2) of the Banking Law, and adds a new subdivision 10 to section 640. Effective January 1 (January 1, 2005) following the date on which it became law.

Authorizes licensed money transmitters to issue electronic traveler's checks, as defined, and eliminates the requirement that traveler's checks be issued only in multiples of ten if under one hundred dollars or in multiples of one hundred dollars. In addition, the Chapter also authorizes licensed money transmitters to use certain assets, when approved by the Superintendent, as another collateral resource or permissible investment to secure, as required by the Banking Law, the outstanding payment instruments and traveler's checks of such transmitters.

The Chapter adds a definition of “agent” of a licensed money transmitter and requires that agents be designated or appointed by the licensee pursuant to a written agency agreement. Finally, the Chapter deletes any reference to sub-agents contained in Article 13-B, thus effectively repealing any express or implied authorization that licensed money transmitters or their agents may engage in money transmission transactions through sub-agents.

Certain technical amendments are also made by the Chapter including revising the definition of a traveler’s check contained in Article 13-C, which authorizes the State Transmitter of Money Insurance Fund, to conform to the amended definition in Article 13-B, discussed above.

**Chapter 660 (S.6868-B)**, Credit Unions; bylaws and general powers; approved 10/26/04. Amends sections 451(2), 454(6) and (18), 453(6), 456(2), 460(3), of the Banking Law and rennumbers sections 481 through 490 of Article 11-A as sections 490-a through 490-j of such law. Effective immediately.

Conforms the State Charter credit union requirements relating to membership and member business loans to those applicable to federal credit unions as the result of recent regulatory actions adopted by the National Credit Union Administration. The Chapter modifies a so-called “streamlined” application process by which a credit union may add groups to its field of membership by increasing the size of such groups from those under 500 to those under 3000, and also modifies the definition of the “immediate family” of a member to include siblings, stepparents, stepchildren and stepsiblings, all of which may become members. In addition, the Chapter repeals limits on borrowing by an association or organization of members of a credit union, which itself is a member, that restricted such borrowing to the amount of shares (deposits) the association or organization has placed in the credit union.

Further, the Chapter repeals a definition of “net worth” which is inconsistent with the definition of net worth added by Chapter 679 of laws of 2003 and repeals and corrects various references to “surplus” and “surplus account” the requirements for which were also repealed by Chapter 679 and replaced with net worth requirements.

Finally, the Chapter conforms the limits upon member business loans to those applicable to federal credit unions. The total of such loans outstanding may not exceed the lesser of 1.75 times the net worth of a credit union or 1.75 times the minimum net worth required for a federal credit union to be well capitalized. Credit unions are exempted from this standard if they (i) are chartered for the purpose of making business loans or have a history of primarily making such loans, as determined by the Superintendent; (ii) serve predominantly low-income members, as defined by the Superintendent; or (iii) are formed as community development financial institutions.

**Chapter 662 (S.7127-A)**, Credit Union Conversion; mutual thrift; approved 8/20/04. Adds section 487-a to Article 11 of the Banking Law. Effective January 1 (January 1, 2005) after the date on which it became law.

Authorizes the conversion of a State-chartered credit union to a State-chartered mutual savings bank. The defined process includes specified periodic notices to the members of a credit union and a subsequent specified vote by the members. Notice also must be given to the Superintendent, and the Superintendent is required to verify the vote and may direct that the vote be taken again if he or she disapproves of the methods or procedures by which the vote was taken. No director or senior management, as defined, of the credit union is permitted to receive any economic benefit in regard to the conversion of the credit union other than director fees and ordinary compensation. A credit union seeking to convert would make application and obtain approval by the Banking Board, upon which the Superintendent would issue the authorization certificate. Upon such issuance, the credit union ceases and is converted to a mutual savings bank, upon which all property is transferred to the mutual savings bank and it succeeds to all rights, obligations and relations of the credit union.

**Chapter 677 (S.2263-B)**, Money Transmitters; technical amendments; approved 11/3/04. Amends sections 131(1), 180(6), 641(1), 646(4), 651, 651-A and 652-b(2) of the Banking Law, and repeals section 644. Effective immediately.

The Chapter makes comprehensive technical and conforming amendments to the Banking Law provisions that authorize the licensing of money transmitters and the regulation of money transmission activities.

Specifically, the Chapter revises and corrects various intended references to Article 13-B of the Banking Law, deletes various outdated transition provisions related to the initial licensing of money transmitters; deletes a separate outdated reference to a previously repealed section 670; expressly includes in the licensing exemption provisions a reference to foreign banking entities supervised by the federal Office of the Comptroller of the Currency; repeals outdated transitional provisions regarding the pledge of securities by entities already subject to regulation by the Banking Law that also sought licensing as money transmitters when the licensing article was newly enacted; conforms the confidentiality provisions of the licensing article regarding supervision of licensees to the scope of the confidentiality provisions in section 36(10) of the Banking Law regarding examinations and investigations of banks; deletes outdated references to foreign banking corporations; includes a reference to federal savings associations inadvertently not included when section 651-a was enacted; and includes references to foreign banking entities licensed by the Department and federal banking entities performing money transmission activities in this state to the “anti-tying” provisions pertaining to licensed check cashers that serve as agents for such money transmission entities.



