

Superintendent of Banks
State of New York

2002 ANNUAL REPORT

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George E. Pataki
Governor

Elizabeth McCaul
Superintendent of Banks



New York State Banking Department Directory

As of December 31, 2002

Executive Staff

Elizabeth McCaul
Superintendent

Daniel A. Muccia
First Deputy Superintendent

Barbara Kent
Director of Consumer Affairs
and Financial Products

Divisions

Legal Division

Sara A. Kelsey
Deputy Superintendent and
Counsel

Administration

Diana Rulon
Chief Administrative Officer

Information Technology

Connie Van Decker
Director

Public Information

Bethany Blankley
Director

U.S. Financial Services Division

P. Vincent Conlon
Deputy Superintendent

Mortgage Banking Division

Kenneth Bielemeier
Deputy Superintendent

Community Financial Services Division

Anthony D. Calabrese
Deputy Superintendent

Consumer Services Division

Edward B. Kramer
Deputy Superintendent

Criminal Investigations Bureau

Ralph M. Fatigate
Director

Division of Market Regulation

Kevin G. O'Connor
Director

Division of Supervision

Manuel Kursky
Deputy Superintendent

Employee Relations

Linda P. Wilson
Director

Foreign Financial Services Division, Europe, Canada

Michael J. Lesser
Deputy Superintendent

Foreign Financial Services

**Division, Asia, Latin America,
Middle East**

Thomas P. Abballe
Deputy Superintendent

**Licensed Financial Services
Division**

Paul J. Fazio
Deputy Superintendent

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George E. Pataki*

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To the Governor and the Legislature:

I have the honor to submit the New York State Banking Department's 2002 Annual Report as required by Section 43 of the Banking Law.

I am pleased to report that despite the difficult economic environment, the financial services industry in New York State remains strong. New York's financial institutions provide communities with essential services that help our citizens go to college, start small businesses, buy their first home, or refinance their mortgages.

New York remains the financial capital of the world. The role its financial institutions play is crucial in maintaining quality of life for its customers while maintaining and encouraging economic growth on local, national and even worldwide levels. I can assure you that the men and women at the New York State Banking Department are dedicated to help meet this goal.

Respectfully submitted,

Barbara Kent
Acting Superintendent of Banks

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State of the Financial Services Industry

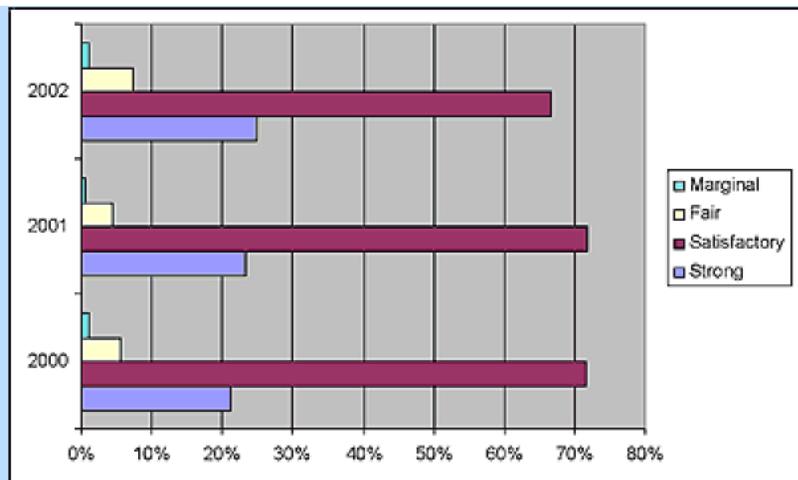
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Economic growth was markedly uneven during 2002, with the economy failing to generate sustained upward momentum. Labor markets were soft, and capital investment by the corporate sector remained subdued. Bankruptcy filings by publicly traded companies reached record levels. At times, heightened uncertainty permeated financial markets amid concerns about recession, terrorism, and corporate government malfeasance.

Notwithstanding the weak economic climate, consumption expenditures and consumer confidence remained relatively strong throughout the year. Record low mortgage rates fueled the residential mortgage market for both originations and re-financings. In turn, consumer spending was buoyed by cash-outs in the refinancing process.

With lingering weakness in many sectors of the national economy, credit quality tends to decline. In addition to deterioration in asset quality, banks tend to experience reductions in corporate loan demand and net income. However, due to strong capital, liquidity, and reserve positions, New York State's supervised banks were relatively well positioned to weather an economic trough.

**Supervised Banking Institutions Regulatory
Safety and Soundness Ratings**



Supervisory ratings reflect the examiner's summary assessment of a bank's overall financial condition, performance, risk profile, and risk management.

Source: Federal Reserve Bank's National Information Center database.
 2002 Data include FDIC-insured commercial banks and savings banks, plus foreign branches and agencies, for exams commenced and completed in 2002, recorded as of 1/31/2003.

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Regulatory Amendments

Department Adopts Amendments to Part 322 of the Superintendent's Regulations, Changes Asset Pledge Requirements

On December 18, 2002, the Department adopted final amendments to Part 322 of the Superintendent's Regulations, significantly reducing both the amount of the asset pledge required by most foreign banking institutions and the administrative burden of calculating and maintaining the required pledge.

These amendments reflected the Department's commitment to easing the regulatory burden on foreign financial institutions while maintaining its risk-focused supervisory approach.

The new requirements:

- include a single formula for all institutions expressed as a percentage of total third-party liabilities;
- set the asset pledge at 1% of total third-party liabilities, with a minimum pledge for each institution of \$2 million, resulting in an overall reduction in required pledge of up to 80% for most institutions;
- cap the pledge at \$400 million for well-rated institutions;
- allow all institutions to use an expanded list of securities to satisfy up to 50% of the pledge; and
- relieve administrative burden and the need to carry additional pledge assets as a cushion, through the use of a backward-looking 30-day average calculation, instead of the previously required daily pledge calculation.

Part 41 Amendments of the General Regulation of Banking Board Adopted, Amendments Ban Financing of Single Premium Credit Insurance

On October 2, 2002, nine amendments to Part 41 of the General Regulation of the Banking Board became effective. Part 41 is the regulation that places restrictions and limitations on high cost home loans. These amendments were designed to clarify certain provisions of the regulation and to ban the financing of single premium credit insurance.

Other than the ban on single premium credit insurance, the amendments were not designed to add any compliance burden to lenders or mortgage brokers or to eliminate any consumer protections. Rather, they were

designed to clarify certain provisions of the regulation, thereby eliminating confusion in the residential mortgage industry.

Lenders or affiliates are no longer able to finance single premium credit life, accident, health, disability, or loss of income insurance on high cost home loans.

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Holocaust Claims Processing Office

In June of 1997, Governor George E. Pataki acted on the suggestions the late former Superintendent of Banks Neil D. Levin and created an office with the sole purpose of assisting Holocaust survivors and their heirs to recover assets wrongfully held by Swiss banks. The result was the establishment of the Holocaust Claims Processing Office (HCPO). Never before had a government office existed solely to assist Holocaust survivors and their heirs to recover assets.

The mission of the Office expanded quickly to include accepting Holocaust-era claims against European banks, claims against insurance companies on unpaid policies and claims seeking the recovery of lost or looted art. The Office accepts claims from anywhere in the world and charges no fees for its services.

Since the Office's inception, it has responded to approximately 9,600 inquiries resulting in 4,720 claims from 44 states and 34 countries. As of 2002, 2,300 were bank claims, 2,300 were insurance claims, and 120 were art claims.

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.

As of year-end 2002, the HCPO had helped to recover nearly \$5 million in offers to claimants seeking the proceeds of Holocaust-era insurance policies. The HCPO also assisted with the recovery of almost \$2 million in offers to claimants seeking return of Holocaust-era bank accounts.

Art Recovered To Date:

- Lesser Ury *The Seamstress*, 1883 - Claimant from U.S. 1999
- Gustav Klimt *Lady with Feather Boa*, drawing 1909 - Claimant from U.S. (New York City) 1999
- Lucas Cranach *Madonna and Child*, 1518 - Claimants from Austria 2000
- Alexander Kanoldt *Olevano*, 1927 - Claimants from U.S./Israel 2001
- Karl Hofer *Seated Nude on Blue Cushion*, 1927 - Claimants from U.S./Israel 2001
- Lovis Corinth *Portrait of Charlotte Corinth*, 1915 - Claimants from U.S./Israel 2001
- Juan Gris *Bouteille, verre et journal* - Claimants from U.S./Israel

2002

- Theobald Michau *A River Landscape* - Claimants from U.S. 2002
- Emil Nolde's *Bauernhof* - Claimants from U.S. 2002

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Commitment to Lower Manhattan

The Department and the financial services industry re-affirmed their commitment to maintaining Lower Manhattan as the financial capital of the world.

Enhanced Community Reinvestment Act Consideration Offered for Institutions that Help in the Rebuilding Efforts

The Department continued to offer favorable CRA consideration for loans, investments or services that banks provided to individuals and businesses that helped in the reconstruction of the area south of Canal Street and west of Broadway. CRA credit was also granted for the assistance banks provided to people who were displaced by the September 11th attacks.

Banking Department Moves to One State Street Plaza

The Banking Department moved its Manhattan office to One State Street. The move demonstrated the Department's commitment to Lower Manhattan's role as the financial capital of the world. As Superintendent McCaul said, "Our resolve is stronger than ever to help in the rebuilding efforts and to continue to assist our financial institutions. I can think of no better way to do that than by remaining in the Financial District."

The new office is designed to afford significant advantages to the Department through maximum use of floor space, a more productive environment for critical workgroups, improved communication, and an upgrade of the infrastructure of the Department's computer and telecommunications systems. The technological upgrades are designed to strengthen the Department's ability to monitor the safety and soundness of the financial industry through faster and more secure data transmission.

The Department's Information Technology and Office Services staff worked nights and weekends for months to prepare for the move, while continuing to provide for the needs of nearly 600 employees.

Bank of New York Reopens 101 Barclay Street Technology and Operations Center



Banking Department's New Manhattan
Office location

On July 11, 2002, Governor Pataki and Superintendent McCaul welcomed back the Bank of New York as it reaffirmed its commitment to Lower Manhattan. The Bank of New York reopened its 101 Barclay Street Technology and Operations Center, which was badly damaged by the collapse of the World Trade Center on September 11, 2001.



Governor Pataki addresses BONY staff, former Superintendent McCaul cuts ribbon to officially open site.

Chairman and Chief Executive Officer Thomas A.

Renyi hosted a ribbon-cutting ceremony celebrating the event; and President George W. Bush, Senator Charles E. Schumer, Senator Hillary Rodham Clinton, and Mayor Michael R. Bloomberg sent congratulatory remarks.

Deutsche Bank Relocates U.S. Headquarters to Lower Manhattan, Commitment Made Under World Trade Center Job Creation Initiative

On December 5, 2002, Governor Pataki, Mayor Bloomberg, and Superintendent McCaul participated in the opening of Deutsche Bank's U.S. headquarters at 60 Wall St.

The move was the result of an agreement between Deutsche Bank and the World Trade Center Job Creation and Retention Program, which provides grant support for businesses relocating to Lower Manhattan. Under the agreement, Deutsche Bank agreed to maintain at least 6,500 jobs in New York City over a ten-year period. At least 5,500 jobs were committed to remain in Lower Manhattan, primarily at 60 Wall Street, with the remaining 1,000 or more jobs located at the bank's existing facilities in midtown.

Prior to September 11, 2001, Deutsche Bank maintained downtown offices totaling 1.8 million square feet at 4 World Trade Center and 130 Liberty Street, in addition to its offices in midtown. 4 WTC was destroyed during the attacks, and 130 Liberty suffered extensive damage, forcing the bank to move employees to other locations.

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Fighting Terrorism

One of the Department's top priorities in 2002 was to ensure that New York's financial system was not used by terrorists. As the gatekeepers to global commerce, bankers are well equipped to look at the flow of payments related to criminal activity. In the months following the terrorist attacks, banks throughout the country were asked to monitor, share, and report information in much broader circumstances than had previously been required.

Enhanced due diligence and "know your customer" rules became even more important after the implementation of the USA Patriot Act. Customer identification and verification regulations, which apply to all customer accounts, were put in place by October 26, 2002.

As part of its commitment to fight terrorism, the Department initiated a money transmitter project with other states and federal law enforcement agencies. The goal was to target sources of terrorist funds by identifying individuals or accounts previously predicated through other terrorist investigations.

The Public/Private Sector Cyber Security Workgroup (Workgroup) chaired by William Pelgrin, Director of the New York State Office of Cyber Security and Critical Infrastructure Coordination, comprises a talented cadre of representatives from government, academia and the private sector. Superintendent McCaul served as co-chair for the Financial and Economic Sector. To enhance the protection of critical financial infrastructure assets, the Workgroup has conducted outreach to foster an awareness of the need for continued vigilance regarding information system security.

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Criminal Investigations Bureau

During 2002, the Department's Criminal Investigations Bureau (CIB) participated in a wide range of activities related to anti-money laundering efforts and issues related to identifying and freezing funds linked to terrorist organizations. CIB personnel continued to work closely with federal, state, and local law enforcement agencies involved in various anti-terrorist initiatives.

CIB was instrumental in producing a video on identity theft to promote awareness and offer ways in which consumers can protect themselves against the fastest growing crime in the nation.

The Department has been successful in fighting tax evasion as well. CIB referred suspicious transaction activity at Tyco International to the Manhattan District Attorney's Office. The ensuing investigation revealed widespread abuses and resulted in indictments of several officers, including the company's CEO.

Highlights of CIB 2002 Anti-Terrorism Efforts:

- CIB reviewed all Bank Secrecy Act/Anti-Money Laundering/USA PATRIOT Act compliance examinations prepared by Department examiners on banks and other financial institutions. CIB personnel performed the majority of examinations for money service businesses such as money transmitters and check cashers. Where required, corrective action was recommended.
- CIB Investigative Counsel participated in a SAR Symposium sponsored by the Federal Reserve Bank of New York to educate the industry and law enforcement about important Bank Secrecy Act/USA PATRIOT Act compliance matters.
- CIB staff participated in the U.S. Department of State's International Visitor Program and met with representatives of several countries, including Germany, Malaysia, and various Eastern Caribbean nations. Discussions centered on international anti-money laundering efforts, terrorism-related financing, and bank regulation in general in the United States.

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Enforcement Actions

Banking Department Fined Western Union \$8 Million for Violating Bank Secrecy, USA Patriot, New York Banking Laws

After an extensive investigation conducted by CIB and the Licensed Financial Services Division, the Banking Department reached a Consent Agreement with Western Union for violating the BSA, the USA PATRIOT Act, and various sections of the New York State Banking Law. The Consent Agreement included a fine of \$8 million and required Western Union to enhance its existing BSA compliance program. This was the largest fine ever levied against a money service business.

Governor Pataki, Attorney General Spitzer Announce Historic \$484 Million Agreement with Household International, Inc. Largest Predatory Lending Settlement in History

The Banking Department and Attorney General Elliot Spitzer, as part of a multi-state group comprised of financial regulators and state attorneys general, reached an unprecedented settlement with Household International following lengthy investigations that uncovered various predatory lending practices nationwide. The Agreement provided \$484 million to borrowers in all fifty states including approximately \$37 million in restitution for an estimated 25,000 New York borrowers. It is by far the largest settlement in the history of predatory lending enforcement actions across the country.

The Department entered into a separate Agreement with Household as a result of improper and illegal fees charged by Household in New York. The Agreement called for an additional \$3 million in consumer restitution, \$2.6 million in a settlement amount payable to New York State, and \$1 million for a consumer education fund.

Banking Department Participates in Coordinated Settlement with Federal Trade Commission, Five States, and Class Action Litigants Against Former Mortgage Banker First Alliance Mortgage Company (FAMCO); \$60 Million in Consumer Restitution

The Department participated in a nationwide settlement with FAMCO; its primary shareholders; the Federal Trade Commission (FTC); the states of Arizona, California, Florida, Illinois, and Massachusetts; private parties of the class action; and private plaintiffs for its deceptive lending practices. The FTC administered a fund of up to \$60 million to provide restitution to borrowers nationwide who were adversely affected by FAMCO's deceptive practices.

Approximately 18,000 borrowers were impacted, including 2,000 New Yorkers. One settlement provision mandated that the owners of the company personally contribute \$20 million to the settlement fund - an unprecedented payment in the residential mortgage banking industry. The settlement further provided that the owners and several other former FAMCO employees be prohibited from engaging in the residential mortgage business in New York for ten years.

SDM Check Cashing Corp. Fined \$500,000

The New York State Banking Department fined SDM Check Cashing Corp. (SDM) \$500,000 for numerous violations of the federal Bank Secrecy Act and the New York Banking Law and related regulations. The Department entered into a settlement agreement that required SDM to pay a fine of \$500,000 and to establish a compliance program that included the accurate and timely filing of CTRs.

Banking Department Issues Cease and Desist Order Against Genesee Regional Bank

The Department issued a Cease and Desist Order against Genesee Regional Bank of Rochester for unsafe and unsound practices, inadequate internal controls, and unsatisfactory risk management policies and procedures. The Federal Deposit Insurance Corporation (FDIC) took a separate action against Genesee Regional Bank. Under the Order, the Bank was required to furnish written progress reports to the Superintendent and the Regional Director detailing the form, content, and manner of actions taken to secure compliance with the Order.

AAA De Clara Funding Corp. Surrenders License with Prejudice

The Department announced the surrender of the Mortgage Express broker Fred J. De Clara d/b/a AAA De Clara Funding Corp's registration with prejudice for circumventing Part 41. The Department uncovered seventeen Part 41 loans that were made to consumers throughout New York State. As a result, De Clara Funding Corp. refunded \$86,000 to borrowers. After a Department investigation, it was determined that broker fees payable to AAA De Clara Funding Corp. were allegedly disguised as credit card payments from loan proceeds. When truthfully disclosed, the loans were high cost loans.

Trans Global Mortgage Corporation Fined \$50,000, Ordered to Pay over \$100,000 in Consumer Restitution

A settlement agreement was reached with Trans Global Mortgage Corporation for failing to return excess appraisals and credit report fees as well as for failing to properly disclose broker fees and/or premiums. The company returned over \$115,000 to 287 New York borrowers and was fined \$50,000. The Department's examinations over the course of two years revealed that Trans Global Mortgage Corp. was charging excess fees to borrowers for appraisals and credit reports. In addition to paying consumer restitution and a fine, Trans Global was ordered to implement a

compliance program within thirty days of the Agreement, and in addition, to retain an approved compliance firm for two years.

FHB Funding/eHome Credit Corp. Fined \$50,000 and Ordered to Make Over \$200,000 in Consumer Restitution

FHB Funding/eHome Credit Corp. (FHB), a licensed mortgage banker, was fined \$50,000 and ordered to make \$213,736 in consumer restitution payments to residents of New York and seven other states. The Department alleged that FHB failed to comply with state and federal banking regulations, failed to maintain proper books and records, and failed to make refunds to borrowers who rescinded their loans.

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Consumer Outreach

The Consumer Services Division and Public Information Office joined efforts to increase media coverage and consumer awareness on a broader scale in 2002. The Department's consumer outreach campaign focused on providing useful tools designed to empower consumers to make wise financial decisions

Banking Department Representatives on Hand at New York State Fair in Syracuse, African American Cultural Festival in Albany, and Homebuyer Fair in Buffalo

A number of employees from the Department's Consumer Services Division manned information booths and were available to answer questions, distribute informational material, and offer consumers tips on the "do's and don'ts" when looking for a mortgage or comparing interest rates, checking accounts, or credit card rates. They provided consumers with informational brochures and aired the Department's Predatory Lending video.

The Banking Department also offered tips on how to avoid mortgage fraud during consumer protection week February 3-9, 2002.

Banking Department Outreach Expands to Subway, Buses, and Internet, Aids Consumers and Industry

For the first time, the Banking Department launched a consumer education campaign on New York City Metro Transit Authority subways and buses in July. The ad ran on the subway and bus lines in all five boroughs. The consumer education campaign was designed to encourage people to use licensed budget planners that are regulated by the Department to avoid falling prey to fraud. The ads reached approximately 3.6 million daily riders on NYC subways and approximately 15 million riders on NYC buses.

Consumer Services Division Staff Continues to "Train the Trainers" on Predatory Lending

The Banking Department continued to convene "train-the-trainers" sessions on subprime loans and predatory lending. The most recent session was held on October 8, 2002 in Auburn, NY for the annual conference of the Rural Housing Coalition of New York. These "train-the-

trainers" sessions provide an opportunity to screen and discuss the Banking Department's educational video, entitled "Don't Lose Your Home: Don't Be a Victim of Predatory Lending, Avoid Home Equity Fraud" as well as an opportunity to distribute multiple copies of the Banking Department's three brochures entitled, "The ABCs of Subprime Mortgage Lending," "How to Avoid Home Equity Fraud," and "How to Protect Yourself Against Home Improvement Scams."

Foreign language versions of the brochures (in Chinese, Russian and Spanish) were also made available. The video and brochures cover the essential points of "Part 41 of The General Regulations of the Banking Board, Restrictions and Limitations on High Cost Home Loans."

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Banking Development Districts

Masten District and Portion of University District in City of Buffalo Designated as State's 10th Banking Development District (BDD)

On October 28, 2002, the Banking Department designated a new BDD in the City of Buffalo, which includes the Masten District and a portion of the University District. The Greater Buffalo Savings Bank, in conjunction with the city and Mayor Anthony M. Masiello, applied for the designation, and the bank opened a full service branch in the central city neighborhood in early November. A significant portion of the BDD is also designated as a New York State Economic Development Zone.

St. George Section Designated as Staten Island's First BDD, 11th in State

The Banking Department designated Staten Island's first BDD on December 16, 2002 in the St. George Section to enhance access to financial services for thousands of low-to-moderate-income residents. The Victory State Bank, in conjunction with the City of New York and the Office of the Staten Island Borough President James P. Molinaro, applied for the designation, and the bank opened a de novo retail branch in the BDD. The BDD covers an area of northern Staten Island, which is part of the North Shore Empire Zone.

What our institutions should know about BDDs:

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 commercial bank, trust company, savings bank, state or federally chartered savings bank, or savings and loan association.

The highlights of a BDD include:

- Banks may enter into an agreement with their local municipality whereby they would be entitled to a partial property tax exemption phased in over a 10-year period, beginning with a 50 percent exemption in the branch's first full year of operation, decreasing by five percent in each subsequent year;
- The State of New York or local governments may agree to earn interest on monies deposited at a rate which is at or below the bank's posted two-year Certificate of Deposit (CD) rate;

- New York State may provide grants to municipalities in order to fund studies designed to assess whether a Banking Development District is needed in a specific community.

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Banking Board Membership

Banking Board members as of December 31, 2002:

Elizabeth McCaul, Chairman

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

Christine M. Tomczak, Esq., Secretary

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

The Banking Board is composed of 17 members, a number established by

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

There were 5 changes in the Banking Board membership during 2002:

- Michael R. Ambrecht, Esq., resigned on February 19, 2002.
- Frederick N. Antalek, Sr., was appointed on June 10, 2002, succeeding Michael D. Grosso, a public member who served from November 1995 to June 2002.
- Jeffrey Hwang was appointed on March 22, 2002, succeeding Jeffrey A. Moerdler, Esq., a public member who served from December 1995 to September 2001.
- Clifford M. Miller was appointed on May 2, 2002, succeeding John D. Garrison, an industry member who served from May 1997 to May 2002.
- Alan Shamoan was appointed on June 10, 2002, succeeding Charles J. Hamm, an industry member who served from May 1994 to June 2002.

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Elizabeth McCaul

Superintendent of Banks
New York State Banking Department

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Schedule A - Consolidated Banking Statistics

Part 1: Principal Banking and Lending Facilities of New York State as of December 31, 2002

(Amounts in Thousands of Dollars)

	NUMBER			TOTAL ASSETS		
	NYC	Outside NYC	Total	NYC	Outside NYC	Total
STATE CHARTER*						
Commercial Banks	58	49	107	\$ 788,953,666	\$ 177,893,074	\$ 966,846,740
Savings Banks	7	23	30	55,232,342	26,314,944	81,547,286
Article XII Inv Co's	10	0	10	75,726,135	0	75,726,135
Foreign Agencies	28	0	28	62,621,146	0	62,621,146
Foreign Branches**	93	0	93	741,821,129	0	741,821,129
Savings and Loans	1	4	5	67,057	352,134	419,191
Licensed Lenders	3	11	14	4,924	19,530,312	19,535,236
Safe Deposit Companies	2	2	4	2,425	1,113	3,538
Credit Unions	12	25	37	2,107,675	1,134,376	3,242,051
Total State Charter	214	114	328	\$1,726,536,499	\$ 225,225,953	\$ 1,951,762,452
FEDERAL CHARTER*						
Commercial Banks	15	41	56	\$ 508,754,793	\$ 19,384,260	\$ 528,139,053
Savings Banks	14	9	23	14,231,585	8,390,713	22,622,298
Article XII Inv Co's	0	0	0	0	0	0
Foreign Agencies	0	0	0	0	0	0
Foreign Branches**	39	0	39	77,351,940	0	77,351,940
Savings and Loans	3	15	18	22,833,904	4,211,144	27,045,048
Licensed Lenders	0	0	0	0	0	0
Safe Deposit Companies	0	0	0	0	0	0
Credit Unions	140	429	569	4,688,489	21,951,266	26,639,755
Total Federal Charter	211	494	705	\$ 627,860,711	\$ 53,937,383	\$ 681,798,094

continued

Schedule A - Consolidated Banking Statistics

Part 1: Principal Banking and Lending Facilities of New York State as of December 31, 2002

	NUMBER			TOTAL ASSETS		
	NYC	Outside NYC	Total	NYC	Outside NYC	Total
GRAND TOTALS*						
Commercial Banks	73	90	163	\$ 1,297,708,459	\$ 197,277,334	\$ 1,494,985,793
Savings Banks	21	32	53	69,463,927	34,705,657	104,169,584
Article XII Inv Co's	10	0	10	75,726,135	0	75,726,135
Foreign Agencies	28	0	28	62,621,146	0	62,621,146
Foreign Branches**	132	0	132	819,173,069	0	819,173,069
Savings and Loans	4	19	23	22,900,961	4,563,278	27,464,239
Licensed Lenders	3	11	14	4,924	19,530,312	19,535,236
Safe Deposit Companies	2	2	4	2,425	1,113	3,538
Credit Unions	152	454	606	6,796,164	23,085,642	29,881,806
GRAND TOTALS*	425	608	1,033	\$2,354,397,210	\$ 279,163,336	\$2,633,560,546

* Total consolidated assets distributed by headquarters location.

** Operated by 90 different foreign banking organizations.

Schedule A - Consolidated Banking Statistics

Part 2: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of June 30, 2002

ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets
AdirondackTrust Company, The	\$ 17,475	\$ 206,153	\$ 7,200	\$ 286,209	\$ 10,592	\$ 0	\$ 0	\$ 8,692	\$ 536,321
Alden State Bank	6,841	66,245	7,500	92,657	2,492	11	0	4,051	179,797
Alpine Capital Bank	1,234	78,337	44,400	19,951	336	0	0	593	144,851
Amalgamated Bank	77,585	2,084,818	63,000	704,342	12,964	0	0	90,235	3,032,944
Amerasia Bank	11,759	21,683	15,000	80,216	3,077	0	0	1,239	132,974
American Community Bank	965	12,653	6,350	18,547	372	0	0	776	39,663
American Stock Transfer & Trust Co.	4,797	10,243	0	0	4,669	0	0	6,653	26,362
Arab American Bank	156	0	0	0	0	0	0	141	297
Atlantic Bank of New York	124,814	1,130,673	11,084	1,267,884	36,655	0	1,220	127,531	2,699,861
Banco Popular North America	162,082	641,421	13,000	4,403,100	87,906	0	237	228,350	5,536,096
Bank Audi (U.S.A.)	111,672	155,519	155,000	268,430	5,274	0	398	11,197	707,490
Bank Leumi USA	145,446	2,287,710	75,108	1,713,955	21,397	0	4,540	108,592	4,356,748
Bank of Akron	10,621	31,213	13,180	81,029	4,234	269	0	1,740	142,286
Bank of Bermuda (New York) Ltd.	6,371	45	0	0	1,675	0	0	1,561	9,652
Bank of Castile, The	12,060	84,848	25	286,608	6,857	0	0	6,152	396,550
Bank of Cattaraugus	2,591	1,726	0	7,500	159	0	0	539	12,515
Bank of Holland	1,177	9,722	900	32,171	561	0	0	905	45,436
Bank of Millbrook	5,928	33,555	14,000	58,507	2,023	0	0	1,293	115,306
Bank of New York Trust Company	130	89	1,800	0	0	0	0	64	2,083
Bank of New York, The	9,768,009	20,721,387	2,556,803	36,940,752	860,071	272,214	467,259	6,515,419	78,101,914
Bank of Nova Scotia Trust Company, The	61,341	1,220	15,000	0	0	0	0	142	77,703
Bank of Richmondville	5,122	23,073	6,025	49,771	1,431	0	0	6,032	91,454
Bank of Smithtown	9,349	61,920	10,986	324,288	7,375	27	0	20,111	434,056
Bank of Tokyo-Mitsubishi Trust	487,951	347,905	615,000	2,126,145	6,194	0	134	126,157	3,709,486
Bank of Utica	28,811	660,205	11,085	65,948	826	0	0	11,630	778,505
Berkshire Bank, The	4,364	304,802	4,000	254,342	3,943	0	0	26,372	597,823
BPD International Bank	19,964	35,017	34,000	132,512	814	0	951	5,507	228,765

Schedule A - Consolidated Banking Statistics

Part 2: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of June 30, 2002

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
AdirondackTrust Company, The	\$ 473,318	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,595	\$ 475,913	\$ 60,408	\$ 536,321
Alden State Bank	154,535	0	0	0	0	202	154,737	25,060	179,797
Alpine Capital Bank	123,379	5,000	0	0	0	358	128,737	16,114	144,851
Amalgamated Bank	1,741,685	918,662	147,916	0	0	46,020	2,854,283	178,661	3,032,944
Amerasia Bank	118,970	0	0	0	0	674	119,644	13,330	132,974
American Community Bank	33,149	0	0	0	0	71	33,220	6,443	39,663
American Stock Transfer & Trust Co.	0	0	0	0	0	3,836	3,836	22,526	26,362
Arab American Bank	0	0	0	0	0	50	50	247	297
Atlantic Bank of New York	1,922,101	486,490	78,209	1,220	0	21,848	2,509,868	189,993	2,699,861
Banco Popular North America	4,742,146	52,436	175,127	237	0	40,239	5,010,185	525,911	5,536,096
Bank Audi (U.S.A.)	623,805	0	15,957	398	0	6,165	646,325	61,165	707,490
Bank Leumi USA	3,292,018	121,694	376,577	4,540	100,000	91,627	3,986,456	370,292	4,356,748
Bank of Akron	120,799	0	0	0	0	2,351	123,150	19,136	142,286
Bank of Bermuda (New York) Ltd.	0	0	0	0	0	6,874	6,874	2,778	9,652
Bank of Castile, The	342,652	5,988	15,135	0	0	2,332	366,107	30,443	396,550
Bank of Cattaraugus	10,968	0	0	0	0	204	11,172	1,343	12,515
Bank of Holland	38,618	0	0	0	0	321	38,939	6,497	45,436
Bank of Millbrook	97,482	0	0	0	0	1,736	99,218	16,088	115,306
Bank of New York Trust Company	0	0	0	0	0	123	123	1,960	2,083
Bank of New York, The	56,124,227	1,889,487	4,790,929	469,319	1,840,000	6,498,633	71,612,595	6,489,319	78,101,914
Bank of Nova Scotia Trust Company, The	64,171	0	0	0	0	223	64,394	13,309	77,703
Bank of Richmondville	83,233	0	0	0	0	985	84,218	7,236	91,454
Bank of Smithtown	349,373	4,000	49,000	0	0	1,414	403,787	30,269	434,056
Bank of Tokyo-Mitsubishi Trust	2,187,929	138,732	308,813	134	128,078	198,883	2,962,569	746,917	3,709,486
Bank of Utica	716,791	0	0	0	0	3,049	719,840	58,665	778,505
Berkshire Bank, The	442,510	35,345	45,763	0	0	6,388	530,006	67,817	597,823
BPD International Bank	201,581	0	129	951	0	1,045	203,706	25,059	228,765

continued

Schedule A - Consolidated Banking Statistics

Part 2: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of June 30, 2002

ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets
Brown Brothers Harriman	\$ 320,188	\$ 454,574	\$ 548,215	\$ 1,301,678	\$ 38,751	\$ 569	\$ 12,874	\$ 160,095	\$ 2,836,944
Brown Brothers Harriman Trust Company, LLC	1,630	6,112	0	0	42	0	0	5,147	12,931
BSB Bank & Trust Company	49,380	649,722	15,600	1,264,385	15,099	0	0	63,479	2,057,665
Capital Bank & Trust Company	3,223	8,229	3,100	71,725	592	0	0	1,586	88,455
Cattaraugus County Bank	6,365	30,338	0	73,818	3,235	0	0	4,078	117,834
Cayuga Bank	12,263	146,097	18,400	387,536	9,138	0	0	67,970	641,404
Chemung Canal Trust Company	25,849	244,086	6,700	427,272	16,282	0	0	18,411	738,600
Chinese American Bank, The	16,954	115,181	39,100	123,321	12,684	974	150	10,507	318,871
Chohung Bank of New York	3,196	16,098	2,000	83,833	8,153	0	0	1,328	114,608
Citibank (New York State)	46,479	13,665	0	19,824,223	11,328	0	0	562,197	20,457,892
Citizens Bank of Cape Vincent	1,435	10,261	3,200	7,291	268	0	0	186	22,641
Community Bank of Sullivan County	7,193	13,389	5,505	35,450	474	0	0	647	62,658
Community Capital Bank	8,203	14,665	3,943	62,374	1,814	0	0	1,671	92,670
Computershare Trust Company of N.Y.	3,245	0	0	0	263	0	0	14,153	17,661
Continental Stock Transfer & Trust Company	(95)	300	0	0	1,625	0	0	2,888	4,718
Country Bank	4,013	61,303	3,361	117,121	1,585	0	0	2,603	189,986
Dai-Ichi Kangyo Trust Company of N.Y.	1,701	0	0	0	0	0	0	24	1,725
Depository Trust Company, The	84,071	164,067	1,300,370	0	138,294	0	0	390,941	2,077,743
Deutsche Bank Trust Company Americas	2,717,000	14,404,000	5,532,000	14,920,000	650,000	2,951,000	1,000	2,464,000	43,639,000
Deutsche Bank Trust Company New York	115,634	13,382	0	0	11	0	0	1,885	130,912
Dreyfus Trust Company, The	614	9,210	0	0	0	0	0	1,122	10,946
Fiduciary Trust Company International	22,528	460,003	68,441	202,173	6,838	0	0	848,896	1,608,879
First American International Bank	14,322	2,332	2,803	34,978	1,037	0	0	910	56,382
First Chicago Trust Company of New York	36,432	0	0	0	0	0	0	51,231	87,663
First State Bank	1,497	6,280	4,750	31,735	674	0	0	574	45,510
First Tier Bank & Trust	5,519	78,219	0	98,708	2,310	0	0	2,993	187,749
Friends Ivory & Sime Trust Company	0	0	0	0	0	0	0	2,889	2,889
Fuji Bank And Trust Company, The	20,484	2,201	89,000	423,771	926	0	0	8,242	544,624
Genesee Regional Bank	1,898	4,032	1,140	34,637	603	0	0	1,136	43,446

continued

Schedule A - Consolidated Banking Statistics

Part 2: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of June 30, 2002

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Brown Brothers Harriman	\$ 2,173,308	\$ 17,556	\$ 159,796	\$ 12,875	\$ 0	\$ 149,092	\$ 2,512,627	\$ 324,317	\$ 2,836,944
Brown Brothers Harriman Trust Company, LLC	0	0	0	0	1,600	5,270	6,870	6,061	12,931
BSB Bank & Trust Company	1,532,441	60,809	275,028	0	0	11,754	1,880,032	177,633	2,057,665
Capital Bank & Trust Company	80,992	0	0	0	0	344	81,336	7,119	88,455
Cattaraugus County Bank	98,157	0	5,000	0	0	1,192	104,349	13,485	117,834
Cayuga Bank	498,835	6,067	51,871	0	0	3,972	560,745	80,659	641,404
Chemung Canal Trust Company	541,269	88,164	25,000	0	0	9,158	663,591	75,009	738,600
Chinese American Bank, The	269,453	0	0	150	0	2,501	272,104	46,767	318,871
Chohung Bank of New York	77,747	0	6,000	0	0	903	84,650	29,958	114,608
Citibank (New York State)	4,373,604	1,248,000	12,888,000	0	0	866,679	19,376,283	1,081,609	20,457,892
Citizens Bank of Cape Vincent	18,077	0	0	0	0	37	18,114	4,527	22,641
Community Bank of Sullivan County	56,874	0	0	0	0	233	57,107	5,551	62,658
Community Capital Bank	76,759	750	7,875	0	0	1,360	86,744	5,926	92,670
Computershare Trust Co. of N.Y.	0	0	0	0	0	628	628	17,033	17,661
Continental Stock Transfer & Trust Company	0	0	0	0	0	1,297	1,297	3,421	4,718
Country Bank	159,225	14,500	1,000	0	0	1,108	175,833	14,153	189,986
Dai-ichi Kangyo Trust Company of N.Y.	0	0	0	0	0	0	0	1,725	1,725
Depository Trust Company, The	0	0	205,183	0	0	1,767,560	1,972,743	105,000	2,077,743
Deutsche Bank Trust Company Americas	19,941,000	11,310,000	2,815,000	1,000	256,000	2,432,000	36,755,000	6,884,000	43,639,000
Deutsche Bank Trust Company New York	0	0	0	0	0	10,753	10,753	120,159	130,912
Dreyfus Trust Company, The	0	0	0	0	0	1,383	1,383	9,563	10,946
Fiduciary Trust Company International	657,336	0	0	0	0	185,235	842,571	766,308	1,608,879
First American International Bank	49,190	0	800	0	0	501	50,491	5,891	56,382
First Chicago Trust Company of New York	0	0	0	0	0	20,478	20,478	67,185	87,663
First State Bank	41,571	0	0	0	0	240	41,811	3,699	45,510
First Tier Bank & Trust	154,483	12,459	9,000	0	0	980	176,922	10,827	187,749
Friends Ivory & Sime Trust Company	0	0	0	0	0	0	0	2,889	2,889
Fuji Bank And Trust Company, The	125,100	0	112,703	0	13,500	28,157	279,460	265,164	544,624
Genesee Regional Bank	39,895	0	17	0	0	150	40,062	3,384	43,446

continued

Schedule A - Consolidated Banking Statistics

Part 2: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of June 30, 2002

ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets
Genesee Valley Trust Company	\$ 596	\$ 1,123	\$ 0	\$ 0	\$ 121	\$ 0	\$ 0	\$ 79	\$ 1,919
Gotham Bank of New York	13,017	59,849	32,600	58,777	387	0	0	1,094	165,724
Great Eastern Bank	12,154	69,980	12,000	154,838	9,635	0	743	3,664	263,014
Habib American Bank	14,630	7,038	64,500	121,663	1,569	0	2,359	5,272	217,031
Hamptons State Bank	1,945	13,252	2,200	17,746	1,170	0	0	348	36,661
Harris Trust Company of New York	10,209	21,441	0	0	0	0	0	1,881	33,531
Herkimer County Trust Company	15,811	80,256	22,603	197,105	4,957	0	0	2,492	323,224
HSBC Bank USA	3,474,880	27,583,275	5,979,340	41,029,718	737,811	246,227	93,300	5,038,122	84,182,673
Hudson Valley Bank	53,064	645,739	113,600	616,875	12,009	0	0	30,607	1,471,894
Industrial Bank of Japan Trust	56,093	270,337	816,367	2,056,294	22,539	13,309	80	129,599	3,364,618
ING Institutional Trust Co.	2,194	0	0	0	0	0	0	500	2,694
Interbank of New York	53,656	15,822	29,650	137,675	4,349	0	0	5,892	247,044
Israel Discount Bank Of New York	224,451	3,640,832	128,712	1,873,900	22,033	0	9,798	231,321	6,131,047
JPMorgan Chase Bank	31,307,000	239,608,000	80,734,000	176,554,000	5,999,000	376,000	273,000	46,556,000	581,407,000
Law Debenture Trust Company of N.Y.	2,513	0	0	0	0	0	0	0	2,513
LBS Bank - New York	5,483	28,408	26,000	87,505	10,566	0	0	4,174	162,136
Liberty Bank of New York	6,482	21,603	2,000	31,700	1,372	0	140	650	63,947
Long Island Commercial Bank	14,383	166,098	29,900	190,776	3,035	0	0	13,472	417,664
Manufacturers and Traders Trust Company	869,748	2,552,568	100,761	24,744,445	247,057	8,094	3,091	2,595,822	31,121,586
Market Street Trust Company	37	2,389	0	0	625	0	0	47	3,098
Mellon Securities Trust Co.	1,247	0	0	0	87	0	0	149	1,483
Mellon Trust of New York	142	2,768	0	0	797	0	0	461	4,168
Mitsubishi Trust & Banking Corporation, (U.S.A.)	289,311	88,881	0	7,295	482	0	0	4,681	390,650
Mizuho Trust & Banking Co. (USA)	28,120	0	70,700	0	3,391	0	0	24,181	126,392
New Commercial Bank of New York	3,000	0	0	0	0	0	0	0	3,000
New York Life Trust Company	8	7,074	0	0	1	0	0	1,861	8,944
North Fork Bank	497,216	6,728,755	0	10,711,865	118,198	0	2,086	753,911	18,812,031
Northern Trust Company of New York, The	676	4,698	0	0	644	0	0	233	6,251
Offitbank	6,049	18,634	0	0	4,356	0	0	87,705	116,744

continued

Schedule A - Consolidated Banking Statistics

Part 2: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of June 30, 2002

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Genesee Valley Trust Company	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 176	\$ 176	\$ 1,743	\$ 1,919
Gotham Bank of New York	145,490	0	0	0	0	1,246	146,736	18,988	165,724
Great Eastern Bank	234,457	0	0	743	0	1,363	236,563	26,451	263,014
Habib American Bank	191,724	0	0	2,359	0	1,554	195,637	21,394	217,031
Hamptons State Bank	24,631	7,300	0	0	0	273	32,204	4,457	36,661
Harris Trust Company of New York	0	0	0	0	0	6,831	6,831	26,700	33,531
Herkimer County Trust Company	293,779	0	0	0	0	1,116	294,895	28,329	323,224
HSBC Bank USA	56,321,460	1,880,732	14,837,255	93,300	1,548,908	2,440,394	77,122,049	7,060,624	84,182,673
Hudson Valley Bank	964,034	151,983	210,054	0	0	19,290	1,345,361	126,533	1,471,894
Industrial Bank of Japan Trust	2,094,433	182,419	9,511	80	277,000	183,951	2,747,394	617,224	3,364,618
ING Institutional Trust Co.	0	0	0	0	0	255	255	2,439	2,694
Interbank of New York	225,380	0	0	0	0	718	226,098	20,946	247,044
Israel Discount Bank Of New York	4,192,644	1,075,782	245,772	9,798	0	95,808	5,619,804	511,243	6,131,047
JPMorgan Chase Bank	287,766,000	104,723,000	118,151,000	278,000	9,249,000	26,153,000	546,320,000	35,087,000	581,407,000
Law Debenture Trust Company of N.Y.	0	0	0	0	0	0	0	2,513	2,513
LBS Bank - New York	122,515	6,630	1,200	0	7,500	3,157	141,002	21,134	162,136
Liberty Bank of New York	54,578	0	0	140	0	434	55,152	8,795	63,947
Long Island Commercial Bank	332,416	0	55,000	0	0	3,485	390,901	26,763	417,664
Manufacturers and Traders Trust Company	21,511,846	1,182,442	4,206,037	3,091	677,039	323,332	27,903,787	3,217,799	31,121,586
Market Street Trust Company	0	0	0	0	0	47	47	3,051	3,098
Mellon Securities Trust Co.	0	0	0	0	0	26	26	1,457	1,483
Mellon Trust of New York	0	0	0	0	0	297	297	3,871	4,168
Mitsubishi Trust & Banking Corporation, (U.S.A.)	250,676	0	0	0	0	913	251,589	139,061	390,650
Mizuho Trust & Banking Co.(USA)	65,303	0	18,000	0	0	4,861	88,164	38,228	126,392
New Commercial Bank of New York	0	0	0	0	0	0	0	3,000	3,000
New York Life Trust Company	0	0	0	0	0	2,174	2,174	6,770	8,944
North Fork Bank	11,878,957	3,311,657	1,550,799	2,086	0	495,728	17,239,227	1,572,804	18,812,031
Northern Trust Company of New York, The	0	0	0	0	0	554	554	5,697	6,251
Offitbank	0	0	5,500	0	0	27,044	32,544	84,200	116,744

continued

Schedule A - Consolidated Banking Statistics

Part 2: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of June 30, 2002

ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets	
OppenheimerTrust Company	\$ 12	\$ 5,377	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,147	\$ 6,536	
Orange County Trust Company	11,864	137,338	4,100	130,332	7,123	0	0	12,108	302,865	
Pavilion State Bank, The	4,672	40,463	4,563	130,114	1,281	0	0	3,544	184,637	
PCSB Commercial Bank	2,338	0	0	0	0	0	0	0	2,338	
Provident Municipal Bank	1,122	12,015	0	0	0	0	0	80	13,217	
Reliance Bank	3,579	6,680	500	18,337	188	0	0	541	29,825	
Riverside Bank	8,634	12,393	9,730	48,982	1,002	0	0	682	81,423	
Signature Bank	36,871	472,130	0	160,033	11,882	0	0	15,047	695,963	
Sleepy Hollow Bank	5,220	40,823	10,000	57,324	1,011	0	0	1,542	115,920	
Solvay Bank	19,068	65,781	25,800	265,355	4,229	0	0	7,919	388,152	
State Bank of Chittenango	25	7,576	0	0	0	0	0	513	8,114	
State Bank of Long Island	31,986	483,744	0	574,995	7,112	0	0	108,716	1,206,553	
Steuben Trust Company	18,816	76,120	8,200	169,448	9,384	0	0	11,919	293,887	
The Goldman Sachs Trust Company	5,747	15,974	0	0	66	0	0	29,102	50,889	
The Rockefeller Trust Company	3,415	1,016	0	0	17	0	0	222	4,670	
Tioga State Bank	2,774	95,129	0	94,459	1,496	5	0	3,868	197,731	
Tompkins Trust Company	22,469	369,034	10,635	455,845	8,624	2,983	0	34,293	903,883	
Troy Commercial Bank, The	186	68,207	0	0	0	0	0	937	69,330	
UFJ Trust Company of New York	5,812	29,725	19,100	0	459	0	0	3,041	58,137	
Union State Bank	58,772	691,402	85,600	1,238,254	11,152	0	0	44,422	2,129,602	
United Orient Bank	4,839	31,552	2,000	52,555	1,364	0	111	1,390	93,811	
United States Trust Company Of New York	71,843	901,181	153,000	3,861,830	54,281	0	0	282,517	5,324,652	
Victory State Bank	20,995	34,360	0	57,434	1,641	0	0	1,437	115,867	
Warwick Commercial Bank, The	761	8,078	5,540	0	13	0	0	113	14,505	
Winthrop Trust Company	5,504	0	0	0	0	0	0	2,453	7,957	
Woori America Bank	15,183	59,434	60,000	197,288	4,045	0	177	4,479	340,606	
Wyoming County Bank	15,048	145,723	150	402,584	4,637	0	0	10,761	578,903	
Grand Totals	112	\$51,961,506	\$331,390,003	\$99,891,925	\$355,248,239	\$9,341,121	\$3,871,682	\$873,648	\$68,080,474	\$920,658,598

continued

Schedule A - Consolidated Banking Statistics

Part 2: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of June 30, 2002

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital	
OppenheimerTrust Company	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 923	\$ 923	\$ 5,613	\$ 6,536	
Orange County Trust Company	216,695	0	38,000	0	0	1,475	256,170	46,695	302,865	
Pavilion State Bank, The	155,861	332	14,000	0	0	1,265	171,458	13,179	184,637	
PCSB Commercial Bank	0	0	0	0	0	0	0	2,338	2,338	
Provident Municipal Bank	5,682	0	0	0	0	4,416	10,098	3,119	13,217	
Reliance Bank	27,013	0	0	0	0	91	27,104	2,721	29,825	
Riverside Bank	74,017	0	0	0	0	210	74,227	7,196	81,423	
Signature Bank	599,709	0	0	0	0	5,236	604,945	91,018	695,963	
Sleepy Hollow Bank	105,133	0	112	0	0	684	105,929	9,991	115,920	
Solvay Bank	354,641	0	0	0	0	1,805	356,446	31,706	388,152	
State Bank of Chittenango	6,105	0	0	0	0	17	6,122	1,992	8,114	
State Bank of Long Island	946,197	99,976	71,519	0	0	7,162	1,124,854	81,699	1,206,553	
Steuben Trust Company	262,734	0	6,000	0	0	1,462	270,196	23,691	293,887	
The Goldman Sachs Trust Company	0	0	4,425	0	0	20,089	24,514	26,375	50,889	
The Rockefeller Trust Company	0	0	0	0	0	451	451	4,219	4,670	
Tioga State Bank	153,028	4,234	17,405	0	0	1,865	176,532	21,199	197,731	
Tompkins Trust Company	651,431	99,898	65,100	0	0	16,005	832,434	71,449	903,883	
Troy Commercial Bank, The	53,824	4,750	0	0	0	216	58,790	10,540	69,330	
UFJ Trust Company of New York	5,644	0	0	0	0	724	6,368	51,769	58,137	
Union State Bank	1,503,604	303,628	112,614	0	0	24,640	1,944,486	185,116	2,129,602	
United Orient Bank	79,864	0	3,000	112	0	2,436	85,412	8,399	93,811	
United States Trust Company Of New York	3,236,880	815,992	718,470	0	0	182,766	4,954,108	370,544	5,324,652	
Victory State Bank	105,812	0	0	0	0	1,115	106,927	8,940	115,867	
Warwick Commercial Bank, The	11,299	0	0	0	0	72	11,371	3,134	14,505	
Winthrop Trust Company	0	0	0	0	0	1,352	1,352	6,605	7,957	
Woori America Bank	295,716	0	0	177	0	1,585	297,478	43,128	340,606	
Wyoming County Bank	479,311	17,080	38,241	0	0	4,263	538,895	40,008	578,903	
Grand Totals	112	\$500,971,279	\$130,283,974	\$162,944,842	\$880,710	\$14,098,625	\$42,491,563	\$851,670,993	\$68,987,605	\$920,658,598

Schedule A - Consolidated Banking Statistics

Part 3: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of December 31, 2002

ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets
AdirondackTrust Company, The	\$ 24,116	\$ 190,059	\$ 0	\$ 318,463	\$ 11,684	\$ 0	\$ 0	\$ 5,745	\$ 550,067
Alden State Bank	5,243	63,700	5,000	95,488	2,414	11	0	4,836	176,692
Alpine Capital Bank	1,723	71,830	41,000	28,746	294	0	0	972	144,565
Amalgamated Bank	89,732	2,401,272	67,000	619,380	15,577	0	0	88,970	3,281,931
Amerasia Bank	10,692	21,245	9,000	88,387	3,104	0	0	1,039	133,467
American Community Bank	1,445	17,576	2,900	21,131	346	0	0	805	44,203
American Stock Transfer & Trust Co.	10,165	12,038	0	0	4,911	0	0	6,441	33,555
Atlantic Bank of New York	67,016	1,311,903	15,985	1,191,741	36,313	0	1,555	131,946	2,756,459
Banco Popular North America	186,191	766,372	0	4,379,022	91,322	0	73	230,422	5,653,402
Bank Audi (U.S.A.)	61,373	210,448	190,000	275,237	4,944	0	130	13,232	755,364
Bank Leumi USA	260,718	2,462,572	95,122	1,832,522	22,247	0	6,164	134,810	4,814,155
Bank of Akron	9,402	37,459	5,830	81,041	4,141	278	0	2,007	140,158
Bank of Bermuda (New York) Ltd.	8,530	43	0	0	1,529	0	0	1,768	11,870
Bank of Castile, The	18,443	76,315	400	311,251	6,702	0	0	6,510	419,621
Bank of Cattaraugus	1,748	1,736	0	7,665	187	0	0	453	11,789
Bank of Holland	1,354	8,129	2,150	34,198	1,774	0	0	746	48,351
Bank of Millbrook	6,157	41,857	7,300	62,972	2,064	0	0	1,272	121,622
Bank of New York Trust Company	16	89	1,850	0	0	0	0	102	2,057
Bank of New York, The	9,125,141	24,041,443	1,298,223	31,873,834	823,932	238,412	307,039	7,240,248	74,948,272
Bank of Nova Scotia Trust Company, The	6,706	4,204	4,000	0	0	0	0	56	14,966
Bank of Richmondville	6,326	21,601	6,850	51,669	1,377	0	0	6,009	93,832
Bank of Smithtown	8,170	58,210	2,523	354,104	8,780	3	0	20,081	451,871
Bank of Tokyo-Mitsubishi Trust Company	699,027	361,452	300,000	2,072,800	5,804	0	0	808,442	4,247,525
Bank of Utica	25,165	719,241	6,300	62,459	655	0	0	10,322	824,142
Berkshire Bank, The	6,196	362,376	0	265,517	3,920	0	0	26,077	664,086
BPD International Bank	7,824	92,853	46,000	134,995	688	0	3,143	12,136	297,639
Brown Brothers Harriman & Co.	302,242	423,926	556,560	1,273,467	59,372	220	5,378	188,715	2,809,880

Schedule A - Consolidated Banking Statistics

Part 3: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of December 31, 2002

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
AdirondackTrust Company, The	\$ 483,476	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,357	\$ 485,833	\$ 64,234	\$ 550,067
Alden State Bank	150,812	0	0	0	0	155	150,967	25,725	176,692
Alpine Capital Bank	119,568	7,500	395	0	0	454	127,917	16,648	144,565
Amalgamated Bank	1,813,026	1,053,593	168,824	0	0	56,436	3,091,879	190,052	3,281,931
Amerasia Bank	118,806	0	0	0	0	575	119,381	14,086	133,467
American Community Bank	37,549	0	0	0	0	131	37,680	6,523	44,203
American Stock Transfer & Trust Co.	0	0	0	0	0	13,200	0	20,355	33,555
Atlantic Bank of New York	1,650,911	678,921	198,843	1,555	0	22,680	2,552,910	203,549	2,756,459
Banco Popular North America	4,824,449	75,314	174,504	73	0	34,992	5,109,332	544,070	5,653,402
Bank Audi (U.S.A.)	616,248	0	68,059	130	0	5,361	689,798	65,566	755,364
Bank Leumi USA	3,832,916	38,313	376,139	6,164	100,000	66,328	4,419,860	394,295	4,814,155
Bank of Akron	119,227	0	0	0	0	1,747	120,974	19,184	140,158
Bank of Bermuda (New York) Ltd.	0	0	1,000	0	0	9,709	10,709	1,161	11,870
Bank of Castile, The	360,759	9,654	14,719	0	0	3,096	388,228	31,393	419,621
Bank of Cattaraugus	10,227	0	0	0	0	192	10,419	1,370	11,789
Bank of Holland	41,422	0	0	0	0	350	41,772	6,579	48,351
Bank of Millbrook	103,591	0	0	0	0	1,472	105,063	16,559	121,622
Bank of New York Trust Company	0	0	0	0	0	87	87	1,970	2,057
Bank of New York, The	55,759,298	848,669	3,318,218	308,261	2,090,000	6,103,926	68,428,372	6,519,900	74,948,272
Bank of Nova Scotia Trust Company, The	1,082	0	0	0	0	546	1,628	13,338	14,966
Bank of Richmondville	85,072	0	0	0	0	1,166	86,238	7,594	93,832
Bank of Smithtown	378,493	0	38,000	0	0	1,704	418,197	33,674	451,871
Bank of Tokyo-Mitsubishi Trust Company	1,792,404	207,140	413,199	0	128,168	965,798	3,506,709	740,816	4,247,525
Bank of Utica	759,694	0	0	0	0	2,748	762,442	61,700	824,142
Berkshire Bank, The	481,175	46,673	57,698	0	0	7,097	592,643	71,443	664,086
BPD International Bank	266,753	0	2	3,143	0	1,428	271,326	26,313	297,639
Brown Brothers Harriman & Co.	2,256,098	15,409	123,993	5,378	0	121,178	2,522,056	287,824	2,809,880

continued

Schedule A - Consolidated Banking Statistics

Part 3: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of December 31, 2002

ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets
Brown Brothers Harriman Trust Company, LLC	\$ 1,847	\$ 6,828	\$ 0	\$ 0	\$ 33	\$ 0	\$ 0	\$ 4,660	\$ 13,368
BSB Bank & Trust Company	47,176	593,280	0	1,290,136	14,541	0	0	88,906	2,034,039
Capital Bank & Trust Company	5,565	8,639	2,875	71,792	513	0	0	1,340	90,724
Cattaraugus County Bank	10,074	27,318	3,800	70,545	3,298	0	0	4,363	119,398
Chemung Canal Trust Company	30,052	258,228	0	424,541	17,448	0	0	17,480	747,749
Chinese American Bank, The	22,724	110,099	58,500	130,428	12,824	1,072	369	10,838	346,854
Chohung Bank of New York	6,253	9,682	9,100	91,024	7,993	0	53	1,114	125,219
Citibank (New York State)	43,364	27,784	0	21,591,617	13,060	0	0	475,571	22,151,396
Citizens Bank of Cape Vincent	879	10,412	4,600	6,751	258	0	0	240	23,140
Community Bank of Sullivan County	7,562	11,517	1,505	37,776	459	0	0	518	59,337
Community Capital Bank	9,970	6,958	6,988	71,982	1,793	0	0	1,889	99,580
Computershare Trust Company of N.Y.	3,228	0	0	0	237	0	0	13,885	17,350
Continental Stock Transfer & Trust Company	283	0	0	0	1,538	0	0	2,347	4,168
Country Bank	6,292	59,740	30,285	116,785	1,482	0	0	2,156	216,740
Depository Trust Company, The	369,953	205,302	1,585,256	0	141,462	0	0	228,918	2,530,891
Deutsche Bank Trust Company Americas	2,536,000	10,053,000	12,951,000	9,769,000	525,000	3,037,000	0	2,014,000	40,885,000
Deutsche Bank Trust Company New York	114,184	18,511	0	0	9	0	0	1,566	134,270
Dreyfus Trust Company, The	12	11,875	0	0	0	0	0	604	12,491
Fiduciary Trust Company International	62,784	508,464	82,835	185,670	19,259	0	0	784,899	1,643,911
First American International Bank	14,809	3,265	2,821	40,768	2,378	0	0	1,122	65,163
First Chicago Trust Company of New York	0	32,336	0	0	0	0	0	37,002	69,338
First State Bank	1,638	8,935	200	32,296	652	0	0	550	44,271
First Tier Bank & Trust	5,922	84,477	0	106,577	2,784	0	0	3,622	203,382
Friends Ivory & Sime Trust Company	0	0	0	0	0	0	0	2,889	2,889
Genesee Regional Bank	1,593	7,061	2,465	31,357	548	0	0	1,092	44,116
Genesee Valley Trust Company	1,100	669	0	0	133	0	0	131	2,033
Goldman Sachs Trust Company, The	8,784	15,979	0	0	62	0	0	11,139	35,964
Gotham Bank of New York	52,744	64,419	25,000	65,995	314	0	0	1,202	209,674
Great Eastern Bank	12,255	64,167	28,000	158,872	9,872	0	776	3,236	277,178

continued

Schedule A - Consolidated Banking Statistics

Part 3: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of December 31, 2002

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Brown Brothers Harriman Trust Company, LLC	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,600	\$ 6,512	\$ 8,112	\$ 5,256	\$ 13,368
BSB Bank & Trust Company	1,481,460	40,167	337,950	0	0	15,527	1,875,104	158,935	2,034,039
Capital Bank & Trust Company	83,092	0	0	0	0	426	83,518	7,206	90,724
Cattaraugus County Bank	99,620	0	5,000	0	0	1,738	106,358	13,040	119,398
Chemung Canal Trust Company	543,017	78,661	40,750	0	0	10,535	672,963	74,786	747,749
Chinese American Bank, The	297,197	0	0	369	0	2,317	299,883	46,971	346,854
Chohung Bank of New York	85,127	0	9,000	53	0	910	95,090	30,129	125,219
Citibank (New York State)	6,846,676	670,000	12,845,000	0	0	620,345	20,982,021	1,169,375	22,151,396
Citizens Bank of Cape Vincent	18,556	0	0	0	0	51	18,607	4,533	23,140
Community Bank of Sullivan County	53,423	0	0	0	0	218	53,641	5,696	59,337
Community Capital Bank	78,743	750	11,875	0	0	2,063	93,431	6,149	99,580
Computershare Trust Company of N.Y.	0	0	0	0	0	377	377	16,973	17,350
Continental Stock Transfer & Trust Company	0	0	0	0	0	1,342	1,342	2,826	4,168
Country Bank	196,200	5,000	0	0	0	838	202,038	14,702	216,740
Depository Trust Company, The	0	0	238,876	0	0	2,187,015	2,425,891	105,000	2,530,891
Deutsche Bank Trust Company Americas	22,012,000	7,330,000	2,291,000	0	225,000	2,213,000	34,071,000	6,814,000	40,885,000
Deutsche Bank Trust Company New York	0	0	0	0	0	12,386	12,386	121,884	134,270
Dreyfus Trust Company, The	0	0	0	0	0	909	909	11,582	12,491
Fiduciary Trust Company International	721,175	0	0	0	0	182,066	903,241	740,670	1,643,911
First American International Bank	55,017	0	3,000	0	0	513	58,530	6,633	65,163
First Chicago Trust Company of New York	0	0	0	0	0	431	431	68,907	69,338
First State Bank	40,282	0	0	0	0	248	40,530	3,741	44,271
First Tier Bank & Trust	156,541	12,592	20,000	0	0	1,455	190,588	12,794	203,382
Friends Ivory & Sime Trust Company	0	0	0	0	0	0	0	2,889	2,889
Genesee Regional Bank	38,942	0	33	0	0	114	39,089	5,027	44,116
Genesee Valley Trust Company	0	0	0	0	0	230	230	1,803	2,033
Goldman Sachs Trust Company, The	0	0	839	0	0	7,230	8,069	27,895	35,964
Gotham Bank of New York	188,517	0	0	0	0	1,215	189,732	19,942	209,674
Great Eastern Bank	245,825	0	0	776	0	2,580	249,181	27,997	277,178

continued

Schedule A - Consolidated Banking Statistics

Part 3: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of December 31, 2002

ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets
Habib American Bank	\$ 9,125	\$ 5,886	\$ 73,100	\$ 123,552	\$ 1,460	\$ 0	\$ 2,739	\$ 5,361	\$ 221,223
Hamptons State Bank	4,269	13,409	4,600	19,121	1,126	0	0	266	42,791
Harris Trust Company of New York	4,053	21,923	0	0	0	0	0	1,315	27,291
HSBC Bank USA	2,787,780	31,317,195	2,742,943	43,036,479	723,647	245,614	98,526	5,463,585	86,415,769
Hudson River Commercial Bank	2,000	25,142	0	0	0	0	0	896	28,038
Hudson Valley Bank	48,347	742,886	29,393	642,438	12,161	0	0	30,729	1,505,954
Interbank of New York	57,298	23,130	27,950	141,488	4,783	0	0	6,082	260,731
Israel Discount Bank of New York	228,385	4,512,246	201,746	1,844,625	22,593	0	10,978	252,503	7,073,076
JPMorgan Chase Bank	26,494,000	273,966,000	83,491,000	180,620,000	6,280,000	678,000	349,000	50,510,000	622,388,000
Law Debenture Trust Company of N.Y.	2,508	0	0	0	0	0	0	29	2,537
LBS Bank - New York	832	0	9,100	3,927	10,423	0	0	753	25,035
Liberty Bank of New York	10,509	22,066	700	34,198	1,258	0	148	514	69,393
Long Island Commercial Bank	20,490	232,051	5,300	215,385	3,530	0	0	14,922	491,678
Manufacturers and Traders Trust Company	971,535	3,551,617	333,459	24,962,113	238,681	7,052	1,401	2,598,263	32,664,121
Market Street Trust Company	25	2,365	0	0	618	0	0	155	3,163
Mellon Securities Trust Co.	11	0	0	781	68	0	0	605	1,465
Mellon Trust of New York	446	2,771	0	0	654	0	0	594	4,465
Mitsubishi Trust & Banking Corporation (USA)	515,012	82,869	0	2,942	689	0	0	4,424	605,936
Mizuho Corporate Bank (USA)	84,927	309,098	1,556,859	1,466,699	3,939	11,116	0	174,144	3,606,782
Mizuho Trust & Banking Co. (USA)	19,018	0	41,300	0	3,146	0	0	25,958	89,422
New Commercial Bank of New York	3,000	0	0	0	0	0	0	0	3,000
New York Life Trust Company	20	3,977	0	0	3	0	0	3,122	7,122
North Fork Bank	433,311	8,534,444	0	11,066,100	132,345	0	2,878	800,041	20,969,119
Northern Trust Company of New York, The	341	5,421	0	0	599	0	0	186	6,547
OFI Trust Company	579	5,507	0	0	0	0	0	773	6,859
Orange County Trust Company	10,259	159,933	3,200	131,663	7,010	0	0	16,203	328,268
Pathfinder Commercial Bank	11,644	0	0	0	0	0	0	576	12,220
PCSB Commercial Bank	861	6,119	1,000	0	0	0	0	64	8,044
Provident Municipal Bank	1,924	36,131	0	0	0	0	0	351	38,406

continued

Schedule A - Consolidated Banking Statistics

Part 3: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of December 31, 2002

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Habib American Bank	\$ 191,668	\$ 0	\$ 2,200	\$ 2,739	\$ 0	\$ 1,518	\$ 198,125	\$ 23,098	\$ 221,223
Hamptons State Bank	30,749	7,300	0	0	0	336	38,385	4,406	42,791
Harris Trust Company of New York	0	0	0	0	0	1,368	1,368	25,923	27,291
HSBC Bank USA	60,164,586	1,208,764	13,057,518	98,526	1,549,034	3,048,734	79,127,162	7,288,607	86,415,769
Hudson River Commercial Bank	867	0	25,002	0	0	57	25,926	2,112	28,038
Hudson Valley Bank	1,027,422	138,204	189,179	0	0	14,925	1,369,730	136,224	1,505,954
Interbank of New York	237,780	0	0	0	0	737	238,517	22,214	260,731
Israel Discount Bank of New York	4,384,627	1,401,777	521,714	10,978	0	207,644	6,526,740	546,336	7,073,076
JPMorgan Chase Bank	300,566,000	126,280,000	126,501,000	356,000	8,528,000	24,617,000	586,848,000	35,540,000	622,388,000
Law Debenture Trust Company of N.Y.	0	0	0	0	0	32	32	2,505	2,537
LBS Bank - New York	5,800	0	0	0	0	82	5,882	19,153	25,035
Liberty Bank of New York	59,397	0	0	148	0	508	60,053	9,340	69,393
Long Island Commercial Bank	405,942	0	55,000	0	0	3,240	464,182	27,496	491,678
Manufacturers and Traders Trust Company	21,408,841	2,092,835	4,844,313	1,401	604,811	327,298	29,279,499	3,384,622	32,664,121
Market Street Trust Company	0	0	0	0	0	223	223	2,940	3,163
Mellon Securities Trust Co.	0	0	0	0	0	11	11	1,454	1,465
Mellon Trust of New York	0	0	0	0	0	632	632	3,833	4,465
Mitsubishi Trust & Banking Corporation (USA)	463,029	0	0	0	0	592	463,621	142,315	605,936
Mizuho Corporate Bank (USA)	2,052,063	37,900	159,841	0	257,000	228,803	2,735,607	871,175	3,606,782
Mizuho Trust & Banking Co. (USA)	26,993	0	18,000	0	0	4,485	49,478	39,944	89,422
New Commercial Bank of New York	0	0	0	0	0	0	0	3,000	3,000
New York Life Trust Company	0	0	0	0	0	3,118	3,118	4,004	7,122
North Fork Bank	12,877,767	4,303,122	1,550,796	2,878	0	469,607	19,204,170	1,764,949	20,969,119
Northern Trust Company of New York, The	0	0	0	0	0	505	505	6,042	6,547
OFI Trust Company	0	0	0	0	0	1,182	1,182	5,677	6,859
Orange County Trust Company	218,717	0	58,000	0	0	1,814	278,531	49,737	328,268
Pathfinder Commercial Bank	9,401	0	0	0	0	372	9,773	2,447	12,220
PCSB Commercial Bank	5,588	0	0	0	0	57	5,645	2,399	8,044
Provident Municipal Bank	24,441	0	10,005	0	0	399	34,845	3,561	38,406

continued

Schedule A - Consolidated Banking Statistics

Part 3: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of December 31, 2002

ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets	
Reliance Bank	\$ 952	\$ 8,852	\$ 750	\$ 15,927	\$ 159	\$ 0	\$ 0	\$ 429	\$ 27,069	
Riverside Bank	8,300	12,811	18,010	55,569	1,191	0	0	611	96,492	
Rockefeller Trust Company, The	3,534	977	0	0	14	0	0	526	5,051	
SBU Municipal Bank	14	101,557	0	1,091	0	0	0	950	103,612	
Signature Bank	66,637	654,922	18,400	297,073	11,659	0	0	30,531	1,079,222	
Sleepy Hollow Bank	5,235	71,326	11,960	67,966	1,361	0	0	2,003	159,851	
Solvay Bank	29,067	66,092	30,100	272,196	4,360	0	0	8,115	409,930	
State Bank of Chittenango	249	8,091	0	0	0	0	0	122	8,462	
State Bank of Long Island	50,587	606,242	48,000	610,451	7,414	0	0	39,033	1,361,727	
Steuben Trust Company	13,900	76,522	2,000	170,632	10,085	0	0	11,373	284,512	
Tioga State Bank	3,371	112,991	0	99,320	1,502	5	0	4,341	221,530	
Tompkins Trust Company	34,226	372,614	7,920	478,204	9,426	2,996	0	37,333	942,719	
Troy Commercial Bank, The	884	121,686	0	0	0	0	0	1,222	123,792	
UFJ Trust Company of New York	1,138	23,163	38,100	0	430	0	0	2,567	65,398	
Union State Bank	66,321	1,050,266	24,500	1,336,273	11,299	0	0	53,445	2,542,104	
United Orient Bank	5,012	22,278	8,000	56,897	1,826	0	130	1,317	95,460	
United States Trust Company of New York	95,781	786,075	220,000	4,170,441	49,719	0	0	231,606	5,553,622	
Victory State Bank	27,136	43,000	0	62,247	2,399	0	0	1,103	135,885	
Warwick Commercial Bank, The	1,172	12,611	565	0	0	0	0	176	14,524	
Winthrop Trust Company	5,901	0	0	0	0	0	0	1,678	7,579	
Woori America Bank	21,795	73,675	30,000	229,063	4,893	0	792	5,597	365,815	
Wyoming County Bank	15,221	164,435	479	478,138	5,019	0	0	11,463	674,755	
Grand Totals	107	\$46,506,850	\$373,961,266	\$106,439,657	\$352,443,000	\$9,463,520	\$4,221,779	\$791,272	\$73,019,396	\$966,846,740

continued

Schedule A - Consolidated Banking Statistics

Part 3: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of December 31, 2002

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital	
Reliance Bank	\$ 24,041	\$ 1,045	\$ 0	\$ 0	\$ 0	\$ 116	\$ 25,202	\$ 1,867	\$ 27,069	
Riverside Bank	88,769	0	0	0	0	189	88,958	7,534	96,492	
Rockefeller Trust Company, The	0	0	0	0	0	1,081	1,081	3,970	5,051	
SBU Municipal Bank	34,122	9,323	0	0	0	344	43,789	59,823	103,612	
Signature Bank	889,576	90,000	0	0	0	7,549	987,125	92,097	1,079,222	
Sleepy Hollow Bank	148,336	0	101	0	0	1,077	149,514	10,337	159,851	
Solvay Bank	373,975	0	0	0	0	2,344	376,319	33,611	409,930	
State Bank of Chittenango	4,090	0	0	0	0	2,220	6,310	2,152	8,462	
State Bank of Long Island	1,147,662	54,783	52,666	0	0	9,832	1,264,943	96,784	1,361,727	
Steuben Trust Company	255,269	0	3,000	0	0	1,724	259,993	24,519	284,512	
Tioga State Bank	172,503	4,757	19,592	0	0	2,316	199,168	22,362	221,530	
Tompkins Trust Company	700,965	88,284	63,100	0	0	14,899	867,248	75,471	942,719	
Troy Commercial Bank, The	105,221	6,900	0	0	0	465	112,586	11,206	123,792	
UFJ Trust Company of New York	11,849	0	0	0	0	824	12,673	52,725	65,398	
Union State Bank	1,557,312	393,205	110,889	0	0	279,190	2,340,596	201,508	2,542,104	
United Orient Bank	82,674	0	3,000	130	0	1,145	86,949	8,511	95,460	
United States Trust Company of New York	4,129,236	679,299	165,251	0	0	228,258	5,202,044	351,578	5,553,622	
Victory State Bank	124,743	0	0	0	0	1,379	126,122	9,763	135,885	
Warwick Commercial Bank, The	11,198	0	0	0	0	91	11,289	3,235	14,524	
Winthrop Trust Company	0	0	0	0	0	618	618	6,961	7,579	
Woori America Bank	319,037	0	0	792	0	1,249	321,078	44,737	365,815	
Wyoming County Bank	566,525	14,621	39,235	0	0	6,951	627,332	47,423	674,755	
Grand Totals	107	\$524,213,247	\$147,930,475	\$168,206,318	\$799,494	\$13,483,613	\$42,196,644	\$896,816,591	\$70,016,949	\$966,846,740

Schedule A - Consolidated Banking Statistics

Part 4: Consolidated Statement of Condition of Credit Unions as of December 31, 2002

ASSETS

(Amounts in Thousands of Dollars)

	Loans to Members	Allowance for Loan Losses	Cash	Total Investments	Fixed Assets	Other Real Estate Owned	Other Assets	Total Assets
Ambrac Credit Union	\$ 1,139	\$ 17	\$ 3	\$ 755	\$ 8	\$ 0	\$ 15	\$ 1,903
AmeriCU Credit Union	251,976	3,276	8,833	95,279	12,493	249	6,883	372,437
Bakery Salesmen Credit Union	2,890	130	6	4,994	51	0	59	7,870
Branch 6000 NALC Credit Union	5,028	156	0	4,609	35	0	84	9,600
Buffalo Service Credit Union	8,554	36	467	23,266	96	0	494	32,841
Buffalo Telephone Employees Credit Union	11,228	234	0	41,393	413	0	759	53,559
Central Credit Union	45,833	174	21	1,352	462	0	1,193	48,687
Cornell Fingerlakes Credit Union	200,509	1,097	6,215	107,018	8,897	0	5,668	327,210
Cooperative Credit Union	13,252	251	0	3,956	17	0	130	17,104
Directors Choice Credit Union	416	2	0	980	0	0	19	1,413
Dressmakers Credit Union	255	19	0	892	7	0	19	1,154
Empire Branch 36 National Association of Letter Carriers Credit Union	3,488	154	121	2,477	78	0	109	6,119
Empire State Credit Union	1,955	35	48	3,638	4	0	66	5,676
Erie County Employees Credit Union	6,649	48	264	7,866	32	0	226	14,989
Excelsior Credit Union	37,101	283	672	9,314	745	0	857	48,406
First Rochester Community Credit Union	22,382	106	538	698	224	0	659	24,395
GRS Employees Credit Union	1,689	25	10	1,225	0	0	32	2,931
Holy Family Parish Credit Union	163	2	0	171	0	0	3	335
Hudson River Credit Union	53,068	421	1,204	18,370	205	19	2,104	74,549
Independent Credit Union	1,901	100	0	2,756	20	0	39	4,616
Jamaica Postal Credit Union	502	6	1	659	0	0	10	1,166
Jamestown Post Office Employees' Credit Union	1,870	22	12	5,166	12	0	74	7,112
Melrose Credit Union	469,059	8,710	366	147,110	14,961	0	10,725	633,511
Middle Village Credit Union	20,873	3,832	0	22,198	58	0	325	39,622
Montauk Credit Union	39,923	430	239	3,736	2,061	0	2,099	47,628
Municipal Credit Union	687,660	19,404	14,760	289,943	14,291	0	64,735	1,051,985
Newspaper Employees Credit Union	607	17	0	540	0	0	8	1,138

Schedule A - Consolidated Banking Statistics

Part 4: Consolidated Statement of Condition of Credit Unions as of December 31, 2002

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Borrowings	Acc. Int. Payable	Accounts Payable	Share Accounts	Reserves	Valuation Reserves	Other Reserves	Undivided Earnings	Total Liabilities and Equity
Ambrac Credit Union	\$ 0	\$ 0	\$ 8	\$ 1,601	\$ 102	\$ 0	\$ 0	\$ 192	\$ 1,903
AmeriCU Credit Union	0	3	2,179	341,475	18,542	299	200	9,739	372,437
Bakery Salesmen Credit Union	0	0	11	6,346	662	0	0	851	7,870
Branch 6000 NALC Credit Union	0	9	7	8,544	627	0	0	413	9,600
Buffalo Service Credit Union	0	0	107	28,843	1,640	1	0	2,250	32,841
Buffalo Telephone Employees Credit Union	0	0	10	44,537	3,958	748	0	4,306	53,559
Central Credit Union	30	483	642	42,490	3,583	(1)	0	1,460	48,687
Cornell Fingerlakes Credit Union	235	0	1,632	281,496	15,824	705	0	27,318	327,210
Cooperative Credit Union	0	106	(7)	15,013	788	0	0	1,204	17,104
Directors Choice Credit Union	0	0	0	1,177	11	0	0	225	1,413
Dressmakers Credit Union	0	10	3	1,020	83	1	0	37	1,154
Empire Branch 36 National Association of Letter Carriers Credit Union	0	0	35	5,275	278	3	0	528	6,119
Empire State Credit Union	0	4	3	5,293	263	0	0	113	5,676
Erie County Employees Credit Union	0	7	72	13,312	665	25	0	908	14,989
Excelsior Credit Union	0	0	1,064	41,404	2,624	(231)	0	3,545	48,406
First Rochester Community Credit Union	0	24	86	21,894	1,409	1	0	981	24,395
GRS Employees Credit Union	0	9	3	2,538	271	0	75	35	2,931
Holy Family Parish Credit Union	0	1	2	287	26	(1)	1	19	335
Hudson River Credit Union	0	0	876	63,699	3,576	0	0	6,398	74,549
Independent Credit Union	0	0	1	3,967	404	0	0	244	4,616
Jamaica Postal Credit Union	0	0	1	869	104	1	0	191	1,166
Jamestown Post Office Employees' Credit Union	0	0	3	6,382	302	0	0	425	7,112
Melrose Credit Union	0	0	107	448,104	50,036	2,298	0	132,966	633,511
Middle Village Credit Union	0	0	38	15,190	3,169	0	0	21,225	39,622
Montauk Credit Union	0	435	142	39,959	4,028	0	0	3,064	47,628
Municipal Credit Union	0	144	22,529	923,470	45,946	23	0	59,873	1,051,985
Newspaper Employees Credit Union	0	0	(5)	842	102	1	0	198	1,138

continued

Schedule A - Consolidated Banking Statistics

Part 4: Consolidated Statement of Condition of Credit Unions as of December 31, 2002

ASSETS

(Amounts in Thousands of Dollars)

	Loans to Members	Allowance for Loan Losses	Cash	Total Investments	Fixed Assets	Other Real Estate Owned	Other Assets	Total Assets	
Niagara Dupont Employees Credit Union	\$ 5,322	\$ 37	\$ 0	\$ 2,510	\$ 32	\$ 0	\$ 94	\$ 7,921	
Niagara Falls Penn Central Employees Credit Union	2,901	33	0	3,257	8	0	59	6,192	
Niagara Frontier Federal Employees Credit Union, The	1,247	14	73	1,277	5	0	25	2,613	
Norton-Troy Employees Credit Union	2,000	44	0	6,430	0	0	99	8,485	
Postal Employees Credit Union (Schenectady)	2,113	3	0	970	15	0	85	3,180	
Poughkeepsie Public School Credit Union	445	13	0	160	0	0	5	597	
Progressive Credit Union	244,422	1,992	16	2,306	331	0	3,130	248,213	
Riverside Credit Union	10,511	103	568	28,643	425	0	495	40,539	
Western Division Credit Union	53,513	472	295	26,756	1,389	0	887	82,368	
Yonkers Postal Employees Credit Union	2,363	7	41	1,549	10	0	31	3,987	
Grand Totals	37	\$2,214,807	\$41,705	\$34,773	\$874,219	\$57,385	\$268	\$102,304	\$3,242,051

continued

Schedule A - Consolidated Banking Statistics

Part 4: Consolidated Statement of Condition of Credit Unions as of December 31, 2002

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Borrowings	Acc. Int. Payable	Accounts Payable	Share Accounts	Reserves	Valuation Reserves	Other Reserves	Undivided Earnings	Total Liabilities and Equity	
Niagara Dupont Employees Credit Union	\$ 0	\$ 0	\$ 11	\$ 6,764	\$ 368	\$ 0	\$ 16	\$ 762	\$ 7,921	
Niagara Falls Penn Central Employees Credit Union	0	0	(35)	5,165	450	0	0	612	6,192	
Niagara Frontier Federal Employees Credit Union, The	0	1	3	2,201	172	0	0	236	2,613	
Norton-Troy Employees Credit Union	0	52	9	7,542	506	0	0	376	8,485	
Postal Employees Credit Union (Schenectady)	0	0	5	2,944	225	0	0	6	3,180	
Poughkeepsie Public School Credit Union	0	0	0	531	49	0	0	17	597	
Progressive Credit Union	15,750	3	1,995	117,629	18,819	(49)	0	94,066	248,213	
Riverside Credit Union	0	0	43	34,891	2,039	0	0	3,566	40,539	
Western Division Credit Union	0	0	71	70,463	4,975	1	0	6,858	82,368	
Yonkers Postal Employees Credit Union	0	0	14	3,424	331	0	0	218	3,987	
Grand Totals	37	\$16,015	\$1,291	\$31,665	\$2,616,581	\$186,957	\$3,825	\$292	\$385,425	\$3,242,051

Schedule A - Consolidated Banking Statistics

Part 5: Consolidated Statement of Condition of Investment Companies as of December 31, 2002

ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Depository Institutions	Total Securities	Fed. Funds Sold & Securities Purch. u/Agrmnt to Resell	Loans and Leases (net)	Customers' Liability on Acceptances Outstanding	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Other Assets	Net Due from Related Banking Institutions	Total Assets	
AIG Finance Holdings, Inc.	\$ 5,749	\$ 26,525	\$ 0	\$ 593,260	\$ 0	\$ 690	\$ 0	\$ 41,893	\$ 0	\$ 668,117	
American Express Banking Corp.	1,713,910	3,169,413	814,477	5,651,213	50,657	140,532	190,931	1,325,140	0	13,056,273	
American Scandinavian Banking Corporation	0	85	0	416	0	0	0	218	8,430	9,149	
Fiduciary Investment Corporation	25,895	8,931	0	988	0	2,435	0	29,870	67,008	135,127	
French American Banking Corporation	2	9,660	0	265,680	0	0	0	11,974	0	287,316	
GE Capital International Financing Corporation	1,816,454	1,052,644	0	35,194,437	0	150,196	23,248	3,145,524	0	41,382,503	
Merrill Lynch International Finance Corporation	3,420,841	238,810	2,600,771	7,648,630	0	19,026	0	6,156,325	0	20,084,403	
Prudential Bache International Banking Corporation	100	0	0	0	0	0	0	0	0	100	
Skandinaviska Enskilda Banken Corporation	0	0	100,000	2,015	0	0	0	60	0	102,075	
Sterling Banking Corporation	0	0	0	0	0	0	0	1,072	0	1,072	
Grand Totals	10	\$6,982,951	\$4,506,068	\$3,515,248	\$49,356,639	\$50,657	\$312,879	\$214,179	\$10,712,076	\$75,438	\$75,726,135

Schedule A - Consolidated Banking Statistics

Part 5: Consolidated Statement of Condition of Investment Companies as of December 31, 2002

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits and Credit Balances	Fed Funds Purchased & Sec. Sold u/ Repurch Agr.	Other Liabilities for Borrowed Money	Liabilities Acceptances Executed & Outstanding	Other Liabilities Non-related Parties	Due to Related Banking Institutions	Total Liabilities	Capital Stock and Notes	Surplus	Undivided Profits Reserves & Other Capital	Total Liabilities & Capital	
AI G Finance Holdings, Inc.	\$ 311,918	\$ 0	\$ 229,087	\$ 0	\$ 31,289	\$ 0	\$ 572,294	\$ 100	\$ 97,936	(\$ 2,213)	\$ 668,117	
American Express Banking Corp.	10,209,747	63,618	405,704	50,659	1,379,687	0	12,109,415	121,000	595,043	230,815	13,056,273	
American Scandinavian Banking Corporation	0	0	0	0	645	0	645	5,000	5,000	(1,496)	9,149	
Fiduciary Investment Corporation	0	0	5,173	0	15,693	20,207	41,073	100	8,189	85,765	135,127	
French American Banking Corporation	0	0	0	0	100,080	76,371	176,451	50,000	20,000	40,865	287,316	
GE Capital International Financing Corporation	2,990,569	0	24,622,208	0	5,075,191	0	32,687,968	0	6,973,813	1,720,722	41,382,503	
Merrill Lynch International Finance Corporation	10,351,754	0	198,372	0	6,855,741	0	17,405,867	100	0	2,678,436	20,084,403	
Prudential Bache International Banking Corporation	0	0	0	0	0	0	0	100	0	0	100	
Skandinaviska Enskilda Banken Corporation	0	0	0	0	1,604	83,498	85,102	10,000	5,500	1,473	102,075	
Sterling Banking Corporation	0	0	0	0	2	0	2	850	170	50	1,072	
Grand Totals	10	\$23,863,988	\$63,618	\$25,460,544	\$50,659	\$13,459,932	\$180,076	\$63,078,817	\$187,250	\$7,705,651	\$4,754,417	\$75,726,135

Schedule A - Consolidated Banking Statistics

Part 6: Consolidated Statement of Condition of Licensed Lenders as of December 31, 2002

ASSETS (Amounts in Dollars)

	Total Loans (net)	Cash on Hand & in Banks	Furniture, Fixtures & Equipment	Other Assets	Total Assets Applicable to NY Business	Total Assets Not Applicable to NY Business	Total Assets	
American General Financial Services, Inc.	\$ 53,214,144	\$ 105,355	\$ 670,645	\$ 720,018	\$ 54,710,162	\$ 1,533,665	\$ 56,243,827	
AmeriCredit Financial Services, Inc., AFS Financial Services, Inc.	305,377,901	22,249,969	2,535,396	36,425,894	366,589,160	17,174,889,468	17,541,478,628	
Beneficial New York Inc.	331,351,022	511,205	1,276,575	8,893,027	342,031,829	0	342,031,829	
CitiFinancial, Inc.	238,680,881	198,854	0	23,635,154	262,514,889	0	262,514,889	
E-Loan, Inc.	136,300	0	0	0	136,300	451,899,700	452,036,000	
Gemini Capital Corporation	40,000	25,000	0	12,000	77,000	685,000	762,000	
Guardian Loan Company of Massapequa, Inc.	1,584,541	251,146	242,131	800,530	2,878,348	527,834	3,406,182	
Household Automotive Credit Corporation	17,365,015	3,279	2,232	33,465	17,403,991	381,220,657	398,624,648	
Household Finance Corporation III	379,440,978	274,325	1,076,266	16,167,141	396,958,710	0	396,958,710	
JCB International Credit Card Co., Ltd.	364,186	657,726	37,892	1,453,561	2,513,365	9,965,276	12,478,641	
Northwest Finance Company, Inc.	3,038,769	10,400	31,139	905	3,081,213	0	3,081,213	
Novus Credit Services Inc.	144,424	0	0	0	144,424	86,096	230,520	
Retail Charge Financial Services Corp.	319,285	13,775	8,040	414,568	755,668	0	755,668	
Wells Fargo Financial New York, Inc.	63,007,882	690,862	99,211	835,560	64,633,515	0	64,633,515	
Grand Totals	14	\$1,394,065,328	\$24,991,896	\$5,979,527	\$89,391,823	\$1,514,428,574	\$18,020,807,696	\$19,535,236,270

Schedule A - Consolidated Banking Statistics

Part 6: Consolidated Statement of Condition of Licensed Lenders as of December 31, 2002

LIABILITIES AND CAPITAL

(Amounts in Dollars)

	Borrowed Funds	Other Liabilities	Valuation Reserves	Capital Stock	Appropriated Surplus or Capital Reserves	Surplus, Incl Undivided Profits	Total Liabilities & Capital	
American General Financial Services, Inc.	\$ 49,272,486	\$ 54,268	\$ 1,749,747	\$ 80,000	\$ 981,000	\$ 4,106,326	\$ 56,243,827	
AmeriCredit Financial Services, Inc., AFS Financial Services, Inc.	15,120,888,345	495,936,733	0	1,602,682	995,838,628	927,212,240	17,541,478,628	
Beneficial New York Inc.	294,162,106	0	0	500,000	0	47,369,723	342,031,829	
CitiFinancial, Inc.	212,579,476	1,407,133	8,776,139	100,000	47,214,644	(7,562,503)	262,514,889	
E-Loan, Inc.	395,996,000	0	0	0	56,040,000	0	452,036,000	
Gemini Capital Corporation	1,720,313	75,000	0	1,677,401	(2,710,714)	0	762,000	
Guardian Loan Company of Massapequa, Inc.	2,395,479	84,193	90,080	645,452	0	190,978	3,406,182	
Household Automotive Credit Corporation	395,407,704	212,879	0	1	3,004,064	0	398,624,648	
Household Finance Corporation III	396,185,104	773,606	0	0	0	0	396,958,710	
JCB International Credit Card Co., Ltd.	4,404,647	3,370,752	0	50,100	0	4,653,142	12,478,641	
Northwest Finance Company, Inc.	2,759,316	37,840	0	400,000	0	(115,943)	3,081,213	
Novus Credit Services Inc.	221,299	0	0	18	10,374	(1,171)	230,520	
Retail Charge Financial Services Corp.	0	1,546	0	30	353,469	400,623	755,668	
Wells Fargo Financial New York, Inc.	59,710,112	38,605	2,205,276	1,000	28,375,000	(25,696,478)	64,633,515	
Grand Totals	14	\$16,935,702,387	\$501,992,555	\$12,821,242	\$5,056,684	\$1,129,106,465	\$950,556,937	\$19,535,236,270

Schedule A - Consolidated Banking Statistics

Part 7: Consolidated Statement of Condition of Savings Banks as of Opening of Business January 1, 2003

ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Other Assets	Total Assets
Apple Bank For Savings	\$ 65,650	\$ 4,122,006	\$ 46,842	\$ 1,405,593	\$ 40,384	\$ 0	\$ 58,693	\$ 5,739,168
Bank of Greene County, The	9,244	72,853	10,664	131,480	4,870	0	2,956	232,067
Community Mutual Savings Bank	11,120	8,166	11,000	80,408	365	0	1,887	112,946
Emigrant Savings Bank	54,752	3,013,215	50,000	6,282,584	74,343	0	254,748	9,729,642
First Central Savings Bank	21,992	11,167	0	73,689	993	0	1,193	109,034
Fulton Savings Bank	10,271	41,167	3,000	247,191	3,599	1	12,089	317,318
Greater Buffalo Savings Bank	3,532	70,298	0	142,324	5,308	0	3,189	224,651
GreenPoint Bank	293,423	4,184,570	82,054	15,557,985	149,548	0	1,546,865	21,814,445
Hudson River Bank & Trust	73,188	260,114	264,700	1,689,417	28,489	0	146,785	2,462,693
Independence Community Bank	197,586	1,263,651	0	5,851,205	85,209	0	586,919	7,984,570
Jamestown Savings Bank	18,637	133,464	0	146,026	4,580	0	1,009	303,716
New York Community Bank	95,993	4,488,405	1,000	5,450,549	74,531	0	1,188,828	11,299,306
North Country Savings Bank	9,699	42,068	5,100	136,585	2,584	0	6,679	202,715
Northfield Savings Bank	83,139	845,312	0	300,878	10,576	0	64,649	1,304,554
Oneida Savings Bank	15,313	148,300	2,400	198,266	8,852	1,968	32,971	408,070
Oswego County Savings Bank	32,827	39,672	0	107,958	4,793	0	9,698	194,948
Pathfinder Bank	13,685	58,219	0	182,892	5,512	2,448	18,148	280,904
Pioneer Savings Bank	24,416	158,107	48,860	370,453	6,344	0	8,049	616,229
Putnam County Savings Bank	31,943	355,049	74,600	304,014	5,779	0	9,501	780,886
Rhinebeck Savings Bank	24,324	35,819	0	231,187	10,449	0	4,259	306,038
Ridgewood Savings Bank	113,900	1,456,850	43,325	1,244,715	15,350	0	116,651	2,990,791
Rome Savings Bank, The	6,238	43,651	8,900	181,564	3,848	0	5,836	250,037
Rondout Savings Bank	7,684	73,792	0	78,863	3,339	0	3,859	167,537
Roslyn Savings Bank, The	64,683	7,145,493	91,500	3,125,537	39,558	1,545	318,768	10,787,084
Sawyer Savings Bank	2,776	57,143	2,000	78,398	781	0	2,833	143,931
Troy Savings Bank, The	27,973	169,010	6,900	765,048	16,015	2,180	93,025	1,080,151

Schedule A - Consolidated Banking Statistics

Part 7: Consolidated Statement of Condition of Savings Banks as of Opening of Business January 1, 2003

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought & Repos	Other Borrowed Money	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Apple Bank For Savings	\$ 5,098,235	\$ 46,788	\$ 2,172	\$ 0	\$ 28,534	\$ 5,175,729	\$ 563,439	\$ 5,739,168
Bank of Greene County, The	198,306	0	9,000	0	1,295	208,601	23,466	232,067
Community Mutual Savings Bank	103,029	0	0	0	1,337	104,366	8,580	112,946
Emigrant Savings Bank	5,053,830	1,336,305	2,121,086	0	96,602	8,607,823	1,121,819	9,729,642
First Central Savings Bank	99,536	0	0	0	378	99,914	9,120	109,034
Fulton Savings Bank	215,487	0	61,160	0	2,363	279,010	38,308	317,318
Greater Buffalo Savings Bank	197,258	0	9,005	0	784	207,047	17,604	224,651
GreenPoint Bank	12,034,105	2,285,000	4,621,117	149,793	619,942	19,709,957	2,104,488	21,814,445
Hudson River Bank & Trust	1,779,876	21,368	406,323	0	25,108	2,232,675	230,018	2,462,693
Independence Community Bank	4,989,315	705,000	1,226,550	0	185,660	7,106,525	878,045	7,984,570
Jamestown Savings Bank	286,333	0	180	0	465	286,978	16,738	303,716
New York Community Bank	5,425,779	1,972,108	2,270,055	0	97,602	9,765,544	1,533,762	11,299,306
North Country Savings Bank, The	171,030	0	2,371	0	2,482	175,883	26,832	202,715
Northfield Savings Bank	1,002,520	145,300	9,373	0	19,414	1,176,607	127,947	1,304,554
Oneida Savings Bank	289,378	0	73,500	0	3,331	366,209	41,861	408,070
Oswego County Savings Bank	162,824	0	13,700	0	2,494	179,018	15,930	194,948
Pathfinder Bank	210,546	3,400	39,612	0	2,628	256,186	24,718	280,904
Pioneer Savings Bank	548,613	0	350	0	2,119	551,082	65,147	616,229
Putnam County Savings Bank	711,885	0	0	0	2,895	714,780	66,106	780,886
Rhinebeck Savings Bank	281,092	0	1,500	0	1,283	283,875	22,163	306,038
Ridgewood Savings Bank	2,466,321	20,000	42,693	0	18,376	2,547,390	443,401	2,990,791
Rome Savings Bank, The	195,108	0	14,920	0	4,868	214,896	35,141	250,037
Rondout Savings Bank	137,848	0	6,425	0	1,265	145,538	21,999	167,537
Roslyn Savings Bank, The	5,793,179	2,948,587	1,382,634	0	69,950	10,194,350	592,734	10,787,084
Sawyer Savings Bank	105,934	0	24,500	0	785	131,219	12,712	143,931
Troy Savings Bank, The	810,572	2,634	126,186	0	10,341	949,733	130,418	1,080,151

continued

Schedule A - Consolidated Banking Statistics

Part 7: Consolidated Statement of Condition of Savings Banks as of Opening of Business January 1, 2003

ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Other Assets	Total Assets
Ulster Savings Bank	\$ 71,196	\$ 38,503	\$ 0	\$ 377,618	\$ 7,742	\$ 0	\$ 17,965	\$ 513,024
Walden Savings Bank	21,073	55,986	0	98,111	7,246	0	7,864	190,280
Warwick Savings Bank, The	57,679	210,003	0	421,262	8,044	0	39,071	736,059
Watertown Savings Bank	15,745	92,305	0	134,336	8,249	115	13,742	264,492
Grand Totals	30	\$1,479,681	\$28,694,358	\$752,845	\$45,396,136	\$8,257	\$4,578,729	\$81,547,286

continued

Schedule A - Consolidated Banking Statistics

Part 7: Consolidated Statement of Condition of Savings Banks as of Opening of Business January 1, 2003

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought & Repos	Other Borrowed Money	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Ulster Savings Bank	\$ 397,922	\$ 0	\$ 40,280	\$ 0	\$ 7,970	\$ 446,172	\$ 66,852	\$ 513,024
Walden Savings Bank	171,652	0	0	0	1,071	172,723	17,557	190,280
Warwick Savings Bank, The	442,231	21,685	200,518	0	7,887	672,321	63,738	736,059
Watertown Savings Bank	228,320	0	0	0	1,215	229,535	34,957	264,492
Grand Totals	30	\$49,608,064	\$9,508,175	\$12,705,210	\$149,793	\$73,191,686	\$8,355,600	\$81,547,286

Schedule A - Consolidated Banking Statistics

Part 8: Consolidated Statement of Condition of Savings and Loan Associations as of December 31, 2002

ASSETS

(Amounts in Thousands of Dollars)

	Mortgage Loans	Other Loans	Cash, Deposits & Investments	Fixed Assets	Other Assets	Total Assets
Atlas Savings and Loan Association	\$ 8,186	\$ 2	\$ 56,533	\$ 1,212	\$ 1,124	\$ 67,057
Canisteo Savings and Loan Association	2,875	183	2,169	42	30	5,299
Lake Shore Savings and Loan Association	148,089	9,347	69,531	3,910	7,283	238,160
Massena Savings and Loan Association	61,244	8,278	2,282	1,229	559	73,592
Medina Savings and Loan Association	19,450	7,351	7,133	885	264	35,083
Grand Totals	5	\$239,844	\$25,161	\$137,648	\$7,278	\$9,260

Schedule A - Consolidated Banking Statistics

Part 8: Consolidated Statement of Condition of Savings and Loan Associations as of December 31, 2002

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Deposits	Borrowed Money	Other Liabilities	Total Liabilities	Undivided Profits	Liabilities & Capital	
Atlas Savings and Loan Association	\$ 50,895	\$ 0	\$ 707	\$ 51,602	\$ 15,455	\$ 67,057	
Canisteo Savings and Loan Association	4,703	0	0	4,703	596	5,299	
Lake Shore Savings and Loan Association	196,823	15,540	1,871	214,234	23,926	238,160	
Massena Savings and Loan Association	64,890	1,000	176	66,066	7,526	73,592	
Medina Savings and Loan Association	28,927	2,600	167	31,694	3,389	35,083	
Grand Totals	5	\$346,238	\$19,140	\$2,921	\$368,299	\$50,892	\$419,191

Schedule A - Consolidated Banking Statistics

Part 9: Consolidated Statement of Condition of Safe Deposit Companies as of December 31, 2002

ASSETS (Amounts in Dollars)

	Cash and Due from Banks	Bond and Stock Investments	Vaults and Safes	Furniture and Fixtures	Rentals and Storage Chgs Due-Accrued	Other Assets	Total Assets
Akron Safe Deposit Company	\$ 36,714	\$ 181,446	\$ 76,750	\$ 0	\$ 0	\$ 3,283	\$ 298,193
China Safe Deposit Company	908,300	0	222,868	(55,960)	12,487	7,771	1,095,466
Universal Safe Deposit Corp.	916,322	0	0	51,715	0	361,506	1,329,543
Zurich Depository Corporation	559,864	114,256	0	105,935	0	34,605	814,660
Grand Totals	4	\$2,421,200	\$295,702	\$299,618	\$101,690	\$12,487	\$407,165

Schedule A - Consolidated Banking Statistics

Part 9: Consolidated Statement of Condition of Safe Deposit Companies as of December 31, 2002

LIABILITIES AND CAPITAL

(Amounts in Dollars)

	Loans, Taxes, Int & Expense Payable	Unearned Rental & Storage	Other Liabilities	Capital Stock	Surplus & Undivd Profits	Total Liabilities & Capital
Akron Safe Deposit Company	\$ 0	\$ 0	\$ 0	\$ 10,000	\$ 288,193	\$ 298,193
China Safe Deposit Company	2,356	21,484	0	100,000	971,626	1,095,466
Universal Safe Deposit Corp.	78,484	29,195	82,438	250,000	889,426	1,329,543
Zurich Depository Corporation	150,647	463,026	0	100,000	100,987	814,660
Grand Totals	4	\$231,487	\$513,705	\$460,000	\$2,250,232	\$3,537,862

Schedule B - Supervised Institutions

Part 1: Summary of Supervised Institutions as of December 31, 2002

Type of Institution	Number of Institutions	Domestic Offices
Commercial Banks	46	198
Trust Companies	35	2,351
Limited Purpose Trust Companies	25	30
Savings Banks	30	659
Savings & Loan Associations	5	13
Credit Unions	37	72
Private Banker	1	9
Investment Companies (Article XII)	10	12
Foreign Branches	90	110
Foreign Agencies	28	28
Holding Companies - One Bank	45	45
Holding Companies - Multi Bank	12	12
Mutual Holding Companies	4	4
Safe Deposit Companies	4	6
Foreign Representative Offices	57	57
Licensed Lenders	14	198
Sales Finance Companies	120	165
Premium Finance Agencies	57	66
Check Cashers	213	639
Money Transmitters	64	193
Budget Planners	16	36
Mortgage Bankers	245	1,053
Mortgage Brokers	1,968	2,503
Mutual Investment Trusts	2	2
Common Trust Funds	71	71
NYS Regulated Corporations	7	7
Charitable Foundations	15	15
Total	3,221	8,554

Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address		Number of Domestic Offices	Date of Charter or License
Commercial Banks				
Alden State Bank	13216 Broadway	Alden, NY 14004	2	September 30, 1916
Alpine Capital Bank	680 Fifth Avenue	New York, NY 10019	1	February 29, 2000
Amerasia Bank	41-04/41-06 Main Street	Flushing, NY 11355	1	February 16, 1988
American Community Bank	300 Glen Street	Glen Cove, NY 11542	1	October 20, 1999
Bank of Akron	46 Main Street	Akron, NY 14001	4	December 31, 1919
Bank of Cattaraugus	24 Main Street	Cattaraugus, NY 14719	1	March 30, 1892
Bank of Holland	12 South Main Street	Holland, NY 14080	2	October 21, 1893
Bank Audi (U.S.A.)	19 East 54th Street	New York, NY 10022	1	June 6, 1983
Bank Leumi USA	579 Fifth Avenue	New York, NY 10017	11	July 15, 1968
BPD International Bank	152 West 57th Street	New York, NY 10019	1	January 24, 1986
Cattaraugus County Bank	116-120 Main Street	Little Valley, NY 14755	5	January 2, 1902
Chohung Bank of New York	241 Fifth Avenue	New York, NY 10016	2	October 10, 1990
Citibank (New York State)	99 Garnsey Road	Perinton, NY 14534	22	May 1, 1987
Citizens Bank of Cape Vincent	P.O. Box 277, 154 Broadway	Cape Vincent, NY 13618	2	September 11, 1919
Community Bank of Sullivan County	4058 Route 42 North, Monticello Mall	Monticello, NY 12701	3	July 27, 1993
Community Capital Bank	111 Livingston Street	Brooklyn, NY 11201	2	August 27, 1990
Country Bank	200 East 42nd Street	New York, NY 10017	6	April 20, 1988
First American International Bank	5503 8th Avenue	Brooklyn, NY 11220	2	October 15, 1999
First State Bank, Canisteo, N.Y.	3 Main Street	Canisteo, NY 14823	3	April 28, 1897
Genesee Regional Bank	3670 Mt. Read Blvd, Store #5 North Pointe Centre	Rochester, NY 14616	4	August 8, 1985
Gotham Bank of New York	1412 Broadway	New York, NY 10018	1	November 17, 1980
Great Eastern Bank	41-48 Main Street	Flushing, NY 11355	4	December 29, 1986
Hamptons State Bank	243 North Sea Road	Southampton, NY 11968	1	August 17, 1998
Hudson River Commercial Bank	75 Remsen Street	Cohoes, NY 12047	1	November 14, 2002
Interbank of New York	420 Park Avenue South	New York, NY 10016	5	September 24, 1990
Liberty Bank of New York	11 West 32nd Street	New York, NY 10001	3	February 6, 1998
Long Island Commercial Bank	One Suffolk Square	Islandia, NY 11749	11	November 13, 1989
LBS Bank-New York	12 East 52 Street	New York, NY 10022	1	August 26, 1986
Pathfinder Commercial Bank	214 West First Street	Oswego, NY 13126	1	October 23, 2002

continued

Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License	
Commercial Banks				
Provident Municipal Bank	400 Rella Boulevard	Montebello, NY 10927	1	April 18, 2002
PCSB Commercial Bank	Route 6 & Drewville Road	Brewster, NY 10509	1	December 20, 2001
Reliance Bank	1200 Mamaroneck Avenue	White Plains, NY 10605	1	August 15, 1986
Riverside Bank	11-13 Garden Street	Poughkeepsie, NY 12602	4	February 12, 1988
Signature Bank	565 Fifth Avenue	New York, NY 10017	9	April 5, 2001
Sleepy Hollow Bank	49 Beekman Avenue	North Tarrytown, NY 10591	4	July 8, 2002
State Bank of Chittenango	101 Falls Boulevard	Chittenango, NY 13037	1	February 23, 1923
The Bank of Castile	50 North Main Street	Castile, NY 14427	13	August 2, 1917
The Berkshire Bank	4 East 39th Street	New York, NY 10016	7	May 4, 1989
The Chinese American Bank	77-79 Bowery	New York, NY 10002	3	June 23, 1967
The Troy Commercial Bank	433 River Street	Troy, NY 12180	1	August 1, 2000
Tioga State Bank	Main & Tioga Streets	Spencer, NY 14883	8	March 22, 1884
Union State Bank	46 College Avenue	Nanuet, NY 10954	27	November 18, 1969
United Orient Bank	10 Chatham Square	New York, NY 10038	3	May 7, 1980
Victory State Bank	3155 Amboy Road, Oakwood Shopping Plaza	Staten Island, NY 10306	4	November 13, 1997
Warwick Commercial Bank, The	18 Oakland Avenue	Warwick, NY 10990	1	June 18, 2001
Woori America Bank	1250 Broadway	New York, NY 10001	6	January 20, 1984
Trust Companies				
Amalgamated Bank	11-15 Union Square	New York, NY 10003	10	March 16, 1923
Atlantic Bank of New York	960-964 Avenue of the Americas	New York, NY 10001	23	April 1, 1926
Banco Popular North America	7 West 51st Street	New York, NY 10019	107	January 1, 1999
Bank of Millbrook	Franklin Avenue	Millbrook, NY 12545	1	March 14, 1891
Bank of Richmondville	5 East Main Street	Richmondville, NY 12149	3	December 8, 1893
Bank of Smithtown	1 East Main Street	Smithtown, NY 11787	11	May 4, 1923
Bank of Tokyo - Mitsubishi Trust Company	1251 Avenue of the Americas, 14th Floor	New York, NY 10020	3	September 15, 1955
Bank of Utica	220-222 Genesee Street	Utica, NY 13502	1	September 30, 1958
BSB Bank & Trust Company	58-68 Exchange Street	Binghamton, NY 13902	23	July 31, 1995
Capital Bank & Trust Company	145 Wolf Road, Wolf Road Shoppers Park, Building F	Colonie, NY 12205	2	December 11, 1995
Chemung Canal Trust Company	One Chemung Canal Plaza	Elmira, NY 14902	14	July 10, 1902
Deutsche Bank Trust Company Americas	130 Liberty Street, DB Plaza	New York, NY 10006	3	March 24, 1903
Fiduciary Trust Company International	600 Fifth Avenue	New York, NY 10020	1	November 17, 1930

continued

Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License	
Trust Companies				
First Tier Bank & Trust	107 Main Street	Salamanca, NY 14779	6	February 14, 1902
Habib American Bank	99 Madison Avenue	New York, NY 10016	3	November 7, 1983
Hudson Valley Bank	35 East Grassy Sprain Road	Yonkers, NY 10710	19	May 20, 1994
HSBC Bank USA	One HSBC Center	Buffalo, NY 14203	431	December 31, 1999
Israel Discount Bank of New York	511 Fifth Avenue	New York, NY 10017	8	July 17, 1922
JPMorgan Chase Bank	270 Park Avenue	New York, NY 10017	582	November 26, 1968
Manufacturers and Traders Trust Company	One M & T Plaza	Buffalo, NY 14240	452	June 27, 1893
Mitsubishi Trust & Banking Corporation (U.S.A.)	520 Madison Avenue (39th Floor)	New York, NY 10022	1	March 24, 1986
Mizuho Corporate Bank (USA)	1251 Avenue of the Americas	New York, NY 10020	3	November 29, 1974
Mizuho Trust and Banking Company (USA)	666 Fifth Avenue (Suite 801)	New York, NY 10103	1	October 22, 1987
New Commercial Bank of New York	320 Park Avenue	New York, NY 10022	1	June 24, 1988
North Fork Bank	245 Love Lane	Mattituck, NY 11952	177	July 28, 1988
Orange County Trust Company	212 Dolson Avenue	Middletown, NY 10940	5	May 3, 1892
Solvay Bank	1537 Milton Avenue	Solvay, NY 13209	6	March 20, 1917
State Bank of Long Island	699 Hillside Avenue	New Hyde Park, NY 11040	15	November 1, 1966
Steuben Trust Company	One Steuben Square	Hornell, NY 14843	11	December 31, 1919
SBU Municipal Bank	501 East Main Street	Little Falls, NY 13365	12	April 26, 1917
The Adirondack Trust Company	473 Broadway	Saratoga Springs, NY 12866	8	September 19, 1901
The Bank of New York	One Wall Street	New York, NY 10005	368	February 16, 1871
Tompkins Trust Company	110 North Tioga Street	Ithaca, NY 14850	12	September 18, 1891
United States Trust Company of New York	114 West 47th Street	New York, NY 10036	8	August 30, 1995
Wyoming County Bank	55 North Main Street	Warsaw, NY 14569	20	November 29, 1913
Limited Purpose Trust Companies				
American Stock Transfer & Trust Company	59 Maiden Lane	New York, NY 10038	1	December 31, 1987
Bank of Bermuda (New York) Limited	100 Wall Street	New York, NY 10005	1	July 3, 1989
Brown Brothers Harriman Trust Company, LLC	140 Broadway	New York, NY 10005	2	January 13, 1984
Computershare Trust Company of New York	88 Pine Street	New York, NY 10005	1	December 12, 2000
Continental Stock Transfer & Trust Company	17 Battery Place	New York, NY 10004	1	May 1, 1974
Deutsche Bank Trust Company New York	280 Park Avenue	New York, NY 10017	1	May 5, 1995
First Chicago Trust Company of New York	14 Wall Street	New York, NY 10006	1	April 29, 1986
Friends Ivory & Sime Trust Company	C/O Curtis, Mallet - Prevost, Colt & Mosle, LLP, 101 Park Avenue	New York, NY 10078	1	October 11, 1995

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Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License	
Limited Purpose Trust Companies				
Genesee Valley Trust Company	50 Office Park Way	Pittsford, NY 14534	1	March 30, 1994
Harris Trust Company of New York	88 Pine Street	New York, NY 10005	1	November 27, 1923
Law Debenture Trust Company of New York	767 Third Avenue	New York, NY 10017	1	May 8, 2002
Market Street Trust Company	80 East Market Street	Corning, NY 14830	1	November 17, 1987
Mellon Securities Trust Company	120 Broadway	New York, NY 10271	1	September 12, 1985
Mellon Trust of New York, LLC	200 Park Avenue	New York, NY 10166	1	June 16, 1988
New York Life Trust Company	51 Madison Avenue	New York, NY 10010	2	March 9, 1995
OFI Trust Company	498 Seventh Avenue	New York, NY 10018	1	April 14, 1988
The Bank of New York Trust Company	123 Main Street	White Plains, NY 10601	2	March 9, 1982
The Bank of Nova Scotia Trust Company of New York	One Liberty Plaza	New York, NY 10006	1	June 22, 1959
The Depository Trust Company	55 Water Street	New York, NY 10041	1	May 11, 1973
The Dreyfus Trust Company	144 Glenn Curtiss Boulevard	Uniondale, NY 11556	1	December 17, 1984
The Goldman Sachs Trust Company	One New York Plaza	New York, NY 10004	3	August 20, 1990
The Northern Trust Company of New York	40 Broad Street	New York, NY 10004	1	June 29, 1989
The Rockefeller Trust Company	30 Rockefeller Plaza	New York, NY 10112	1	February 21, 1986
UFJ Trust Company of New York	666 Fifth Avenue	New York, NY 10103	1	September 26, 1988
Winthrop Trust Company	466 Lexington Avenue	New York, NY 10017	1	May 15, 1995
Savings Banks				
Apple Bank For Savings	1075 Central Park Avenue	Scarsdale, NY 10583	53	April 17, 1863
Community Mutual Savings Bank	10 Bank Street	White Plains, NY 10606	5	February 1, 1980
Emigrant Savings Bank	5 East 42nd Street	New York, NY 10017	47	April 10, 1850
First Central Savings Bank	19-19 Francis Lewis Boulevard	Whitestone, NY 11357	2	March 31, 1999
Fulton Savings Bank	75 South First Street	Fulton, NY 13069	10	January 1, 1871
Greater Buffalo Savings Bank	2421 Main Street	Buffalo, NY 14214	6	October 8, 1999
GreenPoint Bank	807 Manhattan Avenue	Brooklyn, NY 11222	88	January 1, 1868
Hudson River Bank & Trust	One Hudson City Centre	Hudson, NY 12534	52	April 4, 1850
Independence Community Bank	130 Court Street	Brooklyn, NY 11201	79	April 7, 1992
Jamestown Savings Bank	311 East Fairmont Avenue	Lakewood, NY 14750	6	November 8, 1995
New York Community Bank	136-65 Roosevelt Avenue	Flushing, NY 11354	123	April 14, 1859
Northfield Savings Bank	1731 Victory Boulevard	Staten Island, NY 10314	19	July 8, 1993
Oneida Savings Bank	182 Main Street	Oneida, NY 13421	8	February 19, 1866

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Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License	
Savings Banks				
Oswego County Savings Bank	44 East Bridge Street	Oswego, NY 13126	8	January 1, 1870
Pathfinder Bank	214 West First Street	Oswego, NY 13126	6	March 4, 1859
Pioneer Savings Bank	21 Second Street	Troy, NY 12180	9	July 1, 1972
Putnam County Savings Bank	Route 6 & Drewville Road	Brewster, NY 10509	7	July 1, 1972
Rhinebeck Savings Bank	6414 Montgomery Street	Rhinebeck, NY 12572	6	April 12, 1860
Ridgewood Savings Bank	71-02 Forest Avenue	Ridgewood, NY 11385	19	May 18, 1921
Rondout Savings Bank	300 Broadway	Kingston, NY 12401	3	January 1, 1868
Sawyer Savings Bank	87 Market Street	Saugerties, NY 12477	3	July 1, 1972
The Bank of Greene County	425 Main Street	Catskill, NY 12414	7	May 14, 1974
The North Country Savings Bank	127 Main Street	Canton, NY 13617	4	March 9, 1909
The Rome Savings Bank	100 OnThe Mall	Rome, NY 13440	4	June 30, 1851
The Roslyn Savings Bank	1400 Northern Boulevard	Roslyn, NY 11576	38	December 17, 1875
The Troy Savings Bank	Second & State Streets	Troy, NY 12180	21	April 23, 1823
The Warwick Savings Bank	18 Oakland Avenue	Warwick, NY 10990	7	June 27, 1875
Ulster Savings Bank	280 Wall Street	Kingston, NY 12401	6	April 12, 1851
Walden Savings Bank	2 Bank Street	Walden, NY 12586	7	January 1, 1872
Watertown Savings Bank	111 Clinton Street	Watertown, NY 13601	6	October 2, 1893
Savings & Loan Associations				
Atlas Savings and Loan Association	689 Fifth Avenue	Brooklyn, NY 11215	1	October 17, 1900
Canisteo Savings and Loan Association	1 Main Street	Canisteo, NY 14823	1	August 15, 1921
Lake Shore Savings and Loan Association	128 East Fourth Street	Dunkirk, NY 14048	7	February 13, 1891
Massena Savings and Loan Association	255 Main Street	Massena, NY 13662	1	May 21, 1924
Medina Savings and Loan Association	11182 Maple Ridge Road	Medina, NY 14103	3	March 20, 1888
Credit Unions				
Ambrac Credit Union	70 Sayre Street	Buffalo, NY 14207	1	October 7, 1940
AmeriCU Credit Union	1916 Black River Boulevard	Rome, NY 13440	10	May 1, 2000
Bakery Salesmen Credit Union	41-20 Crescent Street	Long Island City, NY 11101	1	August 12, 1940
Branch 6000 NALC Credit Union	630 Broadway	Amityville, NY 11701	1	October 10, 1973
Buffalo Service Credit Union	111 W. Huron St., Federal Building, Room 1104	Buffalo, NY 14202	4	February 27, 1933
Buffalo Telephone Employees Credit Union	2727 Main Street	Buffalo, NY 14214	1	February 16, 1942

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Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License	
Credit Unions				
Central Credit Union	107-14 71st Road	Forest Hills, NY 11375	2	January 2, 1920
Cooperative Credit Union	425 Grand Street	New York, NY 10002	5	October 13, 1921
Cornell Fingerlakes Credit Union	1030 Craft Road	Ithaca, NY 14850	7	December 1, 1997
Directors Choice Credit Union	426 New Karner Road	Albany, NY 12205	1	January 5, 2000
Dressmakers Credit Union	218 West 40th Street, Room 402	New York, NY 10018	1	November 24, 1937
Empire Branch 36 National Association of Letter Carriers Credit Union	347 West 41st Street, Suite 101	New York, NY 10036	1	February 3, 1939
Empire State Credit Union	385 West Route 59	Spring Valley, NY 10977	1	August 30, 1920
Erie County Employees Credit Union	95 Franklin Street	Buffalo, NY 14202	1	March 13, 1940
Excelsior Credit Union	341 New Karner Road	Albany, NY 12205	1	July 22, 1915
First Rochester Community Credit Union	1225 Jefferson Road	Rochester, NY 14692	2	November 9, 1931
GRS Employees Credit Union	150 Sawgrass Drive	Rochester, NY 14602	1	February 4, 1955
Holy Family Parish Credit Union	42 Lorenzo Street	Rochester, NY 14611	1	April 3, 1937
Hudson River Credit Union	312 Palmer Avenue	Corinth, NY 12822	1	March 23, 1998
Independent Credit Union	1609 Avenue Z	Brooklyn, NY 11235	1	January 16, 1922
Jamaica Postal Credit Union	88-40 164th Street	Jamaica, NY 11431	1	February 5, 1931
Jamestown Post Office Employees' Credit Union	300 East Third Street	Jamestown, NY 14701	1	November 30, 1928
Melrose Credit Union	58-25 Queens Boulevard	Woodside, NY 11377	1	May 27, 1922
Middle Village Credit Union	78-09 Metropolitan Avenue	Middle Village, NY 11379	1	January 2, 1924
Montauk Credit Union	363 Seventh Avenue, Suite 1200	New York, NY 10001	2	March 20, 1922
Municipal Credit Union	2 Lafayette Street	New York, NY 10007	8	November 15, 1916
Newspaper Employees Credit Union	645 Albany Shaker Road	Albany, NY 12211	1	May 31, 1933
Niagara Dupont Employees Credit Union	5301 Buffalo Ave. & 26th St. P.O. Box 787	Niagara Falls, NY 14302	1	May 3, 1934
Niagara Falls Penn Central Employees Credit Union	8610 Buffalo Avenue	Niagara Falls, NY 14304	1	January 12, 1939
Norton-Troy Employees Credit Union	Norton-Troy Company Building, 10th Avenue & 25th St.	Watervliet, NY 12189	1	March 3, 1939
Postal Employees Credit Union	29 Jay Street	Schenectady, NY 12301	1	October 20, 1928
Poughkeepsie Public School Credit Union	May & Forbus Street	Poughkeepsie, NY 12601	1	March 4, 1937
Progressive Credit Union	370 Seventh Avenue, Suite 1400	New York, NY 10001	2	July 15, 1918
Riverside Credit Union	245 Vulcan Street	Buffalo, NY 14207	1	April 14, 1942
The Niagara Frontier Federal Employees Credit Union	615 Main Street	Niagara Falls, NY 14302	1	February 5, 1931
Western Division Credit Union	6750 Main Street	Williamsville, NY 14221	3	June 24, 1937
Yonkers Postal Employees Credit Union	75 Main Street	Yonkers, NY 10702	1	March 26, 1934

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Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License	
Private Banker				
Brown Brothers Harriman & Co.	140 Broadway	New York, NY 10005	9	June 15, 1934
Investment Companies (Article XII)				
American Express Banking Corp.	American Express Tower World Financial Center	New York, NY 10285	1	April 1, 1998
American Scandinavian Banking Corporation	437 Madison Avenue	New York, NY 10022	1	March 2, 1981
AIG Finance Holdings, Inc.	70 Pine Street	New York, NY 10270	1	October 23, 1996
Fiduciary Investment Corporation	600 Fifth Avenue	New York, NY 10020	1	February 27, 1970
French American Banking Corporation	787 Seventh Avenue	New York, NY 10219	3	May 21, 1919
GE Capital International Financing Corporation	335 Madison Avenue	New York, NY 10017	1	November 13, 2000
Merrill Lynch International Finance Corporation	Merrill Lynch World Headquarters North Tower, World Financial Center	New York, NY 10281	1	March 27, 1984
Prudential-Bache International Banking Corporation	199 Water Street, 29th Floor	New York, NY 10292	1	June 17, 1996
Skandinaviska Enskilda Banken Corporation	245 Park Avenue	New York, NY 10167	1	July 23, 1982
Sterling Banking Corporation	430 Park Avenue	New York, NY 10022	1	August 30, 1951
Foreign Branches				
Allied Irish Banks p.l.c.	405 Park Avenue	New York, NY 10022	1	December 12, 1977
ABN AMRO Bank N.V.	55 East 52nd Street	New York, NY 10055	2	January 31, 1941
Banca di Roma S.p.A.	34 East 51st Street	New York, NY 10022	1	July 1, 2002
Banca Antoniana Popolare Veneta S.c.p.a.	17 State Street	New York, NY 10004	1	September 28, 2000
Banca Intesa Banca Commerciale Italiana S.p.A.	1 William Street	New York, NY 10004	2	April 19, 2000
Banca Monte dei Paschi di Siena S.p.A.	55 East 59th Street	New York, NY 10022	1	February 4, 1983
Banca Nazionale del Lavoro	25 West 51st Street	New York, NY 10019	1	March 7, 1962
Banco de La Nacion Argentina	299 Park Avenue	New York, NY 10171	1	August 21, 1973
Banco di Napoli S.p.A.	245 Park Avenue	New York, NY 10167	1	September 1, 1949
Banco do Brasil, S.A.	600 Fifth Avenue	New York, NY 10020	1	March 25, 1969
Banco Bilbao Vizcaya Argentaria, S.A.	1345 Avenue of the Americas	New York, NY 10105	1	October 1, 1988
Banco Commercial Portugues, S.A.	2 Wall Street	New York, NY 10005	1	August 14, 2000
Banco Espanol de Credito, S.A.	730 Fifth Avenue	New York, NY 10019	1	February 22, 1984
Banco Espirito Santo, S.A.	320 Park Avenue	New York, NY 10022	1	May 6, 1988
Banco Itau, S.A.	540 Madison Avenue	New York, NY 10022	1	October 2, 1979
Banco Popular de Puerto Rico	5 West 51st Street	New York, NY 10019	1	January 1, 1999
Banco Santander Central Hispano, S.A.	45 East 53rd Street	New York, NY 10022	1	April 12, 1977

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Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License	
Foreign Branches				
Bank of Baroda	One Park Avenue	New York, NY 10016	1	December 4, 1978
Bank of India	277 Park Avenue	New York, NY 10172	1	December 1, 1978
Bank of Montreal	3 Times Square	New York, NY 10036	1	September 1, 1911
Bank Hapoalim B.M.	1177 Avenue of the Americas	New York, NY 10036	2	November 19, 1974
Barclays Bank PLC	200 Park Avenue	New York, NY 10166	2	September 1, 1911
Bayerische Hypo-und Verinsbank Aktiengesellschaft	150 East 42nd Street	New York, NY 10017	3	July 17, 1974
BNP Paribas	787 7th Avenue	New York, NY 10019	2	November 3, 1976
Caixa Geral de Depositos, S.A.	250 Park Avenue, 38th Floor	New York, NY 10017	1	May 7, 1999
Chang Hwa Commercial Bank, Ltd.	685 Third Avenue	New York, NY 10017	1	August 4, 1989
Chinatrust Commercial Bank, Ltd.	366 Madison Avenue	New York, NY 10017	1	December 25, 1998
Chohung Bank	320 Park Avenue, 27th Floor	New York, NY 10022	1	December 6, 1977
Commerzbank Aktiengesellschaft	Two World Financial Center	New York, NY 10281	1	August 20, 1971
Cooperatieve Centrale Raiffeisen-Boeren Leenbank B.A., Rabobank Nederland	245 Park Avenue	New York, NY 10167	1	December 19, 1995
Credit Agricole Indosuez	666 Third Avenue	New York, NY 10017	1	December 5, 1979
Credit Industriel et Commercial	520 Madison Avenue	New York, NY 10022	1	December 10, 1991
Credit Lyonnais	1301 Avenue of the Americas	New York, NY 10019	1	August 16, 1971
Credit Suisse First Boston	11 Madison Avenue	New York, NY 10010	1	April 8, 1940
Danske Bank A/S	299 Park Avenue	New York, NY 10171	1	December 13, 1985
Den Norske Bank ASA	200 Park Avenue	New York, NY 10166	1	November 3, 1988
Deutsche Bank AG	31 West 52nd Street	New York, NY 10019	4	July 15, 1978
Dexia Bank Belgium, S.A.	445 Park Avenue	New York, NY 10022	1	March 29, 2002
Dresdner Bank AG	75 Wall Street	New York, NY 10005	2	September 14, 1972
DZ Bank AG Deutsche Zentral-Genossenschaftsbank	609 Fifth Avenue	New York, NY 10017	1	November 22, 1976
EUROHYPO Aktiengesellschaft	75 Wall Street	New York, NY 10005	1	December 17, 2002
Fortis Bank S.A./N.V.	520 Madison Avenue	New York, NY 10022	1	November 15, 2002
Habib Bank Limited	44 Wall Street	New York, NY 10005	1	February 19, 1971
Industrial Bank of Korea	16 West 32nd Street	New York, NY 10001	1	November 1, 1990
Kookmin Bank	565 Fifth Avenue	New York, NY 10017	2	January 4, 1999
Korea Exchange Bank	460 Park Avenue	New York, NY 10022	2	September 6, 1967
KBC Bank N.V.	125 West 55th Street	New York, NY 10019	1	June 4, 1998
Landesbank Baden - Wurttemberg	535 Madison Avenue	New York, NY 10022	1	December 1, 1998

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Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License	
Foreign Branches				
Landesbank Hessen -Thuringen Girozentrale	420 Fifth Avenue	New York, NY 10018	1	January 2, 1981
Landesbank Schleswig-Holstein Girozentrale	590 Madison Avenue	New York, NY 10022	1	September 24, 2002
Lloyds TSB Bank plc	1251 Avenue of the Americas	New York, NY 10020	1	October 1, 1971
Malayan Banking Berhad	400 Park Avenue (9th Floor)	New York, NY 10022	1	March 28, 1984
Mashreq Bank psc	255 Fifth Avenue	New York, NY 10016	1	January 24, 1989
Mizuho Corporate Bank, Ltd.	55 East 52nd Street	New York, NY 10055	3	August 22, 1956
Natexis Banques Populaire	1251 Avenue of the Americas	New York, NY 10020	1	December 22, 1976
National Bank of Canada	125 West 55th Street	New York, NY 10019	1	November 1, 1979
National Bank of Egypt	40 East 52nd Street	New York, NY 10022	1	December 6, 2000
National Bank of Pakistan	100 Wall Street, 21st Floor	New York, NY 10005	1	July 23, 1964
National Westminster Bank Plc	101 Park Avenue	New York, NY 10178	2	January 1, 1970
Norddeutsche Landesbank Girozentrale	1114 Avenue of the Americas, 37th Floor	New York, NY 10036	1	February 15, 1991
Nordea Bank Finland Plc	437 Madison Avenue	New York, NY 10022	1	October 1, 2001
Nordea Bank Norge ASA	437 Madison Avenue	New York, NY 10022	1	April 11, 1987
P.T. Bank Central Asia (Persero)	641 Lexington Avenue	New York, NY 10022	1	January 11, 1991
Philippine National Bank	546 Fifth Avenue (8th Floor)	New York, NY 10036	1	February 3, 1917
Shinhan Bank	800 Third Avenue	New York, NY 10022	1	June 10, 1989
Shinkin Central Bank	1251 Avenue of the Americas	New York, NY 10020	1	October 10, 1987
Skandinaviska Enskilda Banken	245 Park Avenue	New York, NY 10167	1	October 9, 1987
Societe Generale	1221 Avenue of the Americas	New York, NY 10020	1	November 8, 1978
Standard Chartered Bank	One Madison Avenue	New York, NY 10010	2	May 25, 1976
State Bank of India	460 Park Avenue	New York, NY 10022	2	November 26, 1971
Sumitomo Mitsui Banking Corporation	277 Park Avenue	New York, NY 10172	1	September 17, 1952
Svenska Handelsbanken AB	153 East 53rd Street	New York, NY 10022	1	May 8, 1987
Swedbank (ForeningsSparbanken AB)	One Penn Plaza	New York, NY 10119	1	January 23, 1991
T.C. Ziraat Bankasi	330 Madison Avenue	New York, NY 10017	1	September 1, 1983
The Bank of Tokyo - Mitsubishi, Ltd.	1251 Avenue of the Americas, 14th Floor	New York, NY 10020	1	October 2, 1952
The Chiba Bank, Ltd.	1133 Avenue of the Americas (15th Floor)	New York, NY 10036	1	March 3, 1987
The Gunma Bank, Ltd.	245 Park Avenue (29th Floor)	New York, NY 10167	1	January 20, 1988
The Korea Development Bank	320 Park Avenue	New York, NY 10022	1	April 1, 1997
The Mitsubishi Trust and Banking Corporation	520 Madison Avenue (39th Floor)	New York, NY 10022	1	December 11, 1973
The Norinchukin Bank	245 Park Avenue (29th Floor)	New York, NY 10167	1	July 8, 1984

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Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License	
Foreign Branches				
The Royal Bank of Scotland plc	101 Park Avenue, 10th & 11th Floor	New York, NY 10178	2	June 6, 1985
The Shoko Chukin Bank	666 Fifth Avenue	New York, NY 10103	1	October 11, 1986
The Sumitomo Trust and Banking Company Limited	527 Madison Avenue (3rd Floor)	New York, NY 10022	1	September 20, 1976
The Toronto-Dominion Bank	31 West 52nd Street	New York, NY 10019	1	February 28, 1919
Turkiye Vakiflar Bankasi T.A.O.	680 Fifth Avenue	New York, NY 10019	1	December 3, 1991
United Bank Limited	30 Wall Street	New York, NY 10005	1	April 5, 1977
UniCredito Italiano S.p.A.	375 Park Avenue	New York, NY 10152	1	July 31, 1973
UBS AG	101 Park Avenue	New York, NY 10178	2	June 26, 1998
UFJ Bank Limited	Park Avenue Plaza, 55 East 52nd Street	New York, NY 10055	1	March 22, 1963
WestLB AG	1211 Avenue of the Americas	New York, NY 10036	1	August 11, 1975
Foreign Agencies				
American Express Bank Ltd.	American Express Tower, World Financial Center	New York, NY 10285	1	May 2, 1919
Banco de la Provincia de Buenos Aires	609 Fifth Avenue	New York, NY 10017	1	December 5, 1979
Banco de Bogota	375 Park Avenue	New York, NY 10152	1	March 6, 1974
Banco Industrial de Venezuela, C.A.	900 Third Avenue	New York, NY 10022	1	September 10, 1975
Banco Internacional, S.A.	437 Madison Avenue	New York, NY 10022	1	January 15, 1981
Banco Latinoamericano de Exportaciones, S.A.	708 Third Avenue	New York, NY 10017	1	November 4, 1988
Banco Mercantil C.A., S.A.C.A., S.A.I.C.A.	11 East 51st Street	New York, NY 10022	1	October 1, 1987
Banco Nacional de Mexico	767 Fifth Avenue	New York, NY 10153	1	July 11, 1929
Bank of Taiwan	100 Wall Street	New York, NY 10005	1	May 3, 1990
Bank Leumi Le-Israel B.M.	562 Fifth Avenue	New York, NY 10036	1	September 2, 1959
Beogradska Banka dd	C/O NYS Banking Department, One State Street	New York, NY 10004	1	July 27, 1982
BBVA Bancomer, S.A. Institution de Banca Multiple, Grupo Financiero BBVA Bancomer	1370 Avenue of the Americas	New York, NY 10019	1	July 12, 1978
Canadian Imperial Bank of Commerce	425 Lexington Avenue	New York, NY 10017	1	September 1, 1911
Chiao Tung Bank Co., Ltd.	One World Financial Center (30th Floor)	New York, NY 10281	1	March 19, 1993
Dexia Credit Local	445 Park Avenue	New York, NY 10022	1	November 5, 1990
First Commercial Bank	750 Third Avenue	New York, NY 10017	1	October 5, 1989
Hana Bank	280 Park Avenue (24th Floor)	New York, NY 10017	1	December 6, 1977
Hua Nan Commercial Bank, Ltd.	330 Madison Avenue	New York, NY 10017	1	June 8, 1990
Jugobanka dd	C/O NYS Banking Department, One State Street	New York, NY 10004	1	June 6, 1980

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Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License	
Foreign Agencies				
Oversea-Chinese Banking Corporation Limited	1700 Broadway	New York, NY 10019	1	April 8, 1981
P.T. Bank Negara Indonesia (Persero) Tbk	One Exchange Plaza, 55 Broadway	New York, NY 10006	1	August 3, 1983
P.T. Bank Rakyat Indonesia (Persero)	14 Wall Street	New York, NY 10005	1	April 7, 1988
Taipeibank	100 Wall Street	New York, NY 10005	1	March 11, 1991
The Bank of Nova Scotia	One Liberty Plaza, 22nd-26th Floors	New York, NY 10006	1	September 1, 1911
The International Commercial Bank of China	59-65 Liberty Street	New York, NY 10005	1	April 2, 1936
The Shizuoka Bank, Ltd.	101 East 52nd Street	New York, NY 10022	1	May 5, 1989
United Overseas Bank Limited	592 Fifth Avenue	New York, NY 10036	1	September 8, 1976
Woori Bank	245 Park Avenue (41st Floor)	New York, NY 10167	1	March 3, 1976
Holding Companies - One Bank				
ABN Amro Holding N.V.	Gustav Mahlerlaan 10, 1082 Pp	Amsterdam, NL	1	January 20, 2000
Bank Leumi le-Israel Corp.	579 Fifth Avenue	New York, NY 10014	1	December 24, 1984
Bank One Corporation	One Bank One Plaza	Chicago, IL 60670	1	November 29, 1966
Bermuda (U.S.) Holdings Limited	350 Park Avenue	New York, NY 10022	1	August 10, 1983
Brown Brothers Harriman & Co.	140 Broadway	New York, NY 10005	1	March 1, 1990
BSB Bancorp, Inc.	58-68 Exchange Street	Binghamton, NY 13901	1	October 3, 1988
C.C. Bancorp, Inc.	116-120 Main Street	LittleValley, NY 14755	1	July 16, 2001
Canisteo Valley Corporation	3 Main Street	Canisteo, NY 14823	1	September 30, 1998
Chemung Financial Corporation	1 Chemung Canal Plaza	Elmira, NY 14901	1	June 1, 1985
Cohoes Bancorp, Inc.	75 Remsen Street	Cohoes, NY 12047	1	December 31, 1998
CAB Holdings LLC	77-79 Bowery	New York, NY 10022	1	November 30, 1998
Depository Trust & Clearing Corporation	55 Water Street	New York, NY 10041	1	March 22, 1999
Discount Bancorp, Inc.	511 Fifth Avenue	New York, NY 10017	1	March 23, 2000
Emigrant Bancorp, Inc.	5 East 42nd Street	New York, NY 10017	1	November 8, 1994
Greene County Bancorp, Inc.	425 Main Street	Catskill, NY 12414	1	December 30, 1998
GreenPoint Financial Corp	807 Manhattan Avenue	Brooklyn, NY 11222	1	January 28, 1994
HerkimerTrust Corporation, Inc.	500 East Main Street	Little Falls, NY 13365	1	March 21, 1983
Holland Bancorp, Inc.	12 South Main Street	Holland, NY 14080	1	January 31, 2001
Hudson River Bancorp, Inc.	One Hudson City Centre	Hudson, NY 12534	1	June 30, 1998
Hudson Valley Holding Corp.	21 Scarsdale Road	Yonkers, NY 10707	1	December 31, 1983
HSBC USA Inc.	452 Fifth Avenue	New York, NY 10018	1	December 31, 1999

continued

Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License	
Holding Companies - One Bank				
Independence Community Bank Corp.	195 Montague Street	Brooklyn, NY 11201	1	March 13, 1998
Long Island Financial Corp.	One Suffolk Square	Islandia, NY 11722	1	January 28, 1999
Massachusetts Mutual Life Insurance Company	1295 State Street	Springfield, MA 01111	1	March 2, 2000
Millbrook Bank System, Inc.	Franklin Avenue, P.O. Box AF	Millbrook, NY 12545	1	April 13, 1998
New York Community Bancorp, Inc.	136-65 Roosevelt Avenue	Flushing, NY 11354	1	November 23, 1993
North Fork Bancorporation, Inc.	275 Broad Hollow Road	Melville, NY 11747	1	December 17, 1981
NorthernTrust Corporation	50 South LaSalle Street	Chicago, NY 60675	1	December 1, 1971
Northfield Holdings Corp.	1731 Victory Boulevard	Staten Island, NY 10314	1	December 31, 2002
Oswego County Bancorp, Inc.	44 East Bridge Street	Oswego, NY 13126	1	July 13, 1999
Pathfinder Bancorp, Inc.	214 West First Street	Oswego, NY 13126	1	December 31, 1997
Popular, Inc.	Popular Center Building, 208 Ponce de Leon Avenue	Hato Rey, PR 00918	1	August 1, 1985
Rome Bancorp, Inc.	100 West Dominick Street	Rome, NY 13440	1	October 6, 1999
Roslyn Bancorp	1400 Northern Boulevard	Roslyn, NY 11576	1	January 10, 1997
Smithtown Bancorp Inc.	One East Main Street	Smithtown, NY 11787	1	November 1, 1984
Solvay Bank Corp.	1537 Milton Avenue	Solvay, NY 13209	1	June 30, 1987
State Bancorp, Inc.	2 Jericho Plaza	Jericho, NY 11753	1	June 24, 1986
SteubenTrust Corporation	One Steuben Square	Hornell, NY 14843	1	July 31, 1990
Troy Financial Corporation	32 Second Street	Troy, NY 12180	1	March 31, 1999
TSB Services Inc.	One Main Street	Spencer, NY 14883	1	March 16, 1984
U.S.Trust Corporation	114 West 47th Street	New York, NY 10036	1	May 24, 1995
U.S.B. Holding Co., Inc.	100 Dutch Hill Road	Orangeburg, NY 19062	1	January 11, 1983
Wachovia Corporation	100 North Main Street	Winston-Salem, NC 27150	1	August 5, 1999
Warwick Community Bancorp	18 Oakland Avenue	Warwick, NY 10990	1	December 23, 1997
473 Broadway Holding Corp.	473 Broadway	Saratoga Springs, NY 12866	1	June 17, 1926

Holding Companies - Multi Bank

Arrow Financial Corporation	250 Glen Street	Glens Falls, NY 12801	1	September 1, 1983
Citigroup, Inc.	399 Park Avenue	New York, NY 10043	1	December 31, 1912
Deutsche BankTrust Corporation	130 Liberty Street, DB Plaza	New York, NY 10006	1	May 31, 1966
Financial Institutions, Inc.	220 Libery Street P.O. Box 227	Warsaw, NY 14569	1	September 15, 1931
J.P. Morgan Chase & Co.	270 Park Avenue	New York, NY 10017	1	October 28, 1968
M & T Bank Corporation	One M & T Plaza	Buffalo, NY 14240	1	December 31, 1969

continued

Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License	
Holding Companies - Multi Bank				
Mellon Financial Corporation	One Mellon Bank Center	Pittsburgh, PA 15258	1	November 28, 1972
Mitsubishi Tokyo Financial Group, Inc.	26F Marunouchi Bldg. 4-1, Marunouchi 2-chome	Chiyoda-ku, Tokyo, 100- JP	1	March 1, 2001
Mizuho Holdings, Inc.	1-6 Marunouchi, 1-Chome, Chiyoda-ku	Tokyo, JP	1	September 7, 2000
The Bank of New York Company, Inc.	One Wall Street	New York, NY 10005	1	May 29, 1969
Tompkins Trustco, Inc.	110 North Tioga Street	Ithaca, NY 14850	1	October 17, 1995
UFJ Bank Limited	5-6 Fushimimachi 3-Chome, Chuo-Ku	Osaka, 541 JP	1	June 7, 1999
Mutual Holding Companies				
Northwest Bancorp, MHC	Liberty Street at Second Avenue	Warren, PA 16365	1	March 9, 1998
NSB Holding Corp.	1731 Victory Boulevard	Staten Island, NY 10314	1	August 7, 1995
Pathfinder Bancorp, MHC	214 West First Street	Oswego, NY 13126	1	October 25, 2002
Rome, MHC	100 West Dominick Street	Rome, NY 13440	1	October 6, 1999
Licensed Lenders				
American General Financial Services, Inc	601 N.W. Second Street, P.O. Box 59	Evansville, IN 47701	21	April 4, 1962
AmeriCredit Financial Services, Inc. AFS Financial Services, Inc.	4001 Embarcadero Drive	Arlington, TX 76014	1	July 8, 2002
Beneficial New York Inc.	2700 Sanders Road	Prospect Heights, IL 60070	64	November 15, 1930
CitiFinancial, Inc.	300 St. Paul Place	Baltimore, MD 21202	53	November 10, 1988
E-Loan, Inc.	5875 Arnold Road	Dublin, CA 94568	2	August 8, 2001
Gemini Capital Corporation	747 Third Avenue	New York, NY 10017	1	February 19, 1997
Guardian Loan Company of Massapequa, Inc	105 Grand Avenue	Massapequa, NY 11758	1	February 10, 1977
Household Automotive Credit Corporation	5855 Copley Drive	San Diego, CA 92111	2	January 4, 1999
Household Finance Corporation III	2700 Sanders Road	Prospect Heights, IL 60070	36	December 31, 1984
JCB International Credit Card Co., Ltd.	626 Wilshire Boulevard, Suite 200	Los Angeles, CA 90017	1	December 17, 2002
Northwest Finance Company, Inc.	2 Liberty Street	Warren, PA 16365	2	October 1, 1990
Novus Credit Services Inc.	2500 Lake Cook Road - 3 West	Riverwoods, IL 60015	1	August 24, 1983
Retail Charge Financial Services Corp.	2650 Merrick Road	Bellmore, NY 11710	1	April 18, 1995
Wells Fargo Financial New York, Inc.	800 Walnut Street	Des Moines, IA 50309	12	July 14, 1987

Schedule C - Closed Institutions

Part 1: Voluntary Liquidations Commenced During 2002

(Dollars in Thousands)

Name of Institution	Location	Date of Last Report	Total Amount of Resources	Due Depositors or Shareholders	Capital Amount	Due to Head Office & Affiliates	Other Liabilities
COMMERCIAL BANKS							
LBS Bank - New York	New York	June 30, 2002	\$ 162,136	\$ 122,515	\$ 21,134	\$ N/A	\$ 18,487
LIMITED PURPOSE TRUST COMPANIES							
First Chicago Trust Company of New York	New York	Dec. 31, 2001	83,686	0	65,999	N/A	17,687
TRUST COMPANIES							
Zurich Capital Markets Trust Company	New York	Jan. 2, 2002	5,499	0	5,499	N/A	0
INVESTMENT COMPANIES							
Goldman Sachs London Hlds. LLC	London	Jan. 2, 2002	2,021,090	380,519	23,711	N/A	1,616,860
Prudential Bache International Banking Corporation	New York	Sep. 30, 2002	100	0	100	N/A	0
MUTUAL TRUST INVESTMENT COMPANIES							
Bank Fiduciary (Equity) Fund *	New York	Dec. 31, 2001	33	5	0	N/A	28
Bank Fiduciary (Fixed Income) Fund *	New York	Dec. 31, 2001	23	0	0	N/A	23
* Declared to be banking organizations for purposes of dissolution, March 1, 2001							
FOREIGN BRANCHES							
Asahi Bank, Ltd.	New York	Jan. 9, 2002	21,061	0	0	21,039	22
Banco di Napoli S.p.A.	New York	Mar. 31, 2002	686,662	501,773	0	11,129	173,760
Banco Mercantil de Sao Paulo, S.A.	New York	Jun. 30, 2002	2,133	0	0	0	2,133
Chugoku Bank, Ltd.	New York	Mar. 31, 2002	6,619	0	0	0	6,619
Dai-Ichi Kangyo Bank, Ltd.	New York	Jun. 28, 2002	8,397,817	123,065	0	8,077,000	197,752
Joyo Bank, Ltd.	New York	Jun. 28, 2002	11,971	0	0	3,288	8,683
Ogaki-Kyoritsu Bank, Ltd.	New York	Mar. 31, 2002	244,507	121,036	0	3,787	119,684
P.T. Bank Central Asia, Indonesia	New York	Sep. 30, 2002	8,207	6,571	0	0	1,636
San-in Godo Bank, Ltd.	New York	Jan. 9, 2002	75,606	45,000	0	0	30,606
FOREIGN AGENCIES							
BBVA Bancomer, S.A. Institution de Banca Multiple	New York	Sep. 30, 2002	9,436	0	0	8,144	1,292

Schedule C - Closed Institutions

Part 2: Voluntary Liquidations Concluded During 2002

(Dollars in Thousands)

Name of Institution	Location	Date of Last Report	Total Amount of Resources	Due Depositors or Shareholders	Capital Amount	Due to Head Office & Affiliates	Other Liabilities
COMMERCIAL BANKS							
Arab American Bank	New York	Jan. 01, 2001	\$ 24,200	\$ 0	\$ 24,000	\$ N/A	\$ 200
LIMITED PURPOSE TRUST COMPANIES							
Chuo Mitsui Trust Company (USA)	New York	Mar. 31, 2002	0	0	0	N/A	0
Dai-Ichi Kangyo Trust Co. of NY	New York	Jun. 30, 2002	1,725	0	1,725	N/A	0
ING Institutional Trust Company	New York	Sep. 30, 2002	2,698	0	2,443	N/A	255
INVESTMENT COMPANIES							
Goldman Sachs London Hlds. LLC	London	Jun. 28, 2002	2,021,090	380,519	23,711	N/A	1,616,860
FOREIGN BRANCHES							
Asahi Bank, Ltd.	New York	Mar. 31, 2002	0	0	0	0	0
Banco di Napoli S.p.A.	New York	Sep. 30, 2002	106,734	101,059	0	0	5,675
Banco Mercantil de Sao Paulo, S.A.	New York	Jun. 30, 2002	2,133	0	0	0	2,133
Chugoku Bank, Ltd.	New York	Mar. 31, 2002	6,619	0	0	0	6,619
Dai-Ichi Kangyo Bank, Ltd.	New York	Jun. 28, 2002	8,397,817	123,065	0	8,077,000	197,752
Joyo Bank, Ltd.	New York	Jun. 28, 2002	11,971	0	0	3,288	8,683
Ogaki-Kyoritsu Bank, Ltd.	New York	Sep. 30, 2002	208,639	86,538	0	87,159	34,942
San-in Godo Bank, Ltd.	New York	Mar. 31, 2002	0	0	0	0	0
FOREIGN AGENCIES							
Banco do Estado de Sao Paulo, S.A.	New York	Jun. 30, 2002	11,080	0	0	0	11,080
Siam Commercial Bank PCL	New York	Mar. 20, 2002	1,500	0	1,500	0	0

Schedule C - Closed Institutions

Part 3: Unclaimed Deposits or Dividends of Closed Institutions Deposited with the Superintendent as of December 31, 2002 - Voluntary Liquidation

Date Funds Paid Over to Superintendent	Name of Institution	Unclaimed Deposits or Dividends Deposited with Superintendent	Paid During 2002 by Superintendent to Claimants	Paid to Date by Superintendent to Claimants	Balance of Unclaimed Deposits or Dividends Deposited with Superintendent
Aug. 28, 1997	Banco Santander Mexicano	\$ 12,373.95	\$ 0.00	\$ 0.00	\$ 12,373.95
Oct. 14, 1997	Dellwood Employees Credit Union	453.10	0.00	0.00	453.10
May 22, 1998	Bahrain Middle East Bank	805.00	0.00	0.00	805.00
May 28, 1998	Ideal Credit Union	12,683.95	0.00	63.22	12,620.73
July 30, 1998	East Buffalo Credit Union	630.44	0.00	0.00	630.44
Aug. 6, 1998	Envios Internacionale	219.00	0.00	0.00	219.00
Dec. 30, 1998	Unibanco-Uniao Bancas Brasilerios	33,792.35	0.00	0.00	33,792.35
July 26, 1999	Rochester Hebrew Credit Union	3,042.74	0.00	0.00	3,042.74
Sept. 9, 1999	Banco Real	2,297.43	0.00	0.00	2,297.43
Nov. 22, 1999	Banca Serfin S.A.	2,149.67	0.00	0.00	2,149.67
Feb. 22, 2000	Sumitomo Bank of New York Trust Co.	15,440.79	0.00	0.00	15,440.79
June 29, 2000	BSI AG	15,079.46	0.00	0.00	15,079.46
Oct. 2, 2000	Bank of the Philippine Islands	2,765.08	0.00	904.38	1,860.70
Feb. 22, 2001	Banco Union S.A.C.A.	314,814.79	22,522.04	280,902.95	33,911.84
Dec. 11, 2001	Banco Atlantico S.A.	480,133.09	301,519.78	301,519.78	178,613.31
Total		\$896,680.84	\$324,041.82	\$583,390.33	\$313,290.51

Note: Unclaimed funds held by the Office of the State Comptroller on behalf of the Superintendent of Banks

Schedule C - Closed Institutions

Part 4: Unclaimed Deposits or Dividends of Closed Institutions Deposited with the Superintendent as of December 31, 2002 - Involuntary Liquidation

Date Funds Paid Over to Superintendent	Name of Institution	Unclaimed Deposits or Dividends Deposited with Superintendent	Paid During 2002 by Superintendent to Claimants	Paid to Date by Superintendent to Claimants	Balance of Unclaimed Deposits or Dividends Deposited with Superintendent
April 27, 1998	Bank of Credit and Commerce International SA	\$ 1,468,341.07	\$0.00	\$ 0.00	\$ 1,468,341.07
July 10, 1998	Nationar	541,114.58	0.00	961.67	540,152.91
July 24, 1998	PIC Banking Corp.	8,309.83	0.00	896.94	7,412.89
Total		\$2,017,765.48	\$0.00	\$1,858.61	\$2,015,906.87

Note: Unclaimed funds held by the Office of the State Comptroller on behalf of the Superintendent of Banks.

Schedule D - Banking Board Actions, Mergers, Consolidations and Conversions During 2002

Part 1: Banking Board Actions

NEW BANKING ORGANIZATIONS CHARTERED

	Date Approved
Provident Municipal Bank	Jan. 28, 2002
Law Debenture Trust Company	Mar. 13, 2002
Hudson River Commercial Bank	Oct. 10, 2002
Pathfinder Commercial Bank	Oct. 10, 2002

NEW BRANCHES OF FOREIGN BANKING ORGANIZATIONS LICENSED

	Date Approved
Artesia Banking Corporation SA (Belgium)*	Mar. 26, 2002
Minghetti Finanziaria S.p.A. (Italy)**	Jul. 1, 2002
Landesbank Schleswig-Holstein Gironzentrale, aka LB Kiel (Germany)	Sep. 5, 2002
Fortis Bank S.A./N.V. (Belgium)	Oct. 10, 2002
EUROHYPO Aktiengesellschaft (Germany)	Dec. 5, 2002

ACQUISITIONS OF SUBSIDIARIES AND OTHER INTERESTS

	Date Approved
Victory State Bank - approval granted to make capital investment of \$30,000, representing 20 shares of stock, in Atlantic Central Bankers Bank.	Mar. 13, 2002
KBC Bank N.V. (Belgium) - approval granted to acquire 100% of the issued and outstanding shares of stock of LBS Bank.	May 5, 2002
Country Bank - approval granted to make a capital investment in Country Putnam Properties, Inc., a wholly owned subsidiary of Country Bank.	Jun. 19, 2002
Bank Leumi USA - approval granted to make an additional investment in its existing registered security broker-dealer subsidiary, Leumi Investment Services, Inc., to engage in insurance sales activities.	Jun. 19, 2002
Bank Audi (USA) - approval granted to acquire 100% of the outstanding shares of stock of Schroder & Co. Trust Bank.	Dec. 5, 2002

* Name subsequently changed to Dexia Bank Belgium, S.A.

** Establishment of branch office under the name of Banca di Roma, S.p.A., approved.

continued

Schedule D - Banking Board Actions, Mergers, Consolidations and Conversions During 2002

Part 1: Banking Board Actions

MERGER, HOLDING COMPANY AND HOLDING COMPANY EXPANSION ACTIVITIES

Date Approved

Financial Institutions, Inc. - approval granted to expand the bank holding company by its acquisition of Bank of Avoca.

Apr. 17, 2002

Oneida Savings Bank, Oneida Financial Corp. and Oneida Financial, MHC - approval granted to each of the three entities to become bank holding companies in connection with Oneida Savings' acquisition of SBC Financial Corporation and its wholly owned subsidiary, State Bank of Chittenango.

May 23, 2002

Hudson River Bank & Trust Company and Hudson River Bancorp, Inc. - approval granted to become bank holding companies in connection with the proposed organization of Hudson River Commercial Bank.

Oct. 10, 2002

Pathfinder Bank, Pathfinder Bancorp, Inc. and Pathfinder Bancorp, MHC - approval granted to each of the three entities to become bank holding companies in connection with the proposed organization of Pathfinder Commercial Bank.

Oct. 10, 2002

CHANGES IN CONTROL OF BANKING ORGANIZATIONS

Date Approved

Constance J. Milstein and Philip L. Milstein - approval granted to acquire control of Emigrant Savings Bank.

Apr. 17, 2002

Michael Pistilli and Anthony Pistilli - approval granted to acquire control of First Central Savings Bank.

Jun. 19, 2002

OTHER ACTIONS

Date Approved

BSB Bank and Trust Company - approval granted to sell life insurance, health and long term care insurance, as well as property and casualty insurance products, through its wholly owned subsidiary BSB Financial Services, Inc.

Jan. 28, 2002

Schedule D - Banking Board Actions, Mergers, Consolidations and Conversions During 2002

Part 2: Mergers and Consolidations

Name	Location	Name After Merger	Merger Date
Commercial Banks			
Berkshire Bank, The Goshen Savings Bank, FSB	New York, NY Goshen, NY	Berkshire Bank, The	Mar. 30, 2002
Bath National Bank, The Bank of Avoca	Bath, NY Avoca, NY	Bath National Bank, The	May 1, 2002
Charter One Bank, National Association Charter One Commercial	Cleveland, OH Albany, NY	Charter One Bank, National Association	May 16, 2002
National Bank of Geneva, The Pavilion State Bank, The	Geneva, NY LeRoy, NY	National Bank of Geneva, The	Sep. 20, 2002
Wachovia Bank, National Association Offitbank	Winston-Salem, NC New York, NY	Wachovia Bank, National Association	Dec. 31, 2002
Trust Companies			
United States Trust Company of New York U.S. Trust Company of New Jersey	New York, NY Princeton, NJ	United States Trust Company of New York	Feb. 28, 2002
Industrial Bank of Japan Trust Company, The IBJ Whitehall Bank & Trust Company	New York, NY New York, NY	Industrial Bank of Japan Trust Company, The	Mar. 31, 2002
Atlantic Bank of New York Yonkers S & LA, FA	New York, NY Yonkers, NY	Atlantic Bank of New York	May 8, 2002
Interim Sumitomo Trust & Banking Co. (U.S.A.) Sumitomo Trust & Banking Co. (U.S.A.)	Hoboken, NJ New York, NY	Sumitomo Trust & Banking Co. (U.S.A.)	May 21, 2002
Fuji Bank and Trust Company, The Industrial Bank of Japan Trust Company, The	New York, NY New York, NY	Mizuho Corporate Bank (USA)	Dec. 1, 2002

continued

Schedule D - Banking Board Actions, Mergers, Consolidations and Conversions During 2002

Part 2: Mergers and Consolidations

Name	Location	Name After Merger	Merger Date
Savings Banks			
Hudson River Bank & Trust Mohawk Community Bank	Hudson, NY Amsterdam, NY	Hudson River Bank & Trust	Mar. 8, 2002
First Niagara Bank Cortland Savings Bank	Lockport, NY Cortland, NY	First Niagara Bank	Nov. 8, 2002
First Niagara Bank Cayuga Bank	Lockport, NY Auburn, NY	First Niagara Bank	Nov. 8, 2002
Northfield Savings Bank Liberty Bank	Staten Island, NY Avenel, NJ	Northfield Savings Bank	Dec. 31, 2002
Foreign Branches			
UFJ Bank Limited Tokai Bank, Ltd., The	New York, NY New York, NY	UFJ Bank Limited	Jan. 14, 2002
Artesia Banking Corporation S.A. Dexia Bank Belgium, S.A.	New York, NY New York, NY	Dexia Bank Belgium, S.A.	Mar. 29, 2002
Foreign Agencies			
United Overseas Bank Limited Overseas Union Bank, Ltd.	New York, NY New York, NY	United Overseas Bank Limited	Jan. 2, 2002
Check Cashers			
C.L.B. Check Cashing, Inc. Neighborhood Check Cashing Corp.	Springfield Gardens, NY Rosedale, NY	C.L.B. Check Cashing, Inc.	Jun. 5, 2002

Schedule D - Banking Board Actions, Mergers, Consolidations and Conversions During 2002

Part 3: Conversion of a Federally-Chartered Institution to a State-Chartered Institution

Name	Location	Name after Conversion	Effective Date
Commercial Banks			
Sleepy Hollow National Bank	North Tarrytown, NY	Sleepy Hollow Bank	July 8, 2002

Schedule D - Banking Board Actions, Mergers, Consolidations and Conversions During 2002

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

Name	Location	Name after Conversion	Effective Date
Savings Banks			
The Savings Bank of Utica	Utica, NY	SBU Bank	Feb. 8, 2002
First Niagara Bank	Lockport, NY	First Niagara Bank	Nov. 8, 2002
Credit Unions			
1199 SEIU Credit Union	New York, NY	1199 SEIU Federal Credit Union	June 6, 2002
Holding Companies - Multi Bank			
First Niagara Financial Group	Lockport, NY	First Niagara Financial Group, Inc.	Nov. 8, 2002
Mutual Holding Companies			
Oswego County MHC	Oswego, NY	Oswego County MHC	Jan. 31, 2002
First Niagara Financial Group, MHC	Lockport, NY	First Niagara Financial Group, MHC	Nov. 8, 2002
Charitable Foundations			
Cortland Savings Foundation	Cortland, NY	Cortland Savings Foundation	Nov. 8, 2002
First Niagara Bank Foundation	Lockport, NY	First Niagara Savings Foundation	Nov. 8, 2002

Schedule E – State Transmitter of Money Insurance Fund

Report of Receipts and Disbursements For the Year Ending December 31, 2002

For the year ending December 31, 2002, the State Transmitter of Money Insurance Fund had no disbursements and received interest income of \$76,660.74.

Schedule F – Summary of Banking Law and Regulations Adopted During 2002

Part 1: Summary of Chapters Amending the Banking Law and Related Statutes

Chapter 131 (S.849), **Expanded Eligible Assets for Foreign Banks**; approved 7/23/92. Amends section 202-b(1) of the Banking Law. Effective 120 days after it becomes law (11/19/02).

Expands the existing authorized listing of obligations that may be used to meet the asset pledge requirements by permitting foreign banking corporations licensed by the Banking Department to use purchased obligations of, or guaranteed by, the Federal Student Loan Marketing Association, a Federal Home Loan Bank, or obligations of any unaffiliated issuer. In addition, the chapter also requires obligations of an issuer to have a certain investment grade, as specified, and the Superintendent of Banks is given the discretion to determine that the obligations of a particular issuer are not acceptable for purposes of meeting the asset pledge requirement.

Chapter 134 (S.2964-A), **National Bank References, Branch and Trust Offices**; approved 7/23/02. Amends sections 100-c(7), 235(12-a)(b), and 554(2) of the Banking Law, section 281 of the Education Law, and section 103(9-a) of the Surrogate's Court Procedure Act. Effective immediately (7/23/02).

Modifies the existing references to the "principal" office of a national bank to a "principal, branch or trust" office of such bank. The previous statutory references, in referring to a national bank having a principal office in this state, were intended to distinguish national banks located and headquartered in this state from all other national banks. These references in the cited statutes pre-dated the authorization of branch banking on an interstate basis. Thus, a national bank may have currently an extensive banking presence in New York without having its headquarters or principal office located in this state. The original intention of the noted references in the cited statutes was to encompass national bank entities doing business in this state within the authorizations conveyed therein. The amendments are consis-

tent with such original intention, but reflect, and are consistent with, the expanded basis on which national banks may engage in interstate banking.

Chapter 164 (S.7179), **Record Retention Standards for Thrift Institutions**; approved 7/23/02. Adds new sections 239-a and 378-d to the Banking Law and repeals sections 239(7) and 378-a(6) of such law. Effective 9/1/02.

Modifies the standards for retention of books and records by State-chartered thrift institutions (savings banks and savings and loan associations). The chapter establishes statutory minimum retention periods for such institutions that conform to the requirements applicable to banks and trust companies. The new retention period is six years from the date of the final or last account entry. Moreover, such records may be retained in photographic form with the exception of records related to the institutions acting as fiduciaries. In the latter instance, the Banking Board is authorized to prescribe by regulation a period of time longer or shorter than six years that such records must be retained in original form.

The repealed provisions essentially required thrift institutions to maintain such records for twenty years by permitting depositors, their representatives or assigns to commence an action within twenty years from the date of a deposit payment.

Chapter 309 (S.7128-A), **Mail-Loan Check Standards**; approved 8/6/02. Adds a new section 9-t to the Banking Law. Effective sixty days after it becomes law (10/5/02).

Establishes certain requirements applicable to "mail-loan checks" that are made out to a person and sent unsolicited by a lending institution. A lending institution includes a licensed lender, or a state or federally chartered bank, trust company, thrift institution or credit union. A "mail-loan check" is defined by section 9-t as a

continued

Schedule F - Summary of Banking Law and Regulations Adopted During 2002
Part 1: Summary of Chapters Amending the Banking Law and Related Statutes

check that when cashed or deposited by the person to whom it is made out, obligates such person to repay to the lending institution the amount of the proceeds of such check according to the terms mailed with the check.

The new requirements applicable to such checks are: 1) a notice on the check in legible type indicating one form of valid photographic identification is needed to cash or deposit the check; 2) the absence of any reference on the outside of the envelope containing such checks that indicates checks are enclosed therein; 3) a prohibition on the transfer of such checks; and 4) inclusion of an expiration date of not more than six months on such checks.

A lending institution violating these provisions would be subject to a civil penalty of \$500 for each violation.

Chapter 629 (S.7173-B), Regulation of Budget Planning; approved 10/9/02. Amends sections 579, 580(1), 582, 583, 584, and 585 of the Banking Law, and adds new sections 580(4), 584-a, and 584-b to such law; amends sections 455, 456 and 457 of the General Business Law. Effective 180 days after it becomes law (4/7/03).

Establishes generally a more rigorous regulatory environment within which licensed budget planners may engage in budget planning in this state by extensive amendment of Article 12-C of the Banking Law, which licenses and regulates budget planners. The chapter also, by amending Article 28-B of the General Business Law that prohibits a person or entity from engaging in the business of budget planning in this state unless licensed by the Superintendent or otherwise exempted from the prohibition, includes within the scope of the activity of budget planning any persons or entities engaged in budget planning that solicit and enter into a contract for such services with an individual in this state. In addition, the chapter, by the amendments to the General Business Law, imposes certain new requirements upon attorneys licensed to practice law in this state who engage in budget planning but are otherwise exempted from the licensing requirements.

This chapter is intended is to insure that only licensed entities engage in budget planning with residents of this state, that only not-for-profit or similar corporate entities be so licensed, and that such entities be subject to licensing by the Superintendent whether domiciled or headquartered within or without this state. The chapter is also intended to increase consumer protections for the clients of licensed budget planners.

Chapter 626 (A.11856), Regulation of Predatory Mortgage Lending; approved 10/3/02. Adds a new section 6-l to the Banking Law; adds a new section 771-a to the General Business Law; and adds a new section 1302 to the Real Property Actions and Proceedings Law. Effective 180 days after it becomes law (4/1/03).

Regulates the making of certain mortgage loans, termed “high-cost home loans,” by mortgage lenders and brokers. Such loans are defined, in part, by certain annual percentage rate and points and fees thresholds, and such loans are then subject to enumerated conditions, limitations and restrictions. The new section 6-l would also impose certain obligations, liabilities, and potential penalties upon the lenders of such loans, and provide the borrowers with certain actionable defenses and recoveries, if the courts determine the lenders, in making such loans, did not comply with the statutory conditions, limitations and restrictions. Such defenses and recoveries by the borrower also extend to any foreclosure action by an assignee of a mortgage loan in the secondary market.

The sections added to the General Business Law and the Real Property Actions and Proceedings Law, respectively: 1) impose certain disclosure obligations upon home improvement contractors related to the financing of home improvement contracts; and 2) require that a complaint for foreclosure related to a high-cost loan must contain an affirmative allegation, proven to the satisfaction of the court, that the lender complied with the provisions of sections 6-l and 595-a of the Banking Law.

continued

Schedule F - Summary of Banking Law and Regulations Adopted During 2002

Part 1: Summary of Chapters Amending the Banking Law and Related Statutes

Non-Banking Law Chapters of Interest

Chapter 217 (S.6046), **Bank Collection, Water and Sewer Fees and other Special Assessments**; approved 7/30/02. Adds a new section 99-t to the General Municipal Law; and amends section 996 of the Real Property Tax Law. Effective immediately (7/30/02).

Expands upon an existing authorization in the Real Property Tax Law, which permits a municipal corporation (county, city, town, village, or school district) to contract with banks and trust companies for the collection of local property taxes, to authorize such institutions to collect water and sewer user fees, or related charges for such services, and other special assessments, if such fees, charges or assessments are not collected with other real property taxes. The amendment to section 996 of the Real Property Tax Law inserts, where appropriate, express references to special assessments to clarify that the authorization to contract with banks and trust companies for the collection of local real property taxes and special assessments pertains only to the collection of the latter when collected together with the real property taxes.

Chapter 286 (S.5669-B), **Certain Qualified Financial Contracts, Exemption from Statute of Frauds**, approved 8/6/02. Amends section 5-701(b)(2) of the General Obligations Law. Effective 60 days after it becomes law (10/5/02).

Expands the definition of a “qualified financial contract” to include an agreement relating to an assignment, sale, trade, participation or exchange of indebtedness, or claims arising thereto, in the course of the claimant’s business or profession. Such indebtedness includes but is not limited to commercial and/or bank loans, choses in action arising under or in connection with loan agreements or private loans, including forward sales. The chapter expressly excludes indebtedness or an obligation incurred by a natural person primarily for personal, family or household purposes. Section 5-701 of such law generally provides that, with respect to contractual obligations, every agreement, promise or undertaking be in writing or otherwise is void. Subdivision (b) provides an exemption from this requirement relat-

ing to qualified financial contracts, and the various paragraphs under such subdivision define what types of agreements are included within the scope of a qualified financial contract. If an agreement as defined in section 5-701 were not in writing or otherwise exempted by such section, potentially it would not be enforceable.

Chapter 314 (S.7289), **Revision of the Electronic Signature Act**; approved 8/6/02. Amends sections 102(3) and (5), 103(2)(a) and (b), 105(1) and (2) and 108(1) of the State Technology Law; and repeals sections 103(3) and 107(3) of such law. Effective immediately (8/6/02).

Makes the pertinent provisions of the State Act consistent with the provisions of the federal Electronic Signatures in Global and National Commerce Act. Both acts are intended to promote the use of electronic signatures and record keeping. Of note, the chapter changes the definition of an “electronic signature” by substituting the federal definition. The object of the chapter is to insure that both acts complement each other.

Chapter 453 (S.6741-A), **Fingerprinting, Securities Exchange and Clearinghouse Personnel**; approved 8/20/02. Adds a new section 359-e(12-a) to the General Business Law. Effective immediately (8/20/02).

Requires that any employee regularly employed within this state by a national securities exchange or national securities association registered with the Securities and Exchange Commission, or any similar employee of a clearing corporation or securities information processor affiliated with any such exchange or association, be fingerprinted. The chapter requires that such fingerprints be submitted to the Federal Bureau of Investigation for the purpose of conducting a nationwide criminal history check. Similar requirements are also imposed upon any individual not employed by such exchange, association, corporation or processor who provides services to such organization within this state, if such individual has access to records, including electronic records, material, buildings or property which would

continued

Schedule F - Summary of Banking Law and Regulations Adopted During 2002
Part 1: Summary of Chapters Amending the Banking Law and Related Statutes

place the security of such exchange, association, corporation or processor at risk.

The chapter further provides that the criminal history check report shall be kept confidential, but the contents may be disclosed to personnel and security officials of such organizations, the Attorney General, law enforcement authorities and the Securities and Exchange Commission.

Section 201-a of the Labor Law prohibits employers from requiring the fingerprinting of employees as a condition of securing or maintaining employment, unless otherwise expressly authorized by law. The chapter resolves any issue regarding a lack of authorization to fingerprint such individuals in the noted organizations. Also, it is noted that certain State-chartered banking institutions will likely be required to comply with the proposed requirement since their main business lines entail settlement services for securities transactions in the financial markets.

Chapter 457 (S.6934), **Compulsory Accounting by a Fiduciary**; approved 8/20/02. Amends sections 711, 719(1), 2205(1), and 2206(1), (2) and (3) of the Surrogate's Court Procedure Act. Effective 11/1/02.

Establishes conditions pursuant to which a failure of a fiduciary to file an account within the time and manner directed, or ordered, by a court would be grounds by which the court may act to suspend, revoke, or modify the letters or authorization of such fiduciary. The chapter also expands the remedies that a court may pursue through an order for compulsory accounting. In addition to an order requiring a fiduciary to file an intermediate or final account as directed, the court may also make such order suspending a fiduciary who fails to perform as directed by such order, appointing another person to succeed the suspended fiduciary, fixing a trial date for a hearing to remove a suspended fiduciary, fixing a trial date to take and state an account on behalf of a fiduciary that fails to perform as directed, and granting other relief as the court may determine. The purpose of the chapter is to combine the procedure for compulsory accounting and other statutory remedies

into a single procedural framework that will provide an expedient remedy when fiduciaries fail to account.

Chapter 415 (A.11590), **Extension of Sunset Date; Authorization of Banks to Offer Group Insurance Plans, Account Membership Benefits**; approved 8/13/02. Amends section 3 of chapter 19 of the laws of 1994. Effective immediately (8/13/02).

Extends the sunset (repeal) date of chapter 19 of the laws of 1994 from December 31, 2002, to December 31, 2006. The chapter also amends the provisions of chapter 19 that allow any insurance policy issued pursuant to such chapter to remain in force for the term of the policy if it is issued prior to January 1, 2003, to conform to the extended sunset date by referring to any policy issued prior to January 1, 2007.

Chapter 19 of the laws of 1994 amended the Insurance Law to allow banking institutions and non-bank issuers of credit to offer certain group insurance policies as part of the benefit programs of their credit card, debit card or checking account products.

Chapter 479 (A.5973-B), **Debit Card Transaction Standards**; approved 8/20/02. Amends section 520-a(1), (2) and (3) of the General Business Law. Effective January 1 next succeeding the date on which it becomes law (1/1/03).

Extends to debit card transactions and debit card holders the provisions of the General Business Law regulating credit card transactions that prohibit the issue and use of carbon paper-based forms to record such transactions, with certain express exceptions, and prohibit the seller from requiring the holder to provide any additional personal identifying information on the transaction forms, with certain express exceptions. The provisions of the General Business Law presently applicable to credit card transactions are intended to deter the theft of credit card account

continued

Schedule F - Summary of Banking Law and Regulations Adopted During 2002
Part 1: Summary of Chapters Amending the Banking Law and Related Statutes

numbers and personal identifying information that may be used to establish false identifies and execute bogus credit card transactions in the name of the account holder.

Chapter 541 (A.7907-B), Central Registration of Investment Advisors; approved 9/17/02. Amends section 359-eee of the General Business Law. Effective January 1 next succeeding the date on which it becomes law (1/1/03).

Updates and revises the registration requirements for investment advisers. The chapter will permit New York to participate in the national Investment Adviser Registration Depository (IARD) system. The Securities and Exchange Commission requested that the states implement a one-stop electronic filing system for investment advisers by 2001, under which advisers would file with one state and pay appropriate fees for the purpose of conducting business in that state and other states so designated by the advisers. The IARD employs the Internet to make investment adviser information available to the investing public. The chapter also conforms New York's registration requirements with the filing requirements of the National Securities Market Improvement Act for federally covered investment advisers.

Notable changes include: reducing the number of clients that triggers the registration requirement from 40 to five; adding an exemption for and a definition of a "federally covered investment adviser"; and authorizing the Attorney General by rule or regulation to prescribe certain examination requirements, the successful completion of which is a condition for state registration. Federally covered investment advisers must also file with the Attorney General, prior to acting as an advisers in this state, copies of documents as designated by the Attorney General that have been filed with the Securities and Exchange Commission.

Under section 359-eee, an investment adviser is any person that for compensation engages in the business of advising members of the public either directly or through publications within or from this state, as to the value of securities or as to

the advisability of investing in, purchasing, selling or holding securities, or, as part of a regular business, issues or promulgates analyses or reports concerning securities to the public within or from this state. Banks and trust companies are exempted from the registration requirement unless such entities are considered investment advisers under the federal Investment Advisers Act of 1940.

Chapter 615 (S.7160), Municipal Deposits, FHLB Letters of Credit; approved 10/2/02. Amends section 10(3)(c) the General Municipal Law. Effective immediately (9/17/02).

Authorizes local government officials to accept as collateral for public funds deposited in banking institutions, at 100 percent of the amount deposited and the agreed upon interest, an irrevocable letter of credit from a Federal Home Loan Bank. The amendment provides that such Bank must have commercial paper and other unsecured short-term debt obligations rated at the highest applicable level by at least one nationally-recognized rating organization.

Chapter 520 (S.7150), Escrow Account Termination Notification; approved 9/17/02. Adds a new section 953(8-a) to the Real Property Tax Law. Effective immediately (9/17/02).

Makes a mortgage investment institution liable for any interest or penalty costs that a mortgagor may incur if it fails to give the notice required by section 953(8) of the Real Property Tax Law. Subdivision 8 of that law presently requires a mortgage investment institution to notify a mortgagor with 21 days of the final payment of a mortgage loan that the mortgagor should contact his or her local taxing authority. The notice must indicate that the escrow account has been or will be terminated and that the mortgagor will be obligated to pay to the local taxing authorities taxes that come due thereafter. The notice must also state the effective date of the termination and provide the name, address and telephone number of each collecting officer or office. Section 952 of such law defines a mortgage

continued

Schedule F - Summary of Banking Law and Regulations Adopted During 2002
Part 1: Summary of Chapters Amending the Banking Law and Related Statutes

investment company as any state or federally chartered banking institution (including credit unions), a private banker, an investment company, a pension fund, a licensed mortgage banker, or “any other entity which maintains a real property tax escrow account for real property located in this state.”

Chapter 619 (A.4939-E), **Crime of Identity Theft**; approved 10/2/02. Amends sections 60.27 and 490.05 of the Penal Law, and adds sections 190.77, 190.78, 190.79, 190.80, 190.81, 190.82, 190.83, and 190.84 to such law; amends sections 20.40 and 700.05 of the Criminal Procedure Law; and sections 380-l and 380-s of the General Business Law. Effective November 1 next succeeding the date on which it becomes law (11/1/02).

Criminalizes the act of identity theft and the unlawful possession of personal identification information, and provides that a sentencing court consider restitution for losses incurred by a victim as a result of actions involving the use of stolen personal information. The chapter defines “personal identifying information” for purposes of the Penal Law by enumerating various types of electronic or numeric identifiers that may be used alone or in conjunction with other information to assume the identity of another person. The chapter creates the crimes of identify theft in the third to first degrees, and the penalty for a conviction ranges from a class A misdemeanor to a class D felony. The degree is determined by the amount

of the proceeds or loss caused by the identity theft and the previous conviction of certain enumerated crimes within a defined time period. The chapter also creates the crimes of unlawful possession of personal information in the third to first degrees, and the penalty for a conviction ranges from a class A misdemeanor to a class D felony. The degree is determined by the numbers of items of personal information in the possession of the charged person and the previous conviction of certain enumerated crimes within a defined time period. The chapter, by the amendments to the General Business Law, also provides for civil recovery by a victim against any person or entity that engages in identity theft.

Chapter 577 (A.9159), **Mortgage Insurance, Junior and Co-op Mortgages**; approved 9/24/02. Amends section 6501(c)(2) and (3) of the Insurance Law. Effective immediately (9/24/02).

Permits a mortgage insurance policy to cover a loan made on 100 percent of the fair market value of the real estate, in the case of second mortgages when combined with all other existing loans on the property, or in the case of first mortgages secured by the ownership interest in a cooperative apartment dwelling. In 1999, chapter 217 enabled mortgage insurance entities to insure 100 percent of the fair market value in the case of first mortgages on conventional residential properties.

Schedule F – Summary of Banking Law and Regulations Adopted During 2002

Part 2: Banking Regulations

Amendments to Part 41 of the General Regulations of the Banking Board – Single Premium Credit Insurance - adopted on 9/5/02; effective 10/2/02.

These amendments are both technical and substantive in nature. The technical amendments clarify certain provisions of the regulation and thereby eliminate confusion in the residential mortgage industry. The proposed substantive amendments pertain to the financing of single premium credit life, accident, health, disability or loss of income insurance (“single premium credit insurance”). Currently Part 41 limits the amount of points and fees that can be financed to 5%, but also allows certain third party fees to be financed above that ceiling. These third party fees include single premium credit insurance. The proposed amendment to section 41.3(c) prohibits the financing of single premium credit insurance in high cost home loans subject to Part 41. In addition, a new section 41.11 is added that bans the financing of this product in high cost home loans subject to this Part. Amendments also were made to the provisions of the regulation dealing with reporting referrals under Part 41 to the Banking Department.

Amendments to Parts 80 and 82 of the General Regulations of the Banking Board – Electronic Filing - adopted on 3/7/02; effective 4/3/02.

Parts 80 and 82 are amended so that they conform to Part 38 of the General Regulations of the Banking Board in several respects. First, they are amended to permit banks, mortgage bankers and mortgage brokers in the course of making junior lien and alternative mortgage loans to comply with the applicable disclosure and notification requirements through the use of electronic media as well as through written documents. A second conforming amendment to Parts 80 and 82 allows banks, mortgage bankers and mortgage brokers to also collect processing fees as is currently provided for in Part 38.

Next, both Parts 80 and 82 impose requirements on bridge loans by covered institutions. As part of these requirements, the phrase “processing fee” is amended such that the terms will be consistent with their usage in Part 38. Similarly, the language pertaining to bridge loans has been clarified to allow charging a fee for only the actual cost of an appraisal and credit report in conformity with Part 38.

Amendments to Part 322 of the Superintendent’s Regulations – Asset Pledge - adopted on 12/2/02; effective 12/18/02.

Part 322 implements New York Banking Law sections 202-b(1) and 202-b(2). The proposed changes relate mainly to the requirement in Banking Law section 202-b(1) that foreign banking corporations, upon opening a New York-licensed branch or agency, maintain assets on deposit in New York (commonly referred to as the “asset pledge”) in an amount and subject to such conditions as the Superintendent may determine. In Part 322, the Superintendent sets forth the required amount of assets to be pledged as well as other terms and conditions of the asset pledge. In general, the proposed amendments are designed to provide all foreign banking institutions some relief from the current requirements. The relief is in the form of a reduction for most institutions in the amount of assets required to be pledged, as well as additional flexibility in the types of assets that may be pledged, and an easing of certain administrative aspects of compliance with the requirements.

Summary of Proposed New Requirement

1. The pledge requirement is reduced to 1% of third-party liabilities, from the current requirement of the greater of 5% of non-IBF third-party liabilities (applicable to most institutions) or 1% of total third-party liabilities.

Part 2: Banking Regulations

This will result in an overall significant reduction of the amount of the pledge for the vast majority of institutions. The Department retains its ability to require higher asset pledge levels using its supervisory authority.

2. The current exclusion of liabilities arising from securities repurchase agreements from the calculation is expanded to include all self-liquidating liabilities arising under “Qualified Financial Contracts.”
3. The minimum pledge is raised from \$1 million to \$2 million.
4. The pledge will be capped at \$400 million for well-rated institutions.
5. The calculation of liabilities subject to pledge is changed from a daily actual to a monthly average of the Wednesday Call Report figures. The amount of required pledge will be constant for the entire month following, from the fifth business day of the month. In addition to reducing the administrative burden associated with a daily calculation, this also will eliminate the need to overpledge to cushion against unexpected liability increases. Institutions will, however, need to monitor the market value of the securities pledged to assure that the minimum required is in place throughout the month.
6. All institutions will be able to use additional AAA rated assets for up to one-half of the required amount. Those institutions considered well-rated also will be able to use additional assets with an investment grade rating.
7. The pledge of obligations issued or guaranteed by entities from the home country of the foreign banking corporation will no longer be allowed. Those institutions currently pledging same-country-obligor CD’s will be able to continue to pledge such assets for one year after the effective date of the new regulation up to an aggregate amount of such CDs on pledge by the institution as of December 18, 2002.
8. Haircuts will be placed upon the market value of all assets pledged, based upon the Federal Reserve’s Discount Window valuation list. These haircuts

are of varying amounts, based on the type of asset and the duration and in most cases are less than 5%.

Amendment to Part 333.1 of the Superintendent’s Regulations – Indices for variable rate closed-end personal loans - adopted on 1/22/02; effective 2/20/02.

Part 333.1 is amended to add LIBOR to the list of indices approved by the Superintendent. This list of indices is for use by banking institutions which are making variable rate closed-end personal loans pursuant to the provisions of Part 33 of the General Regulations of the Banking Board or for use by banking institutions which establish variable rate open-end accounts pursuant to Part 90 of the General Regulations of the Banking Board.

Amendment to Supervisory Procedure G 106 – Secretary of the Banking Board as Records Access Officer - adopted on 12/5/01; effective 1/23/02.

The amendment to Supervisory Procedure G 106 reflects the reassignment of the duties of records access officer of the Banking Department from the public information officer to the Secretary to the Banking Board.

Amendment to Supervisory Procedure G 114 – Secretary of the Banking Board as Privacy Compliance Officer - adopted on 3/18/02; effective 4/10/02.

The amendment to Supervisory Procedure G 114 to reflect the re-assignment of the duties of privacy compliance officer of the Banking Department from the Deputy Superintendent of Banks in charge of the Research and Studies Division to the Secretary to the Banking Board.

Schedule G – ATM Safety Act – Exemptions and Variances

During the year ending December 31, 2002, the Banking Department granted one variance to the ATM Safety Act. It was granted to Fleet Bank, N.A. for its branches located at:

420 Main St
Buffalo, NY 14202

10 Fountain Plaza
Buffalo, NY 14202

The bank requested a variance to the door-locking device requirement of the ATM Safety Act at both of these locations. The variance was granted based on the provision of a satisfactory alternative security arrangement – the posting of guards at both locations. The Superintendent approved the variance on October 29, 2002.

During the year ended December 31, 2002, the Banking Department neither received nor approved requests for exemptions from the requirements of the ATM Safety Act.

Schedule H - Banking Department Organization and Maintenance

Part 1: Banking Department Budget for the Fiscal Year 2001-2002

BANKING DEPARTMENT ACCOUNT:

Total expenditures for the operation of the New York State Banking Department Account were \$64,862,440.44 for the fiscal year 2001-2002. This includes expenditures of \$1,726,990.89 against a re-appropriation from fiscal year 2000-2001 and the expended sub-allocations of \$540,428.87 to the Department of Law, \$70,420.15 to the Department of Taxation and Finance, and \$200,000.00 to the Office of the Inspector General.

Revenues from examination fees amounted to \$16,521,850.41. The balance was assessed to banking organizations, foreign banking corporations, and other financial institutions.

The final assessment rate was \$2.62 per \$100,000 of assets for all assessed institutions.

For the fiscal year 2001-2002, revenues of \$17,634,129.85 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 \$78,406.46. Funding for this account is the Department's portion of the proceeds from criminal activities obtained by our Criminal Investigations Bureau. Expenditures from the account are in accordance with strict Federal guidelines governed by federal law at 18 U.S.C. § 981(e), 19 U.S.C. §1616a(c) and 31 U.S.C. §9703 (a)(1)(G)(h).

BANKING DEPARTMENT HOLOCAUST CLAIMS PROCESSING OFFICE ACCOUNT:

The funding for this account offsets partial personal service and fringe benefit costs, and is available through a sub-allocation from the Insurance Department. Total Insurance Department funding for this account was \$374,000, with expenditures totaling \$331,288.96.

Schedule H - Banking Department Organization and Maintenance

Part 2: Banking Department Maintenance Appropriations and Expenditures for the Fiscal Year 2001-2002

BANKING DEPARTMENT ACCOUNT:

Special Revenue Appropriations:

2001-02 Appropriations available	\$ 62,324,900.00
Expenditures from appropriation:	
Personal Service	38,385,610.76
Non-Personal Service	23,938,989.77

Total Banking Department Expenditures From Appropriation	62,324,600.53
Total Banking Department Expenditures From 2000-01 Re-Appropriation	1,726,990.89

Other Expenditures:

Charges by other state agencies and departments	\$ 810,849.02
Total Other Expenditures	\$ 810,849.02
Total Expenditures From Banking Department Account	\$ 64,862,440.44

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

BANKING DEPARTMENT SEIZED ASSETS ACCOUNT:

Special Revenue Appropriations:

2001-02 Appropriations available	\$ 150,000.00
Expenditures from appropriation:	
Non-Personal Service	78,406.46

Total Expenditures From Banking Department Seized Assets Account	\$ 78,406.46
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BANKING DEPARTMENT HOLOCAUST CLAIMS PROCESSING OFFICE ACCOUNT:

Special Revenue Appropriations:

2001-02 Appropriations available	\$ 374,000.00
Expenditures from appropriation:	
Personal Service	243,045.22
Non-Personal Service	88,243.74

Total Expenditures From Banking Department Holocaust Claims Account	\$ 331,288.96
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The industry supervised has been levied an assessment by the Insurance Department to ensure that funds are available in the State Treasury to cover the expenditures of this Banking Department office. The cost to maintain this sub-allocation is entirely paid by the institutions under the Insurance Department's supervision.

Schedule H - Banking Department Organization and Maintenance

Part 3: Department Roster, Exempt Class as of March 28, 2002

<u>Name</u>	<u>Title</u>	<u>Per Annum Compensation</u>	<u>Name</u>	<u>Title</u>	<u>Per Annum Compensation</u>
McCaul, Elizabeth	Superintendent of Banks	\$127,000.00	D'Angelo, Mireya C.	Investigator	\$95,787.00
Muccia, Daniel, A., Jr.	First Deputy Superintendent	\$138,352.00	Notaro, Rosanne	Assistant Counsel	\$93,516.00
Kelsey, Sara A.	Deputy Superintendent & Counsel	\$137,254.00	Narin, Alvin A.	Assistant Counsel	\$89,571.00
Kramer, Edward B.	Deputy Superintendent of Banks	\$131,976.00	Wassell, Michael	Investigator	\$85,786.00
Weintraub, Cathy L.	Director of Economic Research	\$117,549.00	Blankley, Bethany A.	Public Information Officer	\$85,000.00
O'Connor, Kevin G.	Special Assistant	\$117,549.00	Levy, Delroy A.	Investigator	\$82,446.00
Kent, Barbara	Director of Consumer Affairs and Financial Products	\$116,926.00	Papovitch, Patricia A.	Investigator	\$82,446.00
Billet, P. David	Legislative Coordinator	\$106,576.00	Farrell, Sharon P.	Investigator	\$79,107.00
Barras, Steven	Assistant Counsel	\$106,576.00	Frey, Albert J.	Investigator	\$78,039.00
Kane, Jeffrey	Assistant Counsel	\$106,576.00	O'Leary, Sheila M.	Assistant Director of Internal Audit	\$77,450.00
Brooks, Gene C.	Acting First Assistant Counsel	\$106,576.00	Tomczak, Christine M.	Secretary to the Banking Board	\$66,565.00
Fatigate, Ralph M., Jr.	Chief Banking Department Investigator	\$106,281.00	Henry, Cherelle M.	Special Assistant	\$61,025.00
Cruz, Victor R.	Investigator	\$95,802.00	Keller, Laura K.	Special Assistant	\$55,890.00
Farrell, Bryan J.	Assistant Counsel	\$95,802.00	Alma, Fiona	Special Assistant	\$55,000.00
Nack, Irwin	Investigator	\$95,802.00	Flowers, Albert A., Jr.	Confidential Aide	\$45,950.00
Weingarten, Gideon	Director of Internal Audit	\$95,802.00	Larson, Christopher	Assistant Public Information Officer	\$41,400.00

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

Schedule A - Consolidated Banking Statistics

Part 1: Principal Banking and Lending Facilities of New York State as of December 31, 2002

(Amounts in Thousands of Dollars)

	NUMBER			TOTAL ASSETS		
	NYC	Outside NYC	Total	NYC	Outside NYC	Total
STATE CHARTER*						
Commercial Banks	58	49	107	\$ 788,953,666	\$ 177,893,074	\$ 966,846,740
Savings Banks	7	23	30	55,232,342	26,314,944	81,547,286
Article XII Inv Co's	10	0	10	75,726,135	0	75,726,135
Foreign Agencies	28	0	28	62,621,146	0	62,621,146
Foreign Branches**	93	0	93	741,821,129	0	741,821,129
Savings and Loans	1	4	5	67,057	352,134	419,191
Licensed Lenders	3	11	14	4,924	19,530,312	19,535,236
Safe Deposit Companies	2	2	4	2,425	1,113	3,538
Credit Unions	12	25	37	2,107,675	1,134,376	3,242,051
Total State Charter	214	114	328	\$1,726,536,499	\$ 225,225,953	\$ 1,951,762,452
FEDERAL CHARTER*						
Commercial Banks	15	41	56	\$ 508,754,793	\$ 19,384,260	\$ 528,139,053
Savings Banks	14	9	23	14,231,585	8,390,713	22,622,298
Article XII Inv Co's	0	0	0	0	0	0
Foreign Agencies	0	0	0	0	0	0
Foreign Branches**	39	0	39	77,351,940	0	77,351,940
Savings and Loans	3	15	18	22,833,904	4,211,144	27,045,048
Licensed Lenders	0	0	0	0	0	0
Safe Deposit Companies	0	0	0	0	0	0
Credit Unions	140	429	569	4,688,489	21,951,266	26,639,755
Total Federal Charter	211	494	705	\$ 627,860,711	\$ 53,937,383	\$ 681,798,094

continued

Schedule A - Consolidated Banking Statistics

Part 1: Principal Banking and Lending Facilities of New York State as of December 31, 2002

	NUMBER			TOTAL ASSETS		
	NYC	Outside NYC	Total	NYC	Outside NYC	Total
GRAND TOTALS*						
Commercial Banks	73	90	163	\$ 1,297,708,459	\$ 197,277,334	\$ 1,494,985,793
Savings Banks	21	32	53	69,463,927	34,705,657	104,169,584
Article XII Inv Co's	10	0	10	75,726,135	0	75,726,135
Foreign Agencies	28	0	28	62,621,146	0	62,621,146
Foreign Branches**	132	0	132	819,173,069	0	819,173,069
Savings and Loans	4	19	23	22,900,961	4,563,278	27,464,239
Licensed Lenders	3	11	14	4,924	19,530,312	19,535,236
Safe Deposit Companies	2	2	4	2,425	1,113	3,538
Credit Unions	152	454	606	6,796,164	23,085,642	29,881,806
GRAND TOTALS*	425	608	1,033	\$2,354,397,210	\$ 279,163,336	\$2,633,560,546

* Total consolidated assets distributed by headquarters location.

** Operated by 90 different foreign banking organizations.

Schedule A - Consolidated Banking Statistics

Part 2: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of June 30, 2002

ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets
AdirondackTrust Company, The	\$ 17,475	\$ 206,153	\$ 7,200	\$ 286,209	\$ 10,592	\$ 0	\$ 0	\$ 8,692	\$ 536,321
Alden State Bank	6,841	66,245	7,500	92,657	2,492	11	0	4,051	179,797
Alpine Capital Bank	1,234	78,337	44,400	19,951	336	0	0	593	144,851
Amalgamated Bank	77,585	2,084,818	63,000	704,342	12,964	0	0	90,235	3,032,944
Amerasia Bank	11,759	21,683	15,000	80,216	3,077	0	0	1,239	132,974
American Community Bank	965	12,653	6,350	18,547	372	0	0	776	39,663
American Stock Transfer & Trust Co.	4,797	10,243	0	0	4,669	0	0	6,653	26,362
Arab American Bank	156	0	0	0	0	0	0	141	297
Atlantic Bank of New York	124,814	1,130,673	11,084	1,267,884	36,655	0	1,220	127,531	2,699,861
Banco Popular North America	162,082	641,421	13,000	4,403,100	87,906	0	237	228,350	5,536,096
Bank Audi (U.S.A.)	111,672	155,519	155,000	268,430	5,274	0	398	11,197	707,490
Bank Leumi USA	145,446	2,287,710	75,108	1,713,955	21,397	0	4,540	108,592	4,356,748
Bank of Akron	10,621	31,213	13,180	81,029	4,234	269	0	1,740	142,286
Bank of Bermuda (New York) Ltd.	6,371	45	0	0	1,675	0	0	1,561	9,652
Bank of Castile, The	12,060	84,848	25	286,608	6,857	0	0	6,152	396,550
Bank of Cattaraugus	2,591	1,726	0	7,500	159	0	0	539	12,515
Bank of Holland	1,177	9,722	900	32,171	561	0	0	905	45,436
Bank of Millbrook	5,928	33,555	14,000	58,507	2,023	0	0	1,293	115,306
Bank of New York Trust Company	130	89	1,800	0	0	0	0	64	2,083
Bank of New York, The	9,768,009	20,721,387	2,556,803	36,940,752	860,071	272,214	467,259	6,515,419	78,101,914
Bank of Nova Scotia Trust Company, The	61,341	1,220	15,000	0	0	0	0	142	77,703
Bank of Richmondville	5,122	23,073	6,025	49,771	1,431	0	0	6,032	91,454
Bank of Smithtown	9,349	61,920	10,986	324,288	7,375	27	0	20,111	434,056
Bank of Tokyo-Mitsubishi Trust	487,951	347,905	615,000	2,126,145	6,194	0	134	126,157	3,709,486
Bank of Utica	28,811	660,205	11,085	65,948	826	0	0	11,630	778,505
Berkshire Bank, The	4,364	304,802	4,000	254,342	3,943	0	0	26,372	597,823
BPD International Bank	19,964	35,017	34,000	132,512	814	0	951	5,507	228,765

Schedule A - Consolidated Banking Statistics

Part 2: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of June 30, 2002

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
AdirondackTrust Company, The	\$ 473,318	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,595	\$ 475,913	\$ 60,408	\$ 536,321
Alden State Bank	154,535	0	0	0	0	202	154,737	25,060	179,797
Alpine Capital Bank	123,379	5,000	0	0	0	358	128,737	16,114	144,851
Amalgamated Bank	1,741,685	918,662	147,916	0	0	46,020	2,854,283	178,661	3,032,944
Amerasia Bank	118,970	0	0	0	0	674	119,644	13,330	132,974
American Community Bank	33,149	0	0	0	0	71	33,220	6,443	39,663
American Stock Transfer & Trust Co.	0	0	0	0	0	3,836	3,836	22,526	26,362
Arab American Bank	0	0	0	0	0	50	50	247	297
Atlantic Bank of New York	1,922,101	486,490	78,209	1,220	0	21,848	2,509,868	189,993	2,699,861
Banco Popular North America	4,742,146	52,436	175,127	237	0	40,239	5,010,185	525,911	5,536,096
Bank Audi (U.S.A.)	623,805	0	15,957	398	0	6,165	646,325	61,165	707,490
Bank Leumi USA	3,292,018	121,694	376,577	4,540	100,000	91,627	3,986,456	370,292	4,356,748
Bank of Akron	120,799	0	0	0	0	2,351	123,150	19,136	142,286
Bank of Bermuda (New York) Ltd.	0	0	0	0	0	6,874	6,874	2,778	9,652
Bank of Castile, The	342,652	5,988	15,135	0	0	2,332	366,107	30,443	396,550
Bank of Cattaraugus	10,968	0	0	0	0	204	11,172	1,343	12,515
Bank of Holland	38,618	0	0	0	0	321	38,939	6,497	45,436
Bank of Millbrook	97,482	0	0	0	0	1,736	99,218	16,088	115,306
Bank of New York Trust Company	0	0	0	0	0	123	123	1,960	2,083
Bank of New York, The	56,124,227	1,889,487	4,790,929	469,319	1,840,000	6,498,633	71,612,595	6,489,319	78,101,914
Bank of Nova Scotia Trust Company, The	64,171	0	0	0	0	223	64,394	13,309	77,703
Bank of Richmondville	83,233	0	0	0	0	985	84,218	7,236	91,454
Bank of Smithtown	349,373	4,000	49,000	0	0	1,414	403,787	30,269	434,056
Bank of Tokyo-Mitsubishi Trust	2,187,929	138,732	308,813	134	128,078	198,883	2,962,569	746,917	3,709,486
Bank of Utica	716,791	0	0	0	0	3,049	719,840	58,665	778,505
Berkshire Bank, The	442,510	35,345	45,763	0	0	6,388	530,006	67,817	597,823
BPD International Bank	201,581	0	129	951	0	1,045	203,706	25,059	228,765

continued

Schedule A - Consolidated Banking Statistics

Part 2: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of June 30, 2002

ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets
Brown Brothers Harriman	\$ 320,188	\$ 454,574	\$ 548,215	\$ 1,301,678	\$ 38,751	\$ 569	\$ 12,874	\$ 160,095	\$ 2,836,944
Brown Brothers Harriman Trust Company, LLC	1,630	6,112	0	0	42	0	0	5,147	12,931
BSB Bank & Trust Company	49,380	649,722	15,600	1,264,385	15,099	0	0	63,479	2,057,665
Capital Bank & Trust Company	3,223	8,229	3,100	71,725	592	0	0	1,586	88,455
Cattaraugus County Bank	6,365	30,338	0	73,818	3,235	0	0	4,078	117,834
Cayuga Bank	12,263	146,097	18,400	387,536	9,138	0	0	67,970	641,404
Chemung Canal Trust Company	25,849	244,086	6,700	427,272	16,282	0	0	18,411	738,600
Chinese American Bank, The	16,954	115,181	39,100	123,321	12,684	974	150	10,507	318,871
Chohung Bank of New York	3,196	16,098	2,000	83,833	8,153	0	0	1,328	114,608
Citibank (New York State)	46,479	13,665	0	19,824,223	11,328	0	0	562,197	20,457,892
Citizens Bank of Cape Vincent	1,435	10,261	3,200	7,291	268	0	0	186	22,641
Community Bank of Sullivan County	7,193	13,389	5,505	35,450	474	0	0	647	62,658
Community Capital Bank	8,203	14,665	3,943	62,374	1,814	0	0	1,671	92,670
Computershare Trust Company of N.Y.	3,245	0	0	0	263	0	0	14,153	17,661
Continental Stock Transfer & Trust Company	(95)	300	0	0	1,625	0	0	2,888	4,718
Country Bank	4,013	61,303	3,361	117,121	1,585	0	0	2,603	189,986
Dai-Ichi Kangyo Trust Company of N.Y.	1,701	0	0	0	0	0	0	24	1,725
Depository Trust Company, The	84,071	164,067	1,300,370	0	138,294	0	0	390,941	2,077,743
Deutsche Bank Trust Company Americas	2,717,000	14,404,000	5,532,000	14,920,000	650,000	2,951,000	1,000	2,464,000	43,639,000
Deutsche Bank Trust Company New York	115,634	13,382	0	0	11	0	0	1,885	130,912
Dreyfus Trust Company, The	614	9,210	0	0	0	0	0	1,122	10,946
Fiduciary Trust Company International	22,528	460,003	68,441	202,173	6,838	0	0	848,896	1,608,879
First American International Bank	14,322	2,332	2,803	34,978	1,037	0	0	910	56,382
First Chicago Trust Company of New York	36,432	0	0	0	0	0	0	51,231	87,663
First State Bank	1,497	6,280	4,750	31,735	674	0	0	574	45,510
First Tier Bank & Trust	5,519	78,219	0	98,708	2,310	0	0	2,993	187,749
Friends Ivory & Sime Trust Company	0	0	0	0	0	0	0	2,889	2,889
Fuji Bank And Trust Company, The	20,484	2,201	89,000	423,771	926	0	0	8,242	544,624
Genesee Regional Bank	1,898	4,032	1,140	34,637	603	0	0	1,136	43,446

continued

Schedule A - Consolidated Banking Statistics

Part 2: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of June 30, 2002

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Brown Brothers Harriman	\$ 2,173,308	\$ 17,556	\$ 159,796	\$ 12,875	\$ 0	\$ 149,092	\$ 2,512,627	\$ 324,317	\$ 2,836,944
Brown Brothers Harriman Trust Company, LLC	0	0	0	0	1,600	5,270	6,870	6,061	12,931
BSB Bank & Trust Company	1,532,441	60,809	275,028	0	0	11,754	1,880,032	177,633	2,057,665
Capital Bank & Trust Company	80,992	0	0	0	0	344	81,336	7,119	88,455
Cattaraugus County Bank	98,157	0	5,000	0	0	1,192	104,349	13,485	117,834
Cayuga Bank	498,835	6,067	51,871	0	0	3,972	560,745	80,659	641,404
Chemung Canal Trust Company	541,269	88,164	25,000	0	0	9,158	663,591	75,009	738,600
Chinese American Bank, The	269,453	0	0	150	0	2,501	272,104	46,767	318,871
Chohung Bank of New York	77,747	0	6,000	0	0	903	84,650	29,958	114,608
Citibank (New York State)	4,373,604	1,248,000	12,888,000	0	0	866,679	19,376,283	1,081,609	20,457,892
Citizens Bank of Cape Vincent	18,077	0	0	0	0	37	18,114	4,527	22,641
Community Bank of Sullivan County	56,874	0	0	0	0	233	57,107	5,551	62,658
Community Capital Bank	76,759	750	7,875	0	0	1,360	86,744	5,926	92,670
Computershare Trust Co. of N.Y.	0	0	0	0	0	628	628	17,033	17,661
Continental Stock Transfer & Trust Company	0	0	0	0	0	1,297	1,297	3,421	4,718
Country Bank	159,225	14,500	1,000	0	0	1,108	175,833	14,153	189,986
Dai-ichi Kangyo Trust Company of N.Y.	0	0	0	0	0	0	0	1,725	1,725
Depository Trust Company, The	0	0	205,183	0	0	1,767,560	1,972,743	105,000	2,077,743
Deutsche Bank Trust Company Americas	19,941,000	11,310,000	2,815,000	1,000	256,000	2,432,000	36,755,000	6,884,000	43,639,000
Deutsche Bank Trust Company New York	0	0	0	0	0	10,753	10,753	120,159	130,912
Dreyfus Trust Company, The	0	0	0	0	0	1,383	1,383	9,563	10,946
Fiduciary Trust Company International	657,336	0	0	0	0	185,235	842,571	766,308	1,608,879
First American International Bank	49,190	0	800	0	0	501	50,491	5,891	56,382
First Chicago Trust Company of New York	0	0	0	0	0	20,478	20,478	67,185	87,663
First State Bank	41,571	0	0	0	0	240	41,811	3,699	45,510
First Tier Bank & Trust	154,483	12,459	9,000	0	0	980	176,922	10,827	187,749
Friends Ivory & Sime Trust Company	0	0	0	0	0	0	0	2,889	2,889
Fuji Bank And Trust Company, The	125,100	0	112,703	0	13,500	28,157	279,460	265,164	544,624
Genesee Regional Bank	39,895	0	17	0	0	150	40,062	3,384	43,446

continued

Schedule A - Consolidated Banking Statistics

Part 2: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of June 30, 2002

ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets
Genesee Valley Trust Company	\$ 596	\$ 1,123	\$ 0	\$ 0	\$ 121	\$ 0	\$ 0	\$ 79	\$ 1,919
Gotham Bank of New York	13,017	59,849	32,600	58,777	387	0	0	1,094	165,724
Great Eastern Bank	12,154	69,980	12,000	154,838	9,635	0	743	3,664	263,014
Habib American Bank	14,630	7,038	64,500	121,663	1,569	0	2,359	5,272	217,031
Hamptons State Bank	1,945	13,252	2,200	17,746	1,170	0	0	348	36,661
Harris Trust Company of New York	10,209	21,441	0	0	0	0	0	1,881	33,531
Herkimer County Trust Company	15,811	80,256	22,603	197,105	4,957	0	0	2,492	323,224
HSBC Bank USA	3,474,880	27,583,275	5,979,340	41,029,718	737,811	246,227	93,300	5,038,122	84,182,673
Hudson Valley Bank	53,064	645,739	113,600	616,875	12,009	0	0	30,607	1,471,894
Industrial Bank of Japan Trust	56,093	270,337	816,367	2,056,294	22,539	13,309	80	129,599	3,364,618
ING Institutional Trust Co.	2,194	0	0	0	0	0	0	500	2,694
Interbank of New York	53,656	15,822	29,650	137,675	4,349	0	0	5,892	247,044
Israel Discount Bank Of New York	224,451	3,640,832	128,712	1,873,900	22,033	0	9,798	231,321	6,131,047
JPMorgan Chase Bank	31,307,000	239,608,000	80,734,000	176,554,000	5,999,000	376,000	273,000	46,556,000	581,407,000
Law Debenture Trust Company of N.Y.	2,513	0	0	0	0	0	0	0	2,513
LBS Bank - New York	5,483	28,408	26,000	87,505	10,566	0	0	4,174	162,136
Liberty Bank of New York	6,482	21,603	2,000	31,700	1,372	0	140	650	63,947
Long Island Commercial Bank	14,383	166,098	29,900	190,776	3,035	0	0	13,472	417,664
Manufacturers and Traders Trust Company	869,748	2,552,568	100,761	24,744,445	247,057	8,094	3,091	2,595,822	31,121,586
Market Street Trust Company	37	2,389	0	0	625	0	0	47	3,098
Mellon Securities Trust Co.	1,247	0	0	0	87	0	0	149	1,483
Mellon Trust of New York	142	2,768	0	0	797	0	0	461	4,168
Mitsubishi Trust & Banking Corporation, (U.S.A.)	289,311	88,881	0	7,295	482	0	0	4,681	390,650
Mizuho Trust & Banking Co.(USA)	28,120	0	70,700	0	3,391	0	0	24,181	126,392
New Commercial Bank of New York	3,000	0	0	0	0	0	0	0	3,000
New York Life Trust Company	8	7,074	0	0	1	0	0	1,861	8,944
North Fork Bank	497,216	6,728,755	0	10,711,865	118,198	0	2,086	753,911	18,812,031
Northern Trust Company of New York, The	676	4,698	0	0	644	0	0	233	6,251
Offitbank	6,049	18,634	0	0	4,356	0	0	87,705	116,744

continued

Schedule A - Consolidated Banking Statistics

Part 2: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of June 30, 2002

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Genesee Valley Trust Company	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 176	\$ 176	\$ 1,743	\$ 1,919
Gotham Bank of New York	145,490	0	0	0	0	1,246	146,736	18,988	165,724
Great Eastern Bank	234,457	0	0	743	0	1,363	236,563	26,451	263,014
Habib American Bank	191,724	0	0	2,359	0	1,554	195,637	21,394	217,031
Hamptons State Bank	24,631	7,300	0	0	0	273	32,204	4,457	36,661
Harris Trust Company of New York	0	0	0	0	0	6,831	6,831	26,700	33,531
Herkimer County Trust Company	293,779	0	0	0	0	1,116	294,895	28,329	323,224
HSBC Bank USA	56,321,460	1,880,732	14,837,255	93,300	1,548,908	2,440,394	77,122,049	7,060,624	84,182,673
Hudson Valley Bank	964,034	151,983	210,054	0	0	19,290	1,345,361	126,533	1,471,894
Industrial Bank of Japan Trust	2,094,433	182,419	9,511	80	277,000	183,951	2,747,394	617,224	3,364,618
ING Institutional Trust Co.	0	0	0	0	0	255	255	2,439	2,694
Interbank of New York	225,380	0	0	0	0	718	226,098	20,946	247,044
Israel Discount Bank Of New York	4,192,644	1,075,782	245,772	9,798	0	95,808	5,619,804	511,243	6,131,047
JPMorgan Chase Bank	287,766,000	104,723,000	118,151,000	278,000	9,249,000	26,153,000	546,320,000	35,087,000	581,407,000
Law Debenture Trust Company of N.Y.	0	0	0	0	0	0	0	2,513	2,513
LBS Bank - New York	122,515	6,630	1,200	0	7,500	3,157	141,002	21,134	162,136
Liberty Bank of New York	54,578	0	0	140	0	434	55,152	8,795	63,947
Long Island Commercial Bank	332,416	0	55,000	0	0	3,485	390,901	26,763	417,664
Manufacturers and Traders Trust Company	21,511,846	1,182,442	4,206,037	3,091	677,039	323,332	27,903,787	3,217,799	31,121,586
Market Street Trust Company	0	0	0	0	0	47	47	3,051	3,098
Mellon Securities Trust Co.	0	0	0	0	0	26	26	1,457	1,483
Mellon Trust of New York	0	0	0	0	0	297	297	3,871	4,168
Mitsubishi Trust & Banking Corporation, (U.S.A.)	250,676	0	0	0	0	913	251,589	139,061	390,650
Mizuho Trust & Banking Co.(USA)	65,303	0	18,000	0	0	4,861	88,164	38,228	126,392
New Commercial Bank of New York	0	0	0	0	0	0	0	3,000	3,000
New York Life Trust Company	0	0	0	0	0	2,174	2,174	6,770	8,944
North Fork Bank	11,878,957	3,311,657	1,550,799	2,086	0	495,728	17,239,227	1,572,804	18,812,031
Northern Trust Company of New York, The	0	0	0	0	0	554	554	5,697	6,251
Offitbank	0	0	5,500	0	0	27,044	32,544	84,200	116,744

continued

Schedule A - Consolidated Banking Statistics

Part 2: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of June 30, 2002

ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets	
OppenheimerTrust Company	\$ 12	\$ 5,377	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,147	\$ 6,536	
Orange County Trust Company	11,864	137,338	4,100	130,332	7,123	0	0	12,108	302,865	
Pavilion State Bank, The	4,672	40,463	4,563	130,114	1,281	0	0	3,544	184,637	
PCSB Commercial Bank	2,338	0	0	0	0	0	0	0	2,338	
Provident Municipal Bank	1,122	12,015	0	0	0	0	0	80	13,217	
Reliance Bank	3,579	6,680	500	18,337	188	0	0	541	29,825	
Riverside Bank	8,634	12,393	9,730	48,982	1,002	0	0	682	81,423	
Signature Bank	36,871	472,130	0	160,033	11,882	0	0	15,047	695,963	
Sleepy Hollow Bank	5,220	40,823	10,000	57,324	1,011	0	0	1,542	115,920	
Solvay Bank	19,068	65,781	25,800	265,355	4,229	0	0	7,919	388,152	
State Bank of Chittenango	25	7,576	0	0	0	0	0	513	8,114	
State Bank of Long Island	31,986	483,744	0	574,995	7,112	0	0	108,716	1,206,553	
Steuben Trust Company	18,816	76,120	8,200	169,448	9,384	0	0	11,919	293,887	
The Goldman Sachs Trust Company	5,747	15,974	0	0	66	0	0	29,102	50,889	
The Rockefeller Trust Company	3,415	1,016	0	0	17	0	0	222	4,670	
Tioga State Bank	2,774	95,129	0	94,459	1,496	5	0	3,868	197,731	
Tompkins Trust Company	22,469	369,034	10,635	455,845	8,624	2,983	0	34,293	903,883	
Troy Commercial Bank, The	186	68,207	0	0	0	0	0	937	69,330	
UFJ Trust Company of New York	5,812	29,725	19,100	0	459	0	0	3,041	58,137	
Union State Bank	58,772	691,402	85,600	1,238,254	11,152	0	0	44,422	2,129,602	
United Orient Bank	4,839	31,552	2,000	52,555	1,364	0	111	1,390	93,811	
United States Trust Company Of New York	71,843	901,181	153,000	3,861,830	54,281	0	0	282,517	5,324,652	
Victory State Bank	20,995	34,360	0	57,434	1,641	0	0	1,437	115,867	
Warwick Commercial Bank, The	761	8,078	5,540	0	13	0	0	113	14,505	
Winthrop Trust Company	5,504	0	0	0	0	0	0	2,453	7,957	
Woori America Bank	15,183	59,434	60,000	197,288	4,045	0	177	4,479	340,606	
Wyoming County Bank	15,048	145,723	150	402,584	4,637	0	0	10,761	578,903	
Grand Totals	112	\$51,961,506	\$331,390,003	\$99,891,925	\$355,248,239	\$9,341,121	\$3,871,682	\$873,648	\$68,080,474	\$920,658,598

continued

Schedule A - Consolidated Banking Statistics

Part 2: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of June 30, 2002

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital	
OppenheimerTrust Company	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 923	\$ 923	\$ 5,613	\$ 6,536	
Orange County Trust Company	216,695	0	38,000	0	0	1,475	256,170	46,695	302,865	
Pavilion State Bank, The	155,861	332	14,000	0	0	1,265	171,458	13,179	184,637	
PCSB Commercial Bank	0	0	0	0	0	0	0	2,338	2,338	
Provident Municipal Bank	5,682	0	0	0	0	4,416	10,098	3,119	13,217	
Reliance Bank	27,013	0	0	0	0	91	27,104	2,721	29,825	
Riverside Bank	74,017	0	0	0	0	210	74,227	7,196	81,423	
Signature Bank	599,709	0	0	0	0	5,236	604,945	91,018	695,963	
Sleepy Hollow Bank	105,133	0	112	0	0	684	105,929	9,991	115,920	
Solvay Bank	354,641	0	0	0	0	1,805	356,446	31,706	388,152	
State Bank of Chittenango	6,105	0	0	0	0	17	6,122	1,992	8,114	
State Bank of Long Island	946,197	99,976	71,519	0	0	7,162	1,124,854	81,699	1,206,553	
Steuben Trust Company	262,734	0	6,000	0	0	1,462	270,196	23,691	293,887	
The Goldman Sachs Trust Company	0	0	4,425	0	0	20,089	24,514	26,375	50,889	
The Rockefeller Trust Company	0	0	0	0	0	451	451	4,219	4,670	
Tioga State Bank	153,028	4,234	17,405	0	0	1,865	176,532	21,199	197,731	
Tompkins Trust Company	651,431	99,898	65,100	0	0	16,005	832,434	71,449	903,883	
Troy Commercial Bank, The	53,824	4,750	0	0	0	216	58,790	10,540	69,330	
UFJ Trust Company of New York	5,644	0	0	0	0	724	6,368	51,769	58,137	
Union State Bank	1,503,604	303,628	112,614	0	0	24,640	1,944,486	185,116	2,129,602	
United Orient Bank	79,864	0	3,000	112	0	2,436	85,412	8,399	93,811	
United States Trust Company Of New York	3,236,880	815,992	718,470	0	0	182,766	4,954,108	370,544	5,324,652	
Victory State Bank	105,812	0	0	0	0	1,115	106,927	8,940	115,867	
Warwick Commercial Bank, The	11,299	0	0	0	0	72	11,371	3,134	14,505	
Winthrop Trust Company	0	0	0	0	0	1,352	1,352	6,605	7,957	
Woori America Bank	295,716	0	0	177	0	1,585	297,478	43,128	340,606	
Wyoming County Bank	479,311	17,080	38,241	0	0	4,263	538,895	40,008	578,903	
Grand Totals	112	\$500,971,279	\$130,283,974	\$162,944,842	\$880,710	\$14,098,625	\$42,491,563	\$851,670,993	\$68,987,605	\$920,658,598

Schedule A - Consolidated Banking Statistics

Part 3: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of December 31, 2002

ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets
AdirondackTrust Company, The	\$ 24,116	\$ 190,059	\$ 0	\$ 318,463	\$ 11,684	\$ 0	\$ 0	\$ 5,745	\$ 550,067
Alden State Bank	5,243	63,700	5,000	95,488	2,414	11	0	4,836	176,692
Alpine Capital Bank	1,723	71,830	41,000	28,746	294	0	0	972	144,565
Amalgamated Bank	89,732	2,401,272	67,000	619,380	15,577	0	0	88,970	3,281,931
Amerasia Bank	10,692	21,245	9,000	88,387	3,104	0	0	1,039	133,467
American Community Bank	1,445	17,576	2,900	21,131	346	0	0	805	44,203
American Stock Transfer & Trust Co.	10,165	12,038	0	0	4,911	0	0	6,441	33,555
Atlantic Bank of New York	67,016	1,311,903	15,985	1,191,741	36,313	0	1,555	131,946	2,756,459
Banco Popular North America	186,191	766,372	0	4,379,022	91,322	0	73	230,422	5,653,402
Bank Audi (U.S.A.)	61,373	210,448	190,000	275,237	4,944	0	130	13,232	755,364
Bank Leumi USA	260,718	2,462,572	95,122	1,832,522	22,247	0	6,164	134,810	4,814,155
Bank of Akron	9,402	37,459	5,830	81,041	4,141	278	0	2,007	140,158
Bank of Bermuda (New York) Ltd.	8,530	43	0	0	1,529	0	0	1,768	11,870
Bank of Castile, The	18,443	76,315	400	311,251	6,702	0	0	6,510	419,621
Bank of Cattaraugus	1,748	1,736	0	7,665	187	0	0	453	11,789
Bank of Holland	1,354	8,129	2,150	34,198	1,774	0	0	746	48,351
Bank of Millbrook	6,157	41,857	7,300	62,972	2,064	0	0	1,272	121,622
Bank of New York Trust Company	16	89	1,850	0	0	0	0	102	2,057
Bank of New York, The	9,125,141	24,041,443	1,298,223	31,873,834	823,932	238,412	307,039	7,240,248	74,948,272
Bank of Nova Scotia Trust Company, The	6,706	4,204	4,000	0	0	0	0	56	14,966
Bank of Richmondville	6,326	21,601	6,850	51,669	1,377	0	0	6,009	93,832
Bank of Smithtown	8,170	58,210	2,523	354,104	8,780	3	0	20,081	451,871
Bank of Tokyo-Mitsubishi Trust Company	699,027	361,452	300,000	2,072,800	5,804	0	0	808,442	4,247,525
Bank of Utica	25,165	719,241	6,300	62,459	655	0	0	10,322	824,142
Berkshire Bank, The	6,196	362,376	0	265,517	3,920	0	0	26,077	664,086
BPD International Bank	7,824	92,853	46,000	134,995	688	0	3,143	12,136	297,639
Brown Brothers Harriman & Co.	302,242	423,926	556,560	1,273,467	59,372	220	5,378	188,715	2,809,880

Schedule A - Consolidated Banking Statistics

Part 3: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of December 31, 2002

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
AdirondackTrust Company, The	\$ 483,476	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,357	\$ 485,833	\$ 64,234	\$ 550,067
Alden State Bank	150,812	0	0	0	0	155	150,967	25,725	176,692
Alpine Capital Bank	119,568	7,500	395	0	0	454	127,917	16,648	144,565
Amalgamated Bank	1,813,026	1,053,593	168,824	0	0	56,436	3,091,879	190,052	3,281,931
Amerasia Bank	118,806	0	0	0	0	575	119,381	14,086	133,467
American Community Bank	37,549	0	0	0	0	131	37,680	6,523	44,203
American Stock Transfer & Trust Co.	0	0	0	0	0	13,200	0	20,355	33,555
Atlantic Bank of New York	1,650,911	678,921	198,843	1,555	0	22,680	2,552,910	203,549	2,756,459
Banco Popular North America	4,824,449	75,314	174,504	73	0	34,992	5,109,332	544,070	5,653,402
Bank Audi (U.S.A.)	616,248	0	68,059	130	0	5,361	689,798	65,566	755,364
Bank Leumi USA	3,832,916	38,313	376,139	6,164	100,000	66,328	4,419,860	394,295	4,814,155
Bank of Akron	119,227	0	0	0	0	1,747	120,974	19,184	140,158
Bank of Bermuda (New York) Ltd.	0	0	1,000	0	0	9,709	10,709	1,161	11,870
Bank of Castile, The	360,759	9,654	14,719	0	0	3,096	388,228	31,393	419,621
Bank of Cattaraugus	10,227	0	0	0	0	192	10,419	1,370	11,789
Bank of Holland	41,422	0	0	0	0	350	41,772	6,579	48,351
Bank of Millbrook	103,591	0	0	0	0	1,472	105,063	16,559	121,622
Bank of New York Trust Company	0	0	0	0	0	87	87	1,970	2,057
Bank of New York, The	55,759,298	848,669	3,318,218	308,261	2,090,000	6,103,926	68,428,372	6,519,900	74,948,272
Bank of Nova Scotia Trust Company, The	1,082	0	0	0	0	546	1,628	13,338	14,966
Bank of Richmondville	85,072	0	0	0	0	1,166	86,238	7,594	93,832
Bank of Smithtown	378,493	0	38,000	0	0	1,704	418,197	33,674	451,871
Bank of Tokyo-Mitsubishi Trust Company	1,792,404	207,140	413,199	0	128,168	965,798	3,506,709	740,816	4,247,525
Bank of Utica	759,694	0	0	0	0	2,748	762,442	61,700	824,142
Berkshire Bank, The	481,175	46,673	57,698	0	0	7,097	592,643	71,443	664,086
BPD International Bank	266,753	0	2	3,143	0	1,428	271,326	26,313	297,639
Brown Brothers Harriman & Co.	2,256,098	15,409	123,993	5,378	0	121,178	2,522,056	287,824	2,809,880

continued

Schedule A - Consolidated Banking Statistics

Part 3: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of December 31, 2002

ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets
Brown Brothers Harriman Trust Company, LLC	\$ 1,847	\$ 6,828	\$ 0	\$ 0	\$ 33	\$ 0	\$ 0	\$ 4,660	\$ 13,368
BSB Bank & Trust Company	47,176	593,280	0	1,290,136	14,541	0	0	88,906	2,034,039
Capital Bank & Trust Company	5,565	8,639	2,875	71,792	513	0	0	1,340	90,724
Cattaraugus County Bank	10,074	27,318	3,800	70,545	3,298	0	0	4,363	119,398
Chemung Canal Trust Company	30,052	258,228	0	424,541	17,448	0	0	17,480	747,749
Chinese American Bank, The	22,724	110,099	58,500	130,428	12,824	1,072	369	10,838	346,854
Chohung Bank of New York	6,253	9,682	9,100	91,024	7,993	0	53	1,114	125,219
Citibank (New York State)	43,364	27,784	0	21,591,617	13,060	0	0	475,571	22,151,396
Citizens Bank of Cape Vincent	879	10,412	4,600	6,751	258	0	0	240	23,140
Community Bank of Sullivan County	7,562	11,517	1,505	37,776	459	0	0	518	59,337
Community Capital Bank	9,970	6,958	6,988	71,982	1,793	0	0	1,889	99,580
Computershare Trust Company of N.Y.	3,228	0	0	0	237	0	0	13,885	17,350
Continental Stock Transfer & Trust Company	283	0	0	0	1,538	0	0	2,347	4,168
Country Bank	6,292	59,740	30,285	116,785	1,482	0	0	2,156	216,740
Depository Trust Company, The	369,953	205,302	1,585,256	0	141,462	0	0	228,918	2,530,891
Deutsche Bank Trust Company Americas	2,536,000	10,053,000	12,951,000	9,769,000	525,000	3,037,000	0	2,014,000	40,885,000
Deutsche Bank Trust Company New York	114,184	18,511	0	0	9	0	0	1,566	134,270
Dreyfus Trust Company, The	12	11,875	0	0	0	0	0	604	12,491
Fiduciary Trust Company International	62,784	508,464	82,835	185,670	19,259	0	0	784,899	1,643,911
First American International Bank	14,809	3,265	2,821	40,768	2,378	0	0	1,122	65,163
First Chicago Trust Company of New York	0	32,336	0	0	0	0	0	37,002	69,338
First State Bank	1,638	8,935	200	32,296	652	0	0	550	44,271
First Tier Bank & Trust	5,922	84,477	0	106,577	2,784	0	0	3,622	203,382
Friends Ivory & Sime Trust Company	0	0	0	0	0	0	0	2,889	2,889
Genesee Regional Bank	1,593	7,061	2,465	31,357	548	0	0	1,092	44,116
Genesee Valley Trust Company	1,100	669	0	0	133	0	0	131	2,033
Goldman Sachs Trust Company, The	8,784	15,979	0	0	62	0	0	11,139	35,964
Gotham Bank of New York	52,744	64,419	25,000	65,995	314	0	0	1,202	209,674
Great Eastern Bank	12,255	64,167	28,000	158,872	9,872	0	776	3,236	277,178

continued

Schedule A - Consolidated Banking Statistics

Part 3: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of December 31, 2002

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Brown Brothers Harriman Trust Company, LLC	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,600	\$ 6,512	\$ 8,112	\$ 5,256	\$ 13,368
BSB Bank & Trust Company	1,481,460	40,167	337,950	0	0	15,527	1,875,104	158,935	2,034,039
Capital Bank & Trust Company	83,092	0	0	0	0	426	83,518	7,206	90,724
Cattaraugus County Bank	99,620	0	5,000	0	0	1,738	106,358	13,040	119,398
Chemung Canal Trust Company	543,017	78,661	40,750	0	0	10,535	672,963	74,786	747,749
Chinese American Bank, The	297,197	0	0	369	0	2,317	299,883	46,971	346,854
Chohung Bank of New York	85,127	0	9,000	53	0	910	95,090	30,129	125,219
Citibank (New York State)	6,846,676	670,000	12,845,000	0	0	620,345	20,982,021	1,169,375	22,151,396
Citizens Bank of Cape Vincent	18,556	0	0	0	0	51	18,607	4,533	23,140
Community Bank of Sullivan County	53,423	0	0	0	0	218	53,641	5,696	59,337
Community Capital Bank	78,743	750	11,875	0	0	2,063	93,431	6,149	99,580
Computershare Trust Company of N.Y.	0	0	0	0	0	377	377	16,973	17,350
Continental Stock Transfer & Trust Company	0	0	0	0	0	1,342	1,342	2,826	4,168
Country Bank	196,200	5,000	0	0	0	838	202,038	14,702	216,740
Depository Trust Company, The	0	0	238,876	0	0	2,187,015	2,425,891	105,000	2,530,891
Deutsche Bank Trust Company Americas	22,012,000	7,330,000	2,291,000	0	225,000	2,213,000	34,071,000	6,814,000	40,885,000
Deutsche Bank Trust Company New York	0	0	0	0	0	12,386	12,386	121,884	134,270
Dreyfus Trust Company, The	0	0	0	0	0	909	909	11,582	12,491
Fiduciary Trust Company International	721,175	0	0	0	0	182,066	903,241	740,670	1,643,911
First American International Bank	55,017	0	3,000	0	0	513	58,530	6,633	65,163
First Chicago Trust Company of New York	0	0	0	0	0	431	431	68,907	69,338
First State Bank	40,282	0	0	0	0	248	40,530	3,741	44,271
First Tier Bank & Trust	156,541	12,592	20,000	0	0	1,455	190,588	12,794	203,382
Friends Ivory & Sime Trust Company	0	0	0	0	0	0	0	2,889	2,889
Genesee Regional Bank	38,942	0	33	0	0	114	39,089	5,027	44,116
Genesee Valley Trust Company	0	0	0	0	0	230	230	1,803	2,033
Goldman Sachs Trust Company, The	0	0	839	0	0	7,230	8,069	27,895	35,964
Gotham Bank of New York	188,517	0	0	0	0	1,215	189,732	19,942	209,674
Great Eastern Bank	245,825	0	0	776	0	2,580	249,181	27,997	277,178

continued

Schedule A - Consolidated Banking Statistics

Part 3: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of December 31, 2002

ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets
Habib American Bank	\$ 9,125	\$ 5,886	\$ 73,100	\$ 123,552	\$ 1,460	\$ 0	\$ 2,739	\$ 5,361	\$ 221,223
Hamptons State Bank	4,269	13,409	4,600	19,121	1,126	0	0	266	42,791
Harris Trust Company of New York	4,053	21,923	0	0	0	0	0	1,315	27,291
HSBC Bank USA	2,787,780	31,317,195	2,742,943	43,036,479	723,647	245,614	98,526	5,463,585	86,415,769
Hudson River Commercial Bank	2,000	25,142	0	0	0	0	0	896	28,038
Hudson Valley Bank	48,347	742,886	29,393	642,438	12,161	0	0	30,729	1,505,954
Interbank of New York	57,298	23,130	27,950	141,488	4,783	0	0	6,082	260,731
Israel Discount Bank of New York	228,385	4,512,246	201,746	1,844,625	22,593	0	10,978	252,503	7,073,076
JPMorgan Chase Bank	26,494,000	273,966,000	83,491,000	180,620,000	6,280,000	678,000	349,000	50,510,000	622,388,000
Law Debenture Trust Company of N.Y.	2,508	0	0	0	0	0	0	29	2,537
LBS Bank - New York	832	0	9,100	3,927	10,423	0	0	753	25,035
Liberty Bank of New York	10,509	22,066	700	34,198	1,258	0	148	514	69,393
Long Island Commercial Bank	20,490	232,051	5,300	215,385	3,530	0	0	14,922	491,678
Manufacturers and Traders Trust Company	971,535	3,551,617	333,459	24,962,113	238,681	7,052	1,401	2,598,263	32,664,121
Market Street Trust Company	25	2,365	0	0	618	0	0	155	3,163
Mellon Securities Trust Co.	11	0	0	781	68	0	0	605	1,465
Mellon Trust of New York	446	2,771	0	0	654	0	0	594	4,465
Mitsubishi Trust & Banking Corporation (USA)	515,012	82,869	0	2,942	689	0	0	4,424	605,936
Mizuho Corporate Bank (USA)	84,927	309,098	1,556,859	1,466,699	3,939	11,116	0	174,144	3,606,782
Mizuho Trust & Banking Co. (USA)	19,018	0	41,300	0	3,146	0	0	25,958	89,422
New Commercial Bank of New York	3,000	0	0	0	0	0	0	0	3,000
New York Life Trust Company	20	3,977	0	0	3	0	0	3,122	7,122
North Fork Bank	433,311	8,534,444	0	11,066,100	132,345	0	2,878	800,041	20,969,119
Northern Trust Company of New York, The	341	5,421	0	0	599	0	0	186	6,547
OFI Trust Company	579	5,507	0	0	0	0	0	773	6,859
Orange County Trust Company	10,259	159,933	3,200	131,663	7,010	0	0	16,203	328,268
Pathfinder Commercial Bank	11,644	0	0	0	0	0	0	576	12,220
PCSB Commercial Bank	861	6,119	1,000	0	0	0	0	64	8,044
Provident Municipal Bank	1,924	36,131	0	0	0	0	0	351	38,406

continued

Schedule A - Consolidated Banking Statistics

Part 3: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of December 31, 2002

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Habib American Bank	\$ 191,668	\$ 0	\$ 2,200	\$ 2,739	\$ 0	\$ 1,518	\$ 198,125	\$ 23,098	\$ 221,223
Hamptons State Bank	30,749	7,300	0	0	0	336	38,385	4,406	42,791
Harris Trust Company of New York	0	0	0	0	0	1,368	1,368	25,923	27,291
HSBC Bank USA	60,164,586	1,208,764	13,057,518	98,526	1,549,034	3,048,734	79,127,162	7,288,607	86,415,769
Hudson River Commercial Bank	867	0	25,002	0	0	57	25,926	2,112	28,038
Hudson Valley Bank	1,027,422	138,204	189,179	0	0	14,925	1,369,730	136,224	1,505,954
Interbank of New York	237,780	0	0	0	0	737	238,517	22,214	260,731
Israel Discount Bank of New York	4,384,627	1,401,777	521,714	10,978	0	207,644	6,526,740	546,336	7,073,076
JPMorgan Chase Bank	300,566,000	126,280,000	126,501,000	356,000	8,528,000	24,617,000	586,848,000	35,540,000	622,388,000
Law Debenture Trust Company of N.Y.	0	0	0	0	0	32	32	2,505	2,537
LBS Bank - New York	5,800	0	0	0	0	82	5,882	19,153	25,035
Liberty Bank of New York	59,397	0	0	148	0	508	60,053	9,340	69,393
Long Island Commercial Bank	405,942	0	55,000	0	0	3,240	464,182	27,496	491,678
Manufacturers and Traders Trust Company	21,408,841	2,092,835	4,844,313	1,401	604,811	327,298	29,279,499	3,384,622	32,664,121
Market Street Trust Company	0	0	0	0	0	223	223	2,940	3,163
Mellon Securities Trust Co.	0	0	0	0	0	11	11	1,454	1,465
Mellon Trust of New York	0	0	0	0	0	632	632	3,833	4,465
Mitsubishi Trust & Banking Corporation (USA)	463,029	0	0	0	0	592	463,621	142,315	605,936
Mizuho Corporate Bank (USA)	2,052,063	37,900	159,841	0	257,000	228,803	2,735,607	871,175	3,606,782
Mizuho Trust & Banking Co. (USA)	26,993	0	18,000	0	0	4,485	49,478	39,944	89,422
New Commercial Bank of New York	0	0	0	0	0	0	0	3,000	3,000
New York Life Trust Company	0	0	0	0	0	3,118	3,118	4,004	7,122
North Fork Bank	12,877,767	4,303,122	1,550,796	2,878	0	469,607	19,204,170	1,764,949	20,969,119
Northern Trust Company of New York, The	0	0	0	0	0	505	505	6,042	6,547
OFI Trust Company	0	0	0	0	0	1,182	1,182	5,677	6,859
Orange County Trust Company	218,717	0	58,000	0	0	1,814	278,531	49,737	328,268
Pathfinder Commercial Bank	9,401	0	0	0	0	372	9,773	2,447	12,220
PCSB Commercial Bank	5,588	0	0	0	0	57	5,645	2,399	8,044
Provident Municipal Bank	24,441	0	10,005	0	0	399	34,845	3,561	38,406

continued

Schedule A - Consolidated Banking Statistics

Part 3: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of December 31, 2002

ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets	
Reliance Bank	\$ 952	\$ 8,852	\$ 750	\$ 15,927	\$ 159	\$ 0	\$ 0	\$ 429	\$ 27,069	
Riverside Bank	8,300	12,811	18,010	55,569	1,191	0	0	611	96,492	
Rockefeller Trust Company, The	3,534	977	0	0	14	0	0	526	5,051	
SBU Municipal Bank	14	101,557	0	1,091	0	0	0	950	103,612	
Signature Bank	66,637	654,922	18,400	297,073	11,659	0	0	30,531	1,079,222	
Sleepy Hollow Bank	5,235	71,326	11,960	67,966	1,361	0	0	2,003	159,851	
Solvay Bank	29,067	66,092	30,100	272,196	4,360	0	0	8,115	409,930	
State Bank of Chittenango	249	8,091	0	0	0	0	0	122	8,462	
State Bank of Long Island	50,587	606,242	48,000	610,451	7,414	0	0	39,033	1,361,727	
Steuben Trust Company	13,900	76,522	2,000	170,632	10,085	0	0	11,373	284,512	
Tioga State Bank	3,371	112,991	0	99,320	1,502	5	0	4,341	221,530	
Tompkins Trust Company	34,226	372,614	7,920	478,204	9,426	2,996	0	37,333	942,719	
Troy Commercial Bank, The	884	121,686	0	0	0	0	0	1,222	123,792	
UFJ Trust Company of New York	1,138	23,163	38,100	0	430	0	0	2,567	65,398	
Union State Bank	66,321	1,050,266	24,500	1,336,273	11,299	0	0	53,445	2,542,104	
United Orient Bank	5,012	22,278	8,000	56,897	1,826	0	130	1,317	95,460	
United States Trust Company of New York	95,781	786,075	220,000	4,170,441	49,719	0	0	231,606	5,553,622	
Victory State Bank	27,136	43,000	0	62,247	2,399	0	0	1,103	135,885	
Warwick Commercial Bank, The	1,172	12,611	565	0	0	0	0	176	14,524	
Winthrop Trust Company	5,901	0	0	0	0	0	0	1,678	7,579	
Woori America Bank	21,795	73,675	30,000	229,063	4,893	0	792	5,597	365,815	
Wyoming County Bank	15,221	164,435	479	478,138	5,019	0	0	11,463	674,755	
Grand Totals	107	\$46,506,850	\$373,961,266	\$106,439,657	\$352,443,000	\$9,463,520	\$4,221,779	\$791,272	\$73,019,396	\$966,846,740

continued

Schedule A - Consolidated Banking Statistics

Part 3: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of December 31, 2002

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital	
Reliance Bank	\$ 24,041	\$ 1,045	\$ 0	\$ 0	\$ 0	\$ 116	\$ 25,202	\$ 1,867	\$ 27,069	
Riverside Bank	88,769	0	0	0	0	189	88,958	7,534	96,492	
Rockefeller Trust Company, The	0	0	0	0	0	1,081	1,081	3,970	5,051	
SBU Municipal Bank	34,122	9,323	0	0	0	344	43,789	59,823	103,612	
Signature Bank	889,576	90,000	0	0	0	7,549	987,125	92,097	1,079,222	
Sleepy Hollow Bank	148,336	0	101	0	0	1,077	149,514	10,337	159,851	
Solvay Bank	373,975	0	0	0	0	2,344	376,319	33,611	409,930	
State Bank of Chittenango	4,090	0	0	0	0	2,220	6,310	2,152	8,462	
State Bank of Long Island	1,147,662	54,783	52,666	0	0	9,832	1,264,943	96,784	1,361,727	
Steuben Trust Company	255,269	0	3,000	0	0	1,724	259,993	24,519	284,512	
Tioga State Bank	172,503	4,757	19,592	0	0	2,316	199,168	22,362	221,530	
Tompkins Trust Company	700,965	88,284	63,100	0	0	14,899	867,248	75,471	942,719	
Troy Commercial Bank, The	105,221	6,900	0	0	0	465	112,586	11,206	123,792	
UFJ Trust Company of New York	11,849	0	0	0	0	824	12,673	52,725	65,398	
Union State Bank	1,557,312	393,205	110,889	0	0	279,190	2,340,596	201,508	2,542,104	
United Orient Bank	82,674	0	3,000	130	0	1,145	86,949	8,511	95,460	
United States Trust Company of New York	4,129,236	679,299	165,251	0	0	228,258	5,202,044	351,578	5,553,622	
Victory State Bank	124,743	0	0	0	0	1,379	126,122	9,763	135,885	
Warwick Commercial Bank, The	11,198	0	0	0	0	91	11,289	3,235	14,524	
Winthrop Trust Company	0	0	0	0	0	618	618	6,961	7,579	
Woori America Bank	319,037	0	0	792	0	1,249	321,078	44,737	365,815	
Wyoming County Bank	566,525	14,621	39,235	0	0	6,951	627,332	47,423	674,755	
Grand Totals	107	\$524,213,247	\$147,930,475	\$168,206,318	\$799,494	\$13,483,613	\$42,196,644	\$896,816,591	\$70,016,949	\$966,846,740

Schedule A - Consolidated Banking Statistics

Part 4: Consolidated Statement of Condition of Credit Unions as of December 31, 2002

ASSETS

(Amounts in Thousands of Dollars)

	Loans to Members	Allowance for Loan Losses	Cash	Total Investments	Fixed Assets	Other Real Estate Owned	Other Assets	Total Assets
Ambrac Credit Union	\$ 1,139	\$ 17	\$ 3	\$ 755	\$ 8	\$ 0	\$ 15	\$ 1,903
AmeriCU Credit Union	251,976	3,276	8,833	95,279	12,493	249	6,883	372,437
Bakery Salesmen Credit Union	2,890	130	6	4,994	51	0	59	7,870
Branch 6000 NALC Credit Union	5,028	156	0	4,609	35	0	84	9,600
Buffalo Service Credit Union	8,554	36	467	23,266	96	0	494	32,841
Buffalo Telephone Employees Credit Union	11,228	234	0	41,393	413	0	759	53,559
Central Credit Union	45,833	174	21	1,352	462	0	1,193	48,687
Cornell Fingerlakes Credit Union	200,509	1,097	6,215	107,018	8,897	0	5,668	327,210
Cooperative Credit Union	13,252	251	0	3,956	17	0	130	17,104
Directors Choice Credit Union	416	2	0	980	0	0	19	1,413
Dressmakers Credit Union	255	19	0	892	7	0	19	1,154
Empire Branch 36 National Association of Letter Carriers Credit Union	3,488	154	121	2,477	78	0	109	6,119
Empire State Credit Union	1,955	35	48	3,638	4	0	66	5,676
Erie County Employees Credit Union	6,649	48	264	7,866	32	0	226	14,989
Excelsior Credit Union	37,101	283	672	9,314	745	0	857	48,406
First Rochester Community Credit Union	22,382	106	538	698	224	0	659	24,395
GRS Employees Credit Union	1,689	25	10	1,225	0	0	32	2,931
Holy Family Parish Credit Union	163	2	0	171	0	0	3	335
Hudson River Credit Union	53,068	421	1,204	18,370	205	19	2,104	74,549
Independent Credit Union	1,901	100	0	2,756	20	0	39	4,616
Jamaica Postal Credit Union	502	6	1	659	0	0	10	1,166
Jamestown Post Office Employees' Credit Union	1,870	22	12	5,166	12	0	74	7,112
Melrose Credit Union	469,059	8,710	366	147,110	14,961	0	10,725	633,511
Middle Village Credit Union	20,873	3,832	0	22,198	58	0	325	39,622
Montauk Credit Union	39,923	430	239	3,736	2,061	0	2,099	47,628
Municipal Credit Union	687,660	19,404	14,760	289,943	14,291	0	64,735	1,051,985
Newspaper Employees Credit Union	607	17	0	540	0	0	8	1,138

Schedule A - Consolidated Banking Statistics

Part 4: Consolidated Statement of Condition of Credit Unions as of December 31, 2002

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Borrowings	Acc. Int. Payable	Accounts Payable	Share Accounts	Reserves	Valuation Reserves	Other Reserves	Undivided Earnings	Total Liabilities and Equity
Ambrac Credit Union	\$ 0	\$ 0	\$ 8	\$ 1,601	\$ 102	\$ 0	\$ 0	\$ 192	\$ 1,903
AmeriCU Credit Union	0	3	2,179	341,475	18,542	299	200	9,739	372,437
Bakery Salesmen Credit Union	0	0	11	6,346	662	0	0	851	7,870
Branch 6000 NALC Credit Union	0	9	7	8,544	627	0	0	413	9,600
Buffalo Service Credit Union	0	0	107	28,843	1,640	1	0	2,250	32,841
Buffalo Telephone Employees Credit Union	0	0	10	44,537	3,958	748	0	4,306	53,559
Central Credit Union	30	483	642	42,490	3,583	(1)	0	1,460	48,687
Cornell Fingerlakes Credit Union	235	0	1,632	281,496	15,824	705	0	27,318	327,210
Cooperative Credit Union	0	106	(7)	15,013	788	0	0	1,204	17,104
Directors Choice Credit Union	0	0	0	1,177	11	0	0	225	1,413
Dressmakers Credit Union	0	10	3	1,020	83	1	0	37	1,154
Empire Branch 36 National Association of Letter Carriers Credit Union	0	0	35	5,275	278	3	0	528	6,119
Empire State Credit Union	0	4	3	5,293	263	0	0	113	5,676
Erie County Employees Credit Union	0	7	72	13,312	665	25	0	908	14,989
Excelsior Credit Union	0	0	1,064	41,404	2,624	(231)	0	3,545	48,406
First Rochester Community Credit Union	0	24	86	21,894	1,409	1	0	981	24,395
GRS Employees Credit Union	0	9	3	2,538	271	0	75	35	2,931
Holy Family Parish Credit Union	0	1	2	287	26	(1)	1	19	335
Hudson River Credit Union	0	0	876	63,699	3,576	0	0	6,398	74,549
Independent Credit Union	0	0	1	3,967	404	0	0	244	4,616
Jamaica Postal Credit Union	0	0	1	869	104	1	0	191	1,166
Jamestown Post Office Employees' Credit Union	0	0	3	6,382	302	0	0	425	7,112
Melrose Credit Union	0	0	107	448,104	50,036	2,298	0	132,966	633,511
Middle Village Credit Union	0	0	38	15,190	3,169	0	0	21,225	39,622
Montauk Credit Union	0	435	142	39,959	4,028	0	0	3,064	47,628
Municipal Credit Union	0	144	22,529	923,470	45,946	23	0	59,873	1,051,985
Newspaper Employees Credit Union	0	0	(5)	842	102	1	0	198	1,138

continued

Schedule A - Consolidated Banking Statistics

Part 4: Consolidated Statement of Condition of Credit Unions as of December 31, 2002

ASSETS

(Amounts in Thousands of Dollars)

	Loans to Members	Allowance for Loan Losses	Cash	Total Investments	Fixed Assets	Other Real Estate Owned	Other Assets	Total Assets	
Niagara Dupont Employees Credit Union	\$ 5,322	\$ 37	\$ 0	\$ 2,510	\$ 32	\$ 0	\$ 94	\$ 7,921	
Niagara Falls Penn Central Employees Credit Union	2,901	33	0	3,257	8	0	59	6,192	
Niagara Frontier Federal Employees Credit Union, The	1,247	14	73	1,277	5	0	25	2,613	
Norton-Troy Employees Credit Union	2,000	44	0	6,430	0	0	99	8,485	
Postal Employees Credit Union (Schenectady)	2,113	3	0	970	15	0	85	3,180	
Poughkeepsie Public School Credit Union	445	13	0	160	0	0	5	597	
Progressive Credit Union	244,422	1,992	16	2,306	331	0	3,130	248,213	
Riverside Credit Union	10,511	103	568	28,643	425	0	495	40,539	
Western Division Credit Union	53,513	472	295	26,756	1,389	0	887	82,368	
Yonkers Postal Employees Credit Union	2,363	7	41	1,549	10	0	31	3,987	
Grand Totals	37	\$2,214,807	\$41,705	\$34,773	\$874,219	\$57,385	\$268	\$102,304	\$3,242,051

continued

Schedule A - Consolidated Banking Statistics

Part 4: Consolidated Statement of Condition of Credit Unions as of December 31, 2002

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Borrowings	Acc. Int. Payable	Accounts Payable	Share Accounts	Reserves	Valuation Reserves	Other Reserves	Undivided Earnings	Total Liabilities and Equity
Niagara Dupont Employees Credit Union	\$ 0	\$ 0	\$ 11	\$ 6,764	\$ 368	\$ 0	\$ 16	\$ 762	\$ 7,921
Niagara Falls Penn Central Employees Credit Union	0	0	(35)	5,165	450	0	0	612	6,192
Niagara Frontier Federal Employees Credit Union, The	0	1	3	2,201	172	0	0	236	2,613
Norton-Troy Employees Credit Union	0	52	9	7,542	506	0	0	376	8,485
Postal Employees Credit Union (Schenectady)	0	0	5	2,944	225	0	0	6	3,180
Poughkeepsie Public School Credit Union	0	0	0	531	49	0	0	17	597
Progressive Credit Union	15,750	3	1,995	117,629	18,819	(49)	0	94,066	248,213
Riverside Credit Union	0	0	43	34,891	2,039	0	0	3,566	40,539
Western Division Credit Union	0	0	71	70,463	4,975	1	0	6,858	82,368
Yonkers Postal Employees Credit Union	0	0	14	3,424	331	0	0	218	3,987
Grand Totals	37	\$16,015	\$1,291	\$31,665	\$2,616,581	\$3,825	\$292	\$385,425	\$3,242,051

Schedule A - Consolidated Banking Statistics

Part 5: Consolidated Statement of Condition of Investment Companies as of December 31, 2002

ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Depository Institutions	Total Securities	Fed. Funds Sold & Securities Purch. u/Agrmnt to Resell	Loans and Leases (net)	Customers' Liability on Acceptances Outstanding	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Other Assets	Net Due from Related Banking Institutions	Total Assets	
AIG Finance Holdings, Inc.	\$ 5,749	\$ 26,525	\$ 0	\$ 593,260	\$ 0	\$ 690	\$ 0	\$ 41,893	\$ 0	\$ 668,117	
American Express Banking Corp.	1,713,910	3,169,413	814,477	5,651,213	50,657	140,532	190,931	1,325,140	0	13,056,273	
American Scandinavian Banking Corporation	0	85	0	416	0	0	0	218	8,430	9,149	
Fiduciary Investment Corporation	25,895	8,931	0	988	0	2,435	0	29,870	67,008	135,127	
French American Banking Corporation	2	9,660	0	265,680	0	0	0	11,974	0	287,316	
GE Capital International Financing Corporation	1,816,454	1,052,644	0	35,194,437	0	150,196	23,248	3,145,524	0	41,382,503	
Merrill Lynch International Finance Corporation	3,420,841	238,810	2,600,771	7,648,630	0	19,026	0	6,156,325	0	20,084,403	
Prudential Bache International Banking Corporation	100	0	0	0	0	0	0	0	0	100	
Skandinaviska Enskilda Banken Corporation	0	0	100,000	2,015	0	0	0	60	0	102,075	
Sterling Banking Corporation	0	0	0	0	0	0	0	1,072	0	1,072	
Grand Totals	10	\$6,982,951	\$4,506,068	\$3,515,248	\$49,356,639	\$50,657	\$312,879	\$214,179	\$10,712,076	\$75,438	\$75,726,135

Schedule A - Consolidated Banking Statistics

Part 5: Consolidated Statement of Condition of Investment Companies as of December 31, 2002

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits and Credit Balances	Fed Funds Purchased & Sec. Sold u/ Repurch Agr.	Other Liabilities for Borrowed Money	Liabilities Acceptances Executed & Outstanding	Other Liabilities Non-related Parties	Due to Related Banking Institutions	Total Liabilities	Capital Stock and Notes	Surplus	Undivided Profits Reserves & Other Capital	Total Liabilities & Capital	
ALG Finance Holdings, Inc.	\$ 311,918	\$ 0	\$ 229,087	\$ 0	\$ 31,289	\$ 0	\$ 572,294	\$ 100	\$ 97,936	(\$ 2,213)	\$ 668,117	
American Express Banking Corp.	10,209,747	63,618	405,704	50,659	1,379,687	0	12,109,415	121,000	595,043	230,815	13,056,273	
American Scandinavian Banking Corporation	0	0	0	0	645	0	645	5,000	5,000	(1,496)	9,149	
Fiduciary Investment Corporation	0	0	5,173	0	15,693	20,207	41,073	100	8,189	85,765	135,127	
French American Banking Corporation	0	0	0	0	100,080	76,371	176,451	50,000	20,000	40,865	287,316	
GE Capital International Financing Corporation	2,990,569	0	24,622,208	0	5,075,191	0	32,687,968	0	6,973,813	1,720,722	41,382,503	
Merrill Lynch International Finance Corporation	10,351,754	0	198,372	0	6,855,741	0	17,405,867	100	0	2,678,436	20,084,403	
Prudential Bache International Banking Corporation	0	0	0	0	0	0	0	100	0	0	100	
Skandinaviska Enskilda Banken Corporation	0	0	0	0	1,604	83,498	85,102	10,000	5,500	1,473	102,075	
Sterling Banking Corporation	0	0	0	0	2	0	2	850	170	50	1,072	
Grand Totals	10	\$23,863,988	\$63,618	\$25,460,544	\$50,659	\$13,459,932	\$180,076	\$63,078,817	\$187,250	\$7,705,651	\$4,754,417	\$75,726,135

Schedule A - Consolidated Banking Statistics

Part 6: Consolidated Statement of Condition of Licensed Lenders as of December 31, 2002

ASSETS (Amounts in Dollars)

	Total Loans (net)	Cash on Hand & in Banks	Furniture, Fixtures & Equipment	Other Assets	Total Assets Applicable to NY Business	Total Assets Not Applicable to NY Business	Total Assets	
American General Financial Services, Inc.	\$ 53,214,144	\$ 105,355	\$ 670,645	\$ 720,018	\$ 54,710,162	\$ 1,533,665	\$ 56,243,827	
AmeriCredit Financial Services, Inc., AFS Financial Services, Inc.	305,377,901	22,249,969	2,535,396	36,425,894	366,589,160	17,174,889,468	17,541,478,628	
Beneficial New York Inc.	331,351,022	511,205	1,276,575	8,893,027	342,031,829	0	342,031,829	
CitiFinancial, Inc.	238,680,881	198,854	0	23,635,154	262,514,889	0	262,514,889	
E-Loan, Inc.	136,300	0	0	0	136,300	451,899,700	452,036,000	
Gemini Capital Corporation	40,000	25,000	0	12,000	77,000	685,000	762,000	
Guardian Loan Company of Massapequa, Inc.	1,584,541	251,146	242,131	800,530	2,878,348	527,834	3,406,182	
Household Automotive Credit Corporation	17,365,015	3,279	2,232	33,465	17,403,991	381,220,657	398,624,648	
Household Finance Corporation III	379,440,978	274,325	1,076,266	16,167,141	396,958,710	0	396,958,710	
JCB International Credit Card Co., Ltd.	364,186	657,726	37,892	1,453,561	2,513,365	9,965,276	12,478,641	
Northwest Finance Company, Inc.	3,038,769	10,400	31,139	905	3,081,213	0	3,081,213	
Novus Credit Services Inc.	144,424	0	0	0	144,424	86,096	230,520	
Retail Charge Financial Services Corp.	319,285	13,775	8,040	414,568	755,668	0	755,668	
Wells Fargo Financial New York, Inc.	63,007,882	690,862	99,211	835,560	64,633,515	0	64,633,515	
Grand Totals	14	\$1,394,065,328	\$24,991,896	\$5,979,527	\$89,391,823	\$1,514,428,574	\$18,020,807,696	\$19,535,236,270

Schedule A - Consolidated Banking Statistics

Part 6: Consolidated Statement of Condition of Licensed Lenders as of December 31, 2002

LIABILITIES AND CAPITAL

(Amounts in Dollars)

	Borrowed Funds	Other Liabilities	Valuation Reserves	Capital Stock	Appropriated Surplus or Capital Reserves	Surplus, Incl Undivided Profits	Total Liabilities & Capital	
American General Financial Services, Inc.	\$ 49,272,486	\$ 54,268	\$ 1,749,747	\$ 80,000	\$ 981,000	\$ 4,106,326	\$ 56,243,827	
AmeriCredit Financial Services, Inc., AFS Financial Services, Inc.	15,120,888,345	495,936,733	0	1,602,682	995,838,628	927,212,240	17,541,478,628	
Beneficial New York Inc.	294,162,106	0	0	500,000	0	47,369,723	342,031,829	
CitiFinancial, Inc.	212,579,476	1,407,133	8,776,139	100,000	47,214,644	(7,562,503)	262,514,889	
E-Loan, Inc.	395,996,000	0	0	0	56,040,000	0	452,036,000	
Gemini Capital Corporation	1,720,313	75,000	0	1,677,401	(2,710,714)	0	762,000	
Guardian Loan Company of Massapequa, Inc.	2,395,479	84,193	90,080	645,452	0	190,978	3,406,182	
Household Automotive Credit Corporation	395,407,704	212,879	0	1	3,004,064	0	398,624,648	
Household Finance Corporation III	396,185,104	773,606	0	0	0	0	396,958,710	
JCB International Credit Card Co., Ltd.	4,404,647	3,370,752	0	50,100	0	4,653,142	12,478,641	
Northwest Finance Company, Inc.	2,759,316	37,840	0	400,000	0	(115,943)	3,081,213	
Novus Credit Services Inc.	221,299	0	0	18	10,374	(1,171)	230,520	
Retail Charge Financial Services Corp.	0	1,546	0	30	353,469	400,623	755,668	
Wells Fargo Financial New York, Inc.	59,710,112	38,605	2,205,276	1,000	28,375,000	(25,696,478)	64,633,515	
Grand Totals	14	\$16,935,702,387	\$501,992,555	\$12,821,242	\$5,056,684	\$1,129,106,465	\$950,556,937	\$19,535,236,270

Schedule A - Consolidated Banking Statistics

Part 7: Consolidated Statement of Condition of Savings Banks as of Opening of Business January 1, 2003

ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Other Assets	Total Assets
Apple Bank For Savings	\$ 65,650	\$ 4,122,006	\$ 46,842	\$ 1,405,593	\$ 40,384	\$ 0	\$ 58,693	\$ 5,739,168
Bank of Greene County, The	9,244	72,853	10,664	131,480	4,870	0	2,956	232,067
Community Mutual Savings Bank	11,120	8,166	11,000	80,408	365	0	1,887	112,946
Emigrant Savings Bank	54,752	3,013,215	50,000	6,282,584	74,343	0	254,748	9,729,642
First Central Savings Bank	21,992	11,167	0	73,689	993	0	1,193	109,034
Fulton Savings Bank	10,271	41,167	3,000	247,191	3,599	1	12,089	317,318
Greater Buffalo Savings Bank	3,532	70,298	0	142,324	5,308	0	3,189	224,651
GreenPoint Bank	293,423	4,184,570	82,054	15,557,985	149,548	0	1,546,865	21,814,445
Hudson River Bank & Trust	73,188	260,114	264,700	1,689,417	28,489	0	146,785	2,462,693
Independence Community Bank	197,586	1,263,651	0	5,851,205	85,209	0	586,919	7,984,570
Jamestown Savings Bank	18,637	133,464	0	146,026	4,580	0	1,009	303,716
New York Community Bank	95,993	4,488,405	1,000	5,450,549	74,531	0	1,188,828	11,299,306
North Country Savings Bank	9,699	42,068	5,100	136,585	2,584	0	6,679	202,715
Northfield Savings Bank	83,139	845,312	0	300,878	10,576	0	64,649	1,304,554
Oneida Savings Bank	15,313	148,300	2,400	198,266	8,852	1,968	32,971	408,070
Oswego County Savings Bank	32,827	39,672	0	107,958	4,793	0	9,698	194,948
Pathfinder Bank	13,685	58,219	0	182,892	5,512	2,448	18,148	280,904
Pioneer Savings Bank	24,416	158,107	48,860	370,453	6,344	0	8,049	616,229
Putnam County Savings Bank	31,943	355,049	74,600	304,014	5,779	0	9,501	780,886
Rhinebeck Savings Bank	24,324	35,819	0	231,187	10,449	0	4,259	306,038
Ridgewood Savings Bank	113,900	1,456,850	43,325	1,244,715	15,350	0	116,651	2,990,791
Rome Savings Bank, The	6,238	43,651	8,900	181,564	3,848	0	5,836	250,037
Rondout Savings Bank	7,684	73,792	0	78,863	3,339	0	3,859	167,537
Roslyn Savings Bank, The	64,683	7,145,493	91,500	3,125,537	39,558	1,545	318,768	10,787,084
Sawyer Savings Bank	2,776	57,143	2,000	78,398	781	0	2,833	143,931
Troy Savings Bank, The	27,973	169,010	6,900	765,048	16,015	2,180	93,025	1,080,151

Schedule A - Consolidated Banking Statistics

Part 7: Consolidated Statement of Condition of Savings Banks as of Opening of Business January 1, 2003

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought & Repos	Other Borrowed Money	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Apple Bank For Savings	\$ 5,098,235	\$ 46,788	\$ 2,172	\$ 0	\$ 28,534	\$ 5,175,729	\$ 563,439	\$ 5,739,168
Bank of Greene County, The	198,306	0	9,000	0	1,295	208,601	23,466	232,067
Community Mutual Savings Bank	103,029	0	0	0	1,337	104,366	8,580	112,946
Emigrant Savings Bank	5,053,830	1,336,305	2,121,086	0	96,602	8,607,823	1,121,819	9,729,642
First Central Savings Bank	99,536	0	0	0	378	99,914	9,120	109,034
Fulton Savings Bank	215,487	0	61,160	0	2,363	279,010	38,308	317,318
Greater Buffalo Savings Bank	197,258	0	9,005	0	784	207,047	17,604	224,651
GreenPoint Bank	12,034,105	2,285,000	4,621,117	149,793	619,942	19,709,957	2,104,488	21,814,445
Hudson River Bank & Trust	1,779,876	21,368	406,323	0	25,108	2,232,675	230,018	2,462,693
Independence Community Bank	4,989,315	705,000	1,226,550	0	185,660	7,106,525	878,045	7,984,570
Jamestown Savings Bank	286,333	0	180	0	465	286,978	16,738	303,716
New York Community Bank	5,425,779	1,972,108	2,270,055	0	97,602	9,765,544	1,533,762	11,299,306
North Country Savings Bank, The	171,030	0	2,371	0	2,482	175,883	26,832	202,715
Northfield Savings Bank	1,002,520	145,300	9,373	0	19,414	1,176,607	127,947	1,304,554
Oneida Savings Bank	289,378	0	73,500	0	3,331	366,209	41,861	408,070
Oswego County Savings Bank	162,824	0	13,700	0	2,494	179,018	15,930	194,948
Pathfinder Bank	210,546	3,400	39,612	0	2,628	256,186	24,718	280,904
Pioneer Savings Bank	548,613	0	350	0	2,119	551,082	65,147	616,229
Putnam County Savings Bank	711,885	0	0	0	2,895	714,780	66,106	780,886
Rhinebeck Savings Bank	281,092	0	1,500	0	1,283	283,875	22,163	306,038
Ridgewood Savings Bank	2,466,321	20,000	42,693	0	18,376	2,547,390	443,401	2,990,791
Rome Savings Bank, The	195,108	0	14,920	0	4,868	214,896	35,141	250,037
Rondout Savings Bank	137,848	0	6,425	0	1,265	145,538	21,999	167,537
Roslyn Savings Bank, The	5,793,179	2,948,587	1,382,634	0	69,950	10,194,350	592,734	10,787,084
Sawyer Savings Bank	105,934	0	24,500	0	785	131,219	12,712	143,931
Troy Savings Bank, The	810,572	2,634	126,186	0	10,341	949,733	130,418	1,080,151

continued

Schedule A - Consolidated Banking Statistics

Part 7: Consolidated Statement of Condition of Savings Banks as of Opening of Business January 1, 2003

ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Other Assets	Total Assets
Ulster Savings Bank	\$ 71,196	\$ 38,503	\$ 0	\$ 377,618	\$ 7,742	\$ 0	\$ 17,965	\$ 513,024
Walden Savings Bank	21,073	55,986	0	98,111	7,246	0	7,864	190,280
Warwick Savings Bank, The	57,679	210,003	0	421,262	8,044	0	39,071	736,059
Watertown Savings Bank	15,745	92,305	0	134,336	8,249	115	13,742	264,492
Grand Totals	30	\$1,479,681	\$28,694,358	\$752,845	\$45,396,136	\$8,257	\$4,578,729	\$81,547,286

continued

Schedule A - Consolidated Banking Statistics

Part 7: Consolidated Statement of Condition of Savings Banks as of Opening of Business January 1, 2003

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought & Repos	Other Borrowed Money	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Ulster Savings Bank	\$ 397,922	\$ 0	\$ 40,280	\$ 0	\$ 7,970	\$ 446,172	\$ 66,852	\$ 513,024
Walden Savings Bank	171,652	0	0	0	1,071	172,723	17,557	190,280
Warwick Savings Bank, The	442,231	21,685	200,518	0	7,887	672,321	63,738	736,059
Watertown Savings Bank	228,320	0	0	0	1,215	229,535	34,957	264,492
Grand Totals	30	\$49,608,064	\$9,508,175	\$12,705,210	\$149,793	\$73,191,686	\$8,355,600	\$81,547,286

Schedule A - Consolidated Banking Statistics

Part 8: Consolidated Statement of Condition of Savings and Loan Associations as of December 31, 2002

ASSETS

(Amounts in Thousands of Dollars)

	Mortgage Loans	Other Loans	Cash, Deposits & Investments	Fixed Assets	Other Assets	Total Assets
Atlas Savings and Loan Association	\$ 8,186	\$ 2	\$ 56,533	\$ 1,212	\$ 1,124	\$ 67,057
Canisteo Savings and Loan Association	2,875	183	2,169	42	30	5,299
Lake Shore Savings and Loan Association	148,089	9,347	69,531	3,910	7,283	238,160
Massena Savings and Loan Association	61,244	8,278	2,282	1,229	559	73,592
Medina Savings and Loan Association	19,450	7,351	7,133	885	264	35,083
Grand Totals	5	\$239,844	\$25,161	\$137,648	\$7,278	\$9,260

Schedule A - Consolidated Banking Statistics

Part 8: Consolidated Statement of Condition of Savings and Loan Associations as of December 31, 2002

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Deposits	Borrowed Money	Other Liabilities	Total Liabilities	Undivided Profits	Liabilities & Capital	
Atlas Savings and Loan Association	\$ 50,895	\$ 0	\$ 707	\$ 51,602	\$ 15,455	\$ 67,057	
Canisteo Savings and Loan Association	4,703	0	0	4,703	596	5,299	
Lake Shore Savings and Loan Association	196,823	15,540	1,871	214,234	23,926	238,160	
Massena Savings and Loan Association	64,890	1,000	176	66,066	7,526	73,592	
Medina Savings and Loan Association	28,927	2,600	167	31,694	3,389	35,083	
Grand Totals	5	\$346,238	\$19,140	\$2,921	\$368,299	\$50,892	\$419,191

Schedule A - Consolidated Banking Statistics

Part 9: Consolidated Statement of Condition of Safe Deposit Companies as of December 31, 2002

ASSETS (Amounts in Dollars)

	Cash and Due from Banks	Bond and Stock Investments	Vaults and Safes	Furniture and Fixtures	Rentals and Storage Chgs Due-Accrued	Other Assets	Total Assets
Akron Safe Deposit Company	\$ 36,714	\$ 181,446	\$ 76,750	\$ 0	\$ 0	\$ 3,283	\$ 298,193
China Safe Deposit Company	908,300	0	222,868	(55,960)	12,487	7,771	1,095,466
Universal Safe Deposit Corp.	916,322	0	0	51,715	0	361,506	1,329,543
Zurich Depository Corporation	559,864	114,256	0	105,935	0	34,605	814,660
Grand Totals	4	\$2,421,200	\$295,702	\$299,618	\$101,690	\$12,487	\$407,165

Schedule A - Consolidated Banking Statistics

Part 9: Consolidated Statement of Condition of Safe Deposit Companies as of December 31, 2002

LIABILITIES AND CAPITAL

(Amounts in Dollars)

	Loans, Taxes, Int & Expense Payable	Unearned Rental & Storage	Other Liabilities	Capital Stock	Surplus & Undivd Profits	Total Liabilities & Capital
Akron Safe Deposit Company	\$ 0	\$ 0	\$ 0	\$ 10,000	\$ 288,193	\$ 298,193
China Safe Deposit Company	2,356	21,484	0	100,000	971,626	1,095,466
Universal Safe Deposit Corp.	78,484	29,195	82,438	250,000	889,426	1,329,543
Zurich Depository Corporation	150,647	463,026	0	100,000	100,987	814,660
Grand Totals	4	\$231,487	\$513,705	\$460,000	\$2,250,232	\$3,537,862

Schedule A - Consolidated Banking Statistics

Part 1: Principal Banking and Lending Facilities of New York State as of December 31, 2002

(Amounts in Thousands of Dollars)

	NUMBER			TOTAL ASSETS		
	NYC	Outside NYC	Total	NYC	Outside NYC	Total
STATE CHARTER*						
Commercial Banks	58	49	107	\$ 788,953,666	\$ 177,893,074	\$ 966,846,740
Savings Banks	7	23	30	55,232,342	26,314,944	81,547,286
Article XII Inv Co's	10	0	10	75,726,135	0	75,726,135
Foreign Agencies	28	0	28	62,621,146	0	62,621,146
Foreign Branches**	93	0	93	741,821,129	0	741,821,129
Savings and Loans	1	4	5	67,057	352,134	419,191
Licensed Lenders	3	11	14	4,924	19,530,312	19,535,236
Safe Deposit Companies	2	2	4	2,425	1,113	3,538
Credit Unions	12	25	37	2,107,675	1,134,376	3,242,051
Total State Charter	214	114	328	\$1,726,536,499	\$ 225,225,953	\$ 1,951,762,452
FEDERAL CHARTER*						
Commercial Banks	15	41	56	\$ 508,754,793	\$ 19,384,260	\$ 528,139,053
Savings Banks	14	9	23	14,231,585	8,390,713	22,622,298
Article XII Inv Co's	0	0	0	0	0	0
Foreign Agencies	0	0	0	0	0	0
Foreign Branches**	39	0	39	77,351,940	0	77,351,940
Savings and Loans	3	15	18	22,833,904	4,211,144	27,045,048
Licensed Lenders	0	0	0	0	0	0
Safe Deposit Companies	0	0	0	0	0	0
Credit Unions	140	429	569	4,688,489	21,951,266	26,639,755
Total Federal Charter	211	494	705	\$ 627,860,711	\$ 53,937,383	\$ 681,798,094

continued

Schedule A - Consolidated Banking Statistics

Part 1: Principal Banking and Lending Facilities of New York State as of December 31, 2002

	NUMBER			TOTAL ASSETS		
	NYC	Outside NYC	Total	NYC	Outside NYC	Total
GRAND TOTALS*						
Commercial Banks	73	90	163	\$ 1,297,708,459	\$ 197,277,334	\$ 1,494,985,793
Savings Banks	21	32	53	69,463,927	34,705,657	104,169,584
Article XII Inv Co's	10	0	10	75,726,135	0	75,726,135
Foreign Agencies	28	0	28	62,621,146	0	62,621,146
Foreign Branches**	132	0	132	819,173,069	0	819,173,069
Savings and Loans	4	19	23	22,900,961	4,563,278	27,464,239
Licensed Lenders	3	11	14	4,924	19,530,312	19,535,236
Safe Deposit Companies	2	2	4	2,425	1,113	3,538
Credit Unions	152	454	606	6,796,164	23,085,642	29,881,806
GRAND TOTALS*	425	608	1,033	\$2,354,397,210	\$ 279,163,336	\$2,633,560,546

* Total consolidated assets distributed by headquarters location.

** Operated by 90 different foreign banking organizations.

Schedule A - Consolidated Banking Statistics

Part 2: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of June 30, 2002

ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets
AdirondackTrust Company, The	\$ 17,475	\$ 206,153	\$ 7,200	\$ 286,209	\$ 10,592	\$ 0	\$ 0	\$ 8,692	\$ 536,321
Alden State Bank	6,841	66,245	7,500	92,657	2,492	11	0	4,051	179,797
Alpine Capital Bank	1,234	78,337	44,400	19,951	336	0	0	593	144,851
Amalgamated Bank	77,585	2,084,818	63,000	704,342	12,964	0	0	90,235	3,032,944
Amerasia Bank	11,759	21,683	15,000	80,216	3,077	0	0	1,239	132,974
American Community Bank	965	12,653	6,350	18,547	372	0	0	776	39,663
American Stock Transfer & Trust Co.	4,797	10,243	0	0	4,669	0	0	6,653	26,362
Arab American Bank	156	0	0	0	0	0	0	141	297
Atlantic Bank of New York	124,814	1,130,673	11,084	1,267,884	36,655	0	1,220	127,531	2,699,861
Banco Popular North America	162,082	641,421	13,000	4,403,100	87,906	0	237	228,350	5,536,096
Bank Audi (U.S.A.)	111,672	155,519	155,000	268,430	5,274	0	398	11,197	707,490
Bank Leumi USA	145,446	2,287,710	75,108	1,713,955	21,397	0	4,540	108,592	4,356,748
Bank of Akron	10,621	31,213	13,180	81,029	4,234	269	0	1,740	142,286
Bank of Bermuda (New York) Ltd.	6,371	45	0	0	1,675	0	0	1,561	9,652
Bank of Castile, The	12,060	84,848	25	286,608	6,857	0	0	6,152	396,550
Bank of Cattaraugus	2,591	1,726	0	7,500	159	0	0	539	12,515
Bank of Holland	1,177	9,722	900	32,171	561	0	0	905	45,436
Bank of Millbrook	5,928	33,555	14,000	58,507	2,023	0	0	1,293	115,306
Bank of New York Trust Company	130	89	1,800	0	0	0	0	64	2,083
Bank of New York, The	9,768,009	20,721,387	2,556,803	36,940,752	860,071	272,214	467,259	6,515,419	78,101,914
Bank of Nova Scotia Trust Company, The	61,341	1,220	15,000	0	0	0	0	142	77,703
Bank of Richmondville	5,122	23,073	6,025	49,771	1,431	0	0	6,032	91,454
Bank of Smithtown	9,349	61,920	10,986	324,288	7,375	27	0	20,111	434,056
Bank of Tokyo-Mitsubishi Trust	487,951	347,905	615,000	2,126,145	6,194	0	134	126,157	3,709,486
Bank of Utica	28,811	660,205	11,085	65,948	826	0	0	11,630	778,505
Berkshire Bank, The	4,364	304,802	4,000	254,342	3,943	0	0	26,372	597,823
BPD International Bank	19,964	35,017	34,000	132,512	814	0	951	5,507	228,765

Schedule A - Consolidated Banking Statistics

Part 2: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of June 30, 2002

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
AdirondackTrust Company, The	\$ 473,318	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,595	\$ 475,913	\$ 60,408	\$ 536,321
Alden State Bank	154,535	0	0	0	0	202	154,737	25,060	179,797
Alpine Capital Bank	123,379	5,000	0	0	0	358	128,737	16,114	144,851
Amalgamated Bank	1,741,685	918,662	147,916	0	0	46,020	2,854,283	178,661	3,032,944
Amerasia Bank	118,970	0	0	0	0	674	119,644	13,330	132,974
American Community Bank	33,149	0	0	0	0	71	33,220	6,443	39,663
American Stock Transfer & Trust Co.	0	0	0	0	0	3,836	3,836	22,526	26,362
Arab American Bank	0	0	0	0	0	50	50	247	297
Atlantic Bank of New York	1,922,101	486,490	78,209	1,220	0	21,848	2,509,868	189,993	2,699,861
Banco Popular North America	4,742,146	52,436	175,127	237	0	40,239	5,010,185	525,911	5,536,096
Bank Audi (U.S.A.)	623,805	0	15,957	398	0	6,165	646,325	61,165	707,490
Bank Leumi USA	3,292,018	121,694	376,577	4,540	100,000	91,627	3,986,456	370,292	4,356,748
Bank of Akron	120,799	0	0	0	0	2,351	123,150	19,136	142,286
Bank of Bermuda (New York) Ltd.	0	0	0	0	0	6,874	6,874	2,778	9,652
Bank of Castile, The	342,652	5,988	15,135	0	0	2,332	366,107	30,443	396,550
Bank of Cattaraugus	10,968	0	0	0	0	204	11,172	1,343	12,515
Bank of Holland	38,618	0	0	0	0	321	38,939	6,497	45,436
Bank of Millbrook	97,482	0	0	0	0	1,736	99,218	16,088	115,306
Bank of New York Trust Company	0	0	0	0	0	123	123	1,960	2,083
Bank of New York, The	56,124,227	1,889,487	4,790,929	469,319	1,840,000	6,498,633	71,612,595	6,489,319	78,101,914
Bank of Nova Scotia Trust Company, The	64,171	0	0	0	0	223	64,394	13,309	77,703
Bank of Richmondville	83,233	0	0	0	0	985	84,218	7,236	91,454
Bank of Smithtown	349,373	4,000	49,000	0	0	1,414	403,787	30,269	434,056
Bank of Tokyo-Mitsubishi Trust	2,187,929	138,732	308,813	134	128,078	198,883	2,962,569	746,917	3,709,486
Bank of Utica	716,791	0	0	0	0	3,049	719,840	58,665	778,505
Berkshire Bank, The	442,510	35,345	45,763	0	0	6,388	530,006	67,817	597,823
BPD International Bank	201,581	0	129	951	0	1,045	203,706	25,059	228,765

continued

Schedule A - Consolidated Banking Statistics

Part 2: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of June 30, 2002

ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets
Brown Brothers Harriman	\$ 320,188	\$ 454,574	\$ 548,215	\$ 1,301,678	\$ 38,751	\$ 569	\$ 12,874	\$ 160,095	\$ 2,836,944
Brown Brothers Harriman Trust Company, LLC	1,630	6,112	0	0	42	0	0	5,147	12,931
BSB Bank & Trust Company	49,380	649,722	15,600	1,264,385	15,099	0	0	63,479	2,057,665
Capital Bank & Trust Company	3,223	8,229	3,100	71,725	592	0	0	1,586	88,455
Cattaraugus County Bank	6,365	30,338	0	73,818	3,235	0	0	4,078	117,834
Cayuga Bank	12,263	146,097	18,400	387,536	9,138	0	0	67,970	641,404
Chemung Canal Trust Company	25,849	244,086	6,700	427,272	16,282	0	0	18,411	738,600
Chinese American Bank, The	16,954	115,181	39,100	123,321	12,684	974	150	10,507	318,871
Chohung Bank of New York	3,196	16,098	2,000	83,833	8,153	0	0	1,328	114,608
Citibank (New York State)	46,479	13,665	0	19,824,223	11,328	0	0	562,197	20,457,892
Citizens Bank of Cape Vincent	1,435	10,261	3,200	7,291	268	0	0	186	22,641
Community Bank of Sullivan County	7,193	13,389	5,505	35,450	474	0	0	647	62,658
Community Capital Bank	8,203	14,665	3,943	62,374	1,814	0	0	1,671	92,670
Computershare Trust Company of N.Y.	3,245	0	0	0	263	0	0	14,153	17,661
Continental Stock Transfer & Trust Company	(95)	300	0	0	1,625	0	0	2,888	4,718
Country Bank	4,013	61,303	3,361	117,121	1,585	0	0	2,603	189,986
Dai-Ichi Kangyo Trust Company of N.Y.	1,701	0	0	0	0	0	0	24	1,725
Depository Trust Company, The	84,071	164,067	1,300,370	0	138,294	0	0	390,941	2,077,743
Deutsche Bank Trust Company Americas	2,717,000	14,404,000	5,532,000	14,920,000	650,000	2,951,000	1,000	2,464,000	43,639,000
Deutsche Bank Trust Company New York	115,634	13,382	0	0	11	0	0	1,885	130,912
Dreyfus Trust Company, The	614	9,210	0	0	0	0	0	1,122	10,946
Fiduciary Trust Company International	22,528	460,003	68,441	202,173	6,838	0	0	848,896	1,608,879
First American International Bank	14,322	2,332	2,803	34,978	1,037	0	0	910	56,382
First Chicago Trust Company of New York	36,432	0	0	0	0	0	0	51,231	87,663
First State Bank	1,497	6,280	4,750	31,735	674	0	0	574	45,510
First Tier Bank & Trust	5,519	78,219	0	98,708	2,310	0	0	2,993	187,749
Friends Ivory & Sime Trust Company	0	0	0	0	0	0	0	2,889	2,889
Fuji Bank And Trust Company, The	20,484	2,201	89,000	423,771	926	0	0	8,242	544,624
Genesee Regional Bank	1,898	4,032	1,140	34,637	603	0	0	1,136	43,446

continued

Schedule A - Consolidated Banking Statistics

Part 2: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of June 30, 2002

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Brown Brothers Harriman	\$ 2,173,308	\$ 17,556	\$ 159,796	\$ 12,875	\$ 0	\$ 149,092	\$ 2,512,627	\$ 324,317	\$ 2,836,944
Brown Brothers Harriman Trust Company, LLC	0	0	0	0	1,600	5,270	6,870	6,061	12,931
BSB Bank & Trust Company	1,532,441	60,809	275,028	0	0	11,754	1,880,032	177,633	2,057,665
Capital Bank & Trust Company	80,992	0	0	0	0	344	81,336	7,119	88,455
Cattaraugus County Bank	98,157	0	5,000	0	0	1,192	104,349	13,485	117,834
Cayuga Bank	498,835	6,067	51,871	0	0	3,972	560,745	80,659	641,404
Chemung Canal Trust Company	541,269	88,164	25,000	0	0	9,158	663,591	75,009	738,600
Chinese American Bank, The	269,453	0	0	150	0	2,501	272,104	46,767	318,871
Chohung Bank of New York	77,747	0	6,000	0	0	903	84,650	29,958	114,608
Citibank (New York State)	4,373,604	1,248,000	12,888,000	0	0	866,679	19,376,283	1,081,609	20,457,892
Citizens Bank of Cape Vincent	18,077	0	0	0	0	37	18,114	4,527	22,641
Community Bank of Sullivan County	56,874	0	0	0	0	233	57,107	5,551	62,658
Community Capital Bank	76,759	750	7,875	0	0	1,360	86,744	5,926	92,670
Computershare Trust Co. of N.Y.	0	0	0	0	0	628	628	17,033	17,661
Continental Stock Transfer & Trust Company	0	0	0	0	0	1,297	1,297	3,421	4,718
Country Bank	159,225	14,500	1,000	0	0	1,108	175,833	14,153	189,986
Dai-ichi Kangyo Trust Company of N.Y.	0	0	0	0	0	0	0	1,725	1,725
Depository Trust Company, The	0	0	205,183	0	0	1,767,560	1,972,743	105,000	2,077,743
Deutsche Bank Trust Company Americas	19,941,000	11,310,000	2,815,000	1,000	256,000	2,432,000	36,755,000	6,884,000	43,639,000
Deutsche Bank Trust Company New York	0	0	0	0	0	10,753	10,753	120,159	130,912
Dreyfus Trust Company, The	0	0	0	0	0	1,383	1,383	9,563	10,946
Fiduciary Trust Company International	657,336	0	0	0	0	185,235	842,571	766,308	1,608,879
First American International Bank	49,190	0	800	0	0	501	50,491	5,891	56,382
First Chicago Trust Company of New York	0	0	0	0	0	20,478	20,478	67,185	87,663
First State Bank	41,571	0	0	0	0	240	41,811	3,699	45,510
First Tier Bank & Trust	154,483	12,459	9,000	0	0	980	176,922	10,827	187,749
Friends Ivory & Sime Trust Company	0	0	0	0	0	0	0	2,889	2,889
Fuji Bank And Trust Company, The	125,100	0	112,703	0	13,500	28,157	279,460	265,164	544,624
Genesee Regional Bank	39,895	0	17	0	0	150	40,062	3,384	43,446

continued

Schedule A - Consolidated Banking Statistics

Part 2: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of June 30, 2002

ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets
Genesee Valley Trust Company	\$ 596	\$ 1,123	\$ 0	\$ 0	\$ 121	\$ 0	\$ 0	\$ 79	\$ 1,919
Gotham Bank of New York	13,017	59,849	32,600	58,777	387	0	0	1,094	165,724
Great Eastern Bank	12,154	69,980	12,000	154,838	9,635	0	743	3,664	263,014
Habib American Bank	14,630	7,038	64,500	121,663	1,569	0	2,359	5,272	217,031
Hamptons State Bank	1,945	13,252	2,200	17,746	1,170	0	0	348	36,661
Harris Trust Company of New York	10,209	21,441	0	0	0	0	0	1,881	33,531
Herkimer County Trust Company	15,811	80,256	22,603	197,105	4,957	0	0	2,492	323,224
HSBC Bank USA	3,474,880	27,583,275	5,979,340	41,029,718	737,811	246,227	93,300	5,038,122	84,182,673
Hudson Valley Bank	53,064	645,739	113,600	616,875	12,009	0	0	30,607	1,471,894
Industrial Bank of Japan Trust	56,093	270,337	816,367	2,056,294	22,539	13,309	80	129,599	3,364,618
ING Institutional Trust Co.	2,194	0	0	0	0	0	0	500	2,694
Interbank of New York	53,656	15,822	29,650	137,675	4,349	0	0	5,892	247,044
Israel Discount Bank Of New York	224,451	3,640,832	128,712	1,873,900	22,033	0	9,798	231,321	6,131,047
JPMorgan Chase Bank	31,307,000	239,608,000	80,734,000	176,554,000	5,999,000	376,000	273,000	46,556,000	581,407,000
Law Debenture Trust Company of N.Y.	2,513	0	0	0	0	0	0	0	2,513
LBS Bank - New York	5,483	28,408	26,000	87,505	10,566	0	0	4,174	162,136
Liberty Bank of New York	6,482	21,603	2,000	31,700	1,372	0	140	650	63,947
Long Island Commercial Bank	14,383	166,098	29,900	190,776	3,035	0	0	13,472	417,664
Manufacturers and Traders Trust Company	869,748	2,552,568	100,761	24,744,445	247,057	8,094	3,091	2,595,822	31,121,586
Market Street Trust Company	37	2,389	0	0	625	0	0	47	3,098
Mellon Securities Trust Co.	1,247	0	0	0	87	0	0	149	1,483
Mellon Trust of New York	142	2,768	0	0	797	0	0	461	4,168
Mitsubishi Trust & Banking Corporation, (U.S.A.)	289,311	88,881	0	7,295	482	0	0	4,681	390,650
Mizuho Trust & Banking Co. (USA)	28,120	0	70,700	0	3,391	0	0	24,181	126,392
New Commercial Bank of New York	3,000	0	0	0	0	0	0	0	3,000
New York Life Trust Company	8	7,074	0	0	1	0	0	1,861	8,944
North Fork Bank	497,216	6,728,755	0	10,711,865	118,198	0	2,086	753,911	18,812,031
Northern Trust Company of New York, The	676	4,698	0	0	644	0	0	233	6,251
Offitbank	6,049	18,634	0	0	4,356	0	0	87,705	116,744

continued

Schedule A - Consolidated Banking Statistics

Part 2: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of June 30, 2002

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Genesee Valley Trust Company	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 176	\$ 176	\$ 1,743	\$ 1,919
Gotham Bank of New York	145,490	0	0	0	0	1,246	146,736	18,988	165,724
Great Eastern Bank	234,457	0	0	743	0	1,363	236,563	26,451	263,014
Habib American Bank	191,724	0	0	2,359	0	1,554	195,637	21,394	217,031
Hamptons State Bank	24,631	7,300	0	0	0	273	32,204	4,457	36,661
Harris Trust Company of New York	0	0	0	0	0	6,831	6,831	26,700	33,531
Herkimer County Trust Company	293,779	0	0	0	0	1,116	294,895	28,329	323,224
HSBC Bank USA	56,321,460	1,880,732	14,837,255	93,300	1,548,908	2,440,394	77,122,049	7,060,624	84,182,673
Hudson Valley Bank	964,034	151,983	210,054	0	0	19,290	1,345,361	126,533	1,471,894
Industrial Bank of Japan Trust	2,094,433	182,419	9,511	80	277,000	183,951	2,747,394	617,224	3,364,618
ING Institutional Trust Co.	0	0	0	0	0	255	255	2,439	2,694
Interbank of New York	225,380	0	0	0	0	718	226,098	20,946	247,044
Israel Discount Bank Of New York	4,192,644	1,075,782	245,772	9,798	0	95,808	5,619,804	511,243	6,131,047
JPMorgan Chase Bank	287,766,000	104,723,000	118,151,000	278,000	9,249,000	26,153,000	546,320,000	35,087,000	581,407,000
Law Debenture Trust Company of N.Y.	0	0	0	0	0	0	0	2,513	2,513
LBS Bank - New York	122,515	6,630	1,200	0	7,500	3,157	141,002	21,134	162,136
Liberty Bank of New York	54,578	0	0	140	0	434	55,152	8,795	63,947
Long Island Commercial Bank	332,416	0	55,000	0	0	3,485	390,901	26,763	417,664
Manufacturers and Traders Trust Company	21,511,846	1,182,442	4,206,037	3,091	677,039	323,332	27,903,787	3,217,799	31,121,586
Market Street Trust Company	0	0	0	0	0	47	47	3,051	3,098
Mellon Securities Trust Co.	0	0	0	0	0	26	26	1,457	1,483
Mellon Trust of New York	0	0	0	0	0	297	297	3,871	4,168
Mitsubishi Trust & Banking Corporation, (U.S.A.)	250,676	0	0	0	0	913	251,589	139,061	390,650
Mizuho Trust & Banking Co.(USA)	65,303	0	18,000	0	0	4,861	88,164	38,228	126,392
New Commercial Bank of New York	0	0	0	0	0	0	0	3,000	3,000
New York Life Trust Company	0	0	0	0	0	2,174	2,174	6,770	8,944
North Fork Bank	11,878,957	3,311,657	1,550,799	2,086	0	495,728	17,239,227	1,572,804	18,812,031
Northern Trust Company of New York, The	0	0	0	0	0	554	554	5,697	6,251
Offitbank	0	0	5,500	0	0	27,044	32,544	84,200	116,744

continued

Schedule A - Consolidated Banking Statistics

Part 2: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of June 30, 2002

ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets	
OppenheimerTrust Company	\$ 12	\$ 5,377	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,147	\$ 6,536	
Orange County Trust Company	11,864	137,338	4,100	130,332	7,123	0	0	12,108	302,865	
Pavilion State Bank, The	4,672	40,463	4,563	130,114	1,281	0	0	3,544	184,637	
PCSB Commercial Bank	2,338	0	0	0	0	0	0	0	2,338	
Provident Municipal Bank	1,122	12,015	0	0	0	0	0	80	13,217	
Reliance Bank	3,579	6,680	500	18,337	188	0	0	541	29,825	
Riverside Bank	8,634	12,393	9,730	48,982	1,002	0	0	682	81,423	
Signature Bank	36,871	472,130	0	160,033	11,882	0	0	15,047	695,963	
Sleepy Hollow Bank	5,220	40,823	10,000	57,324	1,011	0	0	1,542	115,920	
Solvay Bank	19,068	65,781	25,800	265,355	4,229	0	0	7,919	388,152	
State Bank of Chittenango	25	7,576	0	0	0	0	0	513	8,114	
State Bank of Long Island	31,986	483,744	0	574,995	7,112	0	0	108,716	1,206,553	
Steuben Trust Company	18,816	76,120	8,200	169,448	9,384	0	0	11,919	293,887	
The Goldman Sachs Trust Company	5,747	15,974	0	0	66	0	0	29,102	50,889	
The Rockefeller Trust Company	3,415	1,016	0	0	17	0	0	222	4,670	
Tioga State Bank	2,774	95,129	0	94,459	1,496	5	0	3,868	197,731	
Tompkins Trust Company	22,469	369,034	10,635	455,845	8,624	2,983	0	34,293	903,883	
Troy Commercial Bank, The	186	68,207	0	0	0	0	0	937	69,330	
UFJ Trust Company of New York	5,812	29,725	19,100	0	459	0	0	3,041	58,137	
Union State Bank	58,772	691,402	85,600	1,238,254	11,152	0	0	44,422	2,129,602	
United Orient Bank	4,839	31,552	2,000	52,555	1,364	0	111	1,390	93,811	
United States Trust Company Of New York	71,843	901,181	153,000	3,861,830	54,281	0	0	282,517	5,324,652	
Victory State Bank	20,995	34,360	0	57,434	1,641	0	0	1,437	115,867	
Warwick Commercial Bank, The	761	8,078	5,540	0	13	0	0	113	14,505	
Winthrop Trust Company	5,504	0	0	0	0	0	0	2,453	7,957	
Woori America Bank	15,183	59,434	60,000	197,288	4,045	0	177	4,479	340,606	
Wyoming County Bank	15,048	145,723	150	402,584	4,637	0	0	10,761	578,903	
Grand Totals	112	\$51,961,506	\$331,390,003	\$99,891,925	\$355,248,239	\$9,341,121	\$3,871,682	\$873,648	\$68,080,474	\$920,658,598

continued

Schedule A - Consolidated Banking Statistics

Part 2: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of June 30, 2002

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital	
OppenheimerTrust Company	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 923	\$ 923	\$ 5,613	\$ 6,536	
Orange County Trust Company	216,695	0	38,000	0	0	1,475	256,170	46,695	302,865	
Pavilion State Bank, The	155,861	332	14,000	0	0	1,265	171,458	13,179	184,637	
PCSB Commercial Bank	0	0	0	0	0	0	0	2,338	2,338	
Provident Municipal Bank	5,682	0	0	0	0	4,416	10,098	3,119	13,217	
Reliance Bank	27,013	0	0	0	0	91	27,104	2,721	29,825	
Riverside Bank	74,017	0	0	0	0	210	74,227	7,196	81,423	
Signature Bank	599,709	0	0	0	0	5,236	604,945	91,018	695,963	
Sleepy Hollow Bank	105,133	0	112	0	0	684	105,929	9,991	115,920	
Solvay Bank	354,641	0	0	0	0	1,805	356,446	31,706	388,152	
State Bank of Chittenango	6,105	0	0	0	0	17	6,122	1,992	8,114	
State Bank of Long Island	946,197	99,976	71,519	0	0	7,162	1,124,854	81,699	1,206,553	
Steuben Trust Company	262,734	0	6,000	0	0	1,462	270,196	23,691	293,887	
The Goldman Sachs Trust Company	0	0	4,425	0	0	20,089	24,514	26,375	50,889	
The Rockefeller Trust Company	0	0	0	0	0	451	451	4,219	4,670	
Tioga State Bank	153,028	4,234	17,405	0	0	1,865	176,532	21,199	197,731	
Tompkins Trust Company	651,431	99,898	65,100	0	0	16,005	832,434	71,449	903,883	
Troy Commercial Bank, The	53,824	4,750	0	0	0	216	58,790	10,540	69,330	
UFJ Trust Company of New York	5,644	0	0	0	0	724	6,368	51,769	58,137	
Union State Bank	1,503,604	303,628	112,614	0	0	24,640	1,944,486	185,116	2,129,602	
United Orient Bank	79,864	0	3,000	112	0	2,436	85,412	8,399	93,811	
United States Trust Company Of New York	3,236,880	815,992	718,470	0	0	182,766	4,954,108	370,544	5,324,652	
Victory State Bank	105,812	0	0	0	0	1,115	106,927	8,940	115,867	
Warwick Commercial Bank, The	11,299	0	0	0	0	72	11,371	3,134	14,505	
Winthrop Trust Company	0	0	0	0	0	1,352	1,352	6,605	7,957	
Woori America Bank	295,716	0	0	177	0	1,585	297,478	43,128	340,606	
Wyoming County Bank	479,311	17,080	38,241	0	0	4,263	538,895	40,008	578,903	
Grand Totals	112	\$500,971,279	\$130,283,974	\$162,944,842	\$880,710	\$14,098,625	\$42,491,563	\$851,670,993	\$68,987,605	\$920,658,598

Schedule A - Consolidated Banking Statistics

Part 3: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of December 31, 2002

ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets
AdirondackTrust Company, The	\$ 24,116	\$ 190,059	\$ 0	\$ 318,463	\$ 11,684	\$ 0	\$ 0	\$ 5,745	\$ 550,067
Alden State Bank	5,243	63,700	5,000	95,488	2,414	11	0	4,836	176,692
Alpine Capital Bank	1,723	71,830	41,000	28,746	294	0	0	972	144,565
Amalgamated Bank	89,732	2,401,272	67,000	619,380	15,577	0	0	88,970	3,281,931
Amerasia Bank	10,692	21,245	9,000	88,387	3,104	0	0	1,039	133,467
American Community Bank	1,445	17,576	2,900	21,131	346	0	0	805	44,203
American Stock Transfer & Trust Co.	10,165	12,038	0	0	4,911	0	0	6,441	33,555
Atlantic Bank of New York	67,016	1,311,903	15,985	1,191,741	36,313	0	1,555	131,946	2,756,459
Banco Popular North America	186,191	766,372	0	4,379,022	91,322	0	73	230,422	5,653,402
Bank Audi (U.S.A.)	61,373	210,448	190,000	275,237	4,944	0	130	13,232	755,364
Bank Leumi USA	260,718	2,462,572	95,122	1,832,522	22,247	0	6,164	134,810	4,814,155
Bank of Akron	9,402	37,459	5,830	81,041	4,141	278	0	2,007	140,158
Bank of Bermuda (New York) Ltd.	8,530	43	0	0	1,529	0	0	1,768	11,870
Bank of Castile, The	18,443	76,315	400	311,251	6,702	0	0	6,510	419,621
Bank of Cattaraugus	1,748	1,736	0	7,665	187	0	0	453	11,789
Bank of Holland	1,354	8,129	2,150	34,198	1,774	0	0	746	48,351
Bank of Millbrook	6,157	41,857	7,300	62,972	2,064	0	0	1,272	121,622
Bank of New York Trust Company	16	89	1,850	0	0	0	0	102	2,057
Bank of New York, The	9,125,141	24,041,443	1,298,223	31,873,834	823,932	238,412	307,039	7,240,248	74,948,272
Bank of Nova Scotia Trust Company, The	6,706	4,204	4,000	0	0	0	0	56	14,966
Bank of Richmondville	6,326	21,601	6,850	51,669	1,377	0	0	6,009	93,832
Bank of Smithtown	8,170	58,210	2,523	354,104	8,780	3	0	20,081	451,871
Bank of Tokyo-Mitsubishi Trust Company	699,027	361,452	300,000	2,072,800	5,804	0	0	808,442	4,247,525
Bank of Utica	25,165	719,241	6,300	62,459	655	0	0	10,322	824,142
Berkshire Bank, The	6,196	362,376	0	265,517	3,920	0	0	26,077	664,086
BPD International Bank	7,824	92,853	46,000	134,995	688	0	3,143	12,136	297,639
Brown Brothers Harriman & Co.	302,242	423,926	556,560	1,273,467	59,372	220	5,378	188,715	2,809,880

Schedule A - Consolidated Banking Statistics

Part 3: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of December 31, 2002

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
AdirondackTrust Company, The	\$ 483,476	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,357	\$ 485,833	\$ 64,234	\$ 550,067
Alden State Bank	150,812	0	0	0	0	155	150,967	25,725	176,692
Alpine Capital Bank	119,568	7,500	395	0	0	454	127,917	16,648	144,565
Amalgamated Bank	1,813,026	1,053,593	168,824	0	0	56,436	3,091,879	190,052	3,281,931
Amerasia Bank	118,806	0	0	0	0	575	119,381	14,086	133,467
American Community Bank	37,549	0	0	0	0	131	37,680	6,523	44,203
American Stock Transfer & Trust Co.	0	0	0	0	0	13,200	0	20,355	33,555
Atlantic Bank of New York	1,650,911	678,921	198,843	1,555	0	22,680	2,552,910	203,549	2,756,459
Banco Popular North America	4,824,449	75,314	174,504	73	0	34,992	5,109,332	544,070	5,653,402
Bank Audi (U.S.A.)	616,248	0	68,059	130	0	5,361	689,798	65,566	755,364
Bank Leumi USA	3,832,916	38,313	376,139	6,164	100,000	66,328	4,419,860	394,295	4,814,155
Bank of Akron	119,227	0	0	0	0	1,747	120,974	19,184	140,158
Bank of Bermuda (New York) Ltd.	0	0	1,000	0	0	9,709	10,709	1,161	11,870
Bank of Castile, The	360,759	9,654	14,719	0	0	3,096	388,228	31,393	419,621
Bank of Cattaraugus	10,227	0	0	0	0	192	10,419	1,370	11,789
Bank of Holland	41,422	0	0	0	0	350	41,772	6,579	48,351
Bank of Millbrook	103,591	0	0	0	0	1,472	105,063	16,559	121,622
Bank of New York Trust Company	0	0	0	0	0	87	87	1,970	2,057
Bank of New York, The	55,759,298	848,669	3,318,218	308,261	2,090,000	6,103,926	68,428,372	6,519,900	74,948,272
Bank of Nova Scotia Trust Company, The	1,082	0	0	0	0	546	1,628	13,338	14,966
Bank of Richmondville	85,072	0	0	0	0	1,166	86,238	7,594	93,832
Bank of Smithtown	378,493	0	38,000	0	0	1,704	418,197	33,674	451,871
Bank of Tokyo-Mitsubishi Trust Company	1,792,404	207,140	413,199	0	128,168	965,798	3,506,709	740,816	4,247,525
Bank of Utica	759,694	0	0	0	0	2,748	762,442	61,700	824,142
Berkshire Bank, The	481,175	46,673	57,698	0	0	7,097	592,643	71,443	664,086
BPD International Bank	266,753	0	2	3,143	0	1,428	271,326	26,313	297,639
Brown Brothers Harriman & Co.	2,256,098	15,409	123,993	5,378	0	121,178	2,522,056	287,824	2,809,880

continued

Schedule A - Consolidated Banking Statistics

Part 3: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of December 31, 2002

ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets
Brown Brothers Harriman Trust Company, LLC	\$ 1,847	\$ 6,828	\$ 0	\$ 0	\$ 33	\$ 0	\$ 0	\$ 4,660	\$ 13,368
BSB Bank & Trust Company	47,176	593,280	0	1,290,136	14,541	0	0	88,906	2,034,039
Capital Bank & Trust Company	5,565	8,639	2,875	71,792	513	0	0	1,340	90,724
Cattaraugus County Bank	10,074	27,318	3,800	70,545	3,298	0	0	4,363	119,398
Chemung Canal Trust Company	30,052	258,228	0	424,541	17,448	0	0	17,480	747,749
Chinese American Bank, The	22,724	110,099	58,500	130,428	12,824	1,072	369	10,838	346,854
Chohung Bank of New York	6,253	9,682	9,100	91,024	7,993	0	53	1,114	125,219
Citibank (New York State)	43,364	27,784	0	21,591,617	13,060	0	0	475,571	22,151,396
Citizens Bank of Cape Vincent	879	10,412	4,600	6,751	258	0	0	240	23,140
Community Bank of Sullivan County	7,562	11,517	1,505	37,776	459	0	0	518	59,337
Community Capital Bank	9,970	6,958	6,988	71,982	1,793	0	0	1,889	99,580
Computershare Trust Company of N.Y.	3,228	0	0	0	237	0	0	13,885	17,350
Continental Stock Transfer & Trust Company	283	0	0	0	1,538	0	0	2,347	4,168
Country Bank	6,292	59,740	30,285	116,785	1,482	0	0	2,156	216,740
Depository Trust Company, The	369,953	205,302	1,585,256	0	141,462	0	0	228,918	2,530,891
Deutsche Bank Trust Company Americas	2,536,000	10,053,000	12,951,000	9,769,000	525,000	3,037,000	0	2,014,000	40,885,000
Deutsche Bank Trust Company New York	114,184	18,511	0	0	9	0	0	1,566	134,270
Dreyfus Trust Company, The	12	11,875	0	0	0	0	0	604	12,491
Fiduciary Trust Company International	62,784	508,464	82,835	185,670	19,259	0	0	784,899	1,643,911
First American International Bank	14,809	3,265	2,821	40,768	2,378	0	0	1,122	65,163
First Chicago Trust Company of New York	0	32,336	0	0	0	0	0	37,002	69,338
First State Bank	1,638	8,935	200	32,296	652	0	0	550	44,271
First Tier Bank & Trust	5,922	84,477	0	106,577	2,784	0	0	3,622	203,382
Friends Ivory & Sime Trust Company	0	0	0	0	0	0	0	2,889	2,889
Genesee Regional Bank	1,593	7,061	2,465	31,357	548	0	0	1,092	44,116
Genesee Valley Trust Company	1,100	669	0	0	133	0	0	131	2,033
Goldman Sachs Trust Company, The	8,784	15,979	0	0	62	0	0	11,139	35,964
Gotham Bank of New York	52,744	64,419	25,000	65,995	314	0	0	1,202	209,674
Great Eastern Bank	12,255	64,167	28,000	158,872	9,872	0	776	3,236	277,178

continued

Schedule A - Consolidated Banking Statistics

Part 3: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of December 31, 2002

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Brown Brothers Harriman Trust Company, LLC	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,600	\$ 6,512	\$ 8,112	\$ 5,256	\$ 13,368
BSB Bank & Trust Company	1,481,460	40,167	337,950	0	0	15,527	1,875,104	158,935	2,034,039
Capital Bank & Trust Company	83,092	0	0	0	0	426	83,518	7,206	90,724
Cattaraugus County Bank	99,620	0	5,000	0	0	1,738	106,358	13,040	119,398
Chemung Canal Trust Company	543,017	78,661	40,750	0	0	10,535	672,963	74,786	747,749
Chinese American Bank, The	297,197	0	0	369	0	2,317	299,883	46,971	346,854
Chohung Bank of New York	85,127	0	9,000	53	0	910	95,090	30,129	125,219
Citibank (New York State)	6,846,676	670,000	12,845,000	0	0	620,345	20,982,021	1,169,375	22,151,396
Citizens Bank of Cape Vincent	18,556	0	0	0	0	51	18,607	4,533	23,140
Community Bank of Sullivan County	53,423	0	0	0	0	218	53,641	5,696	59,337
Community Capital Bank	78,743	750	11,875	0	0	2,063	93,431	6,149	99,580
Computershare Trust Company of N.Y.	0	0	0	0	0	377	377	16,973	17,350
Continental Stock Transfer & Trust Company	0	0	0	0	0	1,342	1,342	2,826	4,168
Country Bank	196,200	5,000	0	0	0	838	202,038	14,702	216,740
Depository Trust Company, The	0	0	238,876	0	0	2,187,015	2,425,891	105,000	2,530,891
Deutsche Bank Trust Company Americas	22,012,000	7,330,000	2,291,000	0	225,000	2,213,000	34,071,000	6,814,000	40,885,000
Deutsche Bank Trust Company New York	0	0	0	0	0	12,386	12,386	121,884	134,270
Dreyfus Trust Company, The	0	0	0	0	0	909	909	11,582	12,491
Fiduciary Trust Company International	721,175	0	0	0	0	182,066	903,241	740,670	1,643,911
First American International Bank	55,017	0	3,000	0	0	513	58,530	6,633	65,163
First Chicago Trust Company of New York	0	0	0	0	0	431	431	68,907	69,338
First State Bank	40,282	0	0	0	0	248	40,530	3,741	44,271
First Tier Bank & Trust	156,541	12,592	20,000	0	0	1,455	190,588	12,794	203,382
Friends Ivory & Sime Trust Company	0	0	0	0	0	0	0	2,889	2,889
Genesee Regional Bank	38,942	0	33	0	0	114	39,089	5,027	44,116
Genesee Valley Trust Company	0	0	0	0	0	230	230	1,803	2,033
Goldman Sachs Trust Company, The	0	0	839	0	0	7,230	8,069	27,895	35,964
Gotham Bank of New York	188,517	0	0	0	0	1,215	189,732	19,942	209,674
Great Eastern Bank	245,825	0	0	776	0	2,580	249,181	27,997	277,178

continued

Schedule A - Consolidated Banking Statistics

Part 3: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of December 31, 2002

ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets
Habib American Bank	\$ 9,125	\$ 5,886	\$ 73,100	\$ 123,552	\$ 1,460	\$ 0	\$ 2,739	\$ 5,361	\$ 221,223
Hamptons State Bank	4,269	13,409	4,600	19,121	1,126	0	0	266	42,791
Harris Trust Company of New York	4,053	21,923	0	0	0	0	0	1,315	27,291
HSBC Bank USA	2,787,780	31,317,195	2,742,943	43,036,479	723,647	245,614	98,526	5,463,585	86,415,769
Hudson River Commercial Bank	2,000	25,142	0	0	0	0	0	896	28,038
Hudson Valley Bank	48,347	742,886	29,393	642,438	12,161	0	0	30,729	1,505,954
Interbank of New York	57,298	23,130	27,950	141,488	4,783	0	0	6,082	260,731
Israel Discount Bank of New York	228,385	4,512,246	201,746	1,844,625	22,593	0	10,978	252,503	7,073,076
JPMorgan Chase Bank	26,494,000	273,966,000	83,491,000	180,620,000	6,280,000	678,000	349,000	50,510,000	622,388,000
Law Debenture Trust Company of N.Y.	2,508	0	0	0	0	0	0	29	2,537
LBS Bank - New York	832	0	9,100	3,927	10,423	0	0	753	25,035
Liberty Bank of New York	10,509	22,066	700	34,198	1,258	0	148	514	69,393
Long Island Commercial Bank	20,490	232,051	5,300	215,385	3,530	0	0	14,922	491,678
Manufacturers and Traders Trust Company	971,535	3,551,617	333,459	24,962,113	238,681	7,052	1,401	2,598,263	32,664,121
Market Street Trust Company	25	2,365	0	0	618	0	0	155	3,163
Mellon Securities Trust Co.	11	0	0	781	68	0	0	605	1,465
Mellon Trust of New York	446	2,771	0	0	654	0	0	594	4,465
Mitsubishi Trust & Banking Corporation (USA)	515,012	82,869	0	2,942	689	0	0	4,424	605,936
Mizuho Corporate Bank (USA)	84,927	309,098	1,556,859	1,466,699	3,939	11,116	0	174,144	3,606,782
Mizuho Trust & Banking Co. (USA)	19,018	0	41,300	0	3,146	0	0	25,958	89,422
New Commercial Bank of New York	3,000	0	0	0	0	0	0	0	3,000
New York Life Trust Company	20	3,977	0	0	3	0	0	3,122	7,122
North Fork Bank	433,311	8,534,444	0	11,066,100	132,345	0	2,878	800,041	20,969,119
Northern Trust Company of New York, The	341	5,421	0	0	599	0	0	186	6,547
OFI Trust Company	579	5,507	0	0	0	0	0	773	6,859
Orange County Trust Company	10,259	159,933	3,200	131,663	7,010	0	0	16,203	328,268
Pathfinder Commercial Bank	11,644	0	0	0	0	0	0	576	12,220
PCSB Commercial Bank	861	6,119	1,000	0	0	0	0	64	8,044
Provident Municipal Bank	1,924	36,131	0	0	0	0	0	351	38,406

continued

Schedule A - Consolidated Banking Statistics

Part 3: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of December 31, 2002

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Habib American Bank	\$ 191,668	\$ 0	\$ 2,200	\$ 2,739	\$ 0	\$ 1,518	\$ 198,125	\$ 23,098	\$ 221,223
Hamptons State Bank	30,749	7,300	0	0	0	336	38,385	4,406	42,791
Harris Trust Company of New York	0	0	0	0	0	1,368	1,368	25,923	27,291
HSBC Bank USA	60,164,586	1,208,764	13,057,518	98,526	1,549,034	3,048,734	79,127,162	7,288,607	86,415,769
Hudson River Commercial Bank	867	0	25,002	0	0	57	25,926	2,112	28,038
Hudson Valley Bank	1,027,422	138,204	189,179	0	0	14,925	1,369,730	136,224	1,505,954
Interbank of New York	237,780	0	0	0	0	737	238,517	22,214	260,731
Israel Discount Bank of New York	4,384,627	1,401,777	521,714	10,978	0	207,644	6,526,740	546,336	7,073,076
JPMorgan Chase Bank	300,566,000	126,280,000	126,501,000	356,000	8,528,000	24,617,000	586,848,000	35,540,000	622,388,000
Law Debenture Trust Company of N.Y.	0	0	0	0	0	32	32	2,505	2,537
LBS Bank - New York	5,800	0	0	0	0	82	5,882	19,153	25,035
Liberty Bank of New York	59,397	0	0	148	0	508	60,053	9,340	69,393
Long Island Commercial Bank	405,942	0	55,000	0	0	3,240	464,182	27,496	491,678
Manufacturers and Traders Trust Company	21,408,841	2,092,835	4,844,313	1,401	604,811	327,298	29,279,499	3,384,622	32,664,121
Market Street Trust Company	0	0	0	0	0	223	223	2,940	3,163
Mellon Securities Trust Co.	0	0	0	0	0	11	11	1,454	1,465
Mellon Trust of New York	0	0	0	0	0	632	632	3,833	4,465
Mitsubishi Trust & Banking Corporation (USA)	463,029	0	0	0	0	592	463,621	142,315	605,936
Mizuho Corporate Bank (USA)	2,052,063	37,900	159,841	0	257,000	228,803	2,735,607	871,175	3,606,782
Mizuho Trust & Banking Co. (USA)	26,993	0	18,000	0	0	4,485	49,478	39,944	89,422
New Commercial Bank of New York	0	0	0	0	0	0	0	3,000	3,000
New York Life Trust Company	0	0	0	0	0	3,118	3,118	4,004	7,122
North Fork Bank	12,877,767	4,303,122	1,550,796	2,878	0	469,607	19,204,170	1,764,949	20,969,119
Northern Trust Company of New York, The	0	0	0	0	0	505	505	6,042	6,547
OFI Trust Company	0	0	0	0	0	1,182	1,182	5,677	6,859
Orange County Trust Company	218,717	0	58,000	0	0	1,814	278,531	49,737	328,268
Pathfinder Commercial Bank	9,401	0	0	0	0	372	9,773	2,447	12,220
PCSB Commercial Bank	5,588	0	0	0	0	57	5,645	2,399	8,044
Provident Municipal Bank	24,441	0	10,005	0	0	399	34,845	3,561	38,406

continued

Schedule A - Consolidated Banking Statistics

Part 3: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of December 31, 2002

ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets	
Reliance Bank	\$ 952	\$ 8,852	\$ 750	\$ 15,927	\$ 159	\$ 0	\$ 0	\$ 429	\$ 27,069	
Riverside Bank	8,300	12,811	18,010	55,569	1,191	0	0	611	96,492	
Rockefeller Trust Company, The	3,534	977	0	0	14	0	0	526	5,051	
SBU Municipal Bank	14	101,557	0	1,091	0	0	0	950	103,612	
Signature Bank	66,637	654,922	18,400	297,073	11,659	0	0	30,531	1,079,222	
Sleepy Hollow Bank	5,235	71,326	11,960	67,966	1,361	0	0	2,003	159,851	
Solvay Bank	29,067	66,092	30,100	272,196	4,360	0	0	8,115	409,930	
State Bank of Chittenango	249	8,091	0	0	0	0	0	122	8,462	
State Bank of Long Island	50,587	606,242	48,000	610,451	7,414	0	0	39,033	1,361,727	
Steuben Trust Company	13,900	76,522	2,000	170,632	10,085	0	0	11,373	284,512	
Tioga State Bank	3,371	112,991	0	99,320	1,502	5	0	4,341	221,530	
Tompkins Trust Company	34,226	372,614	7,920	478,204	9,426	2,996	0	37,333	942,719	
Troy Commercial Bank, The	884	121,686	0	0	0	0	0	1,222	123,792	
UFJ Trust Company of New York	1,138	23,163	38,100	0	430	0	0	2,567	65,398	
Union State Bank	66,321	1,050,266	24,500	1,336,273	11,299	0	0	53,445	2,542,104	
United Orient Bank	5,012	22,278	8,000	56,897	1,826	0	130	1,317	95,460	
United States Trust Company of New York	95,781	786,075	220,000	4,170,441	49,719	0	0	231,606	5,553,622	
Victory State Bank	27,136	43,000	0	62,247	2,399	0	0	1,103	135,885	
Warwick Commercial Bank, The	1,172	12,611	565	0	0	0	0	176	14,524	
Winthrop Trust Company	5,901	0	0	0	0	0	0	1,678	7,579	
Woori America Bank	21,795	73,675	30,000	229,063	4,893	0	792	5,597	365,815	
Wyoming County Bank	15,221	164,435	479	478,138	5,019	0	0	11,463	674,755	
Grand Totals	107	\$46,506,850	\$373,961,266	\$106,439,657	\$352,443,000	\$9,463,520	\$4,221,779	\$791,272	\$73,019,396	\$966,846,740

continued

Schedule A - Consolidated Banking Statistics

Part 3: Consolidated Statement of Condition of Banks, Trust Companies, and Private Banker as of December 31, 2002

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital	
Reliance Bank	\$ 24,041	\$ 1,045	\$ 0	\$ 0	\$ 0	\$ 116	\$ 25,202	\$ 1,867	\$ 27,069	
Riverside Bank	88,769	0	0	0	0	189	88,958	7,534	96,492	
Rockefeller Trust Company, The	0	0	0	0	0	1,081	1,081	3,970	5,051	
SBU Municipal Bank	34,122	9,323	0	0	0	344	43,789	59,823	103,612	
Signature Bank	889,576	90,000	0	0	0	7,549	987,125	92,097	1,079,222	
Sleepy Hollow Bank	148,336	0	101	0	0	1,077	149,514	10,337	159,851	
Solvay Bank	373,975	0	0	0	0	2,344	376,319	33,611	409,930	
State Bank of Chittenango	4,090	0	0	0	0	2,220	6,310	2,152	8,462	
State Bank of Long Island	1,147,662	54,783	52,666	0	0	9,832	1,264,943	96,784	1,361,727	
Steuben Trust Company	255,269	0	3,000	0	0	1,724	259,993	24,519	284,512	
Tioga State Bank	172,503	4,757	19,592	0	0	2,316	199,168	22,362	221,530	
Tompkins Trust Company	700,965	88,284	63,100	0	0	14,899	867,248	75,471	942,719	
Troy Commercial Bank, The	105,221	6,900	0	0	0	465	112,586	11,206	123,792	
UFJ Trust Company of New York	11,849	0	0	0	0	824	12,673	52,725	65,398	
Union State Bank	1,557,312	393,205	110,889	0	0	279,190	2,340,596	201,508	2,542,104	
United Orient Bank	82,674	0	3,000	130	0	1,145	86,949	8,511	95,460	
United States Trust Company of New York	4,129,236	679,299	165,251	0	0	228,258	5,202,044	351,578	5,553,622	
Victory State Bank	124,743	0	0	0	0	1,379	126,122	9,763	135,885	
Warwick Commercial Bank, The	11,198	0	0	0	0	91	11,289	3,235	14,524	
Winthrop Trust Company	0	0	0	0	0	618	618	6,961	7,579	
Woori America Bank	319,037	0	0	792	0	1,249	321,078	44,737	365,815	
Wyoming County Bank	566,525	14,621	39,235	0	0	6,951	627,332	47,423	674,755	
Grand Totals	107	\$524,213,247	\$147,930,475	\$168,206,318	\$799,494	\$13,483,613	\$42,196,644	\$896,816,591	\$70,016,949	\$966,846,740

Schedule A - Consolidated Banking Statistics

Part 4: Consolidated Statement of Condition of Credit Unions as of December 31, 2002

ASSETS

(Amounts in Thousands of Dollars)

	Loans to Members	Allowance for Loan Losses	Cash	Total Investments	Fixed Assets	Other Real Estate Owned	Other Assets	Total Assets
Ambrac Credit Union	\$ 1,139	\$ 17	\$ 3	\$ 755	\$ 8	\$ 0	\$ 15	\$ 1,903
AmeriCU Credit Union	251,976	3,276	8,833	95,279	12,493	249	6,883	372,437
Bakery Salesmen Credit Union	2,890	130	6	4,994	51	0	59	7,870
Branch 6000 NALC Credit Union	5,028	156	0	4,609	35	0	84	9,600
Buffalo Service Credit Union	8,554	36	467	23,266	96	0	494	32,841
Buffalo Telephone Employees Credit Union	11,228	234	0	41,393	413	0	759	53,559
Central Credit Union	45,833	174	21	1,352	462	0	1,193	48,687
Cornell Fingerlakes Credit Union	200,509	1,097	6,215	107,018	8,897	0	5,668	327,210
Cooperative Credit Union	13,252	251	0	3,956	17	0	130	17,104
Directors Choice Credit Union	416	2	0	980	0	0	19	1,413
Dressmakers Credit Union	255	19	0	892	7	0	19	1,154
Empire Branch 36 National Association of Letter Carriers Credit Union	3,488	154	121	2,477	78	0	109	6,119
Empire State Credit Union	1,955	35	48	3,638	4	0	66	5,676
Erie County Employees Credit Union	6,649	48	264	7,866	32	0	226	14,989
Excelsior Credit Union	37,101	283	672	9,314	745	0	857	48,406
First Rochester Community Credit Union	22,382	106	538	698	224	0	659	24,395
GRS Employees Credit Union	1,689	25	10	1,225	0	0	32	2,931
Holy Family Parish Credit Union	163	2	0	171	0	0	3	335
Hudson River Credit Union	53,068	421	1,204	18,370	205	19	2,104	74,549
Independent Credit Union	1,901	100	0	2,756	20	0	39	4,616
Jamaica Postal Credit Union	502	6	1	659	0	0	10	1,166
Jamestown Post Office Employees' Credit Union	1,870	22	12	5,166	12	0	74	7,112
Melrose Credit Union	469,059	8,710	366	147,110	14,961	0	10,725	633,511
Middle Village Credit Union	20,873	3,832	0	22,198	58	0	325	39,622
Montauk Credit Union	39,923	430	239	3,736	2,061	0	2,099	47,628
Municipal Credit Union	687,660	19,404	14,760	289,943	14,291	0	64,735	1,051,985
Newspaper Employees Credit Union	607	17	0	540	0	0	8	1,138

Schedule A - Consolidated Banking Statistics

Part 4: Consolidated Statement of Condition of Credit Unions as of December 31, 2002

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Borrowings	Acc. Int. Payable	Accounts Payable	Share Accounts	Reserves	Valuation Reserves	Other Reserves	Undivided Earnings	Total Liabilities and Equity
Ambrac Credit Union	\$ 0	\$ 0	\$ 8	\$ 1,601	\$ 102	\$ 0	\$ 0	\$ 192	\$ 1,903
AmeriCU Credit Union	0	3	2,179	341,475	18,542	299	200	9,739	372,437
Bakery Salesmen Credit Union	0	0	11	6,346	662	0	0	851	7,870
Branch 6000 NALC Credit Union	0	9	7	8,544	627	0	0	413	9,600
Buffalo Service Credit Union	0	0	107	28,843	1,640	1	0	2,250	32,841
Buffalo Telephone Employees Credit Union	0	0	10	44,537	3,958	748	0	4,306	53,559
Central Credit Union	30	483	642	42,490	3,583	(1)	0	1,460	48,687
Cornell Fingerlakes Credit Union	235	0	1,632	281,496	15,824	705	0	27,318	327,210
Cooperative Credit Union	0	106	(7)	15,013	788	0	0	1,204	17,104
Directors Choice Credit Union	0	0	0	1,177	11	0	0	225	1,413
Dressmakers Credit Union	0	10	3	1,020	83	1	0	37	1,154
Empire Branch 36 National Association of Letter Carriers Credit Union	0	0	35	5,275	278	3	0	528	6,119
Empire State Credit Union	0	4	3	5,293	263	0	0	113	5,676
Erie County Employees Credit Union	0	7	72	13,312	665	25	0	908	14,989
Excelsior Credit Union	0	0	1,064	41,404	2,624	(231)	0	3,545	48,406
First Rochester Community Credit Union	0	24	86	21,894	1,409	1	0	981	24,395
GRS Employees Credit Union	0	9	3	2,538	271	0	75	35	2,931
Holy Family Parish Credit Union	0	1	2	287	26	(1)	1	19	335
Hudson River Credit Union	0	0	876	63,699	3,576	0	0	6,398	74,549
Independent Credit Union	0	0	1	3,967	404	0	0	244	4,616
Jamaica Postal Credit Union	0	0	1	869	104	1	0	191	1,166
Jamestown Post Office Employees' Credit Union	0	0	3	6,382	302	0	0	425	7,112
Melrose Credit Union	0	0	107	448,104	50,036	2,298	0	132,966	633,511
Middle Village Credit Union	0	0	38	15,190	3,169	0	0	21,225	39,622
Montauk Credit Union	0	435	142	39,959	4,028	0	0	3,064	47,628
Municipal Credit Union	0	144	22,529	923,470	45,946	23	0	59,873	1,051,985
Newspaper Employees Credit Union	0	0	(5)	842	102	1	0	198	1,138

continued

Schedule A - Consolidated Banking Statistics

Part 4: Consolidated Statement of Condition of Credit Unions as of December 31, 2002

ASSETS

(Amounts in Thousands of Dollars)

	Loans to Members	Allowance for Loan Losses	Cash	Total Investments	Fixed Assets	Other Real Estate Owned	Other Assets	Total Assets	
Niagara Dupont Employees Credit Union	\$ 5,322	\$ 37	\$ 0	\$ 2,510	\$ 32	\$ 0	\$ 94	\$ 7,921	
Niagara Falls Penn Central Employees Credit Union	2,901	33	0	3,257	8	0	59	6,192	
Niagara Frontier Federal Employees Credit Union, The	1,247	14	73	1,277	5	0	25	2,613	
Norton-Troy Employees Credit Union	2,000	44	0	6,430	0	0	99	8,485	
Postal Employees Credit Union (Schenectady)	2,113	3	0	970	15	0	85	3,180	
Poughkeepsie Public School Credit Union	445	13	0	160	0	0	5	597	
Progressive Credit Union	244,422	1,992	16	2,306	331	0	3,130	248,213	
Riverside Credit Union	10,511	103	568	28,643	425	0	495	40,539	
Western Division Credit Union	53,513	472	295	26,756	1,389	0	887	82,368	
Yonkers Postal Employees Credit Union	2,363	7	41	1,549	10	0	31	3,987	
Grand Totals	37	\$2,214,807	\$41,705	\$34,773	\$874,219	\$57,385	\$268	\$102,304	\$3,242,051

continued

Schedule A - Consolidated Banking Statistics

Part 4: Consolidated Statement of Condition of Credit Unions as of December 31, 2002

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Borrowings	Acc. Int. Payable	Accounts Payable	Share Accounts	Reserves	Valuation Reserves	Other Reserves	Undivided Earnings	Total Liabilities and Equity
Niagara Dupont Employees Credit Union	\$ 0	\$ 0	\$ 11	\$ 6,764	\$ 368	\$ 0	\$ 16	\$ 762	\$ 7,921
Niagara Falls Penn Central Employees Credit Union	0	0	(35)	5,165	450	0	0	612	6,192
Niagara Frontier Federal Employees Credit Union, The	0	1	3	2,201	172	0	0	236	2,613
Norton-Troy Employees Credit Union	0	52	9	7,542	506	0	0	376	8,485
Postal Employees Credit Union (Schenectady)	0	0	5	2,944	225	0	0	6	3,180
Poughkeepsie Public School Credit Union	0	0	0	531	49	0	0	17	597
Progressive Credit Union	15,750	3	1,995	117,629	18,819	(49)	0	94,066	248,213
Riverside Credit Union	0	0	43	34,891	2,039	0	0	3,566	40,539
Western Division Credit Union	0	0	71	70,463	4,975	1	0	6,858	82,368
Yonkers Postal Employees Credit Union	0	0	14	3,424	331	0	0	218	3,987
Grand Totals	37	\$16,015	\$1,291	\$31,665	\$2,616,581	\$3,825	\$292	\$385,425	\$3,242,051

Schedule A - Consolidated Banking Statistics

Part 5: Consolidated Statement of Condition of Investment Companies as of December 31, 2002

ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Depository Institutions	Total Securities	Fed. Funds Sold & Securities Purch. u/Agrmnt to Resell	Loans and Leases (net)	Customers' Liability on Acceptances Outstanding	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Other Assets	Net Due from Related Banking Institutions	Total Assets	
AIG Finance Holdings, Inc.	\$ 5,749	\$ 26,525	\$ 0	\$ 593,260	\$ 0	\$ 690	\$ 0	\$ 41,893	\$ 0	\$ 668,117	
American Express Banking Corp.	1,713,910	3,169,413	814,477	5,651,213	50,657	140,532	190,931	1,325,140	0	13,056,273	
American Scandinavian Banking Corporation	0	85	0	416	0	0	0	218	8,430	9,149	
Fiduciary Investment Corporation	25,895	8,931	0	988	0	2,435	0	29,870	67,008	135,127	
French American Banking Corporation	2	9,660	0	265,680	0	0	0	11,974	0	287,316	
GE Capital International Financing Corporation	1,816,454	1,052,644	0	35,194,437	0	150,196	23,248	3,145,524	0	41,382,503	
Merrill Lynch International Finance Corporation	3,420,841	238,810	2,600,771	7,648,630	0	19,026	0	6,156,325	0	20,084,403	
Prudential Bache International Banking Corporation	100	0	0	0	0	0	0	0	0	100	
Skandinaviska Enskilda Banken Corporation	0	0	100,000	2,015	0	0	0	60	0	102,075	
Sterling Banking Corporation	0	0	0	0	0	0	0	1,072	0	1,072	
Grand Totals	10	\$6,982,951	\$4,506,068	\$3,515,248	\$49,356,639	\$50,657	\$312,879	\$214,179	\$10,712,076	\$75,438	\$75,726,135

Schedule A - Consolidated Banking Statistics

Part 5: Consolidated Statement of Condition of Investment Companies as of December 31, 2002

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits and Credit Balances	Fed Funds Purchased & Sec. Sold u/ Repurch Agr.	Other Liabilities for Borrowed Money	Liabilities Acceptances Executed & Outstanding	Other Liabilities Non-related Parties	Due to Related Banking Institutions	Total Liabilities	Capital Stock and Notes	Surplus	Undivided Profits Reserves & Other Capital	Total Liabilities & Capital	
AI G Finance Holdings, Inc.	\$ 311,918	\$ 0	\$ 229,087	\$ 0	\$ 31,289	\$ 0	\$ 572,294	\$ 100	\$ 97,936	(\$ 2,213)	\$ 668,117	
American Express Banking Corp.	10,209,747	63,618	405,704	50,659	1,379,687	0	12,109,415	121,000	595,043	230,815	13,056,273	
American Scandinavian Banking Corporation	0	0	0	0	645	0	645	5,000	5,000	(1,496)	9,149	
Fiduciary Investment Corporation	0	0	5,173	0	15,693	20,207	41,073	100	8,189	85,765	135,127	
French American Banking Corporation	0	0	0	0	100,080	76,371	176,451	50,000	20,000	40,865	287,316	
GE Capital International Financing Corporation	2,990,569	0	24,622,208	0	5,075,191	0	32,687,968	0	6,973,813	1,720,722	41,382,503	
Merrill Lynch International Finance Corporation	10,351,754	0	198,372	0	6,855,741	0	17,405,867	100	0	2,678,436	20,084,403	
Prudential Bache International Banking Corporation	0	0	0	0	0	0	0	100	0	0	100	
Skandinaviska Enskilda Banken Corporation	0	0	0	0	1,604	83,498	85,102	10,000	5,500	1,473	102,075	
Sterling Banking Corporation	0	0	0	0	2	0	2	850	170	50	1,072	
Grand Totals	10	\$23,863,988	\$63,618	\$25,460,544	\$50,659	\$13,459,932	\$180,076	\$63,078,817	\$187,250	\$7,705,651	\$4,754,417	\$75,726,135

Schedule A - Consolidated Banking Statistics

Part 6: Consolidated Statement of Condition of Licensed Lenders as of December 31, 2002

ASSETS (Amounts in Dollars)

	Total Loans (net)	Cash on Hand & in Banks	Furniture, Fixtures & Equipment	Other Assets	Total Assets Applicable to NY Business	Total Assets Not Applicable to NY Business	Total Assets	
American General Financial Services, Inc.	\$ 53,214,144	\$ 105,355	\$ 670,645	\$ 720,018	\$ 54,710,162	\$ 1,533,665	\$ 56,243,827	
AmeriCredit Financial Services, Inc., AFS Financial Services, Inc.	305,377,901	22,249,969	2,535,396	36,425,894	366,589,160	17,174,889,468	17,541,478,628	
Beneficial New York Inc.	331,351,022	511,205	1,276,575	8,893,027	342,031,829	0	342,031,829	
CitiFinancial, Inc.	238,680,881	198,854	0	23,635,154	262,514,889	0	262,514,889	
E-Loan, Inc.	136,300	0	0	0	136,300	451,899,700	452,036,000	
Gemini Capital Corporation	40,000	25,000	0	12,000	77,000	685,000	762,000	
Guardian Loan Company of Massapequa, Inc.	1,584,541	251,146	242,131	800,530	2,878,348	527,834	3,406,182	
Household Automotive Credit Corporation	17,365,015	3,279	2,232	33,465	17,403,991	381,220,657	398,624,648	
Household Finance Corporation III	379,440,978	274,325	1,076,266	16,167,141	396,958,710	0	396,958,710	
JCB International Credit Card Co., Ltd.	364,186	657,726	37,892	1,453,561	2,513,365	9,965,276	12,478,641	
Northwest Finance Company, Inc.	3,038,769	10,400	31,139	905	3,081,213	0	3,081,213	
Novus Credit Services Inc.	144,424	0	0	0	144,424	86,096	230,520	
Retail Charge Financial Services Corp.	319,285	13,775	8,040	414,568	755,668	0	755,668	
Wells Fargo Financial New York, Inc.	63,007,882	690,862	99,211	835,560	64,633,515	0	64,633,515	
Grand Totals	14	\$1,394,065,328	\$24,991,896	\$5,979,527	\$89,391,823	\$1,514,428,574	\$18,020,807,696	\$19,535,236,270

Schedule A - Consolidated Banking Statistics

Part 6: Consolidated Statement of Condition of Licensed Lenders as of December 31, 2002

LIABILITIES AND CAPITAL

(Amounts in Dollars)

	Borrowed Funds	Other Liabilities	Valuation Reserves	Capital Stock	Appropriated Surplus or Capital Reserves	Surplus, Incl Undivided Profits	Total Liabilities & Capital	
American General Financial Services, Inc.	\$ 49,272,486	\$ 54,268	\$ 1,749,747	\$ 80,000	\$ 981,000	\$ 4,106,326	\$ 56,243,827	
AmeriCredit Financial Services, Inc., AFS Financial Services, Inc.	15,120,888,345	495,936,733	0	1,602,682	995,838,628	927,212,240	17,541,478,628	
Beneficial New York Inc.	294,162,106	0	0	500,000	0	47,369,723	342,031,829	
CitiFinancial, Inc.	212,579,476	1,407,133	8,776,139	100,000	47,214,644	(7,562,503)	262,514,889	
E-Loan, Inc.	395,996,000	0	0	0	56,040,000	0	452,036,000	
Gemini Capital Corporation	1,720,313	75,000	0	1,677,401	(2,710,714)	0	762,000	
Guardian Loan Company of Massapequa, Inc.	2,395,479	84,193	90,080	645,452	0	190,978	3,406,182	
Household Automotive Credit Corporation	395,407,704	212,879	0	1	3,004,064	0	398,624,648	
Household Finance Corporation III	396,185,104	773,606	0	0	0	0	396,958,710	
JCB International Credit Card Co., Ltd.	4,404,647	3,370,752	0	50,100	0	4,653,142	12,478,641	
Northwest Finance Company, Inc.	2,759,316	37,840	0	400,000	0	(115,943)	3,081,213	
Novus Credit Services Inc.	221,299	0	0	18	10,374	(1,171)	230,520	
Retail Charge Financial Services Corp.	0	1,546	0	30	353,469	400,623	755,668	
Wells Fargo Financial New York, Inc.	59,710,112	38,605	2,205,276	1,000	28,375,000	(25,696,478)	64,633,515	
Grand Totals	14	\$16,935,702,387	\$501,992,555	\$12,821,242	\$5,056,684	\$1,129,106,465	\$950,556,937	\$19,535,236,270

Schedule A - Consolidated Banking Statistics

Part 7: Consolidated Statement of Condition of Savings Banks as of Opening of Business January 1, 2003

ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Other Assets	Total Assets
Apple Bank For Savings	\$ 65,650	\$ 4,122,006	\$ 46,842	\$ 1,405,593	\$ 40,384	\$ 0	\$ 58,693	\$ 5,739,168
Bank of Greene County, The	9,244	72,853	10,664	131,480	4,870	0	2,956	232,067
Community Mutual Savings Bank	11,120	8,166	11,000	80,408	365	0	1,887	112,946
Emigrant Savings Bank	54,752	3,013,215	50,000	6,282,584	74,343	0	254,748	9,729,642
First Central Savings Bank	21,992	11,167	0	73,689	993	0	1,193	109,034
Fulton Savings Bank	10,271	41,167	3,000	247,191	3,599	1	12,089	317,318
Greater Buffalo Savings Bank	3,532	70,298	0	142,324	5,308	0	3,189	224,651
GreenPoint Bank	293,423	4,184,570	82,054	15,557,985	149,548	0	1,546,865	21,814,445
Hudson River Bank & Trust	73,188	260,114	264,700	1,689,417	28,489	0	146,785	2,462,693
Independence Community Bank	197,586	1,263,651	0	5,851,205	85,209	0	586,919	7,984,570
Jamestown Savings Bank	18,637	133,464	0	146,026	4,580	0	1,009	303,716
New York Community Bank	95,993	4,488,405	1,000	5,450,549	74,531	0	1,188,828	11,299,306
North Country Savings Bank	9,699	42,068	5,100	136,585	2,584	0	6,679	202,715
Northfield Savings Bank	83,139	845,312	0	300,878	10,576	0	64,649	1,304,554
Oneida Savings Bank	15,313	148,300	2,400	198,266	8,852	1,968	32,971	408,070
Oswego County Savings Bank	32,827	39,672	0	107,958	4,793	0	9,698	194,948
Pathfinder Bank	13,685	58,219	0	182,892	5,512	2,448	18,148	280,904
Pioneer Savings Bank	24,416	158,107	48,860	370,453	6,344	0	8,049	616,229
Putnam County Savings Bank	31,943	355,049	74,600	304,014	5,779	0	9,501	780,886
Rhinebeck Savings Bank	24,324	35,819	0	231,187	10,449	0	4,259	306,038
Ridgewood Savings Bank	113,900	1,456,850	43,325	1,244,715	15,350	0	116,651	2,990,791
Rome Savings Bank, The	6,238	43,651	8,900	181,564	3,848	0	5,836	250,037
Rondout Savings Bank	7,684	73,792	0	78,863	3,339	0	3,859	167,537
Roslyn Savings Bank, The	64,683	7,145,493	91,500	3,125,537	39,558	1,545	318,768	10,787,084
Sawyer Savings Bank	2,776	57,143	2,000	78,398	781	0	2,833	143,931
Troy Savings Bank, The	27,973	169,010	6,900	765,048	16,015	2,180	93,025	1,080,151

Schedule A - Consolidated Banking Statistics

Part 7: Consolidated Statement of Condition of Savings Banks as of Opening of Business January 1, 2003

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought & Repos	Other Borrowed Money	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Apple Bank For Savings	\$ 5,098,235	\$ 46,788	\$ 2,172	\$ 0	\$ 28,534	\$ 5,175,729	\$ 563,439	\$ 5,739,168
Bank of Greene County, The	198,306	0	9,000	0	1,295	208,601	23,466	232,067
Community Mutual Savings Bank	103,029	0	0	0	1,337	104,366	8,580	112,946
Emigrant Savings Bank	5,053,830	1,336,305	2,121,086	0	96,602	8,607,823	1,121,819	9,729,642
First Central Savings Bank	99,536	0	0	0	378	99,914	9,120	109,034
Fulton Savings Bank	215,487	0	61,160	0	2,363	279,010	38,308	317,318
Greater Buffalo Savings Bank	197,258	0	9,005	0	784	207,047	17,604	224,651
GreenPoint Bank	12,034,105	2,285,000	4,621,117	149,793	619,942	19,709,957	2,104,488	21,814,445
Hudson River Bank & Trust	1,779,876	21,368	406,323	0	25,108	2,232,675	230,018	2,462,693
Independence Community Bank	4,989,315	705,000	1,226,550	0	185,660	7,106,525	878,045	7,984,570
Jamestown Savings Bank	286,333	0	180	0	465	286,978	16,738	303,716
New York Community Bank	5,425,779	1,972,108	2,270,055	0	97,602	9,765,544	1,533,762	11,299,306
North Country Savings Bank, The	171,030	0	2,371	0	2,482	175,883	26,832	202,715
Northfield Savings Bank	1,002,520	145,300	9,373	0	19,414	1,176,607	127,947	1,304,554
Oneida Savings Bank	289,378	0	73,500	0	3,331	366,209	41,861	408,070
Oswego County Savings Bank	162,824	0	13,700	0	2,494	179,018	15,930	194,948
Pathfinder Bank	210,546	3,400	39,612	0	2,628	256,186	24,718	280,904
Pioneer Savings Bank	548,613	0	350	0	2,119	551,082	65,147	616,229
Putnam County Savings Bank	711,885	0	0	0	2,895	714,780	66,106	780,886
Rhinebeck Savings Bank	281,092	0	1,500	0	1,283	283,875	22,163	306,038
Ridgewood Savings Bank	2,466,321	20,000	42,693	0	18,376	2,547,390	443,401	2,990,791
Rome Savings Bank, The	195,108	0	14,920	0	4,868	214,896	35,141	250,037
Rondout Savings Bank	137,848	0	6,425	0	1,265	145,538	21,999	167,537
Roslyn Savings Bank, The	5,793,179	2,948,587	1,382,634	0	69,950	10,194,350	592,734	10,787,084
Sawyer Savings Bank	105,934	0	24,500	0	785	131,219	12,712	143,931
Troy Savings Bank, The	810,572	2,634	126,186	0	10,341	949,733	130,418	1,080,151

continued

Schedule A - Consolidated Banking Statistics

Part 7: Consolidated Statement of Condition of Savings Banks as of Opening of Business January 1, 2003

ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Other Assets	Total Assets
Ulster Savings Bank	\$ 71,196	\$ 38,503	\$ 0	\$ 377,618	\$ 7,742	\$ 0	\$ 17,965	\$ 513,024
Walden Savings Bank	21,073	55,986	0	98,111	7,246	0	7,864	190,280
Warwick Savings Bank, The	57,679	210,003	0	421,262	8,044	0	39,071	736,059
Watertown Savings Bank	15,745	92,305	0	134,336	8,249	115	13,742	264,492
Grand Totals	30	\$1,479,681	\$28,694,358	\$752,845	\$45,396,136	\$8,257	\$4,578,729	\$81,547,286

continued

Schedule A - Consolidated Banking Statistics

Part 7: Consolidated Statement of Condition of Savings Banks as of Opening of Business January 1, 2003

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought & Repos	Other Borrowed Money	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Ulster Savings Bank	\$ 397,922	\$ 0	\$ 40,280	\$ 0	\$ 7,970	\$ 446,172	\$ 66,852	\$ 513,024
Walden Savings Bank	171,652	0	0	0	1,071	172,723	17,557	190,280
Warwick Savings Bank, The	442,231	21,685	200,518	0	7,887	672,321	63,738	736,059
Watertown Savings Bank	228,320	0	0	0	1,215	229,535	34,957	264,492
Grand Totals	30	\$49,608,064	\$9,508,175	\$12,705,210	\$149,793	\$1,220,444	\$73,191,686	\$81,547,286

Schedule A - Consolidated Banking Statistics

Part 8: Consolidated Statement of Condition of Savings and Loan Associations as of December 31, 2002

ASSETS

(Amounts in Thousands of Dollars)

	Mortgage Loans	Other Loans	Cash, Deposits & Investments	Fixed Assets	Other Assets	Total Assets
Atlas Savings and Loan Association	\$ 8,186	\$ 2	\$ 56,533	\$ 1,212	\$ 1,124	\$ 67,057
Canisteo Savings and Loan Association	2,875	183	2,169	42	30	5,299
Lake Shore Savings and Loan Association	148,089	9,347	69,531	3,910	7,283	238,160
Massena Savings and Loan Association	61,244	8,278	2,282	1,229	559	73,592
Medina Savings and Loan Association	19,450	7,351	7,133	885	264	35,083
Grand Totals	5	\$239,844	\$25,161	\$137,648	\$7,278	\$9,260

Schedule A - Consolidated Banking Statistics

Part 8: Consolidated Statement of Condition of Savings and Loan Associations as of December 31, 2002

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Deposits	Borrowed Money	Other Liabilities	Total Liabilities	Undivided Profits	Liabilities & Capital	
Atlas Savings and Loan Association	\$ 50,895	\$ 0	\$ 707	\$ 51,602	\$ 15,455	\$ 67,057	
Canisteo Savings and Loan Association	4,703	0	0	4,703	596	5,299	
Lake Shore Savings and Loan Association	196,823	15,540	1,871	214,234	23,926	238,160	
Massena Savings and Loan Association	64,890	1,000	176	66,066	7,526	73,592	
Medina Savings and Loan Association	28,927	2,600	167	31,694	3,389	35,083	
Grand Totals	5	\$346,238	\$19,140	\$2,921	\$368,299	\$50,892	\$419,191

Schedule A - Consolidated Banking Statistics

Part 9: Consolidated Statement of Condition of Safe Deposit Companies as of December 31, 2002

ASSETS (Amounts in Dollars)

	Cash and Due from Banks	Bond and Stock Investments	Vaults and Safes	Furniture and Fixtures	Rentals and Storage Chgs Due-Accrued	Other Assets	Total Assets
Akron Safe Deposit Company	\$ 36,714	\$ 181,446	\$ 76,750	\$ 0	\$ 0	\$ 3,283	\$ 298,193
China Safe Deposit Company	908,300	0	222,868	(55,960)	12,487	7,771	1,095,466
Universal Safe Deposit Corp.	916,322	0	0	51,715	0	361,506	1,329,543
Zurich Depository Corporation	559,864	114,256	0	105,935	0	34,605	814,660
Grand Totals	4	\$2,421,200	\$295,702	\$299,618	\$101,690	\$12,487	\$407,165

Schedule A - Consolidated Banking Statistics

Part 9: Consolidated Statement of Condition of Safe Deposit Companies as of December 31, 2002

LIABILITIES AND CAPITAL

(Amounts in Dollars)

	Loans, Taxes, Int & Expense Payable	Unearned Rental & Storage	Other Liabilities	Capital Stock	Surplus & Undivd Profits	Total Liabilities & Capital
Akron Safe Deposit Company	\$ 0	\$ 0	\$ 0	\$ 10,000	\$ 288,193	\$ 298,193
China Safe Deposit Company	2,356	21,484	0	100,000	971,626	1,095,466
Universal Safe Deposit Corp.	78,484	29,195	82,438	250,000	889,426	1,329,543
Zurich Depository Corporation	150,647	463,026	0	100,000	100,987	814,660
Grand Totals	4	\$231,487	\$513,705	\$460,000	\$2,250,232	\$3,537,862

Schedule B - Supervised Institutions

Part 1: Summary of Supervised Institutions as of December 31, 2002

Type of Institution	Number of Institutions	Domestic Offices
Commercial Banks	46	198
Trust Companies	35	2,351
Limited Purpose Trust Companies	25	30
Savings Banks	30	659
Savings & Loan Associations	5	13
Credit Unions	37	72
Private Banker	1	9
Investment Companies (Article XII)	10	12
Foreign Branches	90	110
Foreign Agencies	28	28
Holding Companies - One Bank	45	45
Holding Companies - Multi Bank	12	12
Mutual Holding Companies	4	4
Safe Deposit Companies	4	6
Foreign Representative Offices	57	57
Licensed Lenders	14	198
Sales Finance Companies	120	165
Premium Finance Agencies	57	66
Check Cashers	213	639
Money Transmitters	64	193
Budget Planners	16	36
Mortgage Bankers	245	1,053
Mortgage Brokers	1,968	2,503
Mutual Investment Trusts	2	2
Common Trust Funds	71	71
NYS Regulated Corporations	7	7
Charitable Foundations	15	15
Total	3,221	8,554

Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address		Number of Domestic Offices	Date of Charter or License
Commercial Banks				
Alden State Bank	13216 Broadway	Alden, NY 14004	2	September 30, 1916
Alpine Capital Bank	680 Fifth Avenue	New York, NY 10019	1	February 29, 2000
Amerasia Bank	41-04/41-06 Main Street	Flushing, NY 11355	1	February 16, 1988
American Community Bank	300 Glen Street	Glen Cove, NY 11542	1	October 20, 1999
Bank of Akron	46 Main Street	Akron, NY 14001	4	December 31, 1919
Bank of Cattaraugus	24 Main Street	Cattaraugus, NY 14719	1	March 30, 1892
Bank of Holland	12 South Main Street	Holland, NY 14080	2	October 21, 1893
Bank Audi (U.S.A.)	19 East 54th Street	New York, NY 10022	1	June 6, 1983
Bank Leumi USA	579 Fifth Avenue	New York, NY 10017	11	July 15, 1968
BPD International Bank	152 West 57th Street	New York, NY 10019	1	January 24, 1986
Cattaraugus County Bank	116-120 Main Street	Little Valley, NY 14755	5	January 2, 1902
Chohung Bank of New York	241 Fifth Avenue	New York, NY 10016	2	October 10, 1990
Citibank (New York State)	99 Garnsey Road	Perinton, NY 14534	22	May 1, 1987
Citizens Bank of Cape Vincent	P.O. Box 277, 154 Broadway	Cape Vincent, NY 13618	2	September 11, 1919
Community Bank of Sullivan County	4058 Route 42 North, Monticello Mall	Monticello, NY 12701	3	July 27, 1993
Community Capital Bank	111 Livingston Street	Brooklyn, NY 11201	2	August 27, 1990
Country Bank	200 East 42nd Street	New York, NY 10017	6	April 20, 1988
First American International Bank	5503 8th Avenue	Brooklyn, NY 11220	2	October 15, 1999
First State Bank, Canisteo, N.Y.	3 Main Street	Canisteo, NY 14823	3	April 28, 1897
Genesee Regional Bank	3670 Mt. Read Blvd, Store #5 North Pointe Centre	Rochester, NY 14616	4	August 8, 1985
Gotham Bank of New York	1412 Broadway	New York, NY 10018	1	November 17, 1980
Great Eastern Bank	41-48 Main Street	Flushing, NY 11355	4	December 29, 1986
Hamptons State Bank	243 North Sea Road	Southampton, NY 11968	1	August 17, 1998
Hudson River Commercial Bank	75 Remsen Street	Cohoes, NY 12047	1	November 14, 2002
Interbank of New York	420 Park Avenue South	New York, NY 10016	5	September 24, 1990
Liberty Bank of New York	11 West 32nd Street	New York, NY 10001	3	February 6, 1998
Long Island Commercial Bank	One Suffolk Square	Islandia, NY 11749	11	November 13, 1989
LBS Bank-New York	12 East 52 Street	New York, NY 10022	1	August 26, 1986
Pathfinder Commercial Bank	214 West First Street	Oswego, NY 13126	1	October 23, 2002

continued

Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License	
Commercial Banks				
Provident Municipal Bank	400 Rella Boulevard	Montebello, NY 10927	1	April 18, 2002
PCSB Commercial Bank	Route 6 & Drewville Road	Brewster, NY 10509	1	December 20, 2001
Reliance Bank	1200 Mamaroneck Avenue	White Plains, NY 10605	1	August 15, 1986
Riverside Bank	11-13 Garden Street	Poughkeepsie, NY 12602	4	February 12, 1988
Signature Bank	565 Fifth Avenue	New York, NY 10017	9	April 5, 2001
Sleepy Hollow Bank	49 Beekman Avenue	North Tarrytown, NY 10591	4	July 8, 2002
State Bank of Chittenango	101 Falls Boulevard	Chittenango, NY 13037	1	February 23, 1923
The Bank of Castile	50 North Main Street	Castile, NY 14427	13	August 2, 1917
The Berkshire Bank	4 East 39th Street	New York, NY 10016	7	May 4, 1989
The Chinese American Bank	77-79 Bowery	New York, NY 10002	3	June 23, 1967
The Troy Commercial Bank	433 River Street	Troy, NY 12180	1	August 1, 2000
Tioga State Bank	Main & Tioga Streets	Spencer, NY 14883	8	March 22, 1884
Union State Bank	46 College Avenue	Nanuet, NY 10954	27	November 18, 1969
United Orient Bank	10 Chatham Square	New York, NY 10038	3	May 7, 1980
Victory State Bank	3155 Amboy Road, Oakwood Shopping Plaza	Staten Island, NY 10306	4	November 13, 1997
Warwick Commercial Bank, The	18 Oakland Avenue	Warwick, NY 10990	1	June 18, 2001
Woori America Bank	1250 Broadway	New York, NY 10001	6	January 20, 1984
Trust Companies				
Amalgamated Bank	11-15 Union Square	New York, NY 10003	10	March 16, 1923
Atlantic Bank of New York	960-964 Avenue of the Americas	New York, NY 10001	23	April 1, 1926
Banco Popular North America	7 West 51st Street	New York, NY 10019	107	January 1, 1999
Bank of Millbrook	Franklin Avenue	Millbrook, NY 12545	1	March 14, 1891
Bank of Richmondville	5 East Main Street	Richmondville, NY 12149	3	December 8, 1893
Bank of Smithtown	1 East Main Street	Smithtown, NY 11787	11	May 4, 1923
Bank of Tokyo - Mitsubishi Trust Company	1251 Avenue of the Americas, 14th Floor	New York, NY 10020	3	September 15, 1955
Bank of Utica	220-222 Genesee Street	Utica, NY 13502	1	September 30, 1958
BSB Bank & Trust Company	58-68 Exchange Street	Binghamton, NY 13902	23	July 31, 1995
Capital Bank & Trust Company	145 Wolf Road, Wolf Road Shoppers Park, Building F	Colonie, NY 12205	2	December 11, 1995
Chemung Canal Trust Company	One Chemung Canal Plaza	Elmira, NY 14902	14	July 10, 1902
Deutsche Bank Trust Company Americas	130 Liberty Street, DB Plaza	New York, NY 10006	3	March 24, 1903
Fiduciary Trust Company International	600 Fifth Avenue	New York, NY 10020	1	November 17, 1930

continued

Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License	
Trust Companies				
First Tier Bank & Trust	107 Main Street	Salamanca, NY 14779	6	February 14, 1902
Habib American Bank	99 Madison Avenue	New York, NY 10016	3	November 7, 1983
Hudson Valley Bank	35 East Grassy Sprain Road	Yonkers, NY 10710	19	May 20, 1994
HSBC Bank USA	One HSBC Center	Buffalo, NY 14203	431	December 31, 1999
Israel Discount Bank of New York	511 Fifth Avenue	New York, NY 10017	8	July 17, 1922
JPMorgan Chase Bank	270 Park Avenue	New York, NY 10017	582	November 26, 1968
Manufacturers and Traders Trust Company	One M & T Plaza	Buffalo, NY 14240	452	June 27, 1893
Mitsubishi Trust & Banking Corporation (U.S.A.)	520 Madison Avenue (39th Floor)	New York, NY 10022	1	March 24, 1986
Mizuho Corporate Bank (USA)	1251 Avenue of the Americas	New York, NY 10020	3	November 29, 1974
Mizuho Trust and Banking Company (USA)	666 Fifth Avenue (Suite 801)	New York, NY 10103	1	October 22, 1987
New Commercial Bank of New York	320 Park Avenue	New York, NY 10022	1	June 24, 1988
North Fork Bank	245 Love Lane	Mattituck, NY 11952	177	July 28, 1988
Orange County Trust Company	212 Dolson Avenue	Middletown, NY 10940	5	May 3, 1892
Solvay Bank	1537 Milton Avenue	Solvay, NY 13209	6	March 20, 1917
State Bank of Long Island	699 Hillside Avenue	New Hyde Park, NY 11040	15	November 1, 1966
Steuben Trust Company	One Steuben Square	Hornell, NY 14843	11	December 31, 1919
SBU Municipal Bank	501 East Main Street	Little Falls, NY 13365	12	April 26, 1917
The Adirondack Trust Company	473 Broadway	Saratoga Springs, NY 12866	8	September 19, 1901
The Bank of New York	One Wall Street	New York, NY 10005	368	February 16, 1871
Tompkins Trust Company	110 North Tioga Street	Ithaca, NY 14850	12	September 18, 1891
United States Trust Company of New York	114 West 47th Street	New York, NY 10036	8	August 30, 1995
Wyoming County Bank	55 North Main Street	Warsaw, NY 14569	20	November 29, 1913
Limited Purpose Trust Companies				
American Stock Transfer & Trust Company	59 Maiden Lane	New York, NY 10038	1	December 31, 1987
Bank of Bermuda (New York) Limited	100 Wall Street	New York, NY 10005	1	July 3, 1989
Brown Brothers Harriman Trust Company, LLC	140 Broadway	New York, NY 10005	2	January 13, 1984
Computershare Trust Company of New York	88 Pine Street	New York, NY 10005	1	December 12, 2000
Continental Stock Transfer & Trust Company	17 Battery Place	New York, NY 10004	1	May 1, 1974
Deutsche Bank Trust Company New York	280 Park Avenue	New York, NY 10017	1	May 5, 1995
First Chicago Trust Company of New York	14 Wall Street	New York, NY 10006	1	April 29, 1986
Friends Ivory & Sime Trust Company	C/O Curtis, Mallet - Prevost, Colt & Mosle, LLP, 101 Park Avenue	New York, NY 10078	1	October 11, 1995

continued

Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License	
Limited Purpose Trust Companies				
Genesee Valley Trust Company	50 Office Park Way	Pittsford, NY 14534	1	March 30, 1994
Harris Trust Company of New York	88 Pine Street	New York, NY 10005	1	November 27, 1923
Law Debenture Trust Company of New York	767 Third Avenue	New York, NY 10017	1	May 8, 2002
Market Street Trust Company	80 East Market Street	Corning, NY 14830	1	November 17, 1987
Mellon Securities Trust Company	120 Broadway	New York, NY 10271	1	September 12, 1985
Mellon Trust of New York, LLC	200 Park Avenue	New York, NY 10166	1	June 16, 1988
New York Life Trust Company	51 Madison Avenue	New York, NY 10010	2	March 9, 1995
OFI Trust Company	498 Seventh Avenue	New York, NY 10018	1	April 14, 1988
The Bank of New York Trust Company	123 Main Street	White Plains, NY 10601	2	March 9, 1982
The Bank of Nova Scotia Trust Company of New York	One Liberty Plaza	New York, NY 10006	1	June 22, 1959
The Depository Trust Company	55 Water Street	New York, NY 10041	1	May 11, 1973
The Dreyfus Trust Company	144 Glenn Curtiss Boulevard	Uniondale, NY 11556	1	December 17, 1984
The Goldman Sachs Trust Company	One New York Plaza	New York, NY 10004	3	August 20, 1990
The Northern Trust Company of New York	40 Broad Street	New York, NY 10004	1	June 29, 1989
The Rockefeller Trust Company	30 Rockefeller Plaza	New York, NY 10112	1	February 21, 1986
UFJ Trust Company of New York	666 Fifth Avenue	New York, NY 10103	1	September 26, 1988
Winthrop Trust Company	466 Lexington Avenue	New York, NY 10017	1	May 15, 1995
Savings Banks				
Apple Bank For Savings	1075 Central Park Avenue	Scarsdale, NY 10583	53	April 17, 1863
Community Mutual Savings Bank	10 Bank Street	White Plains, NY 10606	5	February 1, 1980
Emigrant Savings Bank	5 East 42nd Street	New York, NY 10017	47	April 10, 1850
First Central Savings Bank	19-19 Francis Lewis Boulevard	Whitestone, NY 11357	2	March 31, 1999
Fulton Savings Bank	75 South First Street	Fulton, NY 13069	10	January 1, 1871
Greater Buffalo Savings Bank	2421 Main Street	Buffalo, NY 14214	6	October 8, 1999
GreenPoint Bank	807 Manhattan Avenue	Brooklyn, NY 11222	88	January 1, 1868
Hudson River Bank & Trust	One Hudson City Centre	Hudson, NY 12534	52	April 4, 1850
Independence Community Bank	130 Court Street	Brooklyn, NY 11201	79	April 7, 1992
Jamestown Savings Bank	311 East Fairmont Avenue	Lakewood, NY 14750	6	November 8, 1995
New York Community Bank	136-65 Roosevelt Avenue	Flushing, NY 11354	123	April 14, 1859
Northfield Savings Bank	1731 Victory Boulevard	Staten Island, NY 10314	19	July 8, 1993
Oneida Savings Bank	182 Main Street	Oneida, NY 13421	8	February 19, 1866

continued

Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License	
Savings Banks				
Oswego County Savings Bank	44 East Bridge Street	Oswego, NY 13126	8	January 1, 1870
Pathfinder Bank	214 West First Street	Oswego, NY 13126	6	March 4, 1859
Pioneer Savings Bank	21 Second Street	Troy, NY 12180	9	July 1, 1972
Putnam County Savings Bank	Route 6 & Drewville Road	Brewster, NY 10509	7	July 1, 1972
Rhinebeck Savings Bank	6414 Montgomery Street	Rhinebeck, NY 12572	6	April 12, 1860
Ridgewood Savings Bank	71-02 Forest Avenue	Ridgewood, NY 11385	19	May 18, 1921
Rondout Savings Bank	300 Broadway	Kingston, NY 12401	3	January 1, 1868
Sawyer Savings Bank	87 Market Street	Saugerties, NY 12477	3	July 1, 1972
The Bank of Greene County	425 Main Street	Catskill, NY 12414	7	May 14, 1974
The North Country Savings Bank	127 Main Street	Canton, NY 13617	4	March 9, 1909
The Rome Savings Bank	100 OnThe Mall	Rome, NY 13440	4	June 30, 1851
The Roslyn Savings Bank	1400 Northern Boulevard	Roslyn, NY 11576	38	December 17, 1875
The Troy Savings Bank	Second & State Streets	Troy, NY 12180	21	April 23, 1823
The Warwick Savings Bank	18 Oakland Avenue	Warwick, NY 10990	7	June 27, 1875
Ulster Savings Bank	280 Wall Street	Kingston, NY 12401	6	April 12, 1851
Walden Savings Bank	2 Bank Street	Walden, NY 12586	7	January 1, 1872
Watertown Savings Bank	111 Clinton Street	Watertown, NY 13601	6	October 2, 1893
Savings & Loan Associations				
Atlas Savings and Loan Association	689 Fifth Avenue	Brooklyn, NY 11215	1	October 17, 1900
Canisteo Savings and Loan Association	1 Main Street	Canisteo, NY 14823	1	August 15, 1921
Lake Shore Savings and Loan Association	128 East Fourth Street	Dunkirk, NY 14048	7	February 13, 1891
Massena Savings and Loan Association	255 Main Street	Massena, NY 13662	1	May 21, 1924
Medina Savings and Loan Association	11182 Maple Ridge Road	Medina, NY 14103	3	March 20, 1888
Credit Unions				
Ambrac Credit Union	70 Sayre Street	Buffalo, NY 14207	1	October 7, 1940
AmeriCU Credit Union	1916 Black River Boulevard	Rome, NY 13440	10	May 1, 2000
Bakery Salesmen Credit Union	41-20 Crescent Street	Long Island City, NY 11101	1	August 12, 1940
Branch 6000 NALC Credit Union	630 Broadway	Amityville, NY 11701	1	October 10, 1973
Buffalo Service Credit Union	111 W. Huron St., Federal Building, Room 1104	Buffalo, NY 14202	4	February 27, 1933
Buffalo Telephone Employees Credit Union	2727 Main Street	Buffalo, NY 14214	1	February 16, 1942

continued

Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License	
Credit Unions				
Central Credit Union	107-14 71st Road	Forest Hills, NY 11375	2	January 2, 1920
Cooperative Credit Union	425 Grand Street	New York, NY 10002	5	October 13, 1921
Cornell Fingerlakes Credit Union	1030 Craft Road	Ithaca, NY 14850	7	December 1, 1997
Directors Choice Credit Union	426 New Karner Road	Albany, NY 12205	1	January 5, 2000
Dressmakers Credit Union	218 West 40th Street, Room 402	New York, NY 10018	1	November 24, 1937
Empire Branch 36 National Association of Letter Carriers Credit Union	347 West 41st Street, Suite 101	New York, NY 10036	1	February 3, 1939
Empire State Credit Union	385 West Route 59	Spring Valley, NY 10977	1	August 30, 1920
Erie County Employees Credit Union	95 Franklin Street	Buffalo, NY 14202	1	March 13, 1940
Excelsior Credit Union	341 New Karner Road	Albany, NY 12205	1	July 22, 1915
First Rochester Community Credit Union	1225 Jefferson Road	Rochester, NY 14692	2	November 9, 1931
GRS Employees Credit Union	150 Sawgrass Drive	Rochester, NY 14602	1	February 4, 1955
Holy Family Parish Credit Union	42 Lorenzo Street	Rochester, NY 14611	1	April 3, 1937
Hudson River Credit Union	312 Palmer Avenue	Corinth, NY 12822	1	March 23, 1998
Independent Credit Union	1609 Avenue Z	Brooklyn, NY 11235	1	January 16, 1922
Jamaica Postal Credit Union	88-40 164th Street	Jamaica, NY 11431	1	February 5, 1931
Jamestown Post Office Employees' Credit Union	300 East Third Street	Jamestown, NY 14701	1	November 30, 1928
Melrose Credit Union	58-25 Queens Boulevard	Woodside, NY 11377	1	May 27, 1922
Middle Village Credit Union	78-09 Metropolitan Avenue	Middle Village, NY 11379	1	January 2, 1924
Montauk Credit Union	363 Seventh Avenue, Suite 1200	New York, NY 10001	2	March 20, 1922
Municipal Credit Union	2 Lafayette Street	New York, NY 10007	8	November 15, 1916
Newspaper Employees Credit Union	645 Albany Shaker Road	Albany, NY 12211	1	May 31, 1933
Niagara Dupont Employees Credit Union	5301 Buffalo Ave. & 26th St. P.O. Box 787	Niagara Falls, NY 14302	1	May 3, 1934
Niagara Falls Penn Central Employees Credit Union	8610 Buffalo Avenue	Niagara Falls, NY 14304	1	January 12, 1939
Norton-Troy Employees Credit Union	Norton-Troy Company Building, 10th Avenue & 25th St.	Watervliet, NY 12189	1	March 3, 1939
Postal Employees Credit Union	29 Jay Street	Schenectady, NY 12301	1	October 20, 1928
Poughkeepsie Public School Credit Union	May & Forbus Street	Poughkeepsie, NY 12601	1	March 4, 1937
Progressive Credit Union	370 Seventh Avenue, Suite 1400	New York, NY 10001	2	July 15, 1918
Riverside Credit Union	245 Vulcan Street	Buffalo, NY 14207	1	April 14, 1942
The Niagara Frontier Federal Employees Credit Union	615 Main Street	Niagara Falls, NY 14302	1	February 5, 1931
Western Division Credit Union	6750 Main Street	Williamsville, NY 14221	3	June 24, 1937
Yonkers Postal Employees Credit Union	75 Main Street	Yonkers, NY 10702	1	March 26, 1934

continued

Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License	
Private Banker				
Brown Brothers Harriman & Co.	140 Broadway	New York, NY 10005	9	June 15, 1934
Investment Companies (Article XII)				
American Express Banking Corp.	American Express Tower World Financial Center	New York, NY 10285	1	April 1, 1998
American Scandinavian Banking Corporation	437 Madison Avenue	New York, NY 10022	1	March 2, 1981
AIG Finance Holdings, Inc.	70 Pine Street	New York, NY 10270	1	October 23, 1996
Fiduciary Investment Corporation	600 Fifth Avenue	New York, NY 10020	1	February 27, 1970
French American Banking Corporation	787 Seventh Avenue	New York, NY 10219	3	May 21, 1919
GE Capital International Financing Corporation	335 Madison Avenue	New York, NY 10017	1	November 13, 2000
Merrill Lynch International Finance Corporation	Merrill Lynch World Headquarters North Tower, World Financial Center	New York, NY 10281	1	March 27, 1984
Prudential-Bache International Banking Corporation	199 Water Street, 29th Floor	New York, NY 10292	1	June 17, 1996
Skandinaviska Enskilda Banken Corporation	245 Park Avenue	New York, NY 10167	1	July 23, 1982
Sterling Banking Corporation	430 Park Avenue	New York, NY 10022	1	August 30, 1951
Foreign Branches				
Allied Irish Banks p.l.c.	405 Park Avenue	New York, NY 10022	1	December 12, 1977
ABN AMRO Bank N.V.	55 East 52nd Street	New York, NY 10055	2	January 31, 1941
Banca di Roma S.p.A.	34 East 51st Street	New York, NY 10022	1	July 1, 2002
Banca Antoniana Popolare Veneta S.c.p.a.	17 State Street	New York, NY 10004	1	September 28, 2000
Banca Intesa Banca Commerciale Italiana S.p.A.	1 William Street	New York, NY 10004	2	April 19, 2000
Banca Monte dei Paschi di Siena S.p.A.	55 East 59th Street	New York, NY 10022	1	February 4, 1983
Banca Nazionale del Lavoro	25 West 51st Street	New York, NY 10019	1	March 7, 1962
Banco de La Nacion Argentina	299 Park Avenue	New York, NY 10171	1	August 21, 1973
Banco di Napoli S.p.A.	245 Park Avenue	New York, NY 10167	1	September 1, 1949
Banco do Brasil, S.A.	600 Fifth Avenue	New York, NY 10020	1	March 25, 1969
Banco Bilbao Vizcaya Argentaria, S.A.	1345 Avenue of the Americas	New York, NY 10105	1	October 1, 1988
Banco Commercial Portugues, S.A.	2 Wall Street	New York, NY 10005	1	August 14, 2000
Banco Espanol de Credito, S.A.	730 Fifth Avenue	New York, NY 10019	1	February 22, 1984
Banco Espirito Santo, S.A.	320 Park Avenue	New York, NY 10022	1	May 6, 1988
Banco Itau, S.A.	540 Madison Avenue	New York, NY 10022	1	October 2, 1979
Banco Popular de Puerto Rico	5 West 51st Street	New York, NY 10019	1	January 1, 1999
Banco Santander Central Hispano, S.A.	45 East 53rd Street	New York, NY 10022	1	April 12, 1977

continued

Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License	
Foreign Branches				
Bank of Baroda	One Park Avenue	New York, NY 10016	1	December 4, 1978
Bank of India	277 Park Avenue	New York, NY 10172	1	December 1, 1978
Bank of Montreal	3 Times Square	New York, NY 10036	1	September 1, 1911
Bank Hapoalim B.M.	1177 Avenue of the Americas	New York, NY 10036	2	November 19, 1974
Barclays Bank PLC	200 Park Avenue	New York, NY 10166	2	September 1, 1911
Bayerische Hypo-und Verinsbank Aktiengesellschaft	150 East 42nd Street	New York, NY 10017	3	July 17, 1974
BNP Paribas	787 7th Avenue	New York, NY 10019	2	November 3, 1976
Caixa Geral de Depositos, S.A.	250 Park Avenue, 38th Floor	New York, NY 10017	1	May 7, 1999
Chang Hwa Commercial Bank, Ltd.	685 Third Avenue	New York, NY 10017	1	August 4, 1989
Chinatrust Commercial Bank, Ltd.	366 Madison Avenue	New York, NY 10017	1	December 25, 1998
Chohung Bank	320 Park Avenue, 27th Floor	New York, NY 10022	1	December 6, 1977
Commerzbank Aktiengesellschaft	Two World Financial Center	New York, NY 10281	1	August 20, 1971
Cooperatieve Centrale Raiffeisen-Boeren Leenbank B.A., Rabobank Nederland	245 Park Avenue	New York, NY 10167	1	December 19, 1995
Credit Agricole Indosuez	666 Third Avenue	New York, NY 10017	1	December 5, 1979
Credit Industriel et Commercial	520 Madison Avenue	New York, NY 10022	1	December 10, 1991
Credit Lyonnais	1301 Avenue of the Americas	New York, NY 10019	1	August 16, 1971
Credit Suisse First Boston	11 Madison Avenue	New York, NY 10010	1	April 8, 1940
Danske Bank A/S	299 Park Avenue	New York, NY 10171	1	December 13, 1985
Den Norske Bank ASA	200 Park Avenue	New York, NY 10166	1	November 3, 1988
Deutsche Bank AG	31 West 52nd Street	New York, NY 10019	4	July 15, 1978
Dexia Bank Belgium, S.A.	445 Park Avenue	New York, NY 10022	1	March 29, 2002
Dresdner Bank AG	75 Wall Street	New York, NY 10005	2	September 14, 1972
DZ Bank AG Deutsche Zentral-Genossenschaftsbank	609 Fifth Avenue	New York, NY 10017	1	November 22, 1976
EUROHYPO Aktiengesellschaft	75 Wall Street	New York, NY 10005	1	December 17, 2002
Fortis Bank S.A./N.V.	520 Madison Avenue	New York, NY 10022	1	November 15, 2002
Habib Bank Limited	44 Wall Street	New York, NY 10005	1	February 19, 1971
Industrial Bank of Korea	16 West 32nd Street	New York, NY 10001	1	November 1, 1990
Kookmin Bank	565 Fifth Avenue	New York, NY 10017	2	January 4, 1999
Korea Exchange Bank	460 Park Avenue	New York, NY 10022	2	September 6, 1967
KBC Bank N.V.	125 West 55th Street	New York, NY 10019	1	June 4, 1998
Landesbank Baden - Wurttemberg	535 Madison Avenue	New York, NY 10022	1	December 1, 1998

continued

Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License	
Foreign Branches				
Landesbank Hessen -Thuringen Girozentrale	420 Fifth Avenue	New York, NY 10018	1	January 2, 1981
Landesbank Schleswig-Holstein Girozentrale	590 Madison Avenue	New York, NY 10022	1	September 24, 2002
Lloyds TSB Bank plc	1251 Avenue of the Americas	New York, NY 10020	1	October 1, 1971
Malayan Banking Berhad	400 Park Avenue (9th Floor)	New York, NY 10022	1	March 28, 1984
Mashreq Bank psc	255 Fifth Avenue	New York, NY 10016	1	January 24, 1989
Mizuho Corporate Bank, Ltd.	55 East 52nd Street	New York, NY 10055	3	August 22, 1956
Natexis Banques Populaire	1251 Avenue of the Americas	New York, NY 10020	1	December 22, 1976
National Bank of Canada	125 West 55th Street	New York, NY 10019	1	November 1, 1979
National Bank of Egypt	40 East 52nd Street	New York, NY 10022	1	December 6, 2000
National Bank of Pakistan	100 Wall Street, 21st Floor	New York, NY 10005	1	July 23, 1964
National Westminster Bank Plc	101 Park Avenue	New York, NY 10178	2	January 1, 1970
Norddeutsche Landesbank Girozentrale	1114 Avenue of the Americas, 37th Floor	New York, NY 10036	1	February 15, 1991
Nordea Bank Finland Plc	437 Madison Avenue	New York, NY 10022	1	October 1, 2001
Nordea Bank Norge ASA	437 Madison Avenue	New York, NY 10022	1	April 11, 1987
P.T. Bank Central Asia (Persero)	641 Lexington Avenue	New York, NY 10022	1	January 11, 1991
Philippine National Bank	546 Fifth Avenue (8th Floor)	New York, NY 10036	1	February 3, 1917
Shinhan Bank	800 Third Avenue	New York, NY 10022	1	June 10, 1989
Shinkin Central Bank	1251 Avenue of the Americas	New York, NY 10020	1	October 10, 1987
Skandinaviska Enskilda Banken	245 Park Avenue	New York, NY 10167	1	October 9, 1987
Societe Generale	1221 Avenue of the Americas	New York, NY 10020	1	November 8, 1978
Standard Chartered Bank	One Madison Avenue	New York, NY 10010	2	May 25, 1976
State Bank of India	460 Park Avenue	New York, NY 10022	2	November 26, 1971
Sumitomo Mitsui Banking Corporation	277 Park Avenue	New York, NY 10172	1	September 17, 1952
Svenska Handelsbanken AB	153 East 53rd Street	New York, NY 10022	1	May 8, 1987
Swedbank (ForeningsSparbanken AB)	One Penn Plaza	New York, NY 10119	1	January 23, 1991
T.C. Ziraat Bankasi	330 Madison Avenue	New York, NY 10017	1	September 1, 1983
The Bank of Tokyo - Mitsubishi, Ltd.	1251 Avenue of the Americas, 14th Floor	New York, NY 10020	1	October 2, 1952
The Chiba Bank, Ltd.	1133 Avenue of the Americas (15th Floor)	New York, NY 10036	1	March 3, 1987
The Gunma Bank, Ltd.	245 Park Avenue (29th Floor)	New York, NY 10167	1	January 20, 1988
The Korea Development Bank	320 Park Avenue	New York, NY 10022	1	April 1, 1997
The Mitsubishi Trust and Banking Corporation	520 Madison Avenue (39th Floor)	New York, NY 10022	1	December 11, 1973
The Norinchukin Bank	245 Park Avenue (29th Floor)	New York, NY 10167	1	July 8, 1984

continued

Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address		Number of Domestic Offices	Date of Charter or License
Foreign Branches				
The Royal Bank of Scotland plc	101 Park Avenue, 10th & 11th Floor	New York, NY 10178	2	June 6, 1985
The Shoko Chukin Bank	666 Fifth Avenue	New York, NY 10103	1	October 11, 1986
The Sumitomo Trust and Banking Company Limited	527 Madison Avenue (3rd Floor)	New York, NY 10022	1	September 20, 1976
The Toronto-Dominion Bank	31 West 52nd Street	New York, NY 10019	1	February 28, 1919
Turkiye Vakiflar Bankasi T.A.O.	680 Fifth Avenue	New York, NY 10019	1	December 3, 1991
United Bank Limited	30 Wall Street	New York, NY 10005	1	April 5, 1977
UniCredito Italiano S.p.A.	375 Park Avenue	New York, NY 10152	1	July 31, 1973
UBS AG	101 Park Avenue	New York, NY 10178	2	June 26, 1998
UFJ Bank Limited	Park Avenue Plaza, 55 East 52nd Street	New York, NY 10055	1	March 22, 1963
WestLB AG	1211 Avenue of the Americas	New York, NY 10036	1	August 11, 1975
Foreign Agencies				
American Express Bank Ltd.	American Express Tower, World Financial Center	New York, NY 10285	1	May 2, 1919
Banco de la Provincia de Buenos Aires	609 Fifth Avenue	New York, NY 10017	1	December 5, 1979
Banco de Bogota	375 Park Avenue	New York, NY 10152	1	March 6, 1974
Banco Industrial de Venezuela, C.A.	900 Third Avenue	New York, NY 10022	1	September 10, 1975
Banco Internacional, S.A.	437 Madison Avenue	New York, NY 10022	1	January 15, 1981
Banco Latinoamericano de Exportaciones, S.A.	708 Third Avenue	New York, NY 10017	1	November 4, 1988
Banco Mercantil C.A., S.A.C.A., S.A.I.C.A.	11 East 51st Street	New York, NY 10022	1	October 1, 1987
Banco Nacional de Mexico	767 Fifth Avenue	New York, NY 10153	1	July 11, 1929
Bank of Taiwan	100 Wall Street	New York, NY 10005	1	May 3, 1990
Bank Leumi Le-Israel B.M.	562 Fifth Avenue	New York, NY 10036	1	September 2, 1959
Beogradska Banka dd	C/O NYS Banking Department, One State Street	New York, NY 10004	1	July 27, 1982
BBVA Bancomer, S.A. Institution de Banca Multiple, Grupo Financiero BBVA Bancomer	1370 Avenue of the Americas	New York, NY 10019	1	July 12, 1978
Canadian Imperial Bank of Commerce	425 Lexington Avenue	New York, NY 10017	1	September 1, 1911
Chiao Tung Bank Co., Ltd.	One World Financial Center (30th Floor)	New York, NY 10281	1	March 19, 1993
Dexia Credit Local	445 Park Avenue	New York, NY 10022	1	November 5, 1990
First Commercial Bank	750 Third Avenue	New York, NY 10017	1	October 5, 1989
Hana Bank	280 Park Avenue (24th Floor)	New York, NY 10017	1	December 6, 1977
Hua Nan Commercial Bank, Ltd.	330 Madison Avenue	New York, NY 10017	1	June 8, 1990
Jugobanka dd	C/O NYS Banking Department, One State Street	New York, NY 10004	1	June 6, 1980

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Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License
Foreign Agencies			
Oversea-Chinese Banking Corporation Limited	1700 Broadway	1	April 8, 1981
P.T. Bank Negara Indonesia (Persero) Tbk	One Exchange Plaza, 55 Broadway	1	August 3, 1983
P.T. Bank Rakyat Indonesia (Persero)	14 Wall Street	1	April 7, 1988
Taipeibank	100 Wall Street	1	March 11, 1991
The Bank of Nova Scotia	One Liberty Plaza, 22nd-26th Floors	1	September 1, 1911
The International Commercial Bank of China	59-65 Liberty Street	1	April 2, 1936
The Shizuoka Bank, Ltd.	101 East 52nd Street	1	May 5, 1989
United Overseas Bank Limited	592 Fifth Avenue	1	September 8, 1976
Woori Bank	245 Park Avenue (41st Floor)	1	March 3, 1976
Holding Companies - One Bank			
ABN Amro Holding N.V.	Gustav Mahlerlaan 10, 1082 Pp	1	January 20, 2000
Bank Leumi le-Israel Corp.	579 Fifth Avenue	1	December 24, 1984
Bank One Corporation	One Bank One Plaza	1	November 29, 1966
Bermuda (U.S.) Holdings Limited	350 Park Avenue	1	August 10, 1983
Brown Brothers Harriman & Co.	140 Broadway	1	March 1, 1990
BSB Bancorp, Inc.	58-68 Exchange Street	1	October 3, 1988
C.C. Bancorp, Inc.	116-120 Main Street	1	July 16, 2001
Canisteo Valley Corporation	3 Main Street	1	September 30, 1998
Chemung Financial Corporation	1 Chemung Canal Plaza	1	June 1, 1985
Cohoes Bancorp, Inc.	75 Remsen Street	1	December 31, 1998
CAB Holdings LLC	77-79 Bowery	1	November 30, 1998
Depository Trust & Clearing Corporation	55 Water Street	1	March 22, 1999
Discount Bancorp, Inc.	511 Fifth Avenue	1	March 23, 2000
Emigrant Bancorp, Inc.	5 East 42nd Street	1	November 8, 1994
Greene County Bancorp, Inc.	425 Main Street	1	December 30, 1998
GreenPoint Financial Corp	807 Manhattan Avenue	1	January 28, 1994
HerkimerTrust Corporation, Inc.	500 East Main Street	1	March 21, 1983
Holland Bancorp, Inc.	12 South Main Street	1	January 31, 2001
Hudson River Bancorp, Inc.	One Hudson City Centre	1	June 30, 1998
Hudson Valley Holding Corp.	21 Scarsdale Road	1	December 31, 1983
HSBC USA Inc.	452 Fifth Avenue	1	December 31, 1999

continued

Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License	
Holding Companies - One Bank				
Independence Community Bank Corp.	195 Montague Street	Brooklyn, NY 11201	1	March 13, 1998
Long Island Financial Corp.	One Suffolk Square	Islandia, NY 11722	1	January 28, 1999
Massachusetts Mutual Life Insurance Company	1295 State Street	Springfield, MA 01111	1	March 2, 2000
Millbrook Bank System, Inc.	Franklin Avenue, P.O. Box AF	Millbrook, NY 12545	1	April 13, 1998
New York Community Bancorp, Inc.	136-65 Roosevelt Avenue	Flushing, NY 11354	1	November 23, 1993
North Fork Bancorporation, Inc.	275 Broad Hollow Road	Melville, NY 11747	1	December 17, 1981
NorthernTrust Corporation	50 South LaSalle Street	Chicago, NY 60675	1	December 1, 1971
Northfield Holdings Corp.	1731 Victory Boulevard	Staten Island, NY 10314	1	December 31, 2002
Oswego County Bancorp, Inc.	44 East Bridge Street	Oswego, NY 13126	1	July 13, 1999
Pathfinder Bancorp, Inc.	214 West First Street	Oswego, NY 13126	1	December 31, 1997
Popular, Inc.	Popular Center Building, 208 Ponce de Leon Avenue	Hato Rey, PR 00918	1	August 1, 1985
Rome Bancorp, Inc.	100 West Dominick Street	Rome, NY 13440	1	October 6, 1999
Roslyn Bancorp	1400 Northern Boulevard	Roslyn, NY 11576	1	January 10, 1997
Smithtown Bancorp Inc.	One East Main Street	Smithtown, NY 11787	1	November 1, 1984
Solvay Bank Corp.	1537 Milton Avenue	Solvay, NY 13209	1	June 30, 1987
State Bancorp, Inc.	2 Jericho Plaza	Jericho, NY 11753	1	June 24, 1986
SteubenTrust Corporation	One Steuben Square	Hornell, NY 14843	1	July 31, 1990
Troy Financial Corporation	32 Second Street	Troy, NY 12180	1	March 31, 1999
TSB Services Inc.	One Main Street	Spencer, NY 14883	1	March 16, 1984
U.S.Trust Corporation	114 West 47th Street	New York, NY 10036	1	May 24, 1995
U.S.B. Holding Co., Inc.	100 Dutch Hill Road	Orangeburg, NY 19062	1	January 11, 1983
Wachovia Corporation	100 North Main Street	Winston-Salem, NC 27150	1	August 5, 1999
Warwick Community Bancorp	18 Oakland Avenue	Warwick, NY 10990	1	December 23, 1997
473 Broadway Holding Corp.	473 Broadway	Saratoga Springs, NY 12866	1	June 17, 1926
Holding Companies - Multi Bank				
Arrow Financial Corporation	250 Glen Street	Glens Falls, NY 12801	1	September 1, 1983
Citigroup, Inc.	399 Park Avenue	New York, NY 10043	1	December 31, 1912
Deutsche BankTrust Corporation	130 Liberty Street, DB Plaza	New York, NY 10006	1	May 31, 1966
Financial Institutions, Inc.	220 Libery Street P.O. Box 227	Warsaw, NY 14569	1	September 15, 1931
J.P. Morgan Chase & Co.	270 Park Avenue	New York, NY 10017	1	October 28, 1968
M & T Bank Corporation	One M & T Plaza	Buffalo, NY 14240	1	December 31, 1969

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Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License	
Holding Companies - Multi Bank				
Mellon Financial Corporation	One Mellon Bank Center	Pittsburgh, PA 15258	1	November 28, 1972
Mitsubishi Tokyo Financial Group, Inc.	26F Marunouchi Bldg. 4-1, Marunouchi 2-chome	Chiyoda-ku, Tokyo, 100- JP	1	March 1, 2001
Mizuho Holdings, Inc.	1-6 Marunouchi, 1-Chome, Chiyoda-ku	Tokyo, JP	1	September 7, 2000
The Bank of New York Company, Inc.	One Wall Street	New York, NY 10005	1	May 29, 1969
Tompkins Trustco, Inc.	110 North Tioga Street	Ithaca, NY 14850	1	October 17, 1995
UFJ Bank Limited	5-6 Fushimimachi 3-Chome, Chuo-Ku	Osaka, 541 JP	1	June 7, 1999
Mutual Holding Companies				
Northwest Bancorp, MHC	Liberty Street at Second Avenue	Warren, PA 16365	1	March 9, 1998
NSB Holding Corp.	1731 Victory Boulevard	Staten Island, NY 10314	1	August 7, 1995
Pathfinder Bancorp, MHC	214 West First Street	Oswego, NY 13126	1	October 25, 2002
Rome, MHC	100 West Dominick Street	Rome, NY 13440	1	October 6, 1999
Licensed Lenders				
American General Financial Services, Inc	601 N.W. Second Street, P.O. Box 59	Evansville, IN 47701	21	April 4, 1962
AmeriCredit Financial Services, Inc. AFS Financial Services, Inc.	4001 Embarcadero Drive	Arlington, TX 76014	1	July 8, 2002
Beneficial New York Inc.	2700 Sanders Road	Prospect Heights, IL 60070	64	November 15, 1930
CitiFinancial, Inc.	300 St. Paul Place	Baltimore, MD 21202	53	November 10, 1988
E-Loan, Inc.	5875 Arnold Road	Dublin, CA 94568	2	August 8, 2001
Gemini Capital Corporation	747 Third Avenue	New York, NY 10017	1	February 19, 1997
Guardian Loan Company of Massapequa, Inc	105 Grand Avenue	Massapequa, NY 11758	1	February 10, 1977
Household Automotive Credit Corporation	5855 Copley Drive	San Diego, CA 92111	2	January 4, 1999
Household Finance Corporation III	2700 Sanders Road	Prospect Heights, IL 60070	36	December 31, 1984
JCB International Credit Card Co., Ltd.	626 Wilshire Boulevard, Suite 200	Los Angeles, CA 90017	1	December 17, 2002
Northwest Finance Company, Inc.	2 Liberty Street	Warren, PA 16365	2	October 1, 1990
Novus Credit Services Inc.	2500 Lake Cook Road - 3 West	Riverwoods, IL 60015	1	August 24, 1983
Retail Charge Financial Services Corp.	2650 Merrick Road	Bellmore, NY 11710	1	April 18, 1995
Wells Fargo Financial New York, Inc.	800 Walnut Street	Des Moines, IA 50309	12	July 14, 1987

Schedule B - Supervised Institutions

Part 1: Summary of Supervised Institutions as of December 31, 2002

Type of Institution	Number of Institutions	Domestic Offices
Commercial Banks	46	198
Trust Companies	35	2,351
Limited Purpose Trust Companies	25	30
Savings Banks	30	659
Savings & Loan Associations	5	13
Credit Unions	37	72
Private Banker	1	9
Investment Companies (Article XII)	10	12
Foreign Branches	90	110
Foreign Agencies	28	28
Holding Companies - One Bank	45	45
Holding Companies - Multi Bank	12	12
Mutual Holding Companies	4	4
Safe Deposit Companies	4	6
Foreign Representative Offices	57	57
Licensed Lenders	14	198
Sales Finance Companies	120	165
Premium Finance Agencies	57	66
Check Cashers	213	639
Money Transmitters	64	193
Budget Planners	16	36
Mortgage Bankers	245	1,053
Mortgage Brokers	1,968	2,503
Mutual Investment Trusts	2	2
Common Trust Funds	71	71
NYS Regulated Corporations	7	7
Charitable Foundations	15	15
Total	3,221	8,554

Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address		Number of Domestic Offices	Date of Charter or License
Commercial Banks				
Alden State Bank	13216 Broadway	Alden, NY 14004	2	September 30, 1916
Alpine Capital Bank	680 Fifth Avenue	New York, NY 10019	1	February 29, 2000
Amerasia Bank	41-04/41-06 Main Street	Flushing, NY 11355	1	February 16, 1988
American Community Bank	300 Glen Street	Glen Cove, NY 11542	1	October 20, 1999
Bank of Akron	46 Main Street	Akron, NY 14001	4	December 31, 1919
Bank of Cattaraugus	24 Main Street	Cattaraugus, NY 14719	1	March 30, 1892
Bank of Holland	12 South Main Street	Holland, NY 14080	2	October 21, 1893
Bank Audi (U.S.A.)	19 East 54th Street	New York, NY 10022	1	June 6, 1983
Bank Leumi USA	579 Fifth Avenue	New York, NY 10017	11	July 15, 1968
BPD International Bank	152 West 57th Street	New York, NY 10019	1	January 24, 1986
Cattaraugus County Bank	116-120 Main Street	Little Valley, NY 14755	5	January 2, 1902
Chohung Bank of New York	241 Fifth Avenue	New York, NY 10016	2	October 10, 1990
Citibank (New York State)	99 Garnsey Road	Perinton, NY 14534	22	May 1, 1987
Citizens Bank of Cape Vincent	P.O. Box 277, 154 Broadway	Cape Vincent, NY 13618	2	September 11, 1919
Community Bank of Sullivan County	4058 Route 42 North, Monticello Mall	Monticello, NY 12701	3	July 27, 1993
Community Capital Bank	111 Livingston Street	Brooklyn, NY 11201	2	August 27, 1990
Country Bank	200 East 42nd Street	New York, NY 10017	6	April 20, 1988
First American International Bank	5503 8th Avenue	Brooklyn, NY 11220	2	October 15, 1999
First State Bank, Canisteo, N.Y.	3 Main Street	Canisteo, NY 14823	3	April 28, 1897
Genesee Regional Bank	3670 Mt. Read Blvd, Store #5 North Pointe Centre	Rochester, NY 14616	4	August 8, 1985
Gotham Bank of New York	1412 Broadway	New York, NY 10018	1	November 17, 1980
Great Eastern Bank	41-48 Main Street	Flushing, NY 11355	4	December 29, 1986
Hamptons State Bank	243 North Sea Road	Southampton, NY 11968	1	August 17, 1998
Hudson River Commercial Bank	75 Remsen Street	Cohoes, NY 12047	1	November 14, 2002
Interbank of New York	420 Park Avenue South	New York, NY 10016	5	September 24, 1990
Liberty Bank of New York	11 West 32nd Street	New York, NY 10001	3	February 6, 1998
Long Island Commercial Bank	One Suffolk Square	Islandia, NY 11749	11	November 13, 1989
LBS Bank-New York	12 East 52 Street	New York, NY 10022	1	August 26, 1986
Pathfinder Commercial Bank	214 West First Street	Oswego, NY 13126	1	October 23, 2002

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Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License	
Commercial Banks				
Provident Municipal Bank	400 Rella Boulevard	Montebello, NY 10927	1	April 18, 2002
PCSB Commercial Bank	Route 6 & Drewville Road	Brewster, NY 10509	1	December 20, 2001
Reliance Bank	1200 Mamaroneck Avenue	White Plains, NY 10605	1	August 15, 1986
Riverside Bank	11-13 Garden Street	Poughkeepsie, NY 12602	4	February 12, 1988
Signature Bank	565 Fifth Avenue	New York, NY 10017	9	April 5, 2001
Sleepy Hollow Bank	49 Beekman Avenue	North Tarrytown, NY 10591	4	July 8, 2002
State Bank of Chittenango	101 Falls Boulevard	Chittenango, NY 13037	1	February 23, 1923
The Bank of Castile	50 North Main Street	Castile, NY 14427	13	August 2, 1917
The Berkshire Bank	4 East 39th Street	New York, NY 10016	7	May 4, 1989
The Chinese American Bank	77-79 Bowery	New York, NY 10002	3	June 23, 1967
The Troy Commercial Bank	433 River Street	Troy, NY 12180	1	August 1, 2000
Tioga State Bank	Main & Tioga Streets	Spencer, NY 14883	8	March 22, 1884
Union State Bank	46 College Avenue	Nanuet, NY 10954	27	November 18, 1969
United Orient Bank	10 Chatham Square	New York, NY 10038	3	May 7, 1980
Victory State Bank	3155 Amboy Road, Oakwood Shopping Plaza	Staten Island, NY 10306	4	November 13, 1997
Warwick Commercial Bank, The	18 Oakland Avenue	Warwick, NY 10990	1	June 18, 2001
Woori America Bank	1250 Broadway	New York, NY 10001	6	January 20, 1984
Trust Companies				
Amalgamated Bank	11-15 Union Square	New York, NY 10003	10	March 16, 1923
Atlantic Bank of New York	960-964 Avenue of the Americas	New York, NY 10001	23	April 1, 1926
Banco Popular North America	7 West 51st Street	New York, NY 10019	107	January 1, 1999
Bank of Millbrook	Franklin Avenue	Millbrook, NY 12545	1	March 14, 1891
Bank of Richmondville	5 East Main Street	Richmondville, NY 12149	3	December 8, 1893
Bank of Smithtown	1 East Main Street	Smithtown, NY 11787	11	May 4, 1923
Bank of Tokyo - Mitsubishi Trust Company	1251 Avenue of the Americas, 14th Floor	New York, NY 10020	3	September 15, 1955
Bank of Utica	220-222 Genesee Street	Utica, NY 13502	1	September 30, 1958
BSB Bank & Trust Company	58-68 Exchange Street	Binghamton, NY 13902	23	July 31, 1995
Capital Bank & Trust Company	145 Wolf Road, Wolf Road Shoppers Park, Building F	Colonie, NY 12205	2	December 11, 1995
Chemung Canal Trust Company	One Chemung Canal Plaza	Elmira, NY 14902	14	July 10, 1902
Deutsche Bank Trust Company Americas	130 Liberty Street, DB Plaza	New York, NY 10006	3	March 24, 1903
Fiduciary Trust Company International	600 Fifth Avenue	New York, NY 10020	1	November 17, 1930

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Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License	
Trust Companies				
First Tier Bank & Trust	107 Main Street	Salamanca, NY 14779	6	February 14, 1902
Habib American Bank	99 Madison Avenue	New York, NY 10016	3	November 7, 1983
Hudson Valley Bank	35 East Grassy Sprain Road	Yonkers, NY 10710	19	May 20, 1994
HSBC Bank USA	One HSBC Center	Buffalo, NY 14203	431	December 31, 1999
Israel Discount Bank of New York	511 Fifth Avenue	New York, NY 10017	8	July 17, 1922
JPMorgan Chase Bank	270 Park Avenue	New York, NY 10017	582	November 26, 1968
Manufacturers and Traders Trust Company	One M & T Plaza	Buffalo, NY 14240	452	June 27, 1893
Mitsubishi Trust & Banking Corporation (U.S.A.)	520 Madison Avenue (39th Floor)	New York, NY 10022	1	March 24, 1986
Mizuho Corporate Bank (USA)	1251 Avenue of the Americas	New York, NY 10020	3	November 29, 1974
Mizuho Trust and Banking Company (USA)	666 Fifth Avenue (Suite 801)	New York, NY 10103	1	October 22, 1987
New Commercial Bank of New York	320 Park Avenue	New York, NY 10022	1	June 24, 1988
North Fork Bank	245 Love Lane	Mattituck, NY 11952	177	July 28, 1988
Orange County Trust Company	212 Dolson Avenue	Middletown, NY 10940	5	May 3, 1892
Solvay Bank	1537 Milton Avenue	Solvay, NY 13209	6	March 20, 1917
State Bank of Long Island	699 Hillside Avenue	New Hyde Park, NY 11040	15	November 1, 1966
Steuben Trust Company	One Steuben Square	Hornell, NY 14843	11	December 31, 1919
SBU Municipal Bank	501 East Main Street	Little Falls, NY 13365	12	April 26, 1917
The Adirondack Trust Company	473 Broadway	Saratoga Springs, NY 12866	8	September 19, 1901
The Bank of New York	One Wall Street	New York, NY 10005	368	February 16, 1871
Tompkins Trust Company	110 North Tioga Street	Ithaca, NY 14850	12	September 18, 1891
United States Trust Company of New York	114 West 47th Street	New York, NY 10036	8	August 30, 1995
Wyoming County Bank	55 North Main Street	Warsaw, NY 14569	20	November 29, 1913
Limited Purpose Trust Companies				
American Stock Transfer & Trust Company	59 Maiden Lane	New York, NY 10038	1	December 31, 1987
Bank of Bermuda (New York) Limited	100 Wall Street	New York, NY 10005	1	July 3, 1989
Brown Brothers Harriman Trust Company, LLC	140 Broadway	New York, NY 10005	2	January 13, 1984
Computershare Trust Company of New York	88 Pine Street	New York, NY 10005	1	December 12, 2000
Continental Stock Transfer & Trust Company	17 Battery Place	New York, NY 10004	1	May 1, 1974
Deutsche Bank Trust Company New York	280 Park Avenue	New York, NY 10017	1	May 5, 1995
First Chicago Trust Company of New York	14 Wall Street	New York, NY 10006	1	April 29, 1986
Friends Ivory & Sime Trust Company	C/O Curtis, Mallet - Prevost, Colt & Mosle, LLP, 101 Park Avenue	New York, NY 10078	1	October 11, 1995

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Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License	
Limited Purpose Trust Companies				
Genesee Valley Trust Company	50 Office Park Way	Pittsford, NY 14534	1	March 30, 1994
Harris Trust Company of New York	88 Pine Street	New York, NY 10005	1	November 27, 1923
Law Debenture Trust Company of New York	767 Third Avenue	New York, NY 10017	1	May 8, 2002
Market Street Trust Company	80 East Market Street	Corning, NY 14830	1	November 17, 1987
Mellon Securities Trust Company	120 Broadway	New York, NY 10271	1	September 12, 1985
Mellon Trust of New York, LLC	200 Park Avenue	New York, NY 10166	1	June 16, 1988
New York Life Trust Company	51 Madison Avenue	New York, NY 10010	2	March 9, 1995
OFI Trust Company	498 Seventh Avenue	New York, NY 10018	1	April 14, 1988
The Bank of New York Trust Company	123 Main Street	White Plains, NY 10601	2	March 9, 1982
The Bank of Nova Scotia Trust Company of New York	One Liberty Plaza	New York, NY 10006	1	June 22, 1959
The Depository Trust Company	55 Water Street	New York, NY 10041	1	May 11, 1973
The Dreyfus Trust Company	144 Glenn Curtiss Boulevard	Uniondale, NY 11556	1	December 17, 1984
The Goldman Sachs Trust Company	One New York Plaza	New York, NY 10004	3	August 20, 1990
The Northern Trust Company of New York	40 Broad Street	New York, NY 10004	1	June 29, 1989
The Rockefeller Trust Company	30 Rockefeller Plaza	New York, NY 10112	1	February 21, 1986
UFJ Trust Company of New York	666 Fifth Avenue	New York, NY 10103	1	September 26, 1988
Winthrop Trust Company	466 Lexington Avenue	New York, NY 10017	1	May 15, 1995
Savings Banks				
Apple Bank For Savings	1075 Central Park Avenue	Scarsdale, NY 10583	53	April 17, 1863
Community Mutual Savings Bank	10 Bank Street	White Plains, NY 10606	5	February 1, 1980
Emigrant Savings Bank	5 East 42nd Street	New York, NY 10017	47	April 10, 1850
First Central Savings Bank	19-19 Francis Lewis Boulevard	Whitestone, NY 11357	2	March 31, 1999
Fulton Savings Bank	75 South First Street	Fulton, NY 13069	10	January 1, 1871
Greater Buffalo Savings Bank	2421 Main Street	Buffalo, NY 14214	6	October 8, 1999
GreenPoint Bank	807 Manhattan Avenue	Brooklyn, NY 11222	88	January 1, 1868
Hudson River Bank & Trust	One Hudson City Centre	Hudson, NY 12534	52	April 4, 1850
Independence Community Bank	130 Court Street	Brooklyn, NY 11201	79	April 7, 1992
Jamestown Savings Bank	311 East Fairmont Avenue	Lakewood, NY 14750	6	November 8, 1995
New York Community Bank	136-65 Roosevelt Avenue	Flushing, NY 11354	123	April 14, 1859
Northfield Savings Bank	1731 Victory Boulevard	Staten Island, NY 10314	19	July 8, 1993
Oneida Savings Bank	182 Main Street	Oneida, NY 13421	8	February 19, 1866

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Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License	
Savings Banks				
Oswego County Savings Bank	44 East Bridge Street	Oswego, NY 13126	8	January 1, 1870
Pathfinder Bank	214 West First Street	Oswego, NY 13126	6	March 4, 1859
Pioneer Savings Bank	21 Second Street	Troy, NY 12180	9	July 1, 1972
Putnam County Savings Bank	Route 6 & Drewville Road	Brewster, NY 10509	7	July 1, 1972
Rhinebeck Savings Bank	6414 Montgomery Street	Rhinebeck, NY 12572	6	April 12, 1860
Ridgewood Savings Bank	71-02 Forest Avenue	Ridgewood, NY 11385	19	May 18, 1921
Rondout Savings Bank	300 Broadway	Kingston, NY 12401	3	January 1, 1868
Sawyer Savings Bank	87 Market Street	Saugerties, NY 12477	3	July 1, 1972
The Bank of Greene County	425 Main Street	Catskill, NY 12414	7	May 14, 1974
The North Country Savings Bank	127 Main Street	Canton, NY 13617	4	March 9, 1909
The Rome Savings Bank	100 OnThe Mall	Rome, NY 13440	4	June 30, 1851
The Roslyn Savings Bank	1400 Northern Boulevard	Roslyn, NY 11576	38	December 17, 1875
The Troy Savings Bank	Second & State Streets	Troy, NY 12180	21	April 23, 1823
The Warwick Savings Bank	18 Oakland Avenue	Warwick, NY 10990	7	June 27, 1875
Ulster Savings Bank	280 Wall Street	Kingston, NY 12401	6	April 12, 1851
Walden Savings Bank	2 Bank Street	Walden, NY 12586	7	January 1, 1872
Watertown Savings Bank	111 Clinton Street	Watertown, NY 13601	6	October 2, 1893
Savings & Loan Associations				
Atlas Savings and Loan Association	689 Fifth Avenue	Brooklyn, NY 11215	1	October 17, 1900
Canisteo Savings and Loan Association	1 Main Street	Canisteo, NY 14823	1	August 15, 1921
Lake Shore Savings and Loan Association	128 East Fourth Street	Dunkirk, NY 14048	7	February 13, 1891
Massena Savings and Loan Association	255 Main Street	Massena, NY 13662	1	May 21, 1924
Medina Savings and Loan Association	11182 Maple Ridge Road	Medina, NY 14103	3	March 20, 1888
Credit Unions				
Ambrac Credit Union	70 Sayre Street	Buffalo, NY 14207	1	October 7, 1940
AmeriCU Credit Union	1916 Black River Boulevard	Rome, NY 13440	10	May 1, 2000
Bakery Salesmen Credit Union	41-20 Crescent Street	Long Island City, NY 11101	1	August 12, 1940
Branch 6000 NALC Credit Union	630 Broadway	Amityville, NY 11701	1	October 10, 1973
Buffalo Service Credit Union	111 W. Huron St., Federal Building, Room 1104	Buffalo, NY 14202	4	February 27, 1933
Buffalo Telephone Employees Credit Union	2727 Main Street	Buffalo, NY 14214	1	February 16, 1942

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Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License	
Credit Unions				
Central Credit Union	107-14 71st Road	Forest Hills, NY 11375	2	January 2, 1920
Cooperative Credit Union	425 Grand Street	New York, NY 10002	5	October 13, 1921
Cornell Fingerlakes Credit Union	1030 Craft Road	Ithaca, NY 14850	7	December 1, 1997
Directors Choice Credit Union	426 New Karner Road	Albany, NY 12205	1	January 5, 2000
Dressmakers Credit Union	218 West 40th Street, Room 402	New York, NY 10018	1	November 24, 1937
Empire Branch 36 National Association of Letter Carriers Credit Union	347 West 41st Street, Suite 101	New York, NY 10036	1	February 3, 1939
Empire State Credit Union	385 West Route 59	Spring Valley, NY 10977	1	August 30, 1920
Erie County Employees Credit Union	95 Franklin Street	Buffalo, NY 14202	1	March 13, 1940
Excelsior Credit Union	341 New Karner Road	Albany, NY 12205	1	July 22, 1915
First Rochester Community Credit Union	1225 Jefferson Road	Rochester, NY 14692	2	November 9, 1931
GRS Employees Credit Union	150 Sawgrass Drive	Rochester, NY 14602	1	February 4, 1955
Holy Family Parish Credit Union	42 Lorenzo Street	Rochester, NY 14611	1	April 3, 1937
Hudson River Credit Union	312 Palmer Avenue	Corinth, NY 12822	1	March 23, 1998
Independent Credit Union	1609 Avenue Z	Brooklyn, NY 11235	1	January 16, 1922
Jamaica Postal Credit Union	88-40 164th Street	Jamaica, NY 11431	1	February 5, 1931
Jamestown Post Office Employees' Credit Union	300 East Third Street	Jamestown, NY 14701	1	November 30, 1928
Melrose Credit Union	58-25 Queens Boulevard	Woodside, NY 11377	1	May 27, 1922
Middle Village Credit Union	78-09 Metropolitan Avenue	Middle Village, NY 11379	1	January 2, 1924
Montauk Credit Union	363 Seventh Avenue, Suite 1200	New York, NY 10001	2	March 20, 1922
Municipal Credit Union	2 Lafayette Street	New York, NY 10007	8	November 15, 1916
Newspaper Employees Credit Union	645 Albany Shaker Road	Albany, NY 12211	1	May 31, 1933
Niagara Dupont Employees Credit Union	5301 Buffalo Ave. & 26th St. P.O. Box 787	Niagara Falls, NY 14302	1	May 3, 1934
Niagara Falls Penn Central Employees Credit Union	8610 Buffalo Avenue	Niagara Falls, NY 14304	1	January 12, 1939
Norton-Troy Employees Credit Union	Norton-Troy Company Building, 10th Avenue & 25th St.	Watervliet, NY 12189	1	March 3, 1939
Postal Employees Credit Union	29 Jay Street	Schenectady, NY 12301	1	October 20, 1928
Poughkeepsie Public School Credit Union	May & Forbus Street	Poughkeepsie, NY 12601	1	March 4, 1937
Progressive Credit Union	370 Seventh Avenue, Suite 1400	New York, NY 10001	2	July 15, 1918
Riverside Credit Union	245 Vulcan Street	Buffalo, NY 14207	1	April 14, 1942
The Niagara Frontier Federal Employees Credit Union	615 Main Street	Niagara Falls, NY 14302	1	February 5, 1931
Western Division Credit Union	6750 Main Street	Williamsville, NY 14221	3	June 24, 1937
Yonkers Postal Employees Credit Union	75 Main Street	Yonkers, NY 10702	1	March 26, 1934

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Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License
Private Banker			
Brown Brothers Harriman & Co.	140 Broadway	New York, NY 10005	9 June 15, 1934
Investment Companies (Article XII)			
American Express Banking Corp.	American Express Tower World Financial Center	New York, NY 10285	1 April 1, 1998
American Scandinavian Banking Corporation	437 Madison Avenue	New York, NY 10022	1 March 2, 1981
ALG Finance Holdings, Inc.	70 Pine Street	New York, NY 10270	1 October 23, 1996
Fiduciary Investment Corporation	600 Fifth Avenue	New York, NY 10020	1 February 27, 1970
French American Banking Corporation	787 Seventh Avenue	New York, NY 10219	3 May 21, 1919
GE Capital International Financing Corporation	335 Madison Avenue	New York, NY 10017	1 November 13, 2000
Merrill Lynch International Finance Corporation	Merrill Lynch World Headquarters North Tower, World Financial Center	New York, NY 10281	1 March 27, 1984
Prudential-Bache International Banking Corporation	199 Water Street, 29th Floor	New York, NY 10292	1 June 17, 1996
Skandinaviska Enskilda Banken Corporation	245 Park Avenue	New York, NY 10167	1 July 23, 1982
Sterling Banking Corporation	430 Park Avenue	New York, NY 10022	1 August 30, 1951
Foreign Branches			
Allied Irish Banks p.l.c.	405 Park Avenue	New York, NY 10022	1 December 12, 1977
ABN AMRO Bank N.V.	55 East 52nd Street	New York, NY 10055	2 January 31, 1941
Banca di Roma S.p.A.	34 East 51st Street	New York, NY 10022	1 July 1, 2002
Banca Antoniana Popolare Veneta S.c.p.a.	17 State Street	New York, NY 10004	1 September 28, 2000
Banca Intesa Banca Commerciale Italiana S.p.A.	1 William Street	New York, NY 10004	2 April 19, 2000
Banca Monte dei Paschi di Siena S.p.A.	55 East 59th Street	New York, NY 10022	1 February 4, 1983
Banca Nazionale del Lavoro	25 West 51st Street	New York, NY 10019	1 March 7, 1962
Banco de La Nacion Argentina	299 Park Avenue	New York, NY 10171	1 August 21, 1973
Banco di Napoli S.p.A.	245 Park Avenue	New York, NY 10167	1 September 1, 1949
Banco do Brasil, S.A.	600 Fifth Avenue	New York, NY 10020	1 March 25, 1969
Banco Bilbao Vizcaya Argentaria, S.A.	1345 Avenue of the Americas	New York, NY 10105	1 October 1, 1988
Banco Commercial Portugues, S.A.	2 Wall Street	New York, NY 10005	1 August 14, 2000
Banco Espanol de Credito, S.A.	730 Fifth Avenue	New York, NY 10019	1 February 22, 1984
Banco Espirito Santo, S.A.	320 Park Avenue	New York, NY 10022	1 May 6, 1988
Banco Itau, S.A.	540 Madison Avenue	New York, NY 10022	1 October 2, 1979
Banco Popular de Puerto Rico	5 West 51st Street	New York, NY 10019	1 January 1, 1999
Banco Santander Central Hispano, S.A.	45 East 53rd Street	New York, NY 10022	1 April 12, 1977

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Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License	
Foreign Branches				
Bank of Baroda	One Park Avenue	New York, NY 10016	1	December 4, 1978
Bank of India	277 Park Avenue	New York, NY 10172	1	December 1, 1978
Bank of Montreal	3 Times Square	New York, NY 10036	1	September 1, 1911
Bank Hapoalim B.M.	1177 Avenue of the Americas	New York, NY 10036	2	November 19, 1974
Barclays Bank PLC	200 Park Avenue	New York, NY 10166	2	September 1, 1911
Bayerische Hypo-und Verinsbank Aktiengesellschaft	150 East 42nd Street	New York, NY 10017	3	July 17, 1974
BNP Paribas	787 7th Avenue	New York, NY 10019	2	November 3, 1976
Caixa Geral de Depositos, S.A.	250 Park Avenue, 38th Floor	New York, NY 10017	1	May 7, 1999
Chang Hwa Commercial Bank, Ltd.	685 Third Avenue	New York, NY 10017	1	August 4, 1989
Chinatrust Commercial Bank, Ltd.	366 Madison Avenue	New York, NY 10017	1	December 25, 1998
Chohung Bank	320 Park Avenue, 27th Floor	New York, NY 10022	1	December 6, 1977
Commerzbank Aktiengesellschaft	Two World Financial Center	New York, NY 10281	1	August 20, 1971
Cooperatieve Centrale Raiffeisen-Boeren Leenbank B.A., Rabobank Nederland	245 Park Avenue	New York, NY 10167	1	December 19, 1995
Credit Agricole Indosuez	666 Third Avenue	New York, NY 10017	1	December 5, 1979
Credit Industriel et Commercial	520 Madison Avenue	New York, NY 10022	1	December 10, 1991
Credit Lyonnais	1301 Avenue of the Americas	New York, NY 10019	1	August 16, 1971
Credit Suisse First Boston	11 Madison Avenue	New York, NY 10010	1	April 8, 1940
Danske Bank A/S	299 Park Avenue	New York, NY 10171	1	December 13, 1985
Den Norske Bank ASA	200 Park Avenue	New York, NY 10166	1	November 3, 1988
Deutsche Bank AG	31 West 52nd Street	New York, NY 10019	4	July 15, 1978
Dexia Bank Belgium, S.A.	445 Park Avenue	New York, NY 10022	1	March 29, 2002
Dresdner Bank AG	75 Wall Street	New York, NY 10005	2	September 14, 1972
DZ Bank AG Deutsche Zentral-Genossenschaftsbank	609 Fifth Avenue	New York, NY 10017	1	November 22, 1976
EUROHYPO Aktiengesellschaft	75 Wall Street	New York, NY 10005	1	December 17, 2002
Fortis Bank S.A./N.V.	520 Madison Avenue	New York, NY 10022	1	November 15, 2002
Habib Bank Limited	44 Wall Street	New York, NY 10005	1	February 19, 1971
Industrial Bank of Korea	16 West 32nd Street	New York, NY 10001	1	November 1, 1990
Kookmin Bank	565 Fifth Avenue	New York, NY 10017	2	January 4, 1999
Korea Exchange Bank	460 Park Avenue	New York, NY 10022	2	September 6, 1967
KBC Bank N.V.	125 West 55th Street	New York, NY 10019	1	June 4, 1998
Landesbank Baden - Wurttemberg	535 Madison Avenue	New York, NY 10022	1	December 1, 1998

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Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License	
Foreign Branches				
Landesbank Hessen -Thuringen Girozentrale	420 Fifth Avenue	New York, NY 10018	1	January 2, 1981
Landesbank Schleswig-Holstein Girozentrale	590 Madison Avenue	New York, NY 10022	1	September 24, 2002
Lloyds TSB Bank plc	1251 Avenue of the Americas	New York, NY 10020	1	October 1, 1971
Malayan Banking Berhad	400 Park Avenue (9th Floor)	New York, NY 10022	1	March 28, 1984
Mashreq Bank psc	255 Fifth Avenue	New York, NY 10016	1	January 24, 1989
Mizuho Corporate Bank, Ltd.	55 East 52nd Street	New York, NY 10055	3	August 22, 1956
Natexis Banques Populaire	1251 Avenue of the Americas	New York, NY 10020	1	December 22, 1976
National Bank of Canada	125 West 55th Street	New York, NY 10019	1	November 1, 1979
National Bank of Egypt	40 East 52nd Street	New York, NY 10022	1	December 6, 2000
National Bank of Pakistan	100 Wall Street, 21st Floor	New York, NY 10005	1	July 23, 1964
National Westminster Bank Plc	101 Park Avenue	New York, NY 10178	2	January 1, 1970
Norddeutsche Landesbank Girozentrale	1114 Avenue of the Americas, 37th Floor	New York, NY 10036	1	February 15, 1991
Nordea Bank Finland Plc	437 Madison Avenue	New York, NY 10022	1	October 1, 2001
Nordea Bank Norge ASA	437 Madison Avenue	New York, NY 10022	1	April 11, 1987
P.T. Bank Central Asia (Persero)	641 Lexington Avenue	New York, NY 10022	1	January 11, 1991
Philippine National Bank	546 Fifth Avenue (8th Floor)	New York, NY 10036	1	February 3, 1917
Shinhan Bank	800 Third Avenue	New York, NY 10022	1	June 10, 1989
Shinkin Central Bank	1251 Avenue of the Americas	New York, NY 10020	1	October 10, 1987
Skandinaviska Enskilda Banken	245 Park Avenue	New York, NY 10167	1	October 9, 1987
Societe Generale	1221 Avenue of the Americas	New York, NY 10020	1	November 8, 1978
Standard Chartered Bank	One Madison Avenue	New York, NY 10010	2	May 25, 1976
State Bank of India	460 Park Avenue	New York, NY 10022	2	November 26, 1971
Sumitomo Mitsui Banking Corporation	277 Park Avenue	New York, NY 10172	1	September 17, 1952
Svenska Handelsbanken AB	153 East 53rd Street	New York, NY 10022	1	May 8, 1987
Swedbank (ForeningsSparbanken AB)	One Penn Plaza	New York, NY 10119	1	January 23, 1991
T.C. Ziraat Bankasi	330 Madison Avenue	New York, NY 10017	1	September 1, 1983
The Bank of Tokyo - Mitsubishi, Ltd.	1251 Avenue of the Americas, 14th Floor	New York, NY 10020	1	October 2, 1952
The Chiba Bank, Ltd.	1133 Avenue of the Americas (15th Floor)	New York, NY 10036	1	March 3, 1987
The Gunma Bank, Ltd.	245 Park Avenue (29th Floor)	New York, NY 10167	1	January 20, 1988
The Korea Development Bank	320 Park Avenue	New York, NY 10022	1	April 1, 1997
The Mitsubishi Trust and Banking Corporation	520 Madison Avenue (39th Floor)	New York, NY 10022	1	December 11, 1973
The Norinchukin Bank	245 Park Avenue (29th Floor)	New York, NY 10167	1	July 8, 1984

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Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address		Number of Domestic Offices	Date of Charter or License
Foreign Branches				
The Royal Bank of Scotland plc	101 Park Avenue, 10th & 11th Floor	New York, NY 10178	2	June 6, 1985
The Shoko Chukin Bank	666 Fifth Avenue	New York, NY 10103	1	October 11, 1986
The Sumitomo Trust and Banking Company Limited	527 Madison Avenue (3rd Floor)	New York, NY 10022	1	September 20, 1976
The Toronto-Dominion Bank	31 West 52nd Street	New York, NY 10019	1	February 28, 1919
Turkiye Vakiflar Bankasi T.A.O.	680 Fifth Avenue	New York, NY 10019	1	December 3, 1991
United Bank Limited	30 Wall Street	New York, NY 10005	1	April 5, 1977
UniCredito Italiano S.p.A.	375 Park Avenue	New York, NY 10152	1	July 31, 1973
UBS AG	101 Park Avenue	New York, NY 10178	2	June 26, 1998
UFJ Bank Limited	Park Avenue Plaza, 55 East 52nd Street	New York, NY 10055	1	March 22, 1963
WestLB AG	1211 Avenue of the Americas	New York, NY 10036	1	August 11, 1975
Foreign Agencies				
American Express Bank Ltd.	American Express Tower, World Financial Center	New York, NY 10285	1	May 2, 1919
Banco de la Provincia de Buenos Aires	609 Fifth Avenue	New York, NY 10017	1	December 5, 1979
Banco de Bogota	375 Park Avenue	New York, NY 10152	1	March 6, 1974
Banco Industrial de Venezuela, C.A.	900 Third Avenue	New York, NY 10022	1	September 10, 1975
Banco Internacional, S.A.	437 Madison Avenue	New York, NY 10022	1	January 15, 1981
Banco Latinoamericano de Exportaciones, S.A.	708 Third Avenue	New York, NY 10017	1	November 4, 1988
Banco Mercantil C.A., S.A.C.A., S.A.I.C.A.	11 East 51st Street	New York, NY 10022	1	October 1, 1987
Banco Nacional de Mexico	767 Fifth Avenue	New York, NY 10153	1	July 11, 1929
Bank of Taiwan	100 Wall Street	New York, NY 10005	1	May 3, 1990
Bank Leumi Le-Israel B.M.	562 Fifth Avenue	New York, NY 10036	1	September 2, 1959
Beogradska Banka dd	C/O NYS Banking Department, One State Street	New York, NY 10004	1	July 27, 1982
BBVA Bancomer, S.A. Institution de Banca Multiple, Grupo Financiero BBVA Bancomer	1370 Avenue of the Americas	New York, NY 10019	1	July 12, 1978
Canadian Imperial Bank of Commerce	425 Lexington Avenue	New York, NY 10017	1	September 1, 1911
Chiao Tung Bank Co., Ltd.	One World Financial Center (30th Floor)	New York, NY 10281	1	March 19, 1993
Dexia Credit Local	445 Park Avenue	New York, NY 10022	1	November 5, 1990
First Commercial Bank	750 Third Avenue	New York, NY 10017	1	October 5, 1989
Hana Bank	280 Park Avenue (24th Floor)	New York, NY 10017	1	December 6, 1977
Hua Nan Commercial Bank, Ltd.	330 Madison Avenue	New York, NY 10017	1	June 8, 1990
Jugobanka dd	C/O NYS Banking Department, One State Street	New York, NY 10004	1	June 6, 1980

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Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License	
Foreign Agencies				
Oversea-Chinese Banking Corporation Limited	1700 Broadway	New York, NY 10019	1	April 8, 1981
P.T. Bank Negara Indonesia (Persero) Tbk	One Exchange Plaza, 55 Broadway	New York, NY 10006	1	August 3, 1983
P.T. Bank Rakyat Indonesia (Persero)	14 Wall Street	New York, NY 10005	1	April 7, 1988
Taipeibank	100 Wall Street	New York, NY 10005	1	March 11, 1991
The Bank of Nova Scotia	One Liberty Plaza, 22nd-26th Floors	New York, NY 10006	1	September 1, 1911
The International Commercial Bank of China	59-65 Liberty Street	New York, NY 10005	1	April 2, 1936
The Shizuoka Bank, Ltd.	101 East 52nd Street	New York, NY 10022	1	May 5, 1989
United Overseas Bank Limited	592 Fifth Avenue	New York, NY 10036	1	September 8, 1976
Woori Bank	245 Park Avenue (41st Floor)	New York, NY 10167	1	March 3, 1976
Holding Companies - One Bank				
ABN Amro Holding N.V.	Gustav Mahlerlaan 10, 1082 Pp	Amsterdam, NL	1	January 20, 2000
Bank Leumi le-Israel Corp.	579 Fifth Avenue	New York, NY 10014	1	December 24, 1984
Bank One Corporation	One Bank One Plaza	Chicago, IL 60670	1	November 29, 1966
Bermuda (U.S.) Holdings Limited	350 Park Avenue	New York, NY 10022	1	August 10, 1983
Brown Brothers Harriman & Co.	140 Broadway	New York, NY 10005	1	March 1, 1990
BSB Bancorp, Inc.	58-68 Exchange Street	Binghamton, NY 13901	1	October 3, 1988
C.C. Bancorp, Inc.	116-120 Main Street	LittleValley, NY 14755	1	July 16, 2001
Canisteo Valley Corporation	3 Main Street	Canisteo, NY 14823	1	September 30, 1998
Chemung Financial Corporation	1 Chemung Canal Plaza	Elmira, NY 14901	1	June 1, 1985
Cohoes Bancorp, Inc.	75 Remsen Street	Cohoes, NY 12047	1	December 31, 1998
CAB Holdings LLC	77-79 Bowery	New York, NY 10022	1	November 30, 1998
Depository Trust & Clearing Corporation	55 Water Street	New York, NY 10041	1	March 22, 1999
Discount Bancorp, Inc.	511 Fifth Avenue	New York, NY 10017	1	March 23, 2000
Emigrant Bancorp, Inc.	5 East 42nd Street	New York, NY 10017	1	November 8, 1994
Greene County Bancorp, Inc.	425 Main Street	Catskill, NY 12414	1	December 30, 1998
GreenPoint Financial Corp	807 Manhattan Avenue	Brooklyn, NY 11222	1	January 28, 1994
HerkimerTrust Corporation, Inc.	500 East Main Street	Little Falls, NY 13365	1	March 21, 1983
Holland Bancorp, Inc.	12 South Main Street	Holland, NY 14080	1	January 31, 2001
Hudson River Bancorp, Inc.	One Hudson City Centre	Hudson, NY 12534	1	June 30, 1998
Hudson Valley Holding Corp.	21 Scarsdale Road	Yonkers, NY 10707	1	December 31, 1983
HSBC USA Inc.	452 Fifth Avenue	New York, NY 10018	1	December 31, 1999

continued

Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License	
Holding Companies - One Bank				
Independence Community Bank Corp.	195 Montague Street	Brooklyn, NY 11201	1	March 13, 1998
Long Island Financial Corp.	One Suffolk Square	Islandia, NY 11722	1	January 28, 1999
Massachusetts Mutual Life Insurance Company	1295 State Street	Springfield, MA 01111	1	March 2, 2000
Millbrook Bank System, Inc.	Franklin Avenue, P.O. Box AF	Millbrook, NY 12545	1	April 13, 1998
New York Community Bancorp, Inc.	136-65 Roosevelt Avenue	Flushing, NY 11354	1	November 23, 1993
North Fork Bancorporation, Inc.	275 Broad Hollow Road	Melville, NY 11747	1	December 17, 1981
NorthernTrust Corporation	50 South LaSalle Street	Chicago, NY 60675	1	December 1, 1971
Northfield Holdings Corp.	1731 Victory Boulevard	Staten Island, NY 10314	1	December 31, 2002
Oswego County Bancorp, Inc.	44 East Bridge Street	Oswego, NY 13126	1	July 13, 1999
Pathfinder Bancorp, Inc.	214 West First Street	Oswego, NY 13126	1	December 31, 1997
Popular, Inc.	Popular Center Building, 208 Ponce de Leon Avenue	Hato Rey, PR 00918	1	August 1, 1985
Rome Bancorp, Inc.	100 West Dominick Street	Rome, NY 13440	1	October 6, 1999
Roslyn Bancorp	1400 Northern Boulevard	Roslyn, NY 11576	1	January 10, 1997
Smithtown Bancorp Inc.	One East Main Street	Smithtown, NY 11787	1	November 1, 1984
Solvay Bank Corp.	1537 Milton Avenue	Solvay, NY 13209	1	June 30, 1987
State Bancorp, Inc.	2 Jericho Plaza	Jericho, NY 11753	1	June 24, 1986
SteubenTrust Corporation	One Steuben Square	Hornell, NY 14843	1	July 31, 1990
Troy Financial Corporation	32 Second Street	Troy, NY 12180	1	March 31, 1999
TSB Services Inc.	One Main Street	Spencer, NY 14883	1	March 16, 1984
U.S.Trust Corporation	114 West 47th Street	New York, NY 10036	1	May 24, 1995
U.S.B. Holding Co., Inc.	100 Dutch Hill Road	Orangeburg, NY 19062	1	January 11, 1983
Wachovia Corporation	100 North Main Street	Winston-Salem, NC 27150	1	August 5, 1999
Warwick Community Bancorp	18 Oakland Avenue	Warwick, NY 10990	1	December 23, 1997
473 Broadway Holding Corp.	473 Broadway	Saratoga Springs, NY 12866	1	June 17, 1926
Holding Companies - Multi Bank				
Arrow Financial Corporation	250 Glen Street	Glens Falls, NY 12801	1	September 1, 1983
Citigroup, Inc.	399 Park Avenue	New York, NY 10043	1	December 31, 1912
Deutsche BankTrust Corporation	130 Liberty Street, DB Plaza	New York, NY 10006	1	May 31, 1966
Financial Institutions, Inc.	220 Libery Street P.O. Box 227	Warsaw, NY 14569	1	September 15, 1931
J.P. Morgan Chase & Co.	270 Park Avenue	New York, NY 10017	1	October 28, 1968
M & T Bank Corporation	One M & T Plaza	Buffalo, NY 14240	1	December 31, 1969

continued

Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2002

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License	
Holding Companies - Multi Bank				
Mellon Financial Corporation	One Mellon Bank Center	Pittsburgh, PA 15258	1	November 28, 1972
Mitsubishi Tokyo Financial Group, Inc.	26F Marunouchi Bldg. 4-1, Marunouchi 2-chome	Chiyoda-ku, Tokyo, 100- JP	1	March 1, 2001
Mizuho Holdings, Inc.	1-6 Marunouchi, 1-Chome, Chiyoda-ku	Tokyo, JP	1	September 7, 2000
The Bank of New York Company, Inc.	One Wall Street	New York, NY 10005	1	May 29, 1969
Tompkins Trustco, Inc.	110 North Tioga Street	Ithaca, NY 14850	1	October 17, 1995
UFJ Bank Limited	5-6 Fushimimachi 3-Chome, Chuo-Ku	Osaka, 541 JP	1	June 7, 1999
Mutual Holding Companies				
Northwest Bancorp, MHC	Liberty Street at Second Avenue	Warren, PA 16365	1	March 9, 1998
NSB Holding Corp.	1731 Victory Boulevard	Staten Island, NY 10314	1	August 7, 1995
Pathfinder Bancorp, MHC	214 West First Street	Oswego, NY 13126	1	October 25, 2002
Rome, MHC	100 West Dominick Street	Rome, NY 13440	1	October 6, 1999
Licensed Lenders				
American General Financial Services, Inc	601 N.W. Second Street, P.O. Box 59	Evansville, IN 47701	21	April 4, 1962
AmeriCredit Financial Services, Inc. AFS Financial Services, Inc.	4001 Embarcadero Drive	Arlington, TX 76014	1	July 8, 2002
Beneficial New York Inc.	2700 Sanders Road	Prospect Heights, IL 60070	64	November 15, 1930
CitiFinancial, Inc.	300 St. Paul Place	Baltimore, MD 21202	53	November 10, 1988
E-Loan, Inc.	5875 Arnold Road	Dublin, CA 94568	2	August 8, 2001
Gemini Capital Corporation	747 Third Avenue	New York, NY 10017	1	February 19, 1997
Guardian Loan Company of Massapequa, Inc	105 Grand Avenue	Massapequa, NY 11758	1	February 10, 1977
Household Automotive Credit Corporation	5855 Copley Drive	San Diego, CA 92111	2	January 4, 1999
Household Finance Corporation III	2700 Sanders Road	Prospect Heights, IL 60070	36	December 31, 1984
JCB International Credit Card Co., Ltd.	626 Wilshire Boulevard, Suite 200	Los Angeles, CA 90017	1	December 17, 2002
Northwest Finance Company, Inc.	2 Liberty Street	Warren, PA 16365	2	October 1, 1990
Novus Credit Services Inc.	2500 Lake Cook Road - 3 West	Riverwoods, IL 60015	1	August 24, 1983
Retail Charge Financial Services Corp.	2650 Merrick Road	Bellmore, NY 11710	1	April 18, 1995
Wells Fargo Financial New York, Inc.	800 Walnut Street	Des Moines, IA 50309	12	July 14, 1987

Schedule C - Closed Institutions

Part 1: Voluntary Liquidations Commenced During 2002

(Dollars in Thousands)

Name of Institution	Location	Date of Last Report	Total Amount of Resources	Due Depositors or Shareholders	Capital Amount	Due to Head Office & Affiliates	Other Liabilities
COMMERCIAL BANKS							
LBS Bank - New York	New York	June 30, 2002	\$ 162,136	\$ 122,515	\$ 21,134	\$ N/A	\$ 18,487
LIMITED PURPOSE TRUST COMPANIES							
First Chicago Trust Company of New York	New York	Dec. 31, 2001	83,686	0	65,999	N/A	17,687
TRUST COMPANIES							
Zurich Capital Markets Trust Company	New York	Jan. 2, 2002	5,499	0	5,499	N/A	0
INVESTMENT COMPANIES							
Goldman Sachs London Hlds. LLC	London	Jan. 2, 2002	2,021,090	380,519	23,711	N/A	1,616,860
Prudential Bache International Banking Corporation	New York	Sep. 30, 2002	100	0	100	N/A	0
MUTUAL TRUST INVESTMENT COMPANIES							
Bank Fiduciary (Equity) Fund *	New York	Dec. 31, 2001	33	5	0	N/A	28
Bank Fiduciary (Fixed Income) Fund *	New York	Dec. 31, 2001	23	0	0	N/A	23
* Declared to be banking organizations for purposes of dissolution, March 1, 2001							
FOREIGN BRANCHES							
Asahi Bank, Ltd.	New York	Jan. 9, 2002	21,061	0	0	21,039	22
Banco di Napoli S.p.A.	New York	Mar. 31, 2002	686,662	501,773	0	11,129	173,760
Banco Mercantil de Sao Paulo, S.A.	New York	Jun. 30, 2002	2,133	0	0	0	2,133
Chugoku Bank, Ltd.	New York	Mar. 31, 2002	6,619	0	0	0	6,619
Dai-Ichi Kangyo Bank, Ltd.	New York	Jun. 28, 2002	8,397,817	123,065	0	8,077,000	197,752
Joyo Bank, Ltd.	New York	Jun. 28, 2002	11,971	0	0	3,288	8,683
Ogaki-Kyoritsu Bank, Ltd.	New York	Mar. 31, 2002	244,507	121,036	0	3,787	119,684
P.T. Bank Central Asia, Indonesia	New York	Sep. 30, 2002	8,207	6,571	0	0	1,636
San-in Godo Bank, Ltd.	New York	Jan. 9, 2002	75,606	45,000	0	0	30,606
FOREIGN AGENCIES							
BBVA Bancomer, S.A. Institution de Banca Multiple	New York	Sep. 30, 2002	9,436	0	0	8,144	1,292

Schedule C - Closed Institutions

Part 2: Voluntary Liquidations Concluded During 2002

(Dollars in Thousands)

Name of Institution	Location	Date of Last Report	Total Amount of Resources	Due Depositors or Shareholders	Capital Amount	Due to Head Office & Affiliates	Other Liabilities
COMMERCIAL BANKS							
Arab American Bank	New York	Jan. 01, 2001	\$ 24,200	\$ 0	\$ 24,000	\$ N/A	\$ 200
LIMITED PURPOSE TRUST COMPANIES							
Chuo Mitsui Trust Company (USA)	New York	Mar. 31, 2002	0	0	0	N/A	0
Dai-Ichi Kangyo Trust Co. of NY	New York	Jun. 30, 2002	1,725	0	1,725	N/A	0
ING Institutional Trust Company	New York	Sep. 30, 2002	2,698	0	2,443	N/A	255
INVESTMENT COMPANIES							
Goldman Sachs London Hlds. LLC	London	Jun. 28, 2002	2,021,090	380,519	23,711	N/A	1,616,860
FOREIGN BRANCHES							
Asahi Bank, Ltd.	New York	Mar. 31, 2002	0	0	0	0	0
Banco di Napoli S.p.A.	New York	Sep. 30, 2002	106,734	101,059	0	0	5,675
Banco Mercantil de Sao Paulo, S.A.	New York	Jun. 30, 2002	2,133	0	0	0	2,133
Chugoku Bank, Ltd.	New York	Mar. 31, 2002	6,619	0	0	0	6,619
Dai-Ichi Kangyo Bank, Ltd.	New York	Jun. 28, 2002	8,397,817	123,065	0	8,077,000	197,752
Joyo Bank, Ltd.	New York	Jun. 28, 2002	11,971	0	0	3,288	8,683
Ogaki-Kyoritsu Bank, Ltd.	New York	Sep. 30, 2002	208,639	86,538	0	87,159	34,942
San-in Godo Bank, Ltd.	New York	Mar. 31, 2002	0	0	0	0	0
FOREIGN AGENCIES							
Banco do Estado de Sao Paulo, S.A.	New York	Jun. 30, 2002	11,080	0	0	0	11,080
Siam Commercial Bank PCL	New York	Mar. 20, 2002	1,500	0	1,500	0	0

Schedule C - Closed Institutions

Part 3: Unclaimed Deposits or Dividends of Closed Institutions Deposited with the Superintendent as of December 31, 2002 - Voluntary Liquidation

Date Funds Paid Over to Superintendent	Name of Institution	Unclaimed Deposits or Dividends Deposited with Superintendent	Paid During 2002 by Superintendent to Claimants	Paid to Date by Superintendent to Claimants	Balance of Unclaimed Deposits or Dividends Deposited with Superintendent
Aug. 28, 1997	Banco Santander Mexicano	\$ 12,373.95	\$ 0.00	\$ 0.00	\$ 12,373.95
Oct. 14, 1997	Dellwood Employees Credit Union	453.10	0.00	0.00	453.10
May 22, 1998	Bahrain Middle East Bank	805.00	0.00	0.00	805.00
May 28, 1998	Ideal Credit Union	12,683.95	0.00	63.22	12,620.73
July 30, 1998	East Buffalo Credit Union	630.44	0.00	0.00	630.44
Aug. 6, 1998	Envios Internacionale	219.00	0.00	0.00	219.00
Dec. 30, 1998	Unibanco-Uniao Bancas Brasilerios	33,792.35	0.00	0.00	33,792.35
July 26, 1999	Rochester Hebrew Credit Union	3,042.74	0.00	0.00	3,042.74
Sept. 9, 1999	Banco Real	2,297.43	0.00	0.00	2,297.43
Nov. 22, 1999	Banca Serfin S.A.	2,149.67	0.00	0.00	2,149.67
Feb. 22, 2000	Sumitomo Bank of New York Trust Co.	15,440.79	0.00	0.00	15,440.79
June 29, 2000	BSI AG	15,079.46	0.00	0.00	15,079.46
Oct. 2, 2000	Bank of the Philippine Islands	2,765.08	0.00	904.38	1,860.70
Feb. 22, 2001	Banco Union S.A.C.A.	314,814.79	22,522.04	280,902.95	33,911.84
Dec. 11, 2001	Banco Atlantico S.A.	480,133.09	301,519.78	301,519.78	178,613.31
Total		\$896,680.84	\$324,041.82	\$583,390.33	\$313,290.51

Note: Unclaimed funds held by the Office of the State Comptroller on behalf of the Superintendent of Banks

Schedule C - Closed Institutions

Part 4: Unclaimed Deposits or Dividends of Closed Institutions Deposited with the Superintendent as of December 31, 2002 - Involuntary Liquidation

Date Funds Paid Over to Superintendent	Name of Institution	Unclaimed Deposits or Dividends Deposited with Superintendent	Paid During 2002 by Superintendent to Claimants	Paid to Date by Superintendent to Claimants	Balance of Unclaimed Deposits or Dividends Deposited with Superintendent
April 27, 1998	Bank of Credit and Commerce International SA	\$ 1,468,341.07	\$0.00	\$ 0.00	\$ 1,468,341.07
July 10, 1998	Nationar	541,114.58	0.00	961.67	540,152.91
July 24, 1998	PIC Banking Corp.	8,309.83	0.00	896.94	7,412.89
Total		\$2,017,765.48	\$0.00	\$1,858.61	\$2,015,906.87

Note: Unclaimed funds held by the Office of the State Comptroller on behalf of the Superintendent of Banks.

Schedule C - Closed Institutions

Part 1: Voluntary Liquidations Commenced During 2002

(Dollars in Thousands)

Name of Institution	Location	Date of Last Report	Total Amount of Resources	Due Depositors or Shareholders	Capital Amount	Due to Head Office & Affiliates	Other Liabilities
COMMERCIAL BANKS							
LBS Bank - New York	New York	June 30, 2002	\$ 162,136	\$ 122,515	\$ 21,134	\$ N/A	\$ 18,487
LIMITED PURPOSE TRUST COMPANIES							
First Chicago Trust Company of New York	New York	Dec. 31, 2001	83,686	0	65,999	N/A	17,687
TRUST COMPANIES							
Zurich Capital Markets Trust Company	New York	Jan. 2, 2002	5,499	0	5,499	N/A	0
INVESTMENT COMPANIES							
Goldman Sachs London Hlds. LLC	London	Jan. 2, 2002	2,021,090	380,519	23,711	N/A	1,616,860
Prudential Bache International Banking Corporation	New York	Sep. 30, 2002	100	0	100	N/A	0
MUTUAL TRUST INVESTMENT COMPANIES							
Bank Fiduciary (Equity) Fund *	New York	Dec. 31, 2001	33	5	0	N/A	28
Bank Fiduciary (Fixed Income) Fund *	New York	Dec. 31, 2001	23	0	0	N/A	23
* Declared to be banking organizations for purposes of dissolution, March 1, 2001							
FOREIGN BRANCHES							
Asahi Bank, Ltd.	New York	Jan. 9, 2002	21,061	0	0	21,039	22
Banco di Napoli S.p.A.	New York	Mar. 31, 2002	686,662	501,773	0	11,129	173,760
Banco Mercantil de Sao Paulo, S.A.	New York	Jun. 30, 2002	2,133	0	0	0	2,133
Chugoku Bank, Ltd.	New York	Mar. 31, 2002	6,619	0	0	0	6,619
Dai-Ichi Kangyo Bank, Ltd.	New York	Jun. 28, 2002	8,397,817	123,065	0	8,077,000	197,752
Joyo Bank, Ltd.	New York	Jun. 28, 2002	11,971	0	0	3,288	8,683
Ogaki-Kyoritsu Bank, Ltd.	New York	Mar. 31, 2002	244,507	121,036	0	3,787	119,684
P.T. Bank Central Asia, Indonesia	New York	Sep. 30, 2002	8,207	6,571	0	0	1,636
San-in Godo Bank, Ltd.	New York	Jan. 9, 2002	75,606	45,000	0	0	30,606
FOREIGN AGENCIES							
BBVA Bancomer, S.A. Institution de Banca Multiple	New York	Sep. 30, 2002	9,436	0	0	8,144	1,292

Schedule C - Closed Institutions

Part 2: Voluntary Liquidations Concluded During 2002

(Dollars in Thousands)

Name of Institution	Location	Date of Last Report	Total Amount of Resources	Due Depositors or Shareholders	Capital Amount	Due to Head Office & Affiliates	Other Liabilities
COMMERCIAL BANKS							
Arab American Bank	New York	Jan. 01, 2001	\$ 24,200	\$ 0	\$ 24,000	\$ N/A	\$ 200
LIMITED PURPOSE TRUST COMPANIES							
Chuo Mitsui Trust Company (USA)	New York	Mar. 31, 2002	0	0	0	N/A	0
Dai-Ichi Kangyo Trust Co. of NY	New York	Jun. 30, 2002	1,725	0	1,725	N/A	0
ING Institutional Trust Company	New York	Sep. 30, 2002	2,698	0	2,443	N/A	255
INVESTMENT COMPANIES							
Goldman Sachs London Hlds. LLC	London	Jun. 28, 2002	2,021,090	380,519	23,711	N/A	1,616,860
FOREIGN BRANCHES							
Asahi Bank, Ltd.	New York	Mar. 31, 2002	0	0	0	0	0
Banco di Napoli S.p.A.	New York	Sep. 30, 2002	106,734	101,059	0	0	5,675
Banco Mercantil de Sao Paulo, S.A.	New York	Jun. 30, 2002	2,133	0	0	0	2,133
Chugoku Bank, Ltd.	New York	Mar. 31, 2002	6,619	0	0	0	6,619
Dai-Ichi Kangyo Bank, Ltd.	New York	Jun. 28, 2002	8,397,817	123,065	0	8,077,000	197,752
Joyo Bank, Ltd.	New York	Jun. 28, 2002	11,971	0	0	3,288	8,683
Ogaki-Kyoritsu Bank, Ltd.	New York	Sep. 30, 2002	208,639	86,538	0	87,159	34,942
San-in Godo Bank, Ltd.	New York	Mar. 31, 2002	0	0	0	0	0
FOREIGN AGENCIES							
Banco do Estado de Sao Paulo, S.A.	New York	Jun. 30, 2002	11,080	0	0	0	11,080
Siam Commercial Bank PCL	New York	Mar. 20, 2002	1,500	0	1,500	0	0

Schedule C - Closed Institutions

Part 3: Unclaimed Deposits or Dividends of Closed Institutions Deposited with the Superintendent as of December 31, 2002 - Voluntary Liquidation

Date Funds Paid Over to Superintendent	Name of Institution	Unclaimed Deposits or Dividends Deposited with Superintendent	Paid During 2002 by Superintendent to Claimants	Paid to Date by Superintendent to Claimants	Balance of Unclaimed Deposits or Dividends Deposited with Superintendent
Aug. 28, 1997	Banco Santander Mexicano	\$ 12,373.95	\$ 0.00	\$ 0.00	\$ 12,373.95
Oct. 14, 1997	Dellwood Employees Credit Union	453.10	0.00	0.00	453.10
May 22, 1998	Bahrain Middle East Bank	805.00	0.00	0.00	805.00
May 28, 1998	Ideal Credit Union	12,683.95	0.00	63.22	12,620.73
July 30, 1998	East Buffalo Credit Union	630.44	0.00	0.00	630.44
Aug. 6, 1998	Envios Internacionale	219.00	0.00	0.00	219.00
Dec. 30, 1998	Unibanco-Uniao Bancas Brasilerios	33,792.35	0.00	0.00	33,792.35
July 26, 1999	Rochester Hebrew Credit Union	3,042.74	0.00	0.00	3,042.74
Sept. 9, 1999	Banco Real	2,297.43	0.00	0.00	2,297.43
Nov. 22, 1999	Banca Serfin S.A.	2,149.67	0.00	0.00	2,149.67
Feb. 22, 2000	Sumitomo Bank of New York Trust Co.	15,440.79	0.00	0.00	15,440.79
June 29, 2000	BSI AG	15,079.46	0.00	0.00	15,079.46
Oct. 2, 2000	Bank of the Philippine Islands	2,765.08	0.00	904.38	1,860.70
Feb. 22, 2001	Banco Union S.A.C.A.	314,814.79	22,522.04	280,902.95	33,911.84
Dec. 11, 2001	Banco Atlantico S.A.	480,133.09	301,519.78	301,519.78	178,613.31
Total		\$896,680.84	\$324,041.82	\$583,390.33	\$313,290.51

Note: Unclaimed funds held by the Office of the State Comptroller on behalf of the Superintendent of Banks

Schedule C - Closed Institutions

Part 4: Unclaimed Deposits or Dividends of Closed Institutions Deposited with the Superintendent as of December 31, 2002 - Involuntary Liquidation

Date Funds Paid Over to Superintendent	Name of Institution	Unclaimed Deposits or Dividends Deposited with Superintendent	Paid During 2002 by Superintendent to Claimants	Paid to Date by Superintendent to Claimants	Balance of Unclaimed Deposits or Dividends Deposited with Superintendent
April 27, 1998	Bank of Credit and Commerce International SA	\$ 1,468,341.07	\$0.00	\$ 0.00	\$ 1,468,341.07
July 10, 1998	Nationar	541,114.58	0.00	961.67	540,152.91
July 24, 1998	PIC Banking Corp.	8,309.83	0.00	896.94	7,412.89
Total		\$2,017,765.48	\$0.00	\$1,858.61	\$2,015,906.87

Note: Unclaimed funds held by the Office of the State Comptroller on behalf of the Superintendent of Banks.

Schedule D - Banking Board Actions, Mergers, Consolidations and Conversions During 2002

Part 1: Banking Board Actions

NEW BANKING ORGANIZATIONS CHARTERED

	Date Approved
Provident Municipal Bank	Jan. 28, 2002
Law Debenture Trust Company	Mar. 13, 2002
Hudson River Commercial Bank	Oct. 10, 2002
Pathfinder Commercial Bank	Oct. 10, 2002

NEW BRANCHES OF FOREIGN BANKING ORGANIZATIONS LICENSED

	Date Approved
Artesia Banking Corporation SA (Belgium)*	Mar. 26, 2002
Minghetti Finanziaria S.p.A. (Italy)**	Jul. 1, 2002
Landesbank Schleswig-Holstein Gironzentrale, aka LB Kiel (Germany)	Sep. 5, 2002
Fortis Bank S.A./N.V. (Belgium)	Oct. 10, 2002
EUROHYPO Aktiengesellschaft (Germany)	Dec. 5, 2002

ACQUISITIONS OF SUBSIDIARIES AND OTHER INTERESTS

	Date Approved
Victory State Bank - approval granted to make capital investment of \$30,000, representing 20 shares of stock, in Atlantic Central Bankers Bank.	Mar. 13, 2002
KBC Bank N.V. (Belgium) - approval granted to acquire 100% of the issued and outstanding shares of stock of LBS Bank.	May 5, 2002
Country Bank - approval granted to make a capital investment in Country Putnam Properties, Inc., a wholly owned subsidiary of Country Bank.	Jun. 19, 2002
Bank Leumi USA - approval granted to make an additional investment in its existing registered security broker-dealer subsidiary, Leumi Investment Services, Inc., to engage in insurance sales activities.	Jun. 19, 2002
Bank Audi (USA) - approval granted to acquire 100% of the outstanding shares of stock of Schroder & Co. Trust Bank.	Dec. 5, 2002

* Name subsequently changed to Dexia Bank Belgium, S.A.

** Establishment of branch office under the name of Banca di Roma, S.p.A., approved.

continued

Schedule D - Banking Board Actions, Mergers, Consolidations and Conversions During 2002

Part 1: Banking Board Actions

MERGER, HOLDING COMPANY AND HOLDING COMPANY EXPANSION ACTIVITIES

Date Approved

Financial Institutions, Inc. - approval granted to expand the bank holding company by its acquisition of Bank of Avoca.

Apr. 17, 2002

Oneida Savings Bank, Oneida Financial Corp. and Oneida Financial, MHC - approval granted to each of the three entities to become bank holding companies in connection with Oneida Savings' acquisition of SBC Financial Corporation and its wholly owned subsidiary, State Bank of Chittenango.

May 23, 2002

Hudson River Bank & Trust Company and Hudson River Bancorp, Inc. - approval granted to become bank holding companies in connection with the proposed organization of Hudson River Commercial Bank.

Oct. 10, 2002

Pathfinder Bank, Pathfinder Bancorp, Inc. and Pathfinder Bancorp, MHC - approval granted to each of the three entities to become bank holding companies in connection with the proposed organization of Pathfinder Commercial Bank.

Oct. 10, 2002

CHANGES IN CONTROL OF BANKING ORGANIZATIONS

Date Approved

Constance J. Milstein and Philip L. Milstein - approval granted to acquire control of Emigrant Savings Bank.

Apr. 17, 2002

Michael Pistilli and Anthony Pistilli - approval granted to acquire control of First Central Savings Bank.

Jun. 19, 2002

OTHER ACTIONS

Date Approved

BSB Bank and Trust Company - approval granted to sell life insurance, health and long term care insurance, as well as property and casualty insurance products, through its wholly owned subsidiary BSB Financial Services, Inc.

Jan. 28, 2002

Schedule D - Banking Board Actions, Mergers, Consolidations and Conversions During 2002

Part 2: Mergers and Consolidations

Name	Location	Name After Merger	Merger Date
Commercial Banks			
Berkshire Bank, The Goshen Savings Bank, FSB	New York, NY Goshen, NY	Berkshire Bank, The	Mar. 30, 2002
Bath National Bank, The Bank of Avoca	Bath, NY Avoca, NY	Bath National Bank, The	May 1, 2002
Charter One Bank, National Association Charter One Commercial	Cleveland, OH Albany, NY	Charter One Bank, National Association	May 16, 2002
National Bank of Geneva, The Pavilion State Bank, The	Geneva, NY LeRoy, NY	National Bank of Geneva, The	Sep. 20, 2002
Wachovia Bank, National Association Offitbank	Winston-Salem, NC New York, NY	Wachovia Bank, National Association	Dec. 31, 2002
Trust Companies			
United States Trust Company of New York U.S. Trust Company of New Jersey	New York, NY Princeton, NJ	United States Trust Company of New York	Feb. 28, 2002
Industrial Bank of Japan Trust Company, The IBJ Whitehall Bank & Trust Company	New York, NY New York, NY	Industrial Bank of Japan Trust Company, The	Mar. 31, 2002
Atlantic Bank of New York Yonkers S & LA, FA	New York, NY Yonkers, NY	Atlantic Bank of New York	May 8, 2002
Interim Sumitomo Trust & Banking Co. (U.S.A.) Sumitomo Trust & Banking Co. (U.S.A.)	Hoboken, NJ New York, NY	Sumitomo Trust & Banking Co. (U.S.A.)	May 21, 2002
Fuji Bank and Trust Company, The Industrial Bank of Japan Trust Company, The	New York, NY New York, NY	Mizuho Corporate Bank (USA)	Dec. 1, 2002

continued

Schedule D - Banking Board Actions, Mergers, Consolidations and Conversions During 2002

Part 2: Mergers and Consolidations

Name	Location	Name After Merger	Merger Date
Savings Banks			
Hudson River Bank & Trust Mohawk Community Bank	Hudson, NY Amsterdam, NY	Hudson River Bank & Trust	Mar. 8, 2002
First Niagara Bank Cortland Savings Bank	Lockport, NY Cortland, NY	First Niagara Bank	Nov. 8, 2002
First Niagara Bank Cayuga Bank	Lockport, NY Auburn, NY	First Niagara Bank	Nov. 8, 2002
Northfield Savings Bank Liberty Bank	Staten Island, NY Avenel, NJ	Northfield Savings Bank	Dec. 31, 2002
Foreign Branches			
UFJ Bank Limited Tokai Bank, Ltd., The	New York, NY New York, NY	UFJ Bank Limited	Jan. 14, 2002
Artesia Banking Corporation S.A. Dexia Bank Belgium, S.A.	New York, NY New York, NY	Dexia Bank Belgium, S.A.	Mar. 29, 2002
Foreign Agencies			
United Overseas Bank Limited Overseas Union Bank, Ltd.	New York, NY New York, NY	United Overseas Bank Limited	Jan. 2, 2002
Check Cashers			
C.L.B. Check Cashing, Inc. Neighborhood Check Cashing Corp.	Springfield Gardens, NY Rosedale, NY	C.L.B. Check Cashing, Inc.	Jun. 5, 2002

Schedule D - Banking Board Actions, Mergers, Consolidations and Conversions During 2002

Part 3: Conversion of a Federally-Chartered Institution to a State-Chartered Institution

Name	Location	Name after Conversion	Effective Date
Commercial Banks			
Sleepy Hollow National Bank	North Tarrytown, NY	Sleepy Hollow Bank	July 8, 2002

Schedule D - Banking Board Actions, Mergers, Consolidations and Conversions During 2002

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

Name	Location	Name after Conversion	Effective Date
Savings Banks			
The Savings Bank of Utica	Utica, NY	SBU Bank	Feb. 8, 2002
First Niagara Bank	Lockport, NY	First Niagara Bank	Nov. 8, 2002
Credit Unions			
1199 SEIU Credit Union	New York, NY	1199 SEIU Federal Credit Union	June 6, 2002
Holding Companies - Multi Bank			
First Niagara Financial Group	Lockport, NY	First Niagara Financial Group, Inc.	Nov. 8, 2002
Mutual Holding Companies			
Oswego County MHC	Oswego, NY	Oswego County MHC	Jan. 31, 2002
First Niagara Financial Group, MHC	Lockport, NY	First Niagara Financial Group, MHC	Nov. 8, 2002
Charitable Foundations			
Cortland Savings Foundation	Cortland, NY	Cortland Savings Foundation	Nov. 8, 2002
First Niagara Bank Foundation	Lockport, NY	First Niagara Savings Foundation	Nov. 8, 2002

Schedule D - Banking Board Actions, Mergers, Consolidations and Conversions During 2002

Part 1: Banking Board Actions

NEW BANKING ORGANIZATIONS CHARTERED

	Date Approved
Provident Municipal Bank	Jan. 28, 2002
Law Debenture Trust Company	Mar. 13, 2002
Hudson River Commercial Bank	Oct. 10, 2002
Pathfinder Commercial Bank	Oct. 10, 2002

NEW BRANCHES OF FOREIGN BANKING ORGANIZATIONS LICENSED

	Date Approved
Artesia Banking Corporation SA (Belgium)*	Mar. 26, 2002
Minghetti Finanziaria S.p.A. (Italy)**	Jul. 1, 2002
Landesbank Schleswig-Holstein Gironzentrale, aka LB Kiel (Germany)	Sep. 5, 2002
Fortis Bank S.A./N.V. (Belgium)	Oct. 10, 2002
EUROHYPO Aktiengesellschaft (Germany)	Dec. 5, 2002

ACQUISITIONS OF SUBSIDIARIES AND OTHER INTERESTS

	Date Approved
Victory State Bank - approval granted to make capital investment of \$30,000, representing 20 shares of stock, in Atlantic Central Bankers Bank.	Mar. 13, 2002
KBC Bank N.V. (Belgium) - approval granted to acquire 100% of the issued and outstanding shares of stock of LBS Bank.	May 5, 2002
Country Bank - approval granted to make a capital investment in Country Putnam Properties, Inc., a wholly owned subsidiary of Country Bank.	Jun. 19, 2002
Bank Leumi USA - approval granted to make an additional investment in its existing registered security broker-dealer subsidiary, Leumi Investment Services, Inc., to engage in insurance sales activities.	Jun. 19, 2002
Bank Audi (USA) - approval granted to acquire 100% of the outstanding shares of stock of Schroder & Co. Trust Bank.	Dec. 5, 2002

* Name subsequently changed to Dexia Bank Belgium, S.A.

** Establishment of branch office under the name of Banca di Roma, S.p.A., approved.

continued

Schedule D - Banking Board Actions, Mergers, Consolidations and Conversions During 2002

Part 1: Banking Board Actions

MERGER, HOLDING COMPANY AND HOLDING COMPANY EXPANSION ACTIVITIES

Date Approved

Financial Institutions, Inc. - approval granted to expand the bank holding company by its acquisition of Bank of Avoca.

Apr. 17, 2002

Oneida Savings Bank, Oneida Financial Corp. and Oneida Financial, MHC - approval granted to each of the three entities to become bank holding companies in connection with Oneida Savings' acquisition of SBC Financial Corporation and its wholly owned subsidiary, State Bank of Chittenango.

May 23, 2002

Hudson River Bank & Trust Company and Hudson River Bancorp, Inc. - approval granted to become bank holding companies in connection with the proposed organization of Hudson River Commercial Bank.

Oct. 10, 2002

Pathfinder Bank, Pathfinder Bancorp, Inc. and Pathfinder Bancorp, MHC - approval granted to each of the three entities to become bank holding companies in connection with the proposed organization of Pathfinder Commercial Bank.

Oct. 10, 2002

CHANGES IN CONTROL OF BANKING ORGANIZATIONS

Date Approved

Constance J. Milstein and Philip L. Milstein - approval granted to acquire control of Emigrant Savings Bank.

Apr. 17, 2002

Michael Pistilli and Anthony Pistilli - approval granted to acquire control of First Central Savings Bank.

Jun. 19, 2002

OTHER ACTIONS

Date Approved

BSB Bank and Trust Company - approval granted to sell life insurance, health and long term care insurance, as well as property and casualty insurance products, through its wholly owned subsidiary BSB Financial Services, Inc.

Jan. 28, 2002

Schedule D - Banking Board Actions, Mergers, Consolidations and Conversions During 2002

Part 2: Mergers and Consolidations

Name	Location	Name After Merger	Merger Date
Commercial Banks			
Berkshire Bank, The Goshen Savings Bank, FSB	New York, NY Goshen, NY	Berkshire Bank, The	Mar. 30, 2002
Bath National Bank, The Bank of Avoca	Bath, NY Avoca, NY	Bath National Bank, The	May 1, 2002
Charter One Bank, National Association Charter One Commercial	Cleveland, OH Albany, NY	Charter One Bank, National Association	May 16, 2002
National Bank of Geneva, The Pavilion State Bank, The	Geneva, NY LeRoy, NY	National Bank of Geneva, The	Sep. 20, 2002
Wachovia Bank, National Association Offitbank	Winston-Salem, NC New York, NY	Wachovia Bank, National Association	Dec. 31, 2002
Trust Companies			
United States Trust Company of New York U.S. Trust Company of New Jersey	New York, NY Princeton, NJ	United States Trust Company of New York	Feb. 28, 2002
Industrial Bank of Japan Trust Company, The IBJ Whitehall Bank & Trust Company	New York, NY New York, NY	Industrial Bank of Japan Trust Company, The	Mar. 31, 2002
Atlantic Bank of New York Yonkers S & LA, FA	New York, NY Yonkers, NY	Atlantic Bank of New York	May 8, 2002
Interim Sumitomo Trust & Banking Co. (U.S.A.) Sumitomo Trust & Banking Co. (U.S.A.)	Hoboken, NJ New York, NY	Sumitomo Trust & Banking Co. (U.S.A.)	May 21, 2002
Fuji Bank and Trust Company, The Industrial Bank of Japan Trust Company, The	New York, NY New York, NY	Mizuho Corporate Bank (USA)	Dec. 1, 2002

continued

Schedule D - Banking Board Actions, Mergers, Consolidations and Conversions During 2002

Part 2: Mergers and Consolidations

Name	Location	Name After Merger	Merger Date
Savings Banks			
Hudson River Bank & Trust Mohawk Community Bank	Hudson, NY Amsterdam, NY	Hudson River Bank & Trust	Mar. 8, 2002
First Niagara Bank Cortland Savings Bank	Lockport, NY Cortland, NY	First Niagara Bank	Nov. 8, 2002
First Niagara Bank Cayuga Bank	Lockport, NY Auburn, NY	First Niagara Bank	Nov. 8, 2002
Northfield Savings Bank Liberty Bank	Staten Island, NY Avenel, NJ	Northfield Savings Bank	Dec. 31, 2002
Foreign Branches			
UFJ Bank Limited Tokai Bank, Ltd., The	New York, NY New York, NY	UFJ Bank Limited	Jan. 14, 2002
Artesia Banking Corporation S.A. Dexia Bank Belgium, S.A.	New York, NY New York, NY	Dexia Bank Belgium, S.A.	Mar. 29, 2002
Foreign Agencies			
United Overseas Bank Limited Overseas Union Bank, Ltd.	New York, NY New York, NY	United Overseas Bank Limited	Jan. 2, 2002
Check Cashers			
C.L.B. Check Cashing, Inc. Neighborhood Check Cashing Corp.	Springfield Gardens, NY Rosedale, NY	C.L.B. Check Cashing, Inc.	Jun. 5, 2002

Schedule D - Banking Board Actions, Mergers, Consolidations and Conversions During 2002

Part 3: Conversion of a Federally-Chartered Institution to a State-Chartered Institution

Name	Location	Name after Conversion	Effective Date
Commercial Banks			
Sleepy Hollow National Bank	North Tarrytown, NY	Sleepy Hollow Bank	July 8, 2002

Schedule D - Banking Board Actions, Mergers, Consolidations and Conversions During 2002

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

Name	Location	Name after Conversion	Effective Date
Savings Banks			
The Savings Bank of Utica	Utica, NY	SBU Bank	Feb. 8, 2002
First Niagara Bank	Lockport, NY	First Niagara Bank	Nov. 8, 2002
Credit Unions			
1199 SEIU Credit Union	New York, NY	1199 SEIU Federal Credit Union	June 6, 2002
Holding Companies - Multi Bank			
First Niagara Financial Group	Lockport, NY	First Niagara Financial Group, Inc.	Nov. 8, 2002
Mutual Holding Companies			
Oswego County MHC	Oswego, NY	Oswego County MHC	Jan. 31, 2002
First Niagara Financial Group, MHC	Lockport, NY	First Niagara Financial Group, MHC	Nov. 8, 2002
Charitable Foundations			
Cortland Savings Foundation	Cortland, NY	Cortland Savings Foundation	Nov. 8, 2002
First Niagara Bank Foundation	Lockport, NY	First Niagara Savings Foundation	Nov. 8, 2002

Schedule E – State Transmitter of Money Insurance Fund

Report of Receipts and Disbursements For the Year Ending December 31, 2002

For the year ending December 31, 2002, the State Transmitter of Money Insurance Fund had no disbursements and received interest income of \$76,660.74.

Schedule F – Summary of Banking Law and Regulations Adopted During 2002

Part 1: Summary of Chapters Amending the Banking Law and Related Statutes

Chapter 131 (S.849), **Expanded Eligible Assets for Foreign Banks**; approved 7/23/92. Amends section 202-b(1) of the Banking Law. Effective 120 days after it becomes law (11/19/02).

Expands the existing authorized listing of obligations that may be used to meet the asset pledge requirements by permitting foreign banking corporations licensed by the Banking Department to use purchased obligations of, or guaranteed by, the Federal Student Loan Marketing Association, a Federal Home Loan Bank, or obligations of any unaffiliated issuer. In addition, the chapter also requires obligations of an issuer to have a certain investment grade, as specified, and the Superintendent of Banks is given the discretion to determine that the obligations of a particular issuer are not acceptable for purposes of meeting the asset pledge requirement.

Chapter 134 (S.2964-A), **National Bank References, Branch and Trust Offices**; approved 7/23/02. Amends sections 100-c(7), 235(12-a)(b), and 554(2) of the Banking Law, section 281 of the Education Law, and section 103(9-a) of the Surrogate's Court Procedure Act. Effective immediately (7/23/02).

Modifies the existing references to the "principal" office of a national bank to a "principal, branch or trust" office of such bank. The previous statutory references, in referring to a national bank having a principal office in this state, were intended to distinguish national banks located and headquartered in this state from all other national banks. These references in the cited statutes pre-dated the authorization of branch banking on an interstate basis. Thus, a national bank may have currently an extensive banking presence in New York without having its headquarters or principal office located in this state. The original intention of the noted references in the cited statutes was to encompass national bank entities doing business in this state within the authorizations conveyed therein. The amendments are consis-

tent with such original intention, but reflect, and are consistent with, the expanded basis on which national banks may engage in interstate banking.

Chapter 164 (S.7179), **Record Retention Standards for Thrift Institutions**; approved 7/23/02. Adds new sections 239-a and 378-d to the Banking Law and repeals sections 239(7) and 378-a(6) of such law. Effective 9/1/02.

Modifies the standards for retention of books and records by State-chartered thrift institutions (savings banks and savings and loan associations). The chapter establishes statutory minimum retention periods for such institutions that conform to the requirements applicable to banks and trust companies. The new retention period is six years from the date of the final or last account entry. Moreover, such records may be retained in photographic form with the exception of records related to the institutions acting as fiduciaries. In the latter instance, the Banking Board is authorized to prescribe by regulation a period of time longer or shorter than six years that such records must be retained in original form.

The repealed provisions essentially required thrift institutions to maintain such records for twenty years by permitting depositors, their representatives or assigns to commence an action within twenty years from the date of a deposit payment.

Chapter 309 (S.7128-A), **Mail-Loan Check Standards**; approved 8/6/02. Adds a new section 9-t to the Banking Law. Effective sixty days after it becomes law (10/5/02).

Establishes certain requirements applicable to "mail-loan checks" that are made out to a person and sent unsolicited by a lending institution. A lending institution includes a licensed lender, or a state or federally chartered bank, trust company, thrift institution or credit union. A "mail-loan check" is defined by section 9-t as a

continued

Schedule F - Summary of Banking Law and Regulations Adopted During 2002
Part 1: Summary of Chapters Amending the Banking Law and Related Statutes

check that when cashed or deposited by the person to whom it is made out, obligates such person to repay to the lending institution the amount of the proceeds of such check according to the terms mailed with the check.

The new requirements applicable to such checks are: 1) a notice on the check in legible type indicating one form of valid photographic identification is needed to cash or deposit the check; 2) the absence of any reference on the outside of the envelope containing such checks that indicates checks are enclosed therein; 3) a prohibition on the transfer of such checks; and 4) inclusion of an expiration date of not more than six months on such checks.

A lending institution violating these provisions would be subject to a civil penalty of \$500 for each violation.

Chapter 629 (S.7173-B), Regulation of Budget Planning; approved 10/9/02. Amends sections 579, 580(1), 582, 583, 584, and 585 of the Banking Law, and adds new sections 580(4), 584-a, and 584-b to such law; amends sections 455, 456 and 457 of the General Business Law. Effective 180 days after it becomes law (4/7/03).

Establishes generally a more rigorous regulatory environment within which licensed budget planners may engage in budget planning in this state by extensive amendment of Article 12-C of the Banking Law, which licenses and regulates budget planners. The chapter also, by amending Article 28-B of the General Business Law that prohibits a person or entity from engaging in the business of budget planning in this state unless licensed by the Superintendent or otherwise exempted from the prohibition, includes within the scope of the activity of budget planning any persons or entities engaged in budget planning that solicit and enter into a contract for such services with an individual in this state. In addition, the chapter, by the amendments to the General Business Law, imposes certain new requirements upon attorneys licensed to practice law in this state who engage in budget planning but are otherwise exempted from the licensing requirements.

This chapter is intended is to insure that only licensed entities engage in budget planning with residents of this state, that only not-for-profit or similar corporate entities be so licensed, and that such entities be subject to licensing by the Superintendent whether domiciled or headquartered within or without this state. The chapter is also intended to increase consumer protections for the clients of licensed budget planners.

Chapter 626 (A.11856), Regulation of Predatory Mortgage Lending; approved 10/3/02. Adds a new section 6-l to the Banking Law; adds a new section 771-a to the General Business Law; and adds a new section 1302 to the Real Property Actions and Proceedings Law. Effective 180 days after it becomes law (4/1/03).

Regulates the making of certain mortgage loans, termed “high-cost home loans,” by mortgage lenders and brokers. Such loans are defined, in part, by certain annual percentage rate and points and fees thresholds, and such loans are then subject to enumerated conditions, limitations and restrictions. The new section 6-l would also impose certain obligations, liabilities, and potential penalties upon the lenders of such loans, and provide the borrowers with certain actionable defenses and recoveries, if the courts determine the lenders, in making such loans, did not comply with the statutory conditions, limitations and restrictions. Such defenses and recoveries by the borrower also extend to any foreclosure action by an assignee of a mortgage loan in the secondary market.

The sections added to the General Business Law and the Real Property Actions and Proceedings Law, respectively: 1) impose certain disclosure obligations upon home improvement contractors related to the financing of home improvement contracts; and 2) require that a complaint for foreclosure related to a high-cost loan must contain an affirmative allegation, proven to the satisfaction of the court, that the lender complied with the provisions of sections 6-l and 595-a of the Banking Law.

continued

Schedule F - Summary of Banking Law and Regulations Adopted During 2002

Part 1: Summary of Chapters Amending the Banking Law and Related Statutes

Non-Banking Law Chapters of Interest

Chapter 217 (S.6046), **Bank Collection, Water and Sewer Fees and other Special Assessments**; approved 7/30/02. Adds a new section 99-t to the General Municipal Law; and amends section 996 of the Real Property Tax Law. Effective immediately (7/30/02).

Expands upon an existing authorization in the Real Property Tax Law, which permits a municipal corporation (county, city, town, village, or school district) to contract with banks and trust companies for the collection of local property taxes, to authorize such institutions to collect water and sewer user fees, or related charges for such services, and other special assessments, if such fees, charges or assessments are not collected with other real property taxes. The amendment to section 996 of the Real Property Tax Law inserts, where appropriate, express references to special assessments to clarify that the authorization to contract with banks and trust companies for the collection of local real property taxes and special assessments pertains only to the collection of the latter when collected together with the real property taxes.

Chapter 286 (S.5669-B), **Certain Qualified Financial Contracts, Exemption from Statute of Frauds**, approved 8/6/02. Amends section 5-701(b)(2) of the General Obligations Law. Effective 60 days after it becomes law (10/5/02).

Expands the definition of a “qualified financial contract” to include an agreement relating to an assignment, sale, trade, participation or exchange of indebtedness, or claims arising thereto, in the course of the claimant’s business or profession. Such indebtedness includes but is not limited to commercial and/or bank loans, choses in action arising under or in connection with loan agreements or private loans, including forward sales. The chapter expressly excludes indebtedness or an obligation incurred by a natural person primarily for personal, family or household purposes. Section 5-701 of such law generally provides that, with respect to contractual obligations, every agreement, promise or undertaking be in writing or otherwise is void. Subdivision (b) provides an exemption from this requirement relat-

ing to qualified financial contracts, and the various paragraphs under such subdivision define what types of agreements are included within the scope of a qualified financial contract. If an agreement as defined in section 5-701 were not in writing or otherwise exempted by such section, potentially it would not be enforceable.

Chapter 314 (S.7289), **Revision of the Electronic Signature Act**; approved 8/6/02. Amends sections 102(3) and (5), 103(2)(a) and (b), 105(1) and (2) and 108(1) of the State Technology Law; and repeals sections 103(3) and 107(3) of such law. Effective immediately (8/6/02).

Makes the pertinent provisions of the State Act consistent with the provisions of the federal Electronic Signatures in Global and National Commerce Act. Both acts are intended to promote the use of electronic signatures and record keeping. Of note, the chapter changes the definition of an “electronic signature” by substituting the federal definition. The object of the chapter is to insure that both acts complement each other.

Chapter 453 (S.6741-A), **Fingerprinting, Securities Exchange and Clearinghouse Personnel**; approved 8/20/02. Adds a new section 359-e(12-a) to the General Business Law. Effective immediately (8/20/02).

Requires that any employee regularly employed within this state by a national securities exchange or national securities association registered with the Securities and Exchange Commission, or any similar employee of a clearing corporation or securities information processor affiliated with any such exchange or association, be fingerprinted. The chapter requires that such fingerprints be submitted to the Federal Bureau of Investigation for the purpose of conducting a nationwide criminal history check. Similar requirements are also imposed upon any individual not employed by such exchange, association, corporation or processor who provides services to such organization within this state, if such individual has access to records, including electronic records, material, buildings or property which would

continued

Schedule F - Summary of Banking Law and Regulations Adopted During 2002

Part 1: Summary of Chapters Amending the Banking Law and Related Statutes

place the security of such exchange, association, corporation or processor at risk.

The chapter further provides that the criminal history check report shall be kept confidential, but the contents may be disclosed to personnel and security officials of such organizations, the Attorney General, law enforcement authorities and the Securities and Exchange Commission.

Section 201-a of the Labor Law prohibits employers from requiring the fingerprinting of employees as a condition of securing or maintaining employment, unless otherwise expressly authorized by law. The chapter resolves any issue regarding a lack of authorization to fingerprint such individuals in the noted organizations. Also, it is noted that certain State-chartered banking institutions will likely be required to comply with the proposed requirement since their main business lines entail settlement services for securities transactions in the financial markets.

Chapter 457 (S.6934), **Compulsory Accounting by a Fiduciary**; approved 8/20/02. Amends sections 711, 719(1), 2205(1), and 2206(1), (2) and (3) of the Surrogate's Court Procedure Act. Effective 11/1/02.

Establishes conditions pursuant to which a failure of a fiduciary to file an account within the time and manner directed, or ordered, by a court would be grounds by which the court may act to suspend, revoke, or modify the letters or authorization of such fiduciary. The chapter also expands the remedies that a court may pursue through an order for compulsory accounting. In addition to an order requiring a fiduciary to file an intermediate or final account as directed, the court may also make such order suspending a fiduciary who fails to perform as directed by such order, appointing another person to succeed the suspended fiduciary, fixing a trial date for a hearing to remove a suspended fiduciary, fixing a trial date to take and state an account on behalf of a fiduciary that fails to perform as directed, and granting other relief as the court may determine. The purpose of the chapter is to combine the procedure for compulsory accounting and other statutory remedies

into a single procedural framework that will provide an expedient remedy when fiduciaries fail to account.

Chapter 415 (A.11590), **Extension of Sunset Date; Authorization of Banks to Offer Group Insurance Plans, Account Membership Benefits**; approved 8/13/02. Amends section 3 of chapter 19 of the laws of 1994. Effective immediately (8/13/02).

Extends the sunset (repeal) date of chapter 19 of the laws of 1994 from December 31, 2002, to December 31, 2006. The chapter also amends the provisions of chapter 19 that allow any insurance policy issued pursuant to such chapter to remain in force for the term of the policy if it is issued prior to January 1, 2003, to conform to the extended sunset date by referring to any policy issued prior to January 1, 2007.

Chapter 19 of the laws of 1994 amended the Insurance Law to allow banking institutions and non-bank issuers of credit to offer certain group insurance policies as part of the benefit programs of their credit card, debit card or checking account products.

Chapter 479 (A.5973-B), **Debit Card Transaction Standards**; approved 8/20/02. Amends section 520-a(1), (2) and (3) of the General Business Law. Effective January 1 next succeeding the date on which it becomes law (1/1/03).

Extends to debit card transactions and debit card holders the provisions of the General Business Law regulating credit card transactions that prohibit the issue and use of carbon paper-based forms to record such transactions, with certain express exceptions, and prohibit the seller from requiring the holder to provide any additional personal identifying information on the transaction forms, with certain express exceptions. The provisions of the General Business Law presently applicable to credit card transactions are intended to deter the theft of credit card account

continued

Schedule F - Summary of Banking Law and Regulations Adopted During 2002
Part 1: Summary of Chapters Amending the Banking Law and Related Statutes

numbers and personal identifying information that may be used to establish false identifies and execute bogus credit card transactions in the name of the account holder.

Chapter 541 (A.7907-B), Central Registration of Investment Advisors; approved 9/17/02. Amends section 359-eee of the General Business Law. Effective January 1 next succeeding the date on which it becomes law (1/1/03).

Updates and revises the registration requirements for investment advisers. The chapter will permit New York to participate in the national Investment Adviser Registration Depository (IARD) system. The Securities and Exchange Commission requested that the states implement a one-stop electronic filing system for investment advisers by 2001, under which advisers would file with one state and pay appropriate fees for the purpose of conducting business in that state and other states so designated by the advisers. The IARD employs the Internet to make investment adviser information available to the investing public. The chapter also conforms New York's registration requirements with the filing requirements of the National Securities Market Improvement Act for federally covered investment advisers.

Notable changes include: reducing the number of clients that triggers the registration requirement from 40 to five; adding an exemption for and a definition of a "federally covered investment adviser"; and authorizing the Attorney General by rule or regulation to prescribe certain examination requirements, the successful completion of which is a condition for state registration. Federally covered investment advisers must also file with the Attorney General, prior to acting as an advisers in this state, copies of documents as designated by the Attorney General that have been filed with the Securities and Exchange Commission.

Under section 359-eee, an investment adviser is any person that for compensation engages in the business of advising members of the public either directly or through publications within or from this state, as to the value of securities or as to

the advisability of investing in, purchasing, selling or holding securities, or, as part of a regular business, issues or promulgates analyses or reports concerning securities to the public within or from this state. Banks and trust companies are exempted from the registration requirement unless such entities are considered investment advisers under the federal Investment Advisers Act of 1940.

Chapter 615 (S.7160), Municipal Deposits, FHLB Letters of Credit; approved 10/2/02. Amends section 10(3)(c) the General Municipal Law. Effective immediately (9/17/02).

Authorizes local government officials to accept as collateral for public funds deposited in banking institutions, at 100 percent of the amount deposited and the agreed upon interest, an irrevocable letter of credit from a Federal Home Loan Bank. The amendment provides that such Bank must have commercial paper and other unsecured short-term debt obligations rated at the highest applicable level by at least one nationally-recognized rating organization.

Chapter 520 (S.7150), Escrow Account Termination Notification; approved 9/17/02. Adds a new section 953(8-a) to the Real Property Tax Law. Effective immediately (9/17/02).

Makes a mortgage investment institution liable for any interest or penalty costs that a mortgagor may incur if it fails to give the notice required by section 953(8) of the Real Property Tax Law. Subdivision 8 of that law presently requires a mortgage investment institution to notify a mortgagor with 21 days of the final payment of a mortgage loan that the mortgagor should contact his or her local taxing authority. The notice must indicate that the escrow account has been or will be terminated and that the mortgagor will be obligated to pay to the local taxing authorities taxes that come due thereafter. The notice must also state the effective date of the termination and provide the name, address and telephone number of each collecting officer or office. Section 952 of such law defines a mortgage

continued

Schedule F - Summary of Banking Law and Regulations Adopted During 2002
Part 1: Summary of Chapters Amending the Banking Law and Related Statutes

investment company as any state or federally chartered banking institution (including credit unions), a private banker, an investment company, a pension fund, a licensed mortgage banker, or “any other entity which maintains a real property tax escrow account for real property located in this state.”

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Criminalizes the act of identity theft and the unlawful possession of personal identification information, and provides that a sentencing court consider restitution for losses incurred by a victim as a result of actions involving the use of stolen personal information. The chapter defines “personal identifying information” for purposes of the Penal Law by enumerating various types of electronic or numeric identifiers that may be used alone or in conjunction with other information to assume the identity of another person. The chapter creates the crimes of identify theft in the third to first degrees, and the penalty for a conviction ranges from a class A misdemeanor to a class D felony. The degree is determined by the amount

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This will result in an overall significant reduction of the amount of the pledge for the vast majority of institutions. The Department retains its ability to require higher asset pledge levels using its supervisory authority.

2. The current exclusion of liabilities arising from securities repurchase agreements from the calculation is expanded to include all self-liquidating liabilities arising under “Qualified Financial Contracts.”
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6. All institutions will be able to use additional AAA rated assets for up to one-half of the required amount. Those institutions considered well-rated also will be able to use additional assets with an investment grade rating.
7. The pledge of obligations issued or guaranteed by entities from the home country of the foreign banking corporation will no longer be allowed. Those institutions currently pledging same-country-obligor CD’s will be able to continue to pledge such assets for one year after the effective date of the new regulation up to an aggregate amount of such CDs on pledge by the institution as of December 18, 2002.
8. Haircuts will be placed upon the market value of all assets pledged, based upon the Federal Reserve’s Discount Window valuation list. These haircuts

are of varying amounts, based on the type of asset and the duration and in most cases are less than 5%.

Amendment to Part 333.1 of the Superintendent’s Regulations – Indices for variable rate closed-end personal loans - adopted on 1/22/02; effective 2/20/02.

Part 333.1 is amended to add LIBOR to the list of indices approved by the Superintendent. This list of indices is for use by banking institutions which are making variable rate closed-end personal loans pursuant to the provisions of Part 33 of the General Regulations of the Banking Board or for use by banking institutions which establish variable rate open-end accounts pursuant to Part 90 of the General Regulations of the Banking Board.

Amendment to Supervisory Procedure G 106 – Secretary of the Banking Board as Records Access Officer - adopted on 12/5/01; effective 1/23/02.

The amendment to Supervisory Procedure G 106 reflects the reassignment of the duties of records access officer of the Banking Department from the public information officer to the Secretary to the Banking Board.

Amendment to Supervisory Procedure G 114 – Secretary of the Banking Board as Privacy Compliance Officer - adopted on 3/18/02; effective 4/10/02.

The amendment to Supervisory Procedure G 114 to reflect the re-assignment of the duties of privacy compliance officer of the Banking Department from the Deputy Superintendent of Banks in charge of the Research and Studies Division to the Secretary to the Banking Board.

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Chapter 131 (S.849), **Expanded Eligible Assets for Foreign Banks**; approved 7/23/92. Amends section 202-b(1) of the Banking Law. Effective 120 days after it becomes law (11/19/02).

Expands the existing authorized listing of obligations that may be used to meet the asset pledge requirements by permitting foreign banking corporations licensed by the Banking Department to use purchased obligations of, or guaranteed by, the Federal Student Loan Marketing Association, a Federal Home Loan Bank, or obligations of any unaffiliated issuer. In addition, the chapter also requires obligations of an issuer to have a certain investment grade, as specified, and the Superintendent of Banks is given the discretion to determine that the obligations of a particular issuer are not acceptable for purposes of meeting the asset pledge requirement.

Chapter 134 (S.2964-A), **National Bank References, Branch and Trust Offices**; approved 7/23/02. Amends sections 100-c(7), 235(12-a)(b), and 554(2) of the Banking Law, section 281 of the Education Law, and section 103(9-a) of the Surrogate's Court Procedure Act. Effective immediately (7/23/02).

Modifies the existing references to the "principal" office of a national bank to a "principal, branch or trust" office of such bank. The previous statutory references, in referring to a national bank having a principal office in this state, were intended to distinguish national banks located and headquartered in this state from all other national banks. These references in the cited statutes pre-dated the authorization of branch banking on an interstate basis. Thus, a national bank may have currently an extensive banking presence in New York without having its headquarters or principal office located in this state. The original intention of the noted references in the cited statutes was to encompass national bank entities doing business in this state within the authorizations conveyed therein. The amendments are consis-

tent with such original intention, but reflect, and are consistent with, the expanded basis on which national banks may engage in interstate banking.

Chapter 164 (S.7179), **Record Retention Standards for Thrift Institutions**; approved 7/23/02. Adds new sections 239-a and 378-d to the Banking Law and repeals sections 239(7) and 378-a(6) of such law. Effective 9/1/02.

Modifies the standards for retention of books and records by State-chartered thrift institutions (savings banks and savings and loan associations). The chapter establishes statutory minimum retention periods for such institutions that conform to the requirements applicable to banks and trust companies. The new retention period is six years from the date of the final or last account entry. Moreover, such records may be retained in photographic form with the exception of records related to the institutions acting as fiduciaries. In the latter instance, the Banking Board is authorized to prescribe by regulation a period of time longer or shorter than six years that such records must be retained in original form.

The repealed provisions essentially required thrift institutions to maintain such records for twenty years by permitting depositors, their representatives or assigns to commence an action within twenty years from the date of a deposit payment.

Chapter 309 (S.7128-A), **Mail-Loan Check Standards**; approved 8/6/02. Adds a new section 9-t to the Banking Law. Effective sixty days after it becomes law (10/5/02).

Establishes certain requirements applicable to "mail-loan checks" that are made out to a person and sent unsolicited by a lending institution. A lending institution includes a licensed lender, or a state or federally chartered bank, trust company, thrift institution or credit union. A "mail-loan check" is defined by section 9-t as a

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check that when cashed or deposited by the person to whom it is made out, obligates such person to repay to the lending institution the amount of the proceeds of such check according to the terms mailed with the check.

The new requirements applicable to such checks are: 1) a notice on the check in legible type indicating one form of valid photographic identification is needed to cash or deposit the check; 2) the absence of any reference on the outside of the envelope containing such checks that indicates checks are enclosed therein; 3) a prohibition on the transfer of such checks; and 4) inclusion of an expiration date of not more than six months on such checks.

A lending institution violating these provisions would be subject to a civil penalty of \$500 for each violation.

Chapter 629 (S.7173-B), Regulation of Budget Planning; approved 10/9/02. Amends sections 579, 580(1), 582, 583, 584, and 585 of the Banking Law, and adds new sections 580(4), 584-a, and 584-b to such law; amends sections 455, 456 and 457 of the General Business Law. Effective 180 days after it becomes law (4/7/03).

Establishes generally a more rigorous regulatory environment within which licensed budget planners may engage in budget planning in this state by extensive amendment of Article 12-C of the Banking Law, which licenses and regulates budget planners. The chapter also, by amending Article 28-B of the General Business Law that prohibits a person or entity from engaging in the business of budget planning in this state unless licensed by the Superintendent or otherwise exempted from the prohibition, includes within the scope of the activity of budget planning any persons or entities engaged in budget planning that solicit and enter into a contract for such services with an individual in this state. In addition, the chapter, by the amendments to the General Business Law, imposes certain new requirements upon attorneys licensed to practice law in this state who engage in budget planning but are otherwise exempted from the licensing requirements.

This chapter is intended is to insure that only licensed entities engage in budget planning with residents of this state, that only not-for-profit or similar corporate entities be so licensed, and that such entities be subject to licensing by the Superintendent whether domiciled or headquartered within or without this state. The chapter is also intended to increase consumer protections for the clients of licensed budget planners.

Chapter 626 (A.11856), Regulation of Predatory Mortgage Lending; approved 10/3/02. Adds a new section 6-l to the Banking Law; adds a new section 771-a to the General Business Law; and adds a new section 1302 to the Real Property Actions and Proceedings Law. Effective 180 days after it becomes law (4/1/03).

Regulates the making of certain mortgage loans, termed “high-cost home loans,” by mortgage lenders and brokers. Such loans are defined, in part, by certain annual percentage rate and points and fees thresholds, and such loans are then subject to enumerated conditions, limitations and restrictions. The new section 6-l would also impose certain obligations, liabilities, and potential penalties upon the lenders of such loans, and provide the borrowers with certain actionable defenses and recoveries, if the courts determine the lenders, in making such loans, did not comply with the statutory conditions, limitations and restrictions. Such defenses and recoveries by the borrower also extend to any foreclosure action by an assignee of a mortgage loan in the secondary market.

The sections added to the General Business Law and the Real Property Actions and Proceedings Law, respectively: 1) impose certain disclosure obligations upon home improvement contractors related to the financing of home improvement contracts; and 2) require that a complaint for foreclosure related to a high-cost loan must contain an affirmative allegation, proven to the satisfaction of the court, that the lender complied with the provisions of sections 6-l and 595-a of the Banking Law.

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Non-Banking Law Chapