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.
September 15, 2006

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

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

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

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

In 2004, the Department lost the supervision of its two largest banks when each converted to a national charter, as noted in that year’s report. These two institutions had provided 30% of the Department’s revenue base. As a result, 2005 has been a period of transition and transformation that included the targeted reduction of our total budget by 10% and the implementation of assessment fee billing for all our supervised institutions—not just depositories—starting in the first quarter of 2005. For the first time, mortgage bankers, mortgage brokers, check cashers, money transmitters, budget planners and finance companies received bills for the Department’s supervisory work. After extensive dialogue with each industry throughout 2005, which gave our regulated institutions a forum in which to comment on the initial assessment structure and to then discuss the final structure with incorporated changes based on these comments, I believe our supervised institutions understand that assessment fees are a necessary burden that must be shouldered by all of the Department’s regulated entities, not just a select group.
Throughout 2005 we continued working on our internal reorganization including consolidating some divisions and improving staff allocations. This is in part due to implementation of new examination procedures for non-depository institutions and in part due to the absorption of a significant number of retirements among senior staff. Additional retirements are expected to exert an expertise drain over the coming year.

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

Diana L. Taylor
Superintendent of Banks

<table>
<thead>
<tr>
<th>NEW YORK STATE CHARTERED DEPOSITORY INSTITUTIONS</th>
<th>NUMBER OF STATE DEPOSITORY CHARTERS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commercial Banks</td>
<td>104</td>
</tr>
<tr>
<td>Savings Banks</td>
<td>27</td>
</tr>
<tr>
<td>Savings and Loans</td>
<td>4</td>
</tr>
<tr>
<td>Credit Unions</td>
<td>30</td>
</tr>
<tr>
<td>Total</td>
<td>165</td>
</tr>
</tbody>
</table>
NEW YORK STATE ECONOMY

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

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

COMMERCIAL BANKS AND THRIFTS

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

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

PERFORMANCE OF NEW YORK STATE COMMERCIAL BANKS BY CHARTER*

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

*Capital decline in 2004 reflects JPMorgan & HSBC movement of head offices out of NY. Statistics assign assets and equity by head office location.
Capital remained strong and non-performing loans and charged-off loans were down. At year-end 2005 the State's banking sector reported higher capital (percentage basis) and a return on assets roughly in line with returns over 2004 and approximately double the returns posted in 2001 despite rising costs and tightening net interest margins. Past due loans are modestly down and charge-offs remain in a range similar to that of the prior four years.

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

FOREIGN BANKS

The foreign banking community in New York State includes the world's largest global banking enterprises. The Banking Department is the primary regulator of a substantial number of the U.S. branches and agencies of foreign banking organizations operating in New York State and supervises more than 80% of the nationwide assets held by such entities. At year-end 2005, the Banking Department supervised a total of 166 branches, agencies and representative offices of foreign banks from more than 40 countries, holding more than $1 trillion of assets.

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

### NUMBER OF FOREIGN BRANCHES AND AGENCIES*

<table>
<thead>
<tr>
<th></th>
<th>OCC</th>
<th>State</th>
<th>Total</th>
<th>% All States</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>New York</td>
<td>36</td>
<td>108</td>
<td>144</td>
<td>50%</td>
<td>54%</td>
</tr>
<tr>
<td>Other States</td>
<td>13</td>
<td>109</td>
<td>122</td>
<td>50%</td>
<td>46%</td>
</tr>
<tr>
<td>Total US</td>
<td>49</td>
<td>217</td>
<td>266</td>
<td>82%</td>
<td>100%</td>
</tr>
</tbody>
</table>

### FOREIGN BRANCHES AND AGENCIES ASSETS (DOLLARS ARE IN MILLIONS)*

<table>
<thead>
<tr>
<th></th>
<th>OCC</th>
<th>State</th>
<th>Total</th>
<th>% All States</th>
<th>% of Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>New York</td>
<td>110,281</td>
<td>1,110,824</td>
<td>1,221,105</td>
<td>88%</td>
<td>89%</td>
</tr>
<tr>
<td>Other States</td>
<td>2,594</td>
<td>151,240</td>
<td>153,834</td>
<td>12%</td>
<td>11%</td>
</tr>
<tr>
<td>Total US</td>
<td>112,875</td>
<td>1,262,064</td>
<td>1,374,939</td>
<td>92%</td>
<td>100%</td>
</tr>
</tbody>
</table>

*Not including Representative Offices
THE HOLOCAUST CLAIMS PROCESSING OFFICE

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

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

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

Insurance claims filed with HCPO to date have numbered 2,290 (from 42 states and 23 countries) referencing 3,247 individual policyholders. Of these, 2,231 have been submitted to the International Commission for Holocaust Era Insurance Claims (ICHEIC). To date, more than $13 million in restitution for identifiable policies has been extended to HCPO claimants. In addition to offers extended to claimants whose claims were matched to specific policies, ICHEIC has made humanitarian awards to claimants who had filed claims with only anecdotal information, that did not name a specific insurance company and for which no additional documentation could be found. Awards of $1,000 were extended to 26,683 claimants (in 60 countries); more than 1,100 HCPO claimants received such awards, for a total in excess of $1.1 million.

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

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

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

HOLOCAUST CLAIMS PROCESSING OFFICE COSTS

<table>
<thead>
<tr>
<th>CALENDAR YEAR 2005</th>
<th>BANKING DEPARTMENT</th>
<th>SUBALLOCATION FROM INSURANCE DEPARTMENT</th>
<th>TOTAL</th>
</tr>
</thead>
<tbody>
<tr>
<td>Personal Service</td>
<td>322,017</td>
<td>226,989</td>
<td>549,006</td>
</tr>
<tr>
<td>Fringe and Indirect Costs</td>
<td>202,673</td>
<td>135,115</td>
<td>337,788</td>
</tr>
<tr>
<td>Non-Personal Service</td>
<td>8,661</td>
<td>29,378</td>
<td>38,039</td>
</tr>
<tr>
<td>TOTAL</td>
<td>533,351</td>
<td>391,482</td>
<td>924,833</td>
</tr>
</tbody>
</table>
CRIMINAL INVESTIGATIONS BUREAU

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

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

CONSUMER OUTREACH

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

To that end, the Department issued its first-ever request for proposals in 2005 for financial education programs that promote, enable or provide financial literacy throughout New York State. Under the specifications of the RFP, the Department agreed to fund, partially or in full, proposals in two main areas: Direct Provision of Financial Education and Financial Educational Training/Train-the-Trainer Programs. The selected initiatives will be funded by the proceeds of five settlement agreements negotiated by the Banking Department with companies that were cited for violations of the law or regulations.

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

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

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

Currently the Department has a single call line (1-877 BANK-NYS) for all consumer questions and complaints and can handle calls in English, Spanish, Russian and Cantonese. In 2005, the Consumer Help Unit answered more than 70,900 calls and received more than 4,200 written complaints.
An important part of protecting New York State consumers is making sure they have access to traditional banking services. Consumers who do not have a banking relationship tend to rely on higher cost financial services to meet their financial needs. Expanding consumer access to banks has been a goal of the Banking Department ever since Governor Pataki signed Section 96-d of the Banking Law in 1997, creating the Banking Development District program.

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

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

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

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

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

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

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

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

Bronx
Community Planning District #1: New York National Bank (7/31/00)
Community Board #3: Citibank (formerly European American Bank) (11/14/00)

Brooklyn
East New York: City National Bank of New Jersey (1/20/04)
Red Hook: Independence Community Bank (7/13/00)
Sunset Park: Community Capital Bank (10/10/00)
Windsor Terrace/Kensington: Commerce Bank (5/23/05)

Manhattan
Roosevelt Island: New York National Bank (7/24/01)
South Central Harlem: Carver Federal Savings Bank (3/9/01)
Northern Harlem: Carver Federal Savings Bank (12/1/05)

Queens
South Jamaica: Carver Federal Savings Bank (4/9/04)
Corona Heights: New York Community Bank (3/7/05)

Staten Island
St. George: Victory State Bank (12/16/02)
Stapleton and Rosebank: Victory State Bank (7/21/05)

BDDs IN NEW YORK STATE:

Masten District: Greater Buffalo Savings Bank (7/23/02)
West Side of Buffalo: Greater Buffalo Savings Bank (12/15/05)
Village of Green Island: Pioneer Savings Bank (9/1/04)
Village of Jordan: The Lyons National Bank (6/25/01)
Village of Oriskany: Herkimer County Trust Bank (7/27/00)
Spring Valley: Union State Bank (4/8/99)
REGULATORY ACTIONS

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

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

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


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

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

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

FOR MORE DETAILS VISIT:
http://www.banking.state.ny.us/legal/adptregu.htm

ENFORCEMENT ACTIONS

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

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

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

December 6, 2005 Stipulation Agreement with BISA Check Cashing Corporation

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

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

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

July 15, 2005 Jamaica Postal Credit Union Discontinues Operations

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

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

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

http://www.banking.state.ny.us/ea.htm
The banking board was established by and derives its authority from Sections 13 and 14 of the New York State Banking Law. It is a quasi-legislative body, whose members serve without pay, which promulgates regulations of both a general and specific nature for the conduct of the banking business in the State of New York. Certain types of applications must also be approved by the banking board. The banking board possesses broad powers that affect all areas of banking supervision.

The banking board is composed of 17 members, a number established by statute. The Superintendent of Banks serves as Chairman of the Board and Executive Head. The other 16 members of the Board are appointed to a three-year term by the Governor, subject to confirmation by the Senate. Of these 16 members, eight are so-called public members, while the other eight must have banking experience obtained from employment in the various segments of the banking industry. As of year end 2005 there was one Board vacancy awaiting appointment.

Banking Board Members As of December 31, 2005:

Diana L. Taylor, Chairman
Frederick N. Antalek
Wesley Chen, Esq.
Mallory Factor
E. Peter Forrestel II
Thomas E. Hales
James Higgins
Jeffrey Hwang
David A. Javdan
Francine C. Justa
Erland E. Kailbourne
Clifford M. Miller
Alan Shamoon
Thomas G. Siciliano, Esq.
George J. Vojta
Sam L. Abram, Esq., Secretary
<table>
<thead>
<tr>
<th>SCHEDULE A: CONSOLIDATED BANKING STATISTICS</th>
<th>PAGE 14</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part 1 Principal Banking and Lending Facilities of New York State</td>
<td></td>
</tr>
<tr>
<td>Part 2 Consolidated Statement of Condition of Banks, Trust Companies and Private Bankers Mid-Year</td>
<td></td>
</tr>
<tr>
<td>Part 3 Consolidated Statement of Condition of Banks, Trust Companies and Private Bankers Year-End</td>
<td></td>
</tr>
<tr>
<td>Part 4 Consolidated Statement of Condition of Credit Unions</td>
<td></td>
</tr>
<tr>
<td>Part 5 Consolidated Statement of Condition of Investment Companies</td>
<td></td>
</tr>
<tr>
<td>Part 6 Consolidated Statement of Condition of Licensed Lenders</td>
<td></td>
</tr>
<tr>
<td>Part 7 Consolidated Statement of Condition of Savings Banks</td>
<td></td>
</tr>
<tr>
<td>Part 8 Consolidated Statement of Condition of Savings and Loans</td>
<td></td>
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<tr>
<td>Part 9 Consolidated Statement of Condition of Safe Deposit Companies</td>
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</table>

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<tr>
<th>SCHEDULE B: SUPERVISED INSTITUTIONS</th>
<th>PAGE 35</th>
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<tbody>
<tr>
<td>Part 1 Summary of Supervised Institutions</td>
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</tr>
<tr>
<td>Part 2 Detail of Supervised Banking Institutions and Licensed Lenders</td>
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<tr>
<th>SCHEDULE C: CLOSED INSTITUTIONS</th>
<th>PAGE 48</th>
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<tbody>
<tr>
<td>Part 1 Voluntary Liquidations Commenced During Year</td>
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<tr>
<td>Part 2 Voluntary Liquidations Concluded</td>
<td></td>
</tr>
<tr>
<td>Part 3 Unclaimed Funds From Voluntary Liquidations</td>
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<tr>
<td>Part 4 Unclaimed Funds From Involuntary Liquidation</td>
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<table>
<thead>
<tr>
<th>SCHEDULE D: BANKING BOARD ACTIONS, MERGERS, CONSOLIDATIONS AND CONVERSIONS</th>
<th>PAGE 51</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part 1 Banking Board Actions</td>
<td></td>
</tr>
<tr>
<td>Part 2 Mergers and Consolidations</td>
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<tr>
<td>Part 3 Conversion of Institutions from Federal to State Charter</td>
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<tr>
<td>Part 4 Conversion of Institutions from Federal to State Charter</td>
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<table>
<thead>
<tr>
<th>SCHEDULE E: STATE TRANSMITTER OF MONEY INSURANCE FUNDS</th>
<th>PAGE 55</th>
</tr>
</thead>
</table>

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<thead>
<tr>
<th>SCHEDULE F: SUMMARY OF BANKING LAW AND REGULATIONS ADOPTED</th>
<th>PAGE 56</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part 1 Banking Law and Related Chapters</td>
<td></td>
</tr>
<tr>
<td>Part 2 Banking Regulations</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>SCHEDULE H: BANKING DEPARTMENT ORGANIZATION AND MAINTENANCE</th>
<th>PAGE 60</th>
</tr>
</thead>
<tbody>
<tr>
<td>Part 1 Banking Department Budget For Fiscal Year</td>
<td></td>
</tr>
<tr>
<td>Part 2 Banking Department Maintenance, Appropriations and Expenditures For Fiscal Year</td>
<td></td>
</tr>
<tr>
<td>Part 3 Department Roster - Exempt Class</td>
<td></td>
</tr>
<tr>
<td>Part 4 Revenue Sources</td>
<td></td>
</tr>
</tbody>
</table>
## Part 1: Principal Banking and Lending Facilities of New York State As of December 31, 2005 (Dollars In Thousands)*

<table>
<thead>
<tr>
<th></th>
<th>Number in NYC</th>
<th>Number Outside NYC</th>
<th>Number Total</th>
<th>Assets in NYC</th>
<th>Assets Outside NYC</th>
<th>Assets Total</th>
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<tbody>
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<td></td>
<td></td>
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<tr>
<td>Commercial Banks</td>
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<td>51</td>
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<tr>
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<tr>
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<td>7</td>
<td>3</td>
<td>10</td>
<td>52,626,747</td>
<td>58,365,409</td>
<td>110,992,156</td>
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<tr>
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<td>25</td>
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<td>4</td>
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<td>14</td>
<td>16</td>
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<td>34,065,613</td>
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<tr>
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<td>2</td>
<td>2</td>
<td>4</td>
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<tr>
<td>Credit Unions</td>
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<td>20</td>
<td>30</td>
<td>2,450,768</td>
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<td>113</td>
<td>303</td>
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<td>$235,005,661</td>
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<tr>
<td>Commercial Banks</td>
<td>17</td>
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<td>57</td>
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<td>16,809,697</td>
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<tr>
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<td>15</td>
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<td>28,784,683</td>
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<tr>
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<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Safe Deposit Companies</td>
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<td>0</td>
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<td>0</td>
<td>0</td>
<td>0</td>
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<tr>
<td>Credit Unions</td>
<td>127</td>
<td>391</td>
<td>518</td>
<td>5,789,831</td>
<td>27,440,073</td>
<td>33,229,904</td>
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<tr>
<td><strong>Total Federal Charter</strong></td>
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<td>455</td>
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<tr>
<td>Commercial Banks</td>
<td>70</td>
<td>91</td>
<td>161</td>
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<td>Savings Banks</td>
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<td>30</td>
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<td>72,591,211</td>
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<td>102,276,667</td>
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<tr>
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<td>10</td>
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<td>58,365,409</td>
<td>110,992,156</td>
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<tr>
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<tr>
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<tr>
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<td>17</td>
<td>19</td>
<td>23,543,329</td>
<td>5,679,626</td>
<td>29,222,955</td>
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<tr>
<td>Licensed Lenders</td>
<td>2</td>
<td>14</td>
<td>16</td>
<td>1,508,736</td>
<td>32,556,877</td>
<td>34,065,613</td>
</tr>
<tr>
<td>Safe Deposit Companies</td>
<td>2</td>
<td>2</td>
<td>4</td>
<td>2,372</td>
<td>1,056</td>
<td>3,428</td>
</tr>
<tr>
<td>Credit Unions</td>
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<td>411</td>
<td>548</td>
<td>8,240,599</td>
<td>28,704,332</td>
<td>36,944,931</td>
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<tr>
<td><strong>TOTAL</strong></td>
<td>387</td>
<td>568</td>
<td>955</td>
<td>$2,309,987,329</td>
<td>$322,015,774</td>
<td>$2,632,003,103</td>
</tr>
</tbody>
</table>

*Total consolidated assets distributed by location of headquarters.

**Operated by 83 different foreign banking organizations.
### Part 2: Consolidated Statement of Condition of Banks, Trust Companies, and Private Bankers As of June 30, 2005 (Dollars In Thousands)

<table>
<thead>
<tr>
<th>Assets</th>
<th>Cash and Due from Banks</th>
<th>Total Securities</th>
<th>Federal Funds Sold and Repossessed</th>
<th>Loans and Leases Net</th>
<th>Bank Premises and Equipment</th>
<th>Investment in Unconsolidated Subsidiaries</th>
<th>Customers' Liability on Acceptances</th>
<th>Other Assets</th>
<th>Total Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adirondack Bank</td>
<td>$17,717</td>
<td>$134,690</td>
<td>$6</td>
<td>$212,762</td>
<td>$6,473</td>
<td>$0</td>
<td>$0</td>
<td>$16,643</td>
<td>$388,291</td>
</tr>
<tr>
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<td>4,928</td>
<td>62,524</td>
<td>220</td>
<td>110,467</td>
<td>2,285</td>
<td>20</td>
<td>0</td>
<td>1,922</td>
<td>182,366</td>
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<tr>
<td>Alpine Capital Bank</td>
<td>3,833</td>
<td>56,316</td>
<td>46,000</td>
<td>80,376</td>
<td>162</td>
<td>0</td>
<td>0</td>
<td>1,436</td>
<td>188,123</td>
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<tr>
<td>Amalgamated Bank</td>
<td>59,593</td>
<td>2,370,235</td>
<td>0</td>
<td>1,483,229</td>
<td>19,771</td>
<td>2,237</td>
<td>0</td>
<td>123,959</td>
<td>4,058,964</td>
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<tr>
<td>Amerasia Bank</td>
<td>9,698</td>
<td>5,492</td>
<td>7,700</td>
<td>112,516</td>
<td>2,893</td>
<td>0</td>
<td>0</td>
<td>1,589</td>
<td>139,888</td>
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<tr>
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<td>2,190</td>
<td>15,014</td>
<td>4,300</td>
<td>53,128</td>
<td>793</td>
<td>0</td>
<td>0</td>
<td>624</td>
<td>76,049</td>
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<td>American Stock Transfer &amp; Trust Company</td>
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<td>22,238</td>
<td>0</td>
<td>0</td>
<td>8,539</td>
<td>0</td>
<td>0</td>
<td>9,001</td>
<td>46,313</td>
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<tr>
<td>Atlantic Bank of New York</td>
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<td>1,448,077</td>
<td>7,000</td>
<td>1,314,077</td>
<td>30,364</td>
<td>0</td>
<td>1,428</td>
<td>147,337</td>
<td>2,999,920</td>
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<tr>
<td>Banco Popular North America</td>
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<td>2,371,938</td>
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<td>7,841,763</td>
<td>98,960</td>
<td>0</td>
<td>679</td>
<td>856,369</td>
<td>11,532,640</td>
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<td>Bank Leumi USA</td>
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<td>2,803,234</td>
<td>96,923</td>
<td>2,479,183</td>
<td>25,030</td>
<td>0</td>
<td>15,595</td>
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<td>5,871,991</td>
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<tr>
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<td>87,752</td>
<td>3,620</td>
<td>311</td>
<td>0</td>
<td>4,585</td>
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<tr>
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<td>232</td>
<td>0</td>
<td>0</td>
<td>657</td>
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<td>3,152</td>
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<td>0</td>
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<tr>
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<td>79,614</td>
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<td>0</td>
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<td>57,201</td>
<td>1,258</td>
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<td>0</td>
<td>2,005</td>
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<td>613,871</td>
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<td>0</td>
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<td>794,463</td>
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<td>1,519,508</td>
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<tr>
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<td>0</td>
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<tr>
<td>Assets (continued)</td>
<td>Cash and Due from Banks</td>
<td>Total Securities</td>
<td>Federal Funds Sold and Repossessed</td>
<td>Loans and Leases Net</td>
<td>Bank Premises and Equipment</td>
<td>Investment in Unconsolidated Subsidiaries</td>
<td>Customers' Liability on Acceptances</td>
<td>Other Assets</td>
<td>Total Assets</td>
</tr>
<tr>
<td>-------------------</td>
<td>-------------------------</td>
<td>-----------------</td>
<td>------------------------------------</td>
<td>----------------------</td>
<td>----------------------------</td>
<td>-----------------------------------------</td>
<td>----------------------------------</td>
<td>--------------</td>
<td>-------------</td>
</tr>
<tr>
<td>First Niagara Commercial Bank</td>
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<tr>
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<td>Federal Funds Sold and Repossessed</td>
<td>Loans and Leases Net</td>
<td>Bank Premises and Equipment</td>
<td>Investment in Unconsolidated Subsidiaries</td>
<td>Customers’ Liability on Acceptances</td>
<td>Other Assets</td>
<td>Total Assets</td>
</tr>
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Part 2: Consolidated Statement of Condition of Banks, Trust Companies, and Private Bankers As of June 30, 2005 (Dollars are In Thousands)

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<th>Liabilities</th>
<th>Total Deposits</th>
<th>Federal Funds Bought and Repossessed</th>
<th>Other Borrowed Money</th>
<th>Acceptances Outstanding</th>
<th>Subordinated Notes and Debentures</th>
<th>All Other Liabilities</th>
<th>Total Liabilities</th>
<th>Total Equity Capital</th>
<th>Total Liabilities and Capital</th>
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<td>188,123</td>
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<td>413,837</td>
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<td>3,519</td>
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<td>1,132</td>
<td>129,605</td>
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<td>351,599</td>
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<td>25,000</td>
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<td>8,205</td>
<td>630,245</td>
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<td>79,514</td>
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<td>Liabilities (continued)</td>
<td>Total Deposits</td>
<td>Federal Funds Bought and Repos</td>
<td>Other Borrowed Money</td>
<td>Acceptances Outstanding</td>
<td>Subordinated Notes and Debentures</td>
<td>All Other Liabilities</td>
<td>Total Liabilities</td>
<td>Total Equity Capital</td>
<td>Total Liabilities and Capital</td>
</tr>
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<td>81,125</td>
<td>7,539</td>
<td>88,664</td>
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<tr>
<td>Liabilities (continued)</td>
<td>Total Deposits</td>
<td>Federal Funds Bought and Repos</td>
<td>Other Borrowed Money</td>
<td>Acceptances Outstanding</td>
<td>Subordinated Notes and Debentures</td>
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<th>Federal Funds Sold and Repossessed</th>
<th>Loans and Leases Net</th>
<th>Bank Premises and Equipment</th>
<th>Investment in Unconsolidated Subsidiaries</th>
<th>Customers’ Liability on Acceptances</th>
<th>Other Assets</th>
<th>Total Assets</th>
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<td>Investment in Unconsolidated Subsidiaries</td>
<td>Customers' Liability on Acceptances</td>
<td>Other Assets</td>
<td>Total Assets</td>
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<td>Assets (continued)</td>
<td>Cash and Due from Banks</td>
<td>Total Securities</td>
<td>Federal Funds Sold and Repossessed</td>
<td>Loans and Leases Net</td>
<td>Bank Premises and Equipment</td>
<td>Investment in Unconsolidated Subsidiaries</td>
<td>Customers’ Liability on Acceptances</td>
<td>Other Assets</td>
<td>Total Assets</td>
</tr>
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<td>Federal Funds Bought and Repos</td>
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<td>Acceptances Outstanding</td>
<td>Subordinated Notes and Debentures</td>
<td>All Other Liabilities</td>
<td>Total Liabilities</td>
<td>Total Equity Capital</td>
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</tr>
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<td>1,446,015</td>
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<td>96,786</td>
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<td>21,953</td>
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<td>58,889</td>
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<td>260,075</td>
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<td>3,239</td>
<td>399,609</td>
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<td>10,179</td>
<td>637,564</td>
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<td>26</td>
<td>20,385</td>
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<td>Liabilities (continued)</td>
<td>Total Deposits</td>
<td>Federal Funds Bought and Repos</td>
<td>Other Borrowed Money</td>
<td>Acceptances Outstanding</td>
<td>Subordinated Notes and Debentures</td>
<td>All Other Liabilities</td>
<td>Total Liabilities</td>
<td>Total Equity Capital</td>
<td>Total Liabilities and Capital</td>
</tr>
<tr>
<td>-------------------------</td>
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<td>First American International Bank</td>
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<td>0</td>
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<td>2,873</td>
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<td>Total Deposits</td>
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<td>Acceptances Outstanding</td>
<td>Subordinated Notes and Debentures</td>
<td>All Other Liabilities</td>
<td>Total Liabilities</td>
<td>Total Equity Capital</td>
<td>Total Liabilities and Capital</td>
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<td>671,645</td>
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</table>

Grand Totals: 104


NYSBD ANNUAL REPORT 2005 | PAGE 26
## Part 4: Consolidated Statement of Condition of Credit Unions As of December 31, 2005 (Dollars In Thousands)

<table>
<thead>
<tr>
<th>Assets</th>
<th>Loans to Members</th>
<th>Allowance for Loan Losses</th>
<th>Cash</th>
<th>Total Investments</th>
<th>Fixed Assets</th>
<th>Other Real Estate Owned</th>
<th>Other Assets</th>
<th>Total Assets</th>
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<td>Ambrac Credit Union</td>
<td>$876</td>
<td>$41</td>
<td>$241</td>
<td>$218</td>
<td>$3</td>
<td>$1</td>
<td>$16</td>
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<td>61</td>
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<td>4,315</td>
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<td>Grand Totals</td>
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<td>$2,911,110</td>
<td>$41,470</td>
<td>$248,768</td>
<td>$419,329</td>
<td>$76,382</td>
<td>$1,253</td>
<td>$99,641</td>
</tr>
</tbody>
</table>
### Part 4: Consolidated Statement of Condition of Credit Unions As of December 31, 2005 (Dollars In Thousands)

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Total Borrowings</th>
<th>Account Interest Payable</th>
<th>Accounts Payable</th>
<th>Share Accounts</th>
<th>Reserves</th>
<th>Valuation Reserves</th>
<th>Other Reserves</th>
<th>Undivided Earnings</th>
<th>Total Liabilities and Equity</th>
</tr>
</thead>
<tbody>
<tr>
<td>Ambrac Credit Union</td>
<td>$0</td>
<td>$5</td>
<td>($3)</td>
<td>$1,163</td>
<td>$111</td>
<td>$0</td>
<td>$0</td>
<td>$38</td>
<td>$1,314</td>
</tr>
<tr>
<td>AmeriCU Credit Union</td>
<td>15,413</td>
<td>0</td>
<td>7,144</td>
<td>499,332</td>
<td>25,715</td>
<td>(662)</td>
<td>200</td>
<td>15,706</td>
<td>562,848</td>
</tr>
<tr>
<td>Bakery Salesmen Credit Union</td>
<td>0</td>
<td>0</td>
<td>5</td>
<td>5,062</td>
<td>662</td>
<td>0</td>
<td>0</td>
<td>857</td>
<td>6,586</td>
</tr>
<tr>
<td>Branch 6000 NALC Credit Union</td>
<td>0</td>
<td>9</td>
<td>6</td>
<td>9,198</td>
<td>356</td>
<td>0</td>
<td>0</td>
<td>657</td>
<td>10,227</td>
</tr>
<tr>
<td>Buffalo Service Credit Union</td>
<td>0</td>
<td>0</td>
<td>50</td>
<td>28,224</td>
<td>1,640</td>
<td>(305)</td>
<td>0</td>
<td>2,356</td>
<td>31,965</td>
</tr>
<tr>
<td>Central Credit Union</td>
<td>8,050</td>
<td>0</td>
<td>1,553</td>
<td>48,793</td>
<td>4,430</td>
<td>0</td>
<td>0</td>
<td>4,100</td>
<td>66,927</td>
</tr>
<tr>
<td>CFCU Community Credit Union</td>
<td>0</td>
<td>0</td>
<td>2,617</td>
<td>328,755</td>
<td>15,583</td>
<td>(825)</td>
<td>0</td>
<td>42,423</td>
<td>388,553</td>
</tr>
<tr>
<td>Directors Choice Credit Union</td>
<td>0</td>
<td>0</td>
<td>3</td>
<td>1,667</td>
<td>32</td>
<td>0</td>
<td>0</td>
<td>295</td>
<td>1,977</td>
</tr>
<tr>
<td>Empire Branch 36 Ntl Assoc of Letter Carriers CU</td>
<td>0</td>
<td>0</td>
<td>25</td>
<td>5,271</td>
<td>278</td>
<td>(2)</td>
<td>0</td>
<td>560</td>
<td>6,132</td>
</tr>
<tr>
<td>Empire State Credit Union</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>6,081</td>
<td>347</td>
<td>1</td>
<td>0</td>
<td>166</td>
<td>6,598</td>
</tr>
<tr>
<td>Erie County Employees Credit Union</td>
<td>0</td>
<td>4</td>
<td>117</td>
<td>14,799</td>
<td>762</td>
<td>24</td>
<td>0</td>
<td>1,201</td>
<td>16,907</td>
</tr>
<tr>
<td>Excelsior Credit Union</td>
<td>5,000</td>
<td>0</td>
<td>809</td>
<td>62,741</td>
<td>0</td>
<td>554</td>
<td>0</td>
<td>8,905</td>
<td>77,454</td>
</tr>
<tr>
<td>First Rochester Community Credit Union</td>
<td>1,500</td>
<td>2</td>
<td>99</td>
<td>28,023</td>
<td>1,552</td>
<td>0</td>
<td>0</td>
<td>813</td>
<td>31,989</td>
</tr>
<tr>
<td>GRS Employees Credit Union</td>
<td>0</td>
<td>0</td>
<td>4</td>
<td>2,555</td>
<td>271</td>
<td>6</td>
<td>0</td>
<td>96</td>
<td>2,633</td>
</tr>
<tr>
<td>Holy Family Parish Credit Union</td>
<td>0</td>
<td>1</td>
<td>2</td>
<td>334</td>
<td>23</td>
<td>0</td>
<td>1</td>
<td>23</td>
<td>384</td>
</tr>
<tr>
<td>Hudson River Community Credit Union</td>
<td>6,000</td>
<td>0</td>
<td>1,236</td>
<td>74,377</td>
<td>4,033</td>
<td>13</td>
<td>218</td>
<td>9,616</td>
<td>95,493</td>
</tr>
<tr>
<td>Independent Credit Union</td>
<td>0</td>
<td>0</td>
<td>2</td>
<td>3,513</td>
<td>404</td>
<td>0</td>
<td>0</td>
<td>258</td>
<td>4,177</td>
</tr>
<tr>
<td>Jamestown Post Office Employees’ Credit Union</td>
<td>0</td>
<td>0</td>
<td>3</td>
<td>4,597</td>
<td>303</td>
<td>0</td>
<td>3</td>
<td>491</td>
<td>5,396</td>
</tr>
<tr>
<td>Melrose Credit Union</td>
<td>30,000</td>
<td>1</td>
<td>683</td>
<td>489,463</td>
<td>61,365</td>
<td>(726)</td>
<td>0</td>
<td>159,468</td>
<td>740,254</td>
</tr>
<tr>
<td>Middle Village Credit Union</td>
<td>0</td>
<td>423</td>
<td>37</td>
<td>17,078</td>
<td>3,170</td>
<td>1</td>
<td>0</td>
<td>21,810</td>
<td>42,518</td>
</tr>
<tr>
<td>Montauk Credit Union</td>
<td>0</td>
<td>495</td>
<td>90</td>
<td>51,148</td>
<td>4,479</td>
<td>(1)</td>
<td>0</td>
<td>3,941</td>
<td>60,152</td>
</tr>
<tr>
<td>Municipal Credit Union</td>
<td>0</td>
<td>139</td>
<td>34,398</td>
<td>1,065,375</td>
<td>61,528</td>
<td>(25)</td>
<td>0</td>
<td>71,430</td>
<td>1,232,845</td>
</tr>
<tr>
<td>Newspaper Employees Credit Union</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>958</td>
<td>101</td>
<td>0</td>
<td>0</td>
<td>222</td>
<td>1,280</td>
</tr>
<tr>
<td>Niagara Dupont Employees Credit Union</td>
<td>0</td>
<td>0</td>
<td>18</td>
<td>6,761</td>
<td>409</td>
<td>(1)</td>
<td>137</td>
<td>910</td>
<td>8,234</td>
</tr>
<tr>
<td>Niagara Falls Penn Central Employees Credit Union</td>
<td>0</td>
<td>0</td>
<td>(21)</td>
<td>4,451</td>
<td>450</td>
<td>0</td>
<td>0</td>
<td>677</td>
<td>5,556</td>
</tr>
<tr>
<td>Norton-Troy Employees Credit Union</td>
<td>0</td>
<td>59</td>
<td>5</td>
<td>6,781</td>
<td>506</td>
<td>1</td>
<td>0</td>
<td>471</td>
<td>7,823</td>
</tr>
<tr>
<td>Progressive Credit Union</td>
<td>39,500</td>
<td>0</td>
<td>4,980</td>
<td>101,731</td>
<td>20,639</td>
<td>67</td>
<td>0</td>
<td>123,384</td>
<td>290,301</td>
</tr>
<tr>
<td>The Niagara Frontier Federal Employees Credit Union</td>
<td>0</td>
<td>2</td>
<td>7</td>
<td>2,089</td>
<td>173</td>
<td>0</td>
<td>0</td>
<td>303</td>
<td>2,574</td>
</tr>
<tr>
<td>United Workers Credit Union</td>
<td>0</td>
<td>4</td>
<td>0</td>
<td>758</td>
<td>0</td>
<td>0</td>
<td>83</td>
<td>32</td>
<td>876</td>
</tr>
<tr>
<td>Yonkers Postal Employees Credit Union</td>
<td>0</td>
<td>0</td>
<td>46</td>
<td>4,328</td>
<td>356</td>
<td>0</td>
<td>0</td>
<td>304</td>
<td>5,034</td>
</tr>
<tr>
<td><strong>Grand Totals</strong></td>
<td><strong>30</strong></td>
<td></td>
<td><strong>$105,463</strong></td>
<td><strong>$1,145</strong></td>
<td><strong>$53,917</strong></td>
<td><strong>$2,875,106</strong></td>
<td><strong>$209,678</strong></td>
<td><strong>(1,878)</strong></td>
<td><strong>$642</strong></td>
</tr>
</tbody>
</table>
### Part 5: Consolidated Statement of Condition of Investment Companies As of December 31, 2005 (Dollars In Thousands)

#### Assets

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

#### Liabilities

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Total Deposits and Credit Balances</th>
<th>Federal Funds Bought and Repossessed</th>
<th>Other Liabilities Borrowed Money</th>
<th>Liabilities Accepted and Outstanding</th>
<th>Non-Related Liabilities</th>
<th>Due to Related Banking Institutions</th>
<th>Total Liabilities</th>
<th>Capital Stock and Notes</th>
<th>Undivided Profits &amp; Other Capital</th>
<th>Total Liabilities and Capital</th>
</tr>
</thead>
<tbody>
<tr>
<td>American Express Banking Corp.</td>
<td>$11,649,245</td>
<td>$100,042</td>
<td>$364,416</td>
<td>$56,368</td>
<td>$967,675</td>
<td>$13,137,746</td>
<td>$716,893</td>
<td>$40,383</td>
<td>$13,895,022</td>
<td></td>
</tr>
<tr>
<td>AIG Finance Holdings, Inc.</td>
<td>418,896</td>
<td></td>
<td>183,635</td>
<td>49,016</td>
<td></td>
<td>651,547</td>
<td>100</td>
<td>55,236</td>
<td>731,764</td>
<td></td>
</tr>
<tr>
<td>Community Building Fund, LLC</td>
<td>0</td>
<td></td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>2,500</td>
<td>0</td>
<td>0</td>
<td>2,500</td>
<td></td>
</tr>
<tr>
<td>Fiduciary Investment Corp.</td>
<td>0</td>
<td></td>
<td>0</td>
<td>11,247</td>
<td>0</td>
<td>11,247</td>
<td>100</td>
<td>8,416</td>
<td>111,267</td>
<td></td>
</tr>
<tr>
<td>First Data Financial Holdings, LLC.</td>
<td>0</td>
<td></td>
<td>0</td>
<td>2,252</td>
<td>0</td>
<td>2,252</td>
<td>250</td>
<td>15,019</td>
<td>15,455</td>
<td></td>
</tr>
<tr>
<td>French American Banking Corp.</td>
<td>0</td>
<td></td>
<td>0</td>
<td>13,320</td>
<td>0</td>
<td>13,320</td>
<td>50,000</td>
<td>20,000</td>
<td>57,878</td>
<td></td>
</tr>
<tr>
<td>GE Capital International Financing Corp.</td>
<td>6,857,450</td>
<td></td>
<td>26,880,620</td>
<td>9,029,920</td>
<td>0</td>
<td>42,767,990</td>
<td>10,131,846</td>
<td>5,447,617</td>
<td>58,347,454</td>
<td></td>
</tr>
<tr>
<td>Merrill Lynch International Finance Corp.</td>
<td>16,906,737</td>
<td></td>
<td>9,490,935</td>
<td>6,593,898</td>
<td>0</td>
<td>32,991,570</td>
<td>4,544,194</td>
<td>37,145,864</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Skandinaviska Enskilda Banken Corp.</td>
<td>0</td>
<td></td>
<td>0</td>
<td>2</td>
<td>581,431</td>
<td>581,433</td>
<td>10,000</td>
<td>5,500</td>
<td>600,468</td>
<td></td>
</tr>
<tr>
<td>Sterling Banking Corp.</td>
<td>0</td>
<td></td>
<td>0</td>
<td>3</td>
<td>850</td>
<td>850</td>
<td>170</td>
<td>353</td>
<td>1,164</td>
<td></td>
</tr>
<tr>
<td><strong>Grand Totals</strong></td>
<td><strong>10</strong></td>
<td><strong>$35,832,328</strong></td>
<td><strong>$100,042</strong></td>
<td><strong>$36,919,606</strong></td>
<td><strong>$56,368</strong></td>
<td><strong>$16,667,333</strong></td>
<td><strong>$581,431</strong></td>
<td><strong>$90,157,108</strong></td>
<td><strong>$63,901</strong></td>
<td><strong>$10,953,080</strong></td>
</tr>
</tbody>
</table>
### Part 6: Consolidated Statement of Condition of Licensed Lenders As of December 31, 2005 (Dollars In Thousands)

<table>
<thead>
<tr>
<th>Assets</th>
<th>Total Loans (net)</th>
<th>Cash on Hand and In Banks</th>
<th>Furniture, Fixtures and Equipment</th>
<th>Other Assets</th>
<th>Total Assets Applicable to NYS Business</th>
<th>Total Assets Not Applicable to NYS Business</th>
<th>Total Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>American General Financial Services, Inc</td>
<td>$60,585</td>
<td>$1,260</td>
<td>$639</td>
<td>$1,132</td>
<td>$63,796</td>
<td>$0</td>
<td>$63,796</td>
</tr>
<tr>
<td>AmeriCredit Financial Services, Inc. AFS Financial Services, Inc.</td>
<td>4,808</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>4,808</td>
<td>122,960</td>
<td>127,768</td>
</tr>
<tr>
<td>Beneficial New York Inc.</td>
<td>363,312</td>
<td>3,558</td>
<td>1,169</td>
<td>13,604</td>
<td>381,643</td>
<td>0</td>
<td>381,643</td>
</tr>
<tr>
<td>BPD Finance Company</td>
<td>93,844</td>
<td>262</td>
<td>634</td>
<td>7,376</td>
<td>102,116</td>
<td>6,230</td>
<td>108,346</td>
</tr>
<tr>
<td>Capital Financial Services, Inc.</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>44,276</td>
<td>44,276</td>
</tr>
<tr>
<td>CitiFinancial, Inc.</td>
<td>258,676</td>
<td>861</td>
<td>291</td>
<td>34,817</td>
<td>294,465</td>
<td>0</td>
<td>294,465</td>
</tr>
<tr>
<td>DaimlerChrysler Services North America LLC</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>E-Loan, Inc.</td>
<td>1,770</td>
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<td>0</td>
<td>0</td>
<td>1,770</td>
<td>559,108</td>
<td>560,878</td>
</tr>
<tr>
<td>HSBC Auto Credit Inc.</td>
<td>55,298</td>
<td>4</td>
<td>0</td>
<td>73</td>
<td>55,375</td>
<td>1,273,538</td>
<td>1,328,913</td>
</tr>
<tr>
<td>JCB International Credit Card Co., Ltd.</td>
<td>969</td>
<td>524</td>
<td>61</td>
<td>632</td>
<td>2,186</td>
<td>9,130</td>
<td>11,316</td>
</tr>
<tr>
<td>Northwest Finance Company, Inc.</td>
<td>3,543</td>
<td>10</td>
<td>18</td>
<td>62</td>
<td>3,633</td>
<td>120,964</td>
<td>124,597</td>
</tr>
<tr>
<td>Retail Charge Financial Services Corp.</td>
<td>530</td>
<td>9</td>
<td>4</td>
<td>232</td>
<td>775</td>
<td>0</td>
<td>775</td>
</tr>
<tr>
<td>Triad Financial Corporation U/F/N Triad Financial of California</td>
<td>50,675</td>
<td>883</td>
<td>326</td>
<td>9,315</td>
<td>61,199</td>
<td>3,076,957</td>
<td>3,138,156</td>
</tr>
<tr>
<td>Wells Fargo Financial New York, Inc.</td>
<td>108,456</td>
<td>1,069</td>
<td>1,371</td>
<td>2,421</td>
<td>113,317</td>
<td>512</td>
<td>113,829</td>
</tr>
<tr>
<td>WFS Financial Inc.</td>
<td>14,790</td>
<td>0</td>
<td>0</td>
<td>15,096</td>
<td>29,886</td>
<td>12,330,228</td>
<td>12,360,114</td>
</tr>
<tr>
<td><strong>Grand Totals</strong></td>
<td>16</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>$1,384,618</td>
<td>$10,527</td>
<td>$5,312</td>
<td>$108,279</td>
<td>$1,508,736</td>
<td>$32,556,877</td>
<td>$34,065,613</td>
</tr>
</tbody>
</table>
### Part 6: Consolidated Statement of Condition of Licensed Lenders As of December 31, 2005 (Dollars In Thousands)

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Borrowed Funds</th>
<th>Other Liabilities</th>
<th>Valuation Reserves</th>
<th>Capital Stock</th>
<th>Appropriated Surplus or Capital Reserves</th>
<th>Surplus, Including Undivided Profits</th>
<th>Total Liabilities and Capital</th>
</tr>
</thead>
<tbody>
<tr>
<td>American General Financial Services, Inc</td>
<td>$53,964</td>
<td>$80</td>
<td>$3,989</td>
<td>$80</td>
<td>$981</td>
<td>$4,702</td>
<td>$63,796</td>
</tr>
<tr>
<td>AmeriCredit Financial Services, Inc.</td>
<td>101,920</td>
<td>3,410</td>
<td>0</td>
<td>17</td>
<td>4,425</td>
<td>17,996</td>
<td>127,768</td>
</tr>
<tr>
<td>AFS Financial Services, Inc.</td>
<td>235,970</td>
<td>16,723</td>
<td>0</td>
<td>500</td>
<td>0</td>
<td>128,450</td>
<td>381,643</td>
</tr>
<tr>
<td>Beneficial New York Inc.</td>
<td>109,494</td>
<td>563</td>
<td>0</td>
<td>100</td>
<td>0</td>
<td>(1,811)</td>
<td>108,346</td>
</tr>
<tr>
<td>BPD Finance Company</td>
<td>18,976</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>25,300</td>
<td>44,276</td>
</tr>
<tr>
<td>Capital Financial Services, Inc.</td>
<td>231,499</td>
<td>5,352</td>
<td>12,304</td>
<td>100</td>
<td>46,918</td>
<td>(1,528)</td>
<td>294,645</td>
</tr>
<tr>
<td>CitiFinancial, Inc.</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>DaimlerChrysler Services North America LLC</td>
<td>224,283</td>
<td>35,842</td>
<td>0</td>
<td>0</td>
<td>119,599</td>
<td>181,154</td>
<td>560,878</td>
</tr>
<tr>
<td>E-Loan, Inc.</td>
<td>1,296,828</td>
<td>502</td>
<td>0</td>
<td>0</td>
<td>31,583</td>
<td>1,328,913</td>
<td>15,406,561</td>
</tr>
<tr>
<td>Household Finance Corporation III</td>
<td>13,968,370</td>
<td>195,392</td>
<td>0</td>
<td>103</td>
<td>144,366</td>
<td>1,098,330</td>
<td>15,406,561</td>
</tr>
<tr>
<td>JCB International Credit Card Co., Ltd.</td>
<td>3,954</td>
<td>1,391</td>
<td>0</td>
<td>50</td>
<td>0</td>
<td>5,921</td>
<td>11,316</td>
</tr>
<tr>
<td>Northwest Finance Company, Inc.</td>
<td>97,759</td>
<td>5,181</td>
<td>0</td>
<td>2,000</td>
<td>0</td>
<td>19,657</td>
<td>124,597</td>
</tr>
<tr>
<td>Retail Charge Financial Services Corp.</td>
<td>0</td>
<td>3</td>
<td>0</td>
<td>353</td>
<td>419</td>
<td>775</td>
<td></td>
</tr>
<tr>
<td>Triad Financial Corporation U/F/N Triad Financial of California</td>
<td>2,560,439</td>
<td>220,885</td>
<td>0</td>
<td>345,000</td>
<td>0</td>
<td>11,832</td>
<td>3,138,156</td>
</tr>
<tr>
<td>Wells Fargo Financial New York, Inc.</td>
<td>106,643</td>
<td>90</td>
<td>5,734</td>
<td>1</td>
<td>38,101</td>
<td>(36,740)</td>
<td>113,829</td>
</tr>
<tr>
<td>WFS Financial Inc.</td>
<td>877,918</td>
<td>10,195,348</td>
<td>0</td>
<td>338,678</td>
<td>0</td>
<td>948,170</td>
<td>12,360,114</td>
</tr>
<tr>
<td><strong>Grand Totals</strong></td>
<td><strong>16</strong></td>
<td><strong>$19,888,017</strong></td>
<td><strong>$10,680,762</strong></td>
<td><strong>$22,027</strong></td>
<td><strong>$686,629</strong></td>
<td><strong>$354,743</strong></td>
<td><strong>$2,433,435</strong></td>
</tr>
</tbody>
</table>
### Part 7: Consolidated Statement of Condition of Savings Banks (Dollars In Thousands)

<table>
<thead>
<tr>
<th>Assets</th>
<th>Cash and Due from Banks</th>
<th>Total Securities</th>
<th>Federal Funds Sold and Repos</th>
<th>Loans and Leases</th>
<th>Bank Premises and Equipment</th>
<th>Investment in Unconsolidated Subsidiaries</th>
<th>Other Assets</th>
<th>Total Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apple Bank For Savings</td>
<td>$61,652</td>
<td>$4,376,056</td>
<td>$57,000</td>
<td>$1,122,897</td>
<td>$29,358</td>
<td>0</td>
<td>$0</td>
<td>$5,716,367</td>
</tr>
<tr>
<td>Community Mutual Savings Bank</td>
<td>3,995</td>
<td>25,527</td>
<td>1,500</td>
<td>82,575</td>
<td>555</td>
<td>0</td>
<td>1,902</td>
<td>116,054</td>
</tr>
<tr>
<td>Emigrant Bank</td>
<td>43,172</td>
<td>3,700,314</td>
<td>40,000</td>
<td>6,309,362</td>
<td>63,626</td>
<td>0</td>
<td>421,575</td>
<td>10,578,049</td>
</tr>
<tr>
<td>Emigrant Savings Bank - Brooklyn/Queens</td>
<td>12,763</td>
<td>829,431</td>
<td>0</td>
<td>25,651</td>
<td>1,927</td>
<td>0</td>
<td>4,572</td>
<td>874,344</td>
</tr>
<tr>
<td>Emigrant Savings Bank - Long Island</td>
<td>14,077</td>
<td>557,630</td>
<td>0</td>
<td>30,836</td>
<td>1,875</td>
<td>0</td>
<td>4,342</td>
<td>608,760</td>
</tr>
<tr>
<td>Emigrant Savings Bank - Manhattan</td>
<td>8,128</td>
<td>1,327,060</td>
<td>0</td>
<td>21,554</td>
<td>4,832</td>
<td>0</td>
<td>7,006</td>
<td>1,368,580</td>
</tr>
<tr>
<td>Emigrant Savings Bank-Bronx/Westchester</td>
<td>19,148</td>
<td>1,177,948</td>
<td>0</td>
<td>10,070</td>
<td>9,707</td>
<td>0</td>
<td>6,733</td>
<td>1,223,606</td>
</tr>
<tr>
<td>First Central Savings Bank</td>
<td>23,512</td>
<td>19,638</td>
<td>0</td>
<td>294,687</td>
<td>2,016</td>
<td>0</td>
<td>4,381</td>
<td>344,234</td>
</tr>
<tr>
<td>Fulton Savings Bank</td>
<td>15,098</td>
<td>69,566</td>
<td>0</td>
<td>304,924</td>
<td>3,102</td>
<td>1</td>
<td>18,948</td>
<td>411,639</td>
</tr>
<tr>
<td>Greater Buffalo Savings Bank</td>
<td>20,242</td>
<td>303,307</td>
<td>0</td>
<td>409,336</td>
<td>19,180</td>
<td>0</td>
<td>21,506</td>
<td>773,571</td>
</tr>
<tr>
<td>Independence Community Bank</td>
<td>1,002,283</td>
<td>3,563,647</td>
<td>0</td>
<td>12,220,975</td>
<td>165,543</td>
<td>0</td>
<td>2,057,652</td>
<td>19,010,100</td>
</tr>
<tr>
<td>New York Community Bank</td>
<td>205,377</td>
<td>5,368,151</td>
<td>1,000</td>
<td>16,696,213</td>
<td>135,368</td>
<td>6,918</td>
<td>3,210,478</td>
<td>25,623,505</td>
</tr>
<tr>
<td>Northfield Savings Bank</td>
<td>38,977</td>
<td>900,264</td>
<td>0</td>
<td>382,672</td>
<td>9,184</td>
<td>0</td>
<td>76,460</td>
<td>1,407,557</td>
</tr>
<tr>
<td>Oneida Savings Bank</td>
<td>11,875</td>
<td>134,910</td>
<td>730</td>
<td>236,009</td>
<td>11,013</td>
<td>0</td>
<td>40,245</td>
<td>434,782</td>
</tr>
<tr>
<td>Pathfinder Bank</td>
<td>7,882</td>
<td>73,736</td>
<td>187,275</td>
<td>8,020</td>
<td>0</td>
<td>18,860</td>
<td>295,773</td>
<td>722,044</td>
</tr>
<tr>
<td>Pioneer Savings Bank</td>
<td>28,227</td>
<td>239,867</td>
<td>24,939</td>
<td>391,860</td>
<td>8,011</td>
<td>4,054</td>
<td>25,086</td>
<td>722,044</td>
</tr>
<tr>
<td>Putnam County Savings Bank</td>
<td>29,877</td>
<td>442,089</td>
<td>25,400</td>
<td>372,111</td>
<td>6,699</td>
<td>0</td>
<td>9,706</td>
<td>885,882</td>
</tr>
<tr>
<td>Rhinebeck Savings Bank</td>
<td>18,036</td>
<td>33,851</td>
<td>0</td>
<td>326,929</td>
<td>13,397</td>
<td>0</td>
<td>13,390</td>
<td>405,603</td>
</tr>
<tr>
<td>Ridgewood Savings Bank</td>
<td>39,810</td>
<td>1,198,317</td>
<td>66,300</td>
<td>1,810,880</td>
<td>17,227</td>
<td>0</td>
<td>143,154</td>
<td>3,275,688</td>
</tr>
<tr>
<td>Rondout Savings Bank</td>
<td>5,140</td>
<td>74,842</td>
<td>0</td>
<td>98,457</td>
<td>3,208</td>
<td>0</td>
<td>6,448</td>
<td>188,095</td>
</tr>
<tr>
<td>Sawyer Savings Bank</td>
<td>3,138</td>
<td>63,958</td>
<td>0</td>
<td>80,031</td>
<td>758</td>
<td>0</td>
<td>3,885</td>
<td>151,770</td>
</tr>
<tr>
<td>The Bank of Greene County</td>
<td>15,461</td>
<td>82,359</td>
<td>6,194</td>
<td>175,865</td>
<td>8,793</td>
<td>0</td>
<td>3,111</td>
<td>291,783</td>
</tr>
<tr>
<td>The North Country Savings Bank</td>
<td>4,401</td>
<td>28,830</td>
<td>100</td>
<td>190,176</td>
<td>3,852</td>
<td>0</td>
<td>8,488</td>
<td>235,847</td>
</tr>
<tr>
<td>The Seneca Falls Savings Bank</td>
<td>3,418</td>
<td>56,103</td>
<td>0</td>
<td>80,172</td>
<td>4,691</td>
<td>0</td>
<td>6,758</td>
<td>151,142</td>
</tr>
<tr>
<td>Ulster Savings Bank</td>
<td>20,264</td>
<td>86,328</td>
<td>0</td>
<td>451,404</td>
<td>11,912</td>
<td>0</td>
<td>40,703</td>
<td>610,611</td>
</tr>
<tr>
<td>Walden Savings Bank</td>
<td>10,872</td>
<td>61,459</td>
<td>0</td>
<td>154,726</td>
<td>11,000</td>
<td>0</td>
<td>9,345</td>
<td>247,402</td>
</tr>
<tr>
<td>Watertown Savings Bank</td>
<td>13,886</td>
<td>114,429</td>
<td>0</td>
<td>130,800</td>
<td>10,105</td>
<td>82</td>
<td>15,098</td>
<td>284,400</td>
</tr>
<tr>
<td>Grand Totals</td>
<td>27</td>
<td>$1,680,711</td>
<td>$24,909,617</td>
<td>$223,163</td>
<td>$42,598,447</td>
<td>$564,959</td>
<td>$11,055</td>
<td>$6,249,236</td>
</tr>
</tbody>
</table>
### Part 7: Consolidated Statement of Condition of Savings Banks Opening January 1, 2006 (Dollars In Thousands)

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Total Deposits</th>
<th>Federal Funds Bought and Repos</th>
<th>Other Borrowed Money</th>
<th>Subordinated Notes and Debentures</th>
<th>All Other Liabilities</th>
<th>Total Liabilities</th>
<th>Total Equity Capital</th>
<th>Total Liabilities and Capital</th>
</tr>
</thead>
<tbody>
<tr>
<td>Apple Bank For Savings</td>
<td>$5,049,485</td>
<td>$0</td>
<td>$941</td>
<td>$0</td>
<td>$71,272</td>
<td>$5,121,698</td>
<td>$594,669</td>
<td>$5,716,367</td>
</tr>
<tr>
<td>Community Mutual Savings Bank</td>
<td>106,325</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1,171</td>
<td>107,496</td>
<td>8,558</td>
<td>116,054</td>
</tr>
<tr>
<td>Emigrant Bank</td>
<td>6,776,681</td>
<td>1,568,965</td>
<td>1,350,000</td>
<td>0</td>
<td>92,956</td>
<td>9,788,602</td>
<td>789,447</td>
<td>10,578,049</td>
</tr>
<tr>
<td>Emigrant Savings Bank - Brooklyn/Queens</td>
<td>800,385</td>
<td>0</td>
<td>23,660</td>
<td>0</td>
<td>4,490</td>
<td>828,535</td>
<td>45,809</td>
<td>874,344</td>
</tr>
<tr>
<td>Emigrant Savings Bank - Long Island</td>
<td>545,645</td>
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<td>26,574</td>
<td>0</td>
<td>3,781</td>
<td>576,000</td>
<td>32,760</td>
<td>608,760</td>
</tr>
<tr>
<td>Emigrant Savings Bank - Manhattan</td>
<td>1,262,652</td>
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<td>19,774</td>
<td>0</td>
<td>4,670</td>
<td>1,287,096</td>
<td>81,484</td>
<td>1,368,580</td>
</tr>
<tr>
<td>Emigrant Savings Bank-Bronx/Westchester</td>
<td>1,105,167</td>
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<td>6,573</td>
<td>0</td>
<td>48,290</td>
<td>1,160,000</td>
<td>63,576</td>
<td>1,223,566</td>
</tr>
<tr>
<td>First Central Savings Bank</td>
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<td>5,000</td>
<td>0</td>
<td>1,356</td>
<td>319,093</td>
<td>25,141</td>
<td>344,234</td>
</tr>
<tr>
<td>Fulton Savings Bank</td>
<td>226,552</td>
<td>0</td>
<td>132,540</td>
<td>0</td>
<td>3,264</td>
<td>362,359</td>
<td>49,283</td>
<td>411,642</td>
</tr>
<tr>
<td>Greater Buffalo Savings Bank</td>
<td>621,566</td>
<td>82,000</td>
<td>20,900</td>
<td>0</td>
<td>2,851</td>
<td>727,317</td>
<td>46,254</td>
<td>773,571</td>
</tr>
<tr>
<td>Independence Community Bank</td>
<td>11,094,644</td>
<td>2,913,711</td>
<td>2,043,018</td>
<td>397,260</td>
<td>168,774</td>
<td>16,617,407</td>
<td>2,392,693</td>
<td>19,010,096</td>
</tr>
<tr>
<td>New York Community Bank</td>
<td>11,889,367</td>
<td>4,278,634</td>
<td>5,378,599</td>
<td>0</td>
<td>286,715</td>
<td>21,833,315</td>
<td>3,790,190</td>
<td>25,623,505</td>
</tr>
<tr>
<td>Northfield Savings Bank</td>
<td>1,011,854</td>
<td>206,000</td>
<td>27,629</td>
<td>0</td>
<td>10,072</td>
<td>1,255,555</td>
<td>152,002</td>
<td>1,407,557</td>
</tr>
<tr>
<td>Oneida Savings Bank</td>
<td>302,686</td>
<td>0</td>
<td>77,270</td>
<td>0</td>
<td>4,744</td>
<td>384,700</td>
<td>50,082</td>
<td>434,782</td>
</tr>
<tr>
<td>Pathfinder Bank</td>
<td>237,118</td>
<td>3,400</td>
<td>27,960</td>
<td>0</td>
<td>2,765</td>
<td>271,243</td>
<td>24,530</td>
<td>295,773</td>
</tr>
<tr>
<td>Pioneer Savings Bank</td>
<td>641,734</td>
<td>0</td>
<td>6,139</td>
<td>0</td>
<td>1,893</td>
<td>649,766</td>
<td>72,278</td>
<td>722,044</td>
</tr>
<tr>
<td>Putnam County Savings Bank</td>
<td>797,080</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1,809</td>
<td>798,889</td>
<td>86,993</td>
<td>885,882</td>
</tr>
<tr>
<td>Rhinebeck Savings Bank</td>
<td>345,372</td>
<td>22,500</td>
<td>5,000</td>
<td>0</td>
<td>2,060</td>
<td>374,932</td>
<td>30,671</td>
<td>405,603</td>
</tr>
<tr>
<td>Ridgewood Savings Bank</td>
<td>2,657,783</td>
<td>15,000</td>
<td>59,505</td>
<td>0</td>
<td>25,380</td>
<td>2,757,668</td>
<td>518,020</td>
<td>3,275,688</td>
</tr>
<tr>
<td>Rondout Savings Bank</td>
<td>151,592</td>
<td>0</td>
<td>11,721</td>
<td>0</td>
<td>1,343</td>
<td>164,656</td>
<td>23,439</td>
<td>188,095</td>
</tr>
<tr>
<td>Sawyer Savings Bank</td>
<td>103,609</td>
<td>0</td>
<td>32,900</td>
<td>0</td>
<td>1,272</td>
<td>137,781</td>
<td>13,989</td>
<td>151,770</td>
</tr>
<tr>
<td>The Bank of Greene County</td>
<td>257,040</td>
<td>0</td>
<td>5,000</td>
<td>0</td>
<td>621</td>
<td>262,661</td>
<td>29,122</td>
<td>291,783</td>
</tr>
<tr>
<td>The North Country Savings Bank</td>
<td>178,936</td>
<td>0</td>
<td>25,219</td>
<td>0</td>
<td>2,423</td>
<td>206,578</td>
<td>29,269</td>
<td>235,847</td>
</tr>
<tr>
<td>The Seneca Falls Savings Bank</td>
<td>114,293</td>
<td>0</td>
<td>27,228</td>
<td>0</td>
<td>331</td>
<td>141,852</td>
<td>9,290</td>
<td>151,142</td>
</tr>
<tr>
<td>Ulster Savings Bank</td>
<td>446,563</td>
<td>82,253</td>
<td>0</td>
<td>6,928</td>
<td>535,744</td>
<td>74,867</td>
<td>610,611</td>
<td></td>
</tr>
<tr>
<td>Walden Savings Bank</td>
<td>220,620</td>
<td>0</td>
<td>5,133</td>
<td>0</td>
<td>1,550</td>
<td>227,303</td>
<td>20,099</td>
<td>247,402</td>
</tr>
<tr>
<td>Watertown Savings Bank</td>
<td>240,298</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>1,901</td>
<td>242,199</td>
<td>42,201</td>
<td>284,400</td>
</tr>
</tbody>
</table>

**Grand Totals:** 27

<table>
<thead>
<tr>
<th>Total Deposits</th>
<th>Federal Funds Bought and Repos</th>
<th>Other Borrowed Money</th>
<th>Subordinated Notes and Debentures</th>
<th>All Other Liabilities</th>
<th>Total Liabilities</th>
<th>Total Equity Capital</th>
<th>Total Liabilities and Capital</th>
</tr>
</thead>
<tbody>
<tr>
<td>$47,497,784</td>
<td>$9,067,710</td>
<td>$9,418,036</td>
<td>$402,260</td>
<td>$754,682</td>
<td>$67,140,472</td>
<td>$9,096,716</td>
<td>$76,237,188</td>
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</tbody>
</table>
## Part 8: Consolidated Statement of Condition of Savings and Loan Associations As of December 31, 2005 (Dollars In Thousands)

<table>
<thead>
<tr>
<th>Assets</th>
<th>Mortgage Loans</th>
<th>Other Loans</th>
<th>Cash, Deposits and Investments</th>
<th>Fixed Assets</th>
<th>Other Assets</th>
<th>Total Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>Atlas Savings and Loan Association</td>
<td>$13,406</td>
<td>0</td>
<td>$47,936</td>
<td>$1,053</td>
<td>$1,041</td>
<td>$63,436</td>
</tr>
<tr>
<td>Canisteo Savings and Loan Association</td>
<td>4,739</td>
<td>313</td>
<td>1,346</td>
<td>28</td>
<td>38</td>
<td>6,464</td>
</tr>
<tr>
<td>Lake Shore Savings and Loan Association</td>
<td>196,505</td>
<td>10,509</td>
<td>106,741</td>
<td>7,739</td>
<td>12,489</td>
<td>333,983</td>
</tr>
<tr>
<td>Medina Savings and Loan Association</td>
<td>16,214</td>
<td>3,710</td>
<td>12,996</td>
<td>1,005</td>
<td>464</td>
<td>34,389</td>
</tr>
<tr>
<td><strong>Grand Totals</strong></td>
<td><strong>$230,864</strong></td>
<td><strong>14,532</strong></td>
<td><strong>169,019</strong></td>
<td><strong>9,825</strong></td>
<td><strong>14,032</strong></td>
<td><strong>$438,272</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Deposits</th>
<th>Borrowed Money</th>
<th>Other Liabilities</th>
<th>Total Liabilities</th>
<th>Total Equity Capital</th>
<th>Total Liabilities and Capital</th>
</tr>
</thead>
<tbody>
<tr>
<td>Atlas Savings and Loan Association</td>
<td>$45,956</td>
<td>0</td>
<td>$1,255</td>
<td>$47,211</td>
<td>$16,225</td>
<td>$63,436</td>
</tr>
<tr>
<td>Canisteo Savings and Loan Association</td>
<td>5,857</td>
<td>0</td>
<td>36</td>
<td>5,893</td>
<td>571</td>
<td>6,464</td>
</tr>
<tr>
<td>Lake Shore Savings and Loan Association</td>
<td>253,351</td>
<td>50,109</td>
<td>2,520</td>
<td>305,980</td>
<td>28,003</td>
<td>333,983</td>
</tr>
<tr>
<td>Medina Savings and Loan Association</td>
<td>28,829</td>
<td>1,500</td>
<td>117</td>
<td>30,446</td>
<td>3,943</td>
<td>34,389</td>
</tr>
<tr>
<td><strong>Grand Totals</strong></td>
<td><strong>$333,993</strong></td>
<td><strong>$51,609</strong></td>
<td><strong>$3,928</strong></td>
<td><strong>$389,530</strong></td>
<td><strong>$48,742</strong></td>
<td><strong>$438,272</strong></td>
</tr>
</tbody>
</table>

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

<table>
<thead>
<tr>
<th>Assets</th>
<th>Cash and Due from Banks</th>
<th>Bond and Stock Investments</th>
<th>Vaults and Safes</th>
<th>Furniture and Fixtures</th>
<th>Rentals and Storage Charges Due-Accrued</th>
<th>Other Assets</th>
<th>Total Assets</th>
</tr>
</thead>
<tbody>
<tr>
<td>Akron Safe Deposit Company</td>
<td>$91,682</td>
<td>$168,863</td>
<td>$62,518</td>
<td>0</td>
<td>0</td>
<td>0</td>
<td>$323,063</td>
</tr>
<tr>
<td>The China Safe Deposit Company</td>
<td>1,201,834</td>
<td>36,132</td>
<td>115,865</td>
<td>5,506</td>
<td>0</td>
<td>28,318</td>
<td>1,387,655</td>
</tr>
<tr>
<td>Universal Safe Deposit Corporation</td>
<td>949,905</td>
<td>0</td>
<td>0</td>
<td>1,356</td>
<td>0</td>
<td>33,547</td>
<td>984,808</td>
</tr>
<tr>
<td>Zurich Depository Corporation</td>
<td>462,058</td>
<td>202,621</td>
<td>0</td>
<td>42,577</td>
<td>0</td>
<td>25,254</td>
<td>732,510</td>
</tr>
<tr>
<td><strong>Grand Totals</strong></td>
<td><strong>$2,705,479</strong></td>
<td><strong>$407,616</strong></td>
<td><strong>$178,383</strong></td>
<td><strong>$49,439</strong></td>
<td><strong>0</strong></td>
<td><strong>87,119</strong></td>
<td><strong>$3,428,036</strong></td>
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</tbody>
</table>

<table>
<thead>
<tr>
<th>Liabilities</th>
<th>Loans, Taxes, Interest and Expenses Payable</th>
<th>Unearned Rental &amp; Storage</th>
<th>Other Liabilities</th>
<th>Capital Stock</th>
<th>Surplus and Undivided Profits</th>
<th>Total Liabilities and Capital</th>
</tr>
</thead>
<tbody>
<tr>
<td>Akron Safe Deposit Company</td>
<td>$0</td>
<td>0</td>
<td>$0</td>
<td>$10,000</td>
<td>$313,063</td>
<td>$323,063</td>
</tr>
<tr>
<td>China Safe Deposit Company</td>
<td>8,242</td>
<td>385</td>
<td>191,000</td>
<td>100,000</td>
<td>1,088,028</td>
<td>1,387,655</td>
</tr>
<tr>
<td>Universal Safe Deposit Corporation</td>
<td>0</td>
<td>0</td>
<td>956,252</td>
<td>250,000</td>
<td>(221,444)</td>
<td>984,808</td>
</tr>
<tr>
<td>Zurich Depository Corporation</td>
<td>47,789</td>
<td>408,688</td>
<td>97,550</td>
<td>100,000</td>
<td>78,483</td>
<td>732,510</td>
</tr>
<tr>
<td><strong>Grand Totals</strong></td>
<td><strong>$56,031</strong></td>
<td><strong>$409,073</strong></td>
<td><strong>$1,244,802</strong></td>
<td><strong>$460,000</strong></td>
<td><strong>$1,258,130</strong></td>
<td><strong>$3,428,036</strong></td>
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</table>
### Part 1: Summary of Supervised Institutions As of December 31, 2005

<table>
<thead>
<tr>
<th>Type of Institution</th>
<th>Number of Institutions</th>
<th>Domestic Branches</th>
</tr>
</thead>
<tbody>
<tr>
<td>Commercial Banks</td>
<td>52</td>
<td>248</td>
</tr>
<tr>
<td>Trust Companies</td>
<td>31</td>
<td>1,789</td>
</tr>
<tr>
<td>Limited Purpose Trust Companies</td>
<td>20</td>
<td>25</td>
</tr>
<tr>
<td>Savings Banks</td>
<td>27</td>
<td>570</td>
</tr>
<tr>
<td>Savings and Loan Associations</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Credit Unions</td>
<td>30</td>
<td>64</td>
</tr>
<tr>
<td>Private Banker</td>
<td>1</td>
<td>9</td>
</tr>
<tr>
<td>Article XII Investment Companies</td>
<td>10</td>
<td>12</td>
</tr>
<tr>
<td>Foreign Branches</td>
<td>83</td>
<td>97</td>
</tr>
<tr>
<td>Foreign Agencies</td>
<td>25</td>
<td>25</td>
</tr>
<tr>
<td>Holding Companies - One Bank</td>
<td>29</td>
<td>29</td>
</tr>
<tr>
<td>Holding Companies - Multi Bank</td>
<td>12</td>
<td>12</td>
</tr>
<tr>
<td>Mutual Holding Companies</td>
<td>3</td>
<td>3</td>
</tr>
<tr>
<td>Safe Deposit Companies</td>
<td>4</td>
<td>6</td>
</tr>
<tr>
<td>Foreign Representative Offices</td>
<td>44</td>
<td>44</td>
</tr>
<tr>
<td>Licensed Lenders</td>
<td>16</td>
<td>214</td>
</tr>
<tr>
<td>Sales Finance Companies</td>
<td>113</td>
<td>146</td>
</tr>
<tr>
<td>Premium Finance Agencies</td>
<td>66</td>
<td>75</td>
</tr>
<tr>
<td>Check Cashers</td>
<td>206</td>
<td>668</td>
</tr>
<tr>
<td>Money Transmitters</td>
<td>72</td>
<td>289</td>
</tr>
<tr>
<td>Budget Planners</td>
<td>60</td>
<td>77</td>
</tr>
<tr>
<td>Mortgage Bankers</td>
<td>307</td>
<td>1,733</td>
</tr>
<tr>
<td>Mortgage Brokers</td>
<td>2,381</td>
<td>3,275</td>
</tr>
<tr>
<td>Mutual Investment Trusts</td>
<td>0</td>
<td>0</td>
</tr>
<tr>
<td>Common Trust Funds</td>
<td>67</td>
<td>67</td>
</tr>
<tr>
<td>NYS Regulated Corporations</td>
<td>4</td>
<td>4</td>
</tr>
<tr>
<td>Charitable Foundations</td>
<td>15</td>
<td>15</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>3,682</strong></td>
<td><strong>9,500</strong></td>
</tr>
</tbody>
</table>
### Part 2: Detail of Supervised Institutions and Licensed Lenders As of December 31, 2005

<table>
<thead>
<tr>
<th>Name of Institution</th>
<th>Address</th>
<th>Domestic Offices</th>
<th>Charter or License</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Commercial Banks</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Adirondack Bank</td>
<td>185 Genesee Street</td>
<td>17</td>
<td>December 30, 2003</td>
</tr>
<tr>
<td>Alden State Bank</td>
<td>13216 Broadway</td>
<td>2</td>
<td>September 30, 1916</td>
</tr>
<tr>
<td>Alpine Capital Bank</td>
<td>680 Fifth Avenue</td>
<td>1</td>
<td>February 29, 2000</td>
</tr>
<tr>
<td>Amerasia Bank</td>
<td>41-04/41-06 Main Street</td>
<td>1</td>
<td>February 16, 1988</td>
</tr>
<tr>
<td>American Community Bank</td>
<td>300 Glen Street</td>
<td>2</td>
<td>October 20, 1999</td>
</tr>
<tr>
<td>Bank of Akron</td>
<td>46 Main Street</td>
<td>4</td>
<td>December 31, 1919</td>
</tr>
<tr>
<td>Bank of Cattaraugus</td>
<td>24 Main Street</td>
<td>1</td>
<td>March 30, 1892</td>
</tr>
<tr>
<td>Bank of Holland</td>
<td>12 South Main Street</td>
<td>2</td>
<td>October 21, 1893</td>
</tr>
<tr>
<td>Bank Leumi USA</td>
<td>579 Fifth Avenue</td>
<td>14</td>
<td>July 15, 1968</td>
</tr>
<tr>
<td>Berkshire Municipal Bank</td>
<td>41 State Street</td>
<td>1</td>
<td>August 29, 2005</td>
</tr>
<tr>
<td>BPD Bank</td>
<td>90 Broad Street</td>
<td>2</td>
<td>January 24, 1986</td>
</tr>
<tr>
<td>Cattaraugus County Bank</td>
<td>116-120 Main Street</td>
<td>6</td>
<td>September 11, 1919</td>
</tr>
<tr>
<td>Citizens Bank of Cape Vincent</td>
<td>P.O. Box 277, 154 Broadway</td>
<td>2</td>
<td></td>
</tr>
<tr>
<td>Community Bank of Sullivan County</td>
<td>4438 Route 42 North</td>
<td>6</td>
<td>July 27, 1993</td>
</tr>
<tr>
<td>Community Capital Bank</td>
<td>111 Livingston Street</td>
<td>1</td>
<td>August 27, 1990</td>
</tr>
<tr>
<td>Country Bank</td>
<td>200 East 42nd Street</td>
<td>6</td>
<td>April 20, 1988</td>
</tr>
<tr>
<td>CHB America Bank</td>
<td>330 Fifth Avenue</td>
<td>6</td>
<td>October 10, 1990</td>
</tr>
<tr>
<td>Emigrant Mercantile Bank</td>
<td>6 East 43rd Street</td>
<td>1</td>
<td>July 9, 2004</td>
</tr>
<tr>
<td>First American International Bank</td>
<td>5503 8th Avenue</td>
<td>6</td>
<td>October 1, 1999</td>
</tr>
<tr>
<td>First Niagara Commercial Bank</td>
<td>55 East Avenue</td>
<td>2</td>
<td>August 1, 2000</td>
</tr>
<tr>
<td>First State Bank, Canisteo, N.Y.</td>
<td>3 Main Street</td>
<td>3</td>
<td>April 28, 1897</td>
</tr>
<tr>
<td>Genesee Regional Bank</td>
<td>3380 Monroe Avenue</td>
<td>3</td>
<td>August 8, 1985</td>
</tr>
<tr>
<td>Gotham Bank of New York</td>
<td>1412 Broadway</td>
<td>1</td>
<td>November 17, 1980</td>
</tr>
<tr>
<td>Great Eastern Bank</td>
<td>235 Fifth Avenue</td>
<td>5</td>
<td>December 29, 1986</td>
</tr>
<tr>
<td>Greene County Commercial Bank</td>
<td>425 Main Street</td>
<td>1</td>
<td>May 20, 2004</td>
</tr>
<tr>
<td>Hamptons State Bank</td>
<td>243 North Sea Road</td>
<td>1</td>
<td>August 17, 1998</td>
</tr>
<tr>
<td>Interaudi Bank</td>
<td>19 East 54th Street</td>
<td>2</td>
<td>June 6, 1983</td>
</tr>
<tr>
<td>Liberty Bank of New York</td>
<td>11 West 32nd Street</td>
<td>2</td>
<td>February 6, 1998</td>
</tr>
<tr>
<td>LibertyPointe Bank</td>
<td>120 Broadway</td>
<td>1</td>
<td>October 21, 2005</td>
</tr>
<tr>
<td>New Commercial Bank of New York LLC</td>
<td>320 Park Avenue</td>
<td>1</td>
<td>June 24, 1988</td>
</tr>
<tr>
<td>New York Commercial Bank</td>
<td>One Suffolk Square</td>
<td>12</td>
<td>November 13, 1989</td>
</tr>
<tr>
<td>Name of Institution</td>
<td>Address</td>
<td>Domestic Offices</td>
<td>Charter or License</td>
</tr>
<tr>
<td>-------------------------------------</td>
<td>----------------------------------------------</td>
<td>------------------</td>
<td>-------------------</td>
</tr>
<tr>
<td>New York Municipal Bank</td>
<td>136-65 Roosevelt Avenue</td>
<td>1</td>
<td>July 29, 2005</td>
</tr>
<tr>
<td>Pathfinder Commercial Bank</td>
<td>214 West First Street</td>
<td>1</td>
<td>October 23, 2002</td>
</tr>
<tr>
<td>Pioneer Commercial Bank</td>
<td>21 Second Street</td>
<td>1</td>
<td>November 15, 2004</td>
</tr>
<tr>
<td>Provident Municipal Bank</td>
<td>400 Rella Boulevard</td>
<td>2</td>
<td>April 18, 2002</td>
</tr>
<tr>
<td>PCSB Commercial Bank</td>
<td>Route 6 &amp; Drewville Road</td>
<td>1</td>
<td>December 20, 2001</td>
</tr>
<tr>
<td>Redwood Bank</td>
<td>1000 Coffeen Street</td>
<td>7</td>
<td>June 30, 2003</td>
</tr>
<tr>
<td>Riverside Bank</td>
<td>11-13 Garden Street</td>
<td>4</td>
<td>February 12, 1988</td>
</tr>
<tr>
<td>Signature Bank</td>
<td>565 Fifth Avenue</td>
<td>15</td>
<td>April 5, 2001</td>
</tr>
<tr>
<td>Sleepy Hollow Bank</td>
<td>49 Beekman Avenue</td>
<td>6</td>
<td>July 8, 2002</td>
</tr>
<tr>
<td>State Bank of Chittenango</td>
<td>101 Falls Boulevard</td>
<td>1</td>
<td>February 23, 1923</td>
</tr>
<tr>
<td>The Bank of Castile</td>
<td>50 North Main Street</td>
<td>15</td>
<td>August 2, 1917</td>
</tr>
<tr>
<td>The Berkshire Bank</td>
<td>4 East 39th Street</td>
<td>9</td>
<td>May 4, 1989</td>
</tr>
<tr>
<td>The Chinese American Bank</td>
<td>77-79 Bowery</td>
<td>3</td>
<td>June 23, 1967</td>
</tr>
<tr>
<td>The Park Avenue Bank</td>
<td>460 Park Avenue, 13th Floor</td>
<td>2</td>
<td>March 30, 2004</td>
</tr>
<tr>
<td>Tioga State Bank</td>
<td>Main &amp; Tioga Streets</td>
<td>11</td>
<td>March 22, 1884</td>
</tr>
<tr>
<td>Union State Bank</td>
<td>46 College Avenue</td>
<td>30</td>
<td>November 18, 1969</td>
</tr>
<tr>
<td>United International Bank</td>
<td>41-60 Main Street</td>
<td>1</td>
<td>December 22, 2005</td>
</tr>
<tr>
<td>United Orient Bank</td>
<td>10 Chatham Square</td>
<td>3</td>
<td>May 7, 1980</td>
</tr>
<tr>
<td>USA Bank</td>
<td>211 Irving Avenue</td>
<td>1</td>
<td>December 22, 2005</td>
</tr>
<tr>
<td>Victory State Bank</td>
<td>3155 Amboy Road, Oakwood Shopping Plaza</td>
<td>6</td>
<td>November 13, 1997</td>
</tr>
<tr>
<td>Woori America Bank</td>
<td>1250 Broadway</td>
<td>14</td>
<td>January 20, 1984</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Trust Companies</th>
<th>Address</th>
<th>Domestic Offices</th>
<th>Charter or License</th>
</tr>
</thead>
<tbody>
<tr>
<td>Amalgamated Bank</td>
<td>11-15 Union Square</td>
<td>12</td>
<td>March 16, 1923</td>
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<tr>
<td>Atlantic Bank of New York</td>
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<td>Bank of Millbrook</td>
<td>Franklin Avenue</td>
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<td>Bank of Richmondville</td>
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<td>Bank of Smithtown</td>
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<td>16</td>
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<td>1251 Avenue of the Americas, 14th Floor</td>
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<tr>
<td>Bank of Utica</td>
<td>220-222 Genesee Street</td>
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<tr>
<td>Capital Bank &amp; Trust Company</td>
<td>145 Wolf Road, Wolf Road Shoppers Park</td>
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<td>Israel Discount Bank of New York</td>
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<td>Manufacturers and Traders Trust Company</td>
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<tr>
<td>Mitsubishi UFJ Trust &amp; Banking Corporation (U.S.A.)</td>
<td>520 Madison Avenue (39th Floor)</td>
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<tr>
<td>Mizuho Corporate Bank (USA)</td>
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<td>Mizuho Trust &amp; Banking Co. (USA)</td>
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<tr>
<td>North Fork Bank</td>
<td>245 Love Lane</td>
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<td>369 East 149th Street</td>
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<td>Partners Trust Municipal Bank</td>
<td>501 East main Street</td>
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<td>Solvay Bank</td>
<td>1537 Milton Avenue</td>
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<td>699 Hillside Avenue</td>
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<td>Steuben Trust Company</td>
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<td>The Adirondack Trust Company</td>
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<td>The Bank of New York</td>
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<tr>
<td>Tompkins Trust Company</td>
<td>110 North Tioga Street</td>
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<tr>
<td>United States Trust Company of New York</td>
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**Limited Purpose Trust Companies**

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<tr>
<th>Name of Institution</th>
<th>Address</th>
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<td>Brown Brothers Harriman Trust Company, LLC</td>
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<td>Computershare Trust Company of New York</td>
<td>88 Pine Street</td>
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<td>Continental Stock Transfer &amp; Trust Company</td>
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<td>Law Debenture Trust Company of New York</td>
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<td>The Bank of Nova Scotia Trust Company of New York</td>
<td>One Liberty Plaza</td>
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<td>The Depository Trust Company</td>
<td>55 Water Street</td>
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<td>The Dreyfus Trust Company</td>
<td>144 Glenn Curtiss Boulevard</td>
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<td>The Goldman Sachs Trust Company</td>
<td>One New York Plaza</td>
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<td>The Northern Trust Company of New York</td>
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<td>The Rockefeller Trust Company</td>
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<td>Winthrop Trust Company</td>
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<td><strong>Savings Banks</strong></td>
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<td>Apple Bank For Savings</td>
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<tr>
<td>Community Mutual Savings Bank</td>
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<td>Emigrant Savings Bank - Manhattan</td>
<td>261 Broadway</td>
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<td>2526 Grand Concourse</td>
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<td>March 31, 1999</td>
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<td>Fulton Savings Bank</td>
<td>75 South First Street</td>
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<td>Greater Buffalo Savings Bank</td>
<td>2421 Main Street</td>
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<td>130 Court Street</td>
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<td>136-65 Roosevelt Avenue</td>
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<td>1731 Victory Boulevard</td>
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<td>Oneida Savings Bank</td>
<td>182 Main Street</td>
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<td>Pathfinder Bank</td>
<td>214 West First Street</td>
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<td>Pioneer Savings Bank</td>
<td>21 Second Street</td>
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<tr>
<td>Putnam County Savings Bank</td>
<td>Route 6 &amp; Drewville Road</td>
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<td>Rhinebeck Savings Bank</td>
<td>6414 Montgomery Street</td>
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<td>The North Country Savings Bank</td>
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<tr>
<td>The Seneca Falls Savings Bank</td>
<td>19 Cayuga Street</td>
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**Savings & Loan Associations**

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<td>Atlas Savings and Loan Association</td>
<td>689 Fifth Avenue</td>
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<td>Canisteo Savings and Loan Association</td>
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<tr>
<td>Medina Savings and Loan Association</td>
<td>11182 Maple Ridge Road</td>
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<td>March 20, 1888</td>
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<td>Lake Shore Savings and Loan Association</td>
<td>128 East Fourth Street</td>
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**Credit Unions**

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<td>AMBRAC Credit Union</td>
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<td>AmerICU Credit Union</td>
<td>1916 Black River Boulevard</td>
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<tr>
<td>Bakery Salesmen Credit Union</td>
<td>41-20 Crescent Street</td>
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<tr>
<td>Branch 6000 NALC Credit Union</td>
<td>630 Broadway</td>
<td>1</td>
<td>October 10, 1973</td>
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<tr>
<td>Buffalo Service Credit Union</td>
<td>Niagara Center, 130 South Elmwood Avenue</td>
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</tr>
<tr>
<td>Central Credit Union</td>
<td>95-25 Queens Boulevard, 10th Floor</td>
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<tr>
<td>CFCU Community Credit Union</td>
<td>1030 Craft Road</td>
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<td>December 1, 1997</td>
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<tr>
<td>Directors Choice Credit Union</td>
<td>426 New Karner Road</td>
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<tr>
<td>Empire Branch 36 National Association of Letter Carriers Credit</td>
<td>347 West 41st Street, Suite 101</td>
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<td>385 West Route 59</td>
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<td>341 New Karner Road</td>
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<td>1900 S. Clinton Avenue</td>
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<tr>
<td>GRS Employees Credit Union</td>
<td>150 Sawgrass Drive</td>
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<tr>
<td>Holy Family Parish Credit Union</td>
<td>42 Lorenzo Street</td>
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<td>Hudson River Community Credit Union</td>
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<td>Independent Credit Union</td>
<td>1609 Avenue Z</td>
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<td>Melrose Credit Union</td>
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<td>78-09 Metropolitan Avenue</td>
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<td>111 West 26th Street</td>
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<td>22 Cortlandt Street</td>
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<td>645 Albany Shaker Road</td>
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<td>Niagara Dupont Employees Credit Union</td>
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<tr>
<td>Niagara Falls Penn Central Employees Credit Union</td>
<td>8612 Buffalo Avenue</td>
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<td>Norton-Troy Employees Credit Union</td>
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<td>Progressive Credit Union</td>
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<td>The Niagara Frontier Federal Employees Credit Union</td>
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<td>United Workers Credit Union</td>
<td>275 Seventh Avenue</td>
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<td>Yonkers Postal Employees Credit Union</td>
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**Private Banker**

Brown Brothers Harriman & Co.                                | 140 Broadway                         | 9                | June 15, 1934      |

**Investment Company (Article XII)**

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<th>Investment Company (Article XII)</th>
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<td>2100 Middle Country Road</td>
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<td>Fiduciary Investment Corporation</td>
<td>600 Fifth Avenue</td>
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<td>1307 Walt Whitman Drive</td>
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<td>787 Seventh Avenue</td>
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<td>GE Capital International Financing Corporation</td>
<td>335 Madison Avenue</td>
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<td>November 13, 2000</td>
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<td>Merrill Lynch International Finance Corporation</td>
<td>Merrill Lynch World Headquarters 225 Liberty St.</td>
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<td>Skandinaviska Enskilda Banken Corporation</td>
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<td>Sterling Banking Corporation</td>
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<td>34 East 51st Street</td>
<td>New York, NY 10022</td>
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<td>Banca Intesa S.p.A.</td>
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<td>Bank of India</td>
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<td>Caixa Geral de Depositos, S.A.</td>
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<td>Cooperatieve Centrale Raiffeisen-Boeren Leenbank B.A.</td>
<td>245 Park Avenue</td>
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NYSBD ANNUAL REPORT 2005 | PAGE 42
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<th>Name of Institution</th>
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<td>WestLB AG</td>
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**Foreign Agencies**

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**Holding Companies - One Bank**

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<td>Chemung Financial Corporation</td>
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<td>U.S.B. Holding Co., Inc.</td>
<td>100 Dutch Hill Road</td>
<td>1</td>
<td>January 11, 1983</td>
</tr>
<tr>
<td>VSB Bancorp, Inc.</td>
<td>3155 Amboy Road</td>
<td>1</td>
<td>May 30, 2003</td>
</tr>
<tr>
<td>473 Broadway Holding Corp.</td>
<td>473 Broadway</td>
<td>1</td>
<td>June 17, 1926</td>
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</tbody>
</table>

**Holding Companies - Multi Bank**

<table>
<thead>
<tr>
<th>Name of Institution</th>
<th>Address</th>
<th>Domestic Offices</th>
<th>Charter or License</th>
</tr>
</thead>
<tbody>
<tr>
<td>Adirondack Bancorp, Inc.</td>
<td>185 Genesee Street</td>
<td>1</td>
<td>December 30, 2003</td>
</tr>
<tr>
<td>Bank Leumi le-Israel Corp</td>
<td>579 Fifth Avenue</td>
<td>1</td>
<td>December 24, 1984</td>
</tr>
<tr>
<td>Berkshire Bancorp Inc.</td>
<td>160 Broadway</td>
<td>1</td>
<td>January 4, 1999</td>
</tr>
<tr>
<td>Deutsche Bank Trust Corporation</td>
<td>60 Wall Street</td>
<td>1</td>
<td>May 31, 1966</td>
</tr>
<tr>
<td>Emigrant Bancorp, Inc.</td>
<td>5 East 42nd Street</td>
<td>1</td>
<td>November 8, 1994</td>
</tr>
<tr>
<td>M &amp; T Bank Corporation</td>
<td>One M &amp; T Plaza</td>
<td>1</td>
<td>December 31, 1969</td>
</tr>
<tr>
<td>Mellon Financial Corporation</td>
<td>One Mellon Bank Center</td>
<td>1</td>
<td>November 28, 1972</td>
</tr>
<tr>
<td>Mitsubishi UFJ Financial Group, Inc.</td>
<td>26F Marunouchi Bldg. 4-1, Marunouchi 2-chome</td>
<td>1</td>
<td>March 1, 2001</td>
</tr>
<tr>
<td>Mizuho Financial Group, Inc.</td>
<td>1-5-5, Otemachi Chiyoda-ku</td>
<td>1</td>
<td>March 6, 2003</td>
</tr>
<tr>
<td>North Fork Bancorporation, Inc.</td>
<td>275 Broad Hollow Road</td>
<td>1</td>
<td>December 17, 1981</td>
</tr>
<tr>
<td>The Bank of New York Company, Inc.</td>
<td>One Wall Street</td>
<td>1</td>
<td>May 29, 1969</td>
</tr>
<tr>
<td>Tompkins Trustco, Inc.</td>
<td>110 North Tioga Street</td>
<td>1</td>
<td>October 17, 1995</td>
</tr>
</tbody>
</table>

**Mutual Holding Companies**

<table>
<thead>
<tr>
<th>Name of Institution</th>
<th>Address</th>
<th>Domestic Offices</th>
<th>Charter or License</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hudson Valley Holding Corp.</td>
<td>21 Scarsdale Road</td>
<td>1</td>
<td>December 31, 1983</td>
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<tr>
<td>NSB Holding Corp., MHC</td>
<td>1731 Victory Boulevard</td>
<td>1</td>
<td>August 7, 1995</td>
</tr>
<tr>
<td>Rhinebeck Bancorp, MHC</td>
<td>2 Jefferson Plaza</td>
<td>1</td>
<td>October 6, 2004</td>
</tr>
<tr>
<td>Name of Institution</td>
<td>Address</td>
<td>Domestic Offices</td>
<td>Charter or License</td>
</tr>
<tr>
<td>------------------------------------------</td>
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</tr>
<tr>
<td><strong>Licensed Lenders</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>American General Financial Services, Inc.</td>
<td>601 N.W. Second Street - P.O. Box 59</td>
<td>Evansville, IN 47701</td>
<td>24 April 4, 1962</td>
</tr>
<tr>
<td>AmeriCredit Financial Services, Inc. AFS Financial Services, Inc.</td>
<td>4001 Embarcadero Drive</td>
<td>Arlington, TX 76014</td>
<td>1 July 8, 2002</td>
</tr>
<tr>
<td>Beneficial New York Inc.</td>
<td>2700 Sanders Road</td>
<td>Prospect Heights, IL 60070</td>
<td>59 November 15, 1930</td>
</tr>
<tr>
<td>8PD Finance Company</td>
<td>1 Evertrust Plaza</td>
<td>Jersey City, NJ 07302</td>
<td>1 April 1, 2003</td>
</tr>
<tr>
<td>Capital Financial Services, Inc.</td>
<td>700 North Wood Dale Road</td>
<td>Wood Dale, IL 60191</td>
<td>1 June 28, 2005</td>
</tr>
<tr>
<td>CitiFinancial, Inc.</td>
<td>300 St. Paul Place</td>
<td>Baltimore, MD 21202</td>
<td>54 November 10, 1988</td>
</tr>
<tr>
<td>DaimlerChrysler Services North America LLC</td>
<td>27777 Inkster Road CIMS 4052710</td>
<td>Farmington Hills, MI 48334</td>
<td>2 October 28, 2003</td>
</tr>
<tr>
<td>E-Loan, Inc.</td>
<td>6230 Stoneridge Mall Road</td>
<td>Pleasanton, CA 94588</td>
<td>2 August 8, 2001</td>
</tr>
<tr>
<td>HSBC Auto Credit Inc.</td>
<td>5855 Copley Drive</td>
<td>San Diego, CA 92111</td>
<td>2 January 4, 1999</td>
</tr>
<tr>
<td>Household Finance Corporation III</td>
<td>2700 Sanders Road</td>
<td>Prospect Heights, IL 60070</td>
<td>38 December 31, 1984</td>
</tr>
<tr>
<td>JCB International Credit Card Co., Ltd.</td>
<td>700 South Flower Street, Suite 1000</td>
<td>Los Angeles, CA 90017</td>
<td>1 December 17, 2002</td>
</tr>
<tr>
<td>Northwest Finance Company, Inc.</td>
<td>2 Liberty Street</td>
<td>Warren, PA 16365</td>
<td>2 October 1, 1990</td>
</tr>
<tr>
<td>Retail Charge Financial Services Corp.</td>
<td>2650 Merrick Road</td>
<td>Bellmore, NY 11710</td>
<td>1 April 18, 1995</td>
</tr>
<tr>
<td>Triad Financial Corporation U/F/N Triad Financial of California</td>
<td>One Pacific Plaza 7711 Center Avenue - Suite 100</td>
<td>Huntington Beach, CA 92647</td>
<td>1 April 14, 2005</td>
</tr>
<tr>
<td>Wells Fargo Financial New York, Inc.</td>
<td>3735 Union Road</td>
<td>Cheektowaga, NY 14225</td>
<td>22 July 14, 1987</td>
</tr>
<tr>
<td>WFS Financial Inc.</td>
<td>23 Pasteur Road</td>
<td>Irving, CA 92618</td>
<td>3 October 11, 2005</td>
</tr>
<tr>
<td><strong>Safe Deposit Companies</strong></td>
<td></td>
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<td></td>
</tr>
<tr>
<td>Akron Safe Deposit Company</td>
<td>46 Main Street</td>
<td>Akron, NY 14001</td>
<td>1 October 24, 1926</td>
</tr>
<tr>
<td>The China Safe Deposit Company</td>
<td>77-79 Bowery</td>
<td>New York, NY 10002</td>
<td>3 April 9, 1947</td>
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<tr>
<td>Universal Safe Deposit Corp.</td>
<td>319 Fifth Avenue (3rd Floor)</td>
<td>New York, NY 10016</td>
<td>1 March 18, 1983</td>
</tr>
<tr>
<td>Zurich Depository Corporation</td>
<td>1165 Northern Boulevard</td>
<td>Manhasset, NY 11030</td>
<td>1 October 27, 1983</td>
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<tr>
<td>Name of Institution</td>
<td>Location</td>
<td>Date of Last Report</td>
<td>Total Resources</td>
</tr>
<tr>
<td>--------------------------------------</td>
<td>----------------</td>
<td>---------------------</td>
<td>-----------------</td>
</tr>
<tr>
<td>Commercial Banks</td>
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<td></td>
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</tr>
<tr>
<td>Trust Companies</td>
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<td></td>
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</tr>
<tr>
<td>Limited Purpose Trust Companies</td>
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<tr>
<td>Savings Banks</td>
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<tr>
<td>Savings &amp; Loan Associations</td>
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<tr>
<td>Credit Unions</td>
<td></td>
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</tr>
<tr>
<td>Jamaica Postal Credit Union</td>
<td>Jamaica, NY</td>
<td>June 30, 2005</td>
<td>$1,034</td>
</tr>
<tr>
<td>Private Banker</td>
<td>None</td>
<td></td>
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</tr>
<tr>
<td>Article XII Investment Company</td>
<td>None</td>
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<tr>
<td>Foreign Branches</td>
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<tr>
<td>Chohung Bank</td>
<td>New York, NY</td>
<td>June 30, 2005</td>
<td>12,679</td>
</tr>
<tr>
<td>Dexia Bank Belgium, S.A.</td>
<td>New York, NY</td>
<td>June 30, 2005</td>
<td>503,942</td>
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<tr>
<td>Banco Comercial Portugues, S.A.</td>
<td>New York, NY</td>
<td>December 31, 2005</td>
<td>25,288</td>
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<td>Foreign Agencies</td>
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<tr>
<td>Banco Mercantil, C.A. (Banco Universal)</td>
<td>New York, NY</td>
<td>December 31, 2005</td>
<td>32,192</td>
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<td>Holding Companies - One Bank</td>
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<td>Holding Companies - Multi Bank</td>
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<td>Mutual Holding Companies</td>
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<tr>
<td>Licensed Lenders</td>
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### Part 2: Voluntary and Involuntary Liquidations Concluded During 2005

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<tr>
<th>Name of Institution</th>
<th>Location</th>
<th>Date of Last Report</th>
<th>Total Resources</th>
<th>Due Depositors Or Shareholders</th>
<th>Capital</th>
<th>Due To Head Office &amp; Affiliates</th>
<th>Other Liabilities</th>
<th>Voluntary</th>
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<td><strong>Savings Banks</strong></td>
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<tr>
<td><strong>Credit Unions</strong></td>
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<tr>
<td><strong>Jamaica Postal Credit Union</strong></td>
<td>Jamaica, NY</td>
<td>June 30, 2005</td>
<td>$1,034</td>
<td>$998</td>
<td>$26</td>
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</tr>
<tr>
<td><strong>Article XII Investment Company</strong></td>
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<td></td>
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<tr>
<td><strong>Foreign Branches</strong></td>
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<tr>
<td>Chohung Bank</td>
<td>New York</td>
<td>June 30, 2005</td>
<td>12,679</td>
<td>12,622</td>
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<td>57</td>
<td>Yes</td>
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<tr>
<td>Dexia Bank Belgium, S.A.</td>
<td>New York</td>
<td>June 30, 2005</td>
<td>503,942</td>
<td>370,180</td>
<td>101,180</td>
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<td>32,582</td>
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<tr>
<td>Danske Bank A/S</td>
<td>New York</td>
<td>September 30, 2005</td>
<td>466,591</td>
<td>450,029</td>
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<td></td>
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</tr>
<tr>
<td><strong>Holding Companies - One Bank</strong></td>
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<td></td>
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</tr>
<tr>
<td><strong>Holding Companies - Multi Bank</strong></td>
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<tr>
<td><strong>Mutual Holding Companies</strong></td>
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<td></td>
</tr>
<tr>
<td><strong>Licensed Lenders</strong></td>
<td></td>
<td></td>
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<td></td>
<td></td>
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<td></td>
</tr>
</tbody>
</table>
### Part 3: Unclaimed Deposits or Dividends From Liquidations Deposited With The Superintendent (Amounts In Dollars)

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

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

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

<table>
<thead>
<tr>
<th>Name of Institution</th>
<th>Date Funds Paid To NYSBD</th>
<th>Unclaimed Deposit or Dividend</th>
<th>Paid To Claimants During 2005</th>
<th>Paid To Claimants Ever To Date</th>
<th>Balance of Unclaimed Funds Held By NYSBD</th>
</tr>
</thead>
<tbody>
<tr>
<td>None</td>
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</tbody>
</table>

None
### New Banking Organizations Chartered

<table>
<thead>
<tr>
<th>Name</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Berkshire Municipal Bank</td>
<td>May 10, 2005</td>
</tr>
<tr>
<td>Liberty View Bank (subsequently renamed LibertyPointe Bank)</td>
<td>June 2, 2005</td>
</tr>
<tr>
<td>USA Bank</td>
<td>June 2, 2005</td>
</tr>
<tr>
<td>New York Commercial Bank (subsequently renamed New York Municipal Bank)</td>
<td>June 2, 2005</td>
</tr>
<tr>
<td>Emigrant Savings Bank - Brooklyn/Queens</td>
<td>July 7, 2005</td>
</tr>
<tr>
<td>Emigrant Savings Bank - Long Island</td>
<td>July 7, 2005</td>
</tr>
<tr>
<td>Emigrant Savings Bank - Manhattan</td>
<td>July 7, 2005</td>
</tr>
<tr>
<td>Emigrant Savings Bank - Bronx/Westchester</td>
<td>July 7, 2005</td>
</tr>
<tr>
<td>United International Bank</td>
<td>May 10, 2005</td>
</tr>
<tr>
<td>CheckSpring Bank (not yet operational)</td>
<td>November 3, 2005</td>
</tr>
<tr>
<td>Waterford Village Bank (not yet operational)</td>
<td>June 2, 2005</td>
</tr>
</tbody>
</table>

### New Branches of Foreign Banking Organizations Licensed

None

### New Agencies of Foreign Banking Organizations Licensed

None

### Article XII New Investment Companies

<table>
<thead>
<tr>
<th>Name</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Community Building Fund, LLC</td>
<td>April 7, 2005</td>
</tr>
<tr>
<td>First Data Financial Holdings, LLC</td>
<td>May 10, 2005</td>
</tr>
</tbody>
</table>

### New Licensed Lenders

<table>
<thead>
<tr>
<th>Name</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Capital Financial Services, Inc</td>
<td>June 28, 2005</td>
</tr>
<tr>
<td>Beneficial New York, Inc</td>
<td>July 31, 2005</td>
</tr>
<tr>
<td>WFS Financial, Inc.</td>
<td>October 11, 2005</td>
</tr>
</tbody>
</table>
### Acquisitions of Subsidiaries and Other Interests

None

### Mergers, Holding Company and Holding Company Expansion Activities

<table>
<thead>
<tr>
<th>Organization</th>
<th>Description</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Mitsubishi Tokyo Financial Group</td>
<td>Approval granted to Mitsubishi Tokyo Financial Group, Inc and Mitsubishi Trust and Banking Corporation to acquire UFJ Trust Company of New York</td>
<td>March 3, 2005</td>
</tr>
<tr>
<td>New York Community Bancorp, Inc.</td>
<td>Approval granted to New York Community Bancorp, Inc. and New York Community Bank to become bank holding companies as a result of the formation of New York Commercial Bank</td>
<td>June 2, 2005</td>
</tr>
<tr>
<td>New York Community Bancorp, Inc.</td>
<td>Approval granted to New York Community Bancorp, Inc. to acquire Long Island Commecial Bank (Subsequent name change of Long Island Commercial Bank to New York Commercial Bank)</td>
<td>November 3, 2005</td>
</tr>
<tr>
<td>Hudson Valley Holding Corp.</td>
<td>Approval granted to Hudson Valley Holding Corp. to become a bank holding company by virtue of its acquisition of Interbank of NYNB Bank, N.A.</td>
<td>December 1, 2005</td>
</tr>
<tr>
<td>NBT Bancorp, Inc.</td>
<td>Approval granted to NBT Bancorp, Inc. to become a bank holding company as a result of the acquisition of City National Bank and Trust Company</td>
<td>December 1, 2005</td>
</tr>
</tbody>
</table>

### Change in Control of Banking Organizations

<table>
<thead>
<tr>
<th>Organization</th>
<th>Description</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Citizens and Northern Corporation</td>
<td>Approval granted to acquire control of First State Bank</td>
<td>August 15, 2005</td>
</tr>
<tr>
<td>Park Avenue Bancorp, Inc.</td>
<td>Approval granted to acquire control of The Park Avenue Bank</td>
<td>October 17, 2005</td>
</tr>
<tr>
<td>Cathy General Bancorp</td>
<td>Approval granted to acquire control of Great Eastern Bank</td>
<td>December 19, 2005</td>
</tr>
<tr>
<td>Treetops Acquisition Group LP and Treetops Acquisition Group LP II</td>
<td>Approval granted to acquire control of Israel Discount Bank of New York</td>
<td>December 19, 2005</td>
</tr>
</tbody>
</table>

### Other Actions

<table>
<thead>
<tr>
<th>Name</th>
<th>Description</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Scott Shay</td>
<td>Permission granted to serve as both a director of Bank Hapoalim, B.M. and an executive officer of Signature Bank</td>
<td>May 10, 2005</td>
</tr>
<tr>
<td>Catherine Califano</td>
<td>Permission granted to serve as both a director of CheckSpring Bank and an executive officer of First Central Savings Bank</td>
<td>November 3, 2005</td>
</tr>
</tbody>
</table>
## Part 2: Mergers and Consolidations During 2005

### Commercial Banks

<table>
<thead>
<tr>
<th>Name</th>
<th>Location</th>
<th>Name After Change</th>
<th>Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hudson River Commercial Bank</td>
<td>Cohoes, NY</td>
<td>First Niagara Commercial Bank</td>
<td>January 14, 2005</td>
</tr>
<tr>
<td>First Niagara Commercial Bank</td>
<td>Lockport, NY</td>
<td>First Niagara Commercial Bank</td>
<td></td>
</tr>
<tr>
<td>Woori America Bank</td>
<td>New York, NY</td>
<td>Woori America Bank</td>
<td>December 5, 2005</td>
</tr>
<tr>
<td>South Coast Commercial Bank</td>
<td>Los Angeles, CA</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Trust Companies

<table>
<thead>
<tr>
<th>Name</th>
<th>Location</th>
<th>Name After Change</th>
<th>Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Banco Popular North America</td>
<td>New York, NY</td>
<td>Banco Popular North America</td>
<td>January 3, 2005</td>
</tr>
<tr>
<td>Kislak National Bank</td>
<td>Miami Lakes, FL</td>
<td></td>
<td></td>
</tr>
<tr>
<td>North Fork Bank</td>
<td>Mattituck, NY</td>
<td>North Fork Bank</td>
<td>Feb 22, 2005</td>
</tr>
<tr>
<td>GreenPoint Bank</td>
<td>Brooklyn, NY</td>
<td></td>
<td></td>
</tr>
<tr>
<td>HSBC Bank USA, N.A.</td>
<td>Wilmington, DE</td>
<td>HSBC Bank USA, N.A.</td>
<td>April 11, 2005</td>
</tr>
<tr>
<td>Bank of Bermuda (New York) Limited</td>
<td>New York, NY</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Alliance Bank, N.A.</td>
<td>Syracuse, NY</td>
<td>Alliance Bank, N.A.</td>
<td>April 19, 2005</td>
</tr>
<tr>
<td>HSBC New York Trust Company</td>
<td>New York, NY</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mitsubishi Trust &amp; Banking Corporation (USA)</td>
<td>New York, NY</td>
<td>Mitsubishi UFJ Trust &amp; Banking</td>
<td>Oct 1, 2005</td>
</tr>
<tr>
<td>UFJ Trust Company of New York</td>
<td>New York, NY</td>
<td>Corporation (U.S.A.)</td>
<td></td>
</tr>
<tr>
<td>First Tier Bank &amp; Trust</td>
<td>Salamanca, NY</td>
<td>Five Star Bank</td>
<td>December 3, 2005</td>
</tr>
<tr>
<td>National Bank of Geneva</td>
<td>Geneva, NY</td>
<td></td>
<td></td>
</tr>
<tr>
<td>First Tier Bank &amp; Trust</td>
<td>Salamanca, NY</td>
<td>Five Star Bank</td>
<td>December 3, 2005</td>
</tr>
<tr>
<td>Bath National Bank</td>
<td>Bath, NY</td>
<td></td>
<td></td>
</tr>
<tr>
<td>First Tier Bank &amp; Trust</td>
<td>Salamanca, NY</td>
<td>Five Star Bank</td>
<td>December 3, 2005</td>
</tr>
<tr>
<td>Wyoming County Bank</td>
<td>Warsaw, NY</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Savings Banks

<table>
<thead>
<tr>
<th>Name</th>
<th>Location</th>
<th>Name After Change</th>
<th>Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Hudson River Bank &amp; Trust Company</td>
<td>Hudson, NY</td>
<td>First Niagara Bank NA</td>
<td>January 14, 2005</td>
</tr>
<tr>
<td>First Niagara Bank NA</td>
<td>Lockport, NY</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Jamestown Savings Bank</td>
<td>Lakewood, NY</td>
<td>Northwest Savings Bank</td>
<td>May 20, 2005</td>
</tr>
<tr>
<td>Northwest Savings Bank</td>
<td>Warren, PA</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Foreign Branches

- None
<table>
<thead>
<tr>
<th>Name</th>
<th>Location</th>
<th>Name After Conversion</th>
<th>Effective Date</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Part 1: Conversion of Federal To State Charter During 2005</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Commercial Banks</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>New York National Bank II</td>
<td>Bronx, NY</td>
<td>NYNB Bank</td>
<td>November 28, 2005</td>
</tr>
<tr>
<td>Savings Banks</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Credit Unions</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>St Peter’s Yonkers Federal Credit Union</td>
<td>Yonkers, NY</td>
<td>St Peters Yonkers Credit Union</td>
<td>December 1, 2005</td>
</tr>
<tr>
<td><strong>Part 2: Conversion of State To Federal Charter During 2005</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Trust Company</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Savings Banks</td>
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<td></td>
<td></td>
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<tr>
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<td></td>
<td></td>
</tr>
<tr>
<td>Credit Unions</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Poughkeepsie Public School Credit Union</td>
<td>Poughkeepsie, NY</td>
<td>Poughkeepsie Public School Federal Credit Union</td>
<td>November 29, 2005</td>
</tr>
</tbody>
</table>
### Balance Sheet (Cash Basis) As of December 31, 2005

<table>
<thead>
<tr>
<th><strong>Assets</strong></th>
<th><strong>$</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>Cash in STMIF as of January 1, 2005</td>
<td>4,621,398</td>
</tr>
<tr>
<td>Cash Received During 2005 From STMIF Assessments</td>
<td>1,358,551</td>
</tr>
<tr>
<td>Interest Received on STMIF</td>
<td>173,153</td>
</tr>
<tr>
<td><strong>Total Assets</strong></td>
<td><strong>$6,153,102</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Net Assets</strong></th>
<th><strong>$</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>STMIF Balance as of January 1, 2005</td>
<td>4,621,398</td>
</tr>
<tr>
<td>Excess of 2005 Income over Expenses</td>
<td>1,531,704</td>
</tr>
<tr>
<td><strong>STMIF Balance</strong></td>
<td><strong>$6,153,102</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Income</strong></th>
<th><strong>$</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td>STMIF Assessment Income 2004</td>
<td>1,168,903</td>
</tr>
<tr>
<td>STMIF Assessment Income 2005</td>
<td>189,648</td>
</tr>
<tr>
<td>Interest Income</td>
<td>173,153</td>
</tr>
<tr>
<td><strong>Total Income</strong></td>
<td><strong>$1,531,704</strong></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th><strong>Expenses</strong></th>
<th><strong>$</strong></th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Excess of Income Over Expenses</strong></td>
<td><strong>1,531,704</strong></td>
</tr>
</tbody>
</table>

In December 2004 and 2005, the STMIF levied assessments on entities licensed to conduct the business of money transmission in New York State in accordance with the provisions of Article 13-C of New York State Banking Law. The assessments were levied to increase the fund balance in the STMIF in order to protect purchasers and holders of New York State instruments which were not transmitted by Cashpoint Network Services, Inc. (“Cashpoint”). Cashpoint’s New York money transmission license is temporarily suspended. As of December 31, 2005, $1,358,551 was collected as a result of assessments leaving an outstanding balance to be collected of $1,176,171. In connection with Cashpoint’s failure to effectuate money transmission transactions conducted through its agents in New York State, the State of New York Banking Department will conduct a claims process authorized under Article 13-C of New York State Banking Law for the benefit of purchasers and holders of New York State instruments resulting from the failed money transmission transactions. Future assessments may be necessary.
Chapter 82, Technical Corrections; Thrift Reports; Amends section 252, 380(4-a) and 393(4) of the Banking Law; section 24-a(1) of the General Construction Law and section 5 of the Religious Corporations Law. Effective June 7, 2005.

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

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

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

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

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

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

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

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

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

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

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

Chapter 249, HCP0 Annual Report; Adds section 37-a to the Banking Law. Effective July 19, 2005.

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

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

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

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

Chapter 345 adds an express reference to an irrevocable letter of credit issued by a Federal Home Loan Bank (FHLB) with respect to the types of assets or other security that may be pledged as required collateral by banking institutions to secure deposits made by the State of New York in such institutions in conjunction with the State’s Linked Deposit Program and the Banking Development District programs. A similar amendment to the State Finance Law adds an express reference to a FHLB letter of credit for purposes of securing monies received by the Commissioner of Taxation and Finance or paid into the State Treasury by the Comptroller.

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

Chapter 318 authorized certain economic development entities, and in particular a joint venture entity operated principally by the Community Development Corporation of Nassau County, to become a limited liability investment company under Article 12 of the Banking Law, in order to be able to participate in the federal Small Business Administration’s Title 7(a) lending program. The amendment of section 1 of Chapter 318 is intended to limit the existing notwithstanding clause of such Chapter only to subdivision 1 of section 507 of the Banking Law. Subdivision 1 permits an investment company to operate as a limited liability investment company but restricts its activities in certain respects. Such restrictions would prevent the joint venture entities from engaging in small business lending. In addition to a minor technical revision, the Chapter also qualifies the exercise of any powers by such joint venture entities as an investment company under Article 12, other than those related to the Small Business Administration lending program, to receipt of prior approval by the Superintendent.
Chapter 705, State Charter Deposit Program; Adds a new Article 2-C to the Banking Law, and repeals Article 15-A of the State Finance Law. Effective January 2, 2006.

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

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

Non-Banking Law Chapters of Interest


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

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

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

Authorizes and establishes procedures for the transfer on death (TOD) of securities to a designated beneficiary or beneficiaries by the owner or owners. A security is defined as a share, participation or other interest in property, a business, or an obligation of an enterprise or other issuer, and includes certificated and uncertificated securities and a security account. A security account includes (i) a reinvestment account associated with the security, a security account with a broker, any cash balance in a brokerage account, or any cash, interest, earnings or dividends earned or declared on a security in an account, reinvestment account or a brokerage account, or (ii) a cash balance or other property held for or due the owner as a replacement for or product of an account security, and, in both cases, whether or not credited to an account prior to the owner’s death.

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

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

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

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

Chapter 433 requires that any written solicitation offering credit card protection services pursuant to any agreement disclose that the purchase of such services is not required for the consumer to acquire or retain his or her credit card. Further, the bill requires the solicitation to include a concise statement regarding the consumer’s rights pursuant to the “Fair Credit Billing Act” [sic].
Credit card protections services are defined as services to protect, indemnify or reimburse the credit card holder against the loss or misuse of the card and include related services, for the same price, such as, credit reports, explanation of credit report information, identification of persons accessing the report, and insurance and security services.

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

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


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

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

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

Following discovery or notification of a breach of security of a data system, a state or business entity must disclose the breach to any resident of this state affected by the breach in the most expedient time possible and without unreasonable delay, consistent with the legitimate needs of law enforcement or any measure necessary to determine the scope of the breach and restore the reasonable integrity of the data system. Any such notification may be delayed if a law enforcement agency determines that the notification will impede a criminal investigation and the notification shall be made after such agency determines the notification will not compromise the investigation. If the state or business entity does not own the data, then notice of the breach must be given to the owner or licensee of such data. Requirements pertaining to the giving of the notice with respect to both governmental entities and businesses vary depending on the scope of the breach and cost of notification.

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

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

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

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

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

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

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

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

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

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

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

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

Amendments to Part 76 of the General Regulations of the Banking Board -- Compliance With Community Reinvestment Act Requirements. Adopted on an emergency basis 9/1/05; effective 9/21/05

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

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

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

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

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

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

These amendments increase the base maximum percentum fee that may be charged by licensed check cashers against the face amount of a check, draft or money order, in order to account for the licensees’ increased costs caused by the Department’s initial imposition of a general assessment fee in 2005 upon such licensees to cover the Department’s cost of the licensees’ regulatory supervision.
Part 1: Banking Department Budget For Fiscal Year 2004 – 2005

BANKING DEPARTMENT ACCOUNT:

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

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

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

For the fiscal year 2004-2005, revenues of $5,244,176.00 were collected for investigation, license, other fees and fines, and credited to the General Fund.

BANKING DEPARTMENT SEIZED ASSETS ACCOUNT:

Total expenditures from the Seized Assets Account were $9,742.50. Funding for this account is the Department’s portion of the proceeds from criminal activities obtained by our Criminal Investigations Bureau. Expenditures from the account are in accordance with strict Federal guidelines governed by federal law at 18 U.S.C. § 981(e), 19 U.S.C. §1616(a)(c) and 31 U.S.C. §9703 (a)(1)(G)(h).

BANKING DEPARTMENT HOLOCAUST CLAIMS PROCESSING OFFICE ACCOUNT:

The funding for this account offsets partial personal service and fringe benefit costs, and is available through a sub-allocation from the Insurance Department. Total Insurance Department funding for this account was $447,000, with expenditures totaling $326,493.49.

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

BANKING DEPARTMENT ACCOUNT

Special Revenue Appropriations:

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

Expenditures:

Banking Department expenditures from appropriation:

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

Other Expenditures:

Charges by other State agencies and departments:

Total Other Expenditures $1,007,515.50
Total Expenditures From Banking Department Account $74,91,863.03

BANKING DEPARTMENT SEIZED ASSETS ACCOUNT:

Special Revenue Appropriations:

Appropriations available $150,000.00

Expenditures from appropriation:

Non-personal service 9,742.50
Total Expenditures From Banking Department Seized Assets Account $9,742.50

BANKING DEPARTMENT HOLOCAUST CLAIMS PROCESSING OFFICE ACCOUNT

Special Revenue Appropriations:

Appropriations available 447,000.00

Expenditures from appropriation:

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

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.
<table>
<thead>
<tr>
<th>Name</th>
<th>Title</th>
<th>Per Annum Compensation</th>
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<tbody>
<tr>
<td>Taylor, Diana L</td>
<td>Superintendent of Banks</td>
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<td>Kelsey, Sara A.</td>
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<td>Kent, Barbara</td>
<td>Deputy Counsel</td>
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<td>Kramer, Edward B.</td>
<td>Deputy Superintendent of Banks</td>
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<td>Weintraub, Cathy L.</td>
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<td>O’Connor, Kevin G.</td>
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<td>Marshall, Catherine</td>
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<td>Billet, P. David</td>
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<td>Barras, Steven</td>
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<td>Brooks, Gene C.</td>
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<td>Kane, Jeffrey</td>
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<td>Abram, Sam Laud</td>
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<td>114,649</td>
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<td>Farrell, Bryan</td>
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<td>Cruz, Victor R.</td>
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<td>Notaro, Rosanne</td>
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<td>Weingarten, Gideon</td>
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<td>Cardi, Christine</td>
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<td>Dinin, John</td>
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<td>Levy, Delroy A.</td>
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<td>Popovitch, Patricia A.</td>
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<td>Goberdhan, Harry C.</td>
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<td>Tomczak-Wesnofske, Christine M.</td>
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<td>Taylor, Kori-Ann</td>
<td>Public Information Officer</td>
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<td>Caballero, Michelle</td>
<td>Special Assistant</td>
<td>65,760</td>
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<td>Scully, James</td>
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<td>Flowers, Albert A., Jr.</td>
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<td>Giustino, Sylvester</td>
<td>Confidential Aide</td>
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Employees in NYC receive an additional $1,264 per annum in location pay.
### Part 4: Revenue Sources During 2005*

<table>
<thead>
<tr>
<th>Institution Type</th>
<th>General Assessment</th>
<th>Examination Assessment</th>
<th>Travel Fees</th>
<th>2004-2005</th>
<th>2003-2004</th>
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<td>Depository</td>
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<td>Banks</td>
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<td>Private Banker</td>
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<td>382,424</td>
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<td>Safe Deposit Companies</td>
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<td>4,297</td>
<td>0</td>
<td>6,297</td>
<td>6,590</td>
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<td>Savings Banks</td>
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<td>813,950</td>
<td>2,421</td>
<td>3,919,725</td>
<td>2,996,761</td>
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<td>Savings and Loan Associations</td>
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<td>38,133</td>
<td>0</td>
<td>52,384</td>
<td>46,842</td>
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<td>Credit Unions</td>
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<td>223,017</td>
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<td>345,898</td>
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<td>Foreign Agencies</td>
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<td>695,985</td>
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<td>Foreign Branches</td>
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<td>5,641,233</td>
<td>62</td>
<td>31,898,648</td>
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<td>Article XII Investment Companies</td>
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<td>921,334</td>
<td>15,302</td>
<td>4,325,461</td>
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<td>Foreign Rep Offices</td>
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<td>38,513</td>
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<td>Bank Holding Companies</td>
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<td>11,045</td>
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<td>Merchant Banks</td>
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<td>16,532</td>
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<td>Subsidiaries</td>
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<td>33,301</td>
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<td>Miscellaneous</td>
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<td><strong>Total Assessment Revenue (Deposi-</strong></td>
<td><strong>$58,293,200</strong></td>
<td><strong>$14,587,780</strong></td>
<td><strong>$140,705</strong></td>
<td><strong>$73,021,684</strong></td>
<td><strong>$68,170,210</strong></td>
</tr>
<tr>
<td>Institution Type</td>
<td>General Assessment</td>
<td>Examination Assessment</td>
<td>Travel Fees</td>
<td>2004-2005</td>
<td>2003-2004</td>
</tr>
<tr>
<td>----------------------------------------</td>
<td>--------------------</td>
<td>------------------------</td>
<td>-------------</td>
<td>-----------</td>
<td>-----------</td>
</tr>
<tr>
<td>Non-Depository</td>
<td></td>
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<td>Premium Finance Companies</td>
<td>$14,000</td>
<td>$24,660</td>
<td>$1,989</td>
<td>$40,648</td>
<td>$66,541</td>
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<td>Sales Finance Companies</td>
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<td>77,796</td>
<td>9,808</td>
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<td>Licensed Lenders</td>
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<td>1,343</td>
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<td>Transmitters of Money</td>
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<td>133,402</td>
<td>7,475</td>
<td>140,878</td>
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<td>Licensed Check Cashers</td>
<td>96,900</td>
<td>251,960</td>
<td>100</td>
<td>348,960</td>
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<td>Budget Planners</td>
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<td>Lic Mortgage Bankers</td>
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<td>62,239</td>
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<td>Mortgage Brokers</td>
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<td></td>
<td>$142,300</td>
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<td>$92,455</td>
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<td><strong>Total Assessment Revenue</strong></td>
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<td><strong>Miscellaneous Fees</strong></td>
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<tr>
<td>Late GA Fees</td>
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<td>$0</td>
<td>$0</td>
<td>$911</td>
<td>$1,812</td>
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<tr>
<td>Late SA Fees</td>
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<td>38,292</td>
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<td>Returned Check Fees</td>
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<td>Final Assessment Adjustments</td>
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<td><strong>Total Fees</strong></td>
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<td>$38,332</td>
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<td>$74,391,863</td>
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*The budget numbers presented in the 2005 Annual Report are from the 2004/2005 Fiscal Year. Changes to the Department’s General Assessment were first implemented in the billing for the 2005/2006 Fiscal Year and are therefore not reflected in the numbers presented in this report.*