## SCHEDULE F - SUMMARY OF BANKING REGULATIONS ADOPTED

### PART 2: BANKING REGULATIONS

#### **Amendments to Supervisory Policy G 8 – domestic representative offices – adopted 4/1/04; effective 4/21/04**

The amendments expand the permissible activities of representative offices of domestic banks operating in New York to allow such offices to approve loans and execute loan documents.

#### **Amendments to Parts 95, 96, 97 and 113 of the General Regulations of the Banking Board and new Parts 326 and 327 of the Superintendent's Regulations – Credit Unions – adopted on an emergency basis 3/25/04; effective 5/6/04**

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

#### **Amendments to Part 402 of the Superintendent's Regulations – Budget Planners – adopted 4/21/04; effective 5/26/04**

The amendments implement new statutory requirements relating to budget planners.

#### **Amendments to Part 400.12 of the Superintendent's Regulations – Check Cashier Fees – adopted 6/3/04; effective 6/23/04**

The amendments increase the maximum fee that licensed check cashers may charge for cashing a check.

#### **Amendments to Part 400.6 of the Superintendent's Regulations – Check Cashier Signage – adopted on an emergency basis 6/2/04; effective 6/23/04**

The amendments revise the disclosure requirements for check cashing fees to take account of changes in the regulations establishing such fees. In addition to amending the disclosure of the amount of the check-cashing fee, the structure of the disclosure is being amended to provide more useful information.

#### **New Part 114 of the General Regulations of the Banking Board – Supervision and Regulation of Investment Company Holding Companies – adopted on an emergency basis 6/1/04; effective 6/7/04**

This new regulation clarifies the Superintendent's examination, supervision, regulation, and enforcement authority over financial conglomerates that include an entity chartered under Article XII of the New York State Banking Law for purposes of carrying out equivalent supervision under the European Union Financial Conglomerates Directive.

#### **Amendments to Part 410 of the Superintendent's Regulations – Mortgage Bankers and Mortgage Brokers – adopted 8/16/04; effective 9/22/04**

The amendments implement legislation regarding surety bond requirements for mortgage bankers and mortgage brokers by establishing a schedule of bond amounts. The amendments also change the regulation to cover consultants and impose more stringent recordkeeping requirements on mortgage bankers.

#### **Repeal of Part 17 of the General Regulations of the Banking Board and Supervisory Procedure CB 114 – Interlocking Relationships – adopted 9/9/04; effective 9/29/04**

These repeals conform the regulations of the Banking Department to changes in the Banking Law repealing the prohibition on officer, director or employee interlocks between banking organizations and organizations primarily engaged in the underwriting of securities.

#### **Amendments to Part 400 of the Superintendent's Regulations – Commercial Check Cashing – adopted on an emergency basis on 10/12/04; effective 10/14/04**

The amendments implement or conform the regulations to changes in the Banking Law in relation to the cashing of checks for payees who are other than natural persons. The amendments also incorporate the provisions of an earlier emergency regulation regarding the disclosure of check cashing fees.

#### **Amendments to Supervisory Procedure G 106 – Public Access to Banking Department Records – adopted 10/26/04; effective 11/17/04**

These amendments change the Department's FOIL procedures to more closely follow the FOIL law, which has been significantly amended, and clarify times and places when records are available, persons from whom records are available, payment of fees, denial of access to records, right of appeal and confidential communications.

#### **Housekeeping Technical Amendments to Supervisory Procedure FB 105 – Service of Process on Foreign Banks – adopted 10/26/04; effective 11/17/04**

These amendments eliminate the requirement that a litigation affidavit and resume must be submitted when a foreign banking corporation changes the individual designated to receive process.

**Schedule G - ATM Safety Act**

**Part 1: Exemptions and Variances**

During the year ending December 31, 2004, the Banking Department neither received nor approved requests for exemptions or variances from the requirements of the ATM Safety Act.

**Schedule H - Banking Department Organization and Maintenance**

**Part 1: Banking Department Budget For Fiscal Year 2003 - 2004**

**BANKING DEPARTMENT ACCOUNT:**

Total expenditures for the operation of the New York State Banking Department Account were \$69,845,187.59 for the fiscal year 2003-2004. This includes expended sub-allocations of \$672,860.99 to the Department of Law, \$227,000.00 to the Office of the Inspector General and \$76,436.76 to the Taxation and Finance Department.

Revenues from examination fees amounted to \$16,124,412.00. The balance was assessed to banking organizations, foreign banking corporations, and other financial institutions.

The final assessment rate was \$2.76 per \$100,000 of assets for all assessed institutions.

For the fiscal year 2003-2004, revenues of \$10,514,730.00 were collected for investigation, license, other fees and fines, and credited to the General Fund.

**BANKING DEPARTMENT SEIZED ASSETS ACCOUNT:**

Total expenditures from the Seized Assets Account were \$7,586.00. Funding for this account is the Department's portion of the proceeds from criminal activities obtained by our Criminal Investigations Bureau. Expenditures from the account are in accordance with strict Federal guidelines governed by federal law at 18 U.S.C. § 981(e), 19 U.S.C. §1616a(c) and 31 U.S.C. §9703 (a)(1)(G)(h).

**BANKING DEPARTMENT HOLOCAUST CLAIMS PROCESSING OFFICE ACCOUNT:**

The funding for this account offsets partial personal service and fringe benefit costs, and is available through a sub-allocation from the Insurance Department. Total Insurance Department funding for this account was \$447,000, with expenditures totaling \$336,643.60.

**Schedule H - Banking Department Organization and Maintenance**  
**Part 2: Appropriations and Expenditures For The Fiscal Year 2003 - 2004**

<b>BANKING DEPARTMENT ACCOUNT: (1)</b>	<b>2003 - 2004</b>
<b>Special Revenue Appropriations:</b>	
Appropriations available including funds for sub-allocation to other agencies	\$ 70,980,440.00
<b>Expenditures:</b>	
Banking Department expenditures from appropriation:	
Personal Service	39,578,773.31
Non-Personal Service	<u>29,290,116.53</u>
Total Banking Department Expenditures From Appropriation	68,868,889.84
Other Expenditures:	
Charges by other state agencies and departments	
Total Other Expenditures	\$ <u>976,297.75</u>
Total Expenditures From Banking Department Account	<u>\$ <u>69,845,187.59</u></u>

<b>BANKING DEPARTMENT SEIZED ASSETS ACCOUNT:</b>	<b>2003 - 2004</b>
<b>Special Revenue Appropriations:</b>	
Appropriations available	<u>\$ 150,000.00</u>
Expenditures from appropriation:	
Non-Personal Service	7,586.00
Total Expenditures From Banking Department Seized Assets Account	<u>\$ <u>7,586.00</u></u>

<b>BANKING DEPARTMENT HOLOCAUST CLAIMS PROCESSING OFFICE ACCOUNT: (2)</b>	<b>2003 - 2004</b>
<b>Special Revenue Appropriations:</b>	
Appropriations available	447,000.00
Expenditures from appropriation:	
Personal Service	241,433.09
Non-Personal Service	95,210.51
Total Expenditures From Banking Department Holocaust Claims Account	<u>\$ <u>336,643.60</u></u>

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

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

**Schedule H - Banking Department Organization and Maintenance**

**Part 3: Department Roster Exempt Class**

<u>Name</u>	<u>Title</u>	<u>Per Annum Compensation</u>
Taylor, Diana L.	Superintendent of Banks	\$ 127,000
Muccia, Daniel A. Jr.	First Deputy Superintendent	141,811
Kelsey, Sara A.	Deputy Superintendent & Counsel	140,685
Kramer, Edward B.	Deputy Superintendent of Banks	135,275
Kent, Barbara	Deputy Counsel	135,224
Weintraub, Cathy L.	Director of Economic Research	124,705
O'Connor, Kevin G.	Special Assistant	124,705
Billet, P. David	Legislative Coordinator	113,064
Barras, Steven	Assistant Counsel	113,064
Kane, Jeffrey	Assistant Counsel	113,064
Brooks, Gene C.	Assistant Counsel	113,064
Marshall, Catherine	Chief of Staff	117,037
Abram, Sam Laud	Assistant Counsel	107,625
Farrell, Bryan	Assistant Counsel	103,320
Cruz, Victor R.	Investigator	101,634
Weingarten, Gideon	Director of Internal Audit	101,634
Fenske, Sara	Chief of Staff	101,330
Notaro, Rosanne	Assistant Counsel	99,396
Narin, Alvin A.	Assistant Counsel	95,353
Cardi, Christine	Assistant Counsel	94,300
Dinin, John	Chief of Investigations	92,250
Blankley, Bethany A.	Press Secretary	90,667
Levy, Delroy A.	Investigator	88,050
Papovitch, Patricia A.	Investigator	88,050
Farrell, Sharon P.	Investigator	84,627
Frey, Albert J.	Investigator	82,789
O'Leary, Sheila M.	Assistant Director of Internal Audit	82,611
Tomczak, Christine M.	Assistant Counsel	75,404
Henry, Cherelle M.	Special Assistant	67,143
Keller, Laura K.	Special Assistant	65,088
Flowers, Albert A., Jr.	Investigator	50,528
Devane, Matthew	Assistant Press Secretary	47,663

Employees in NYC receive an additional \$1,230 per annum in location pay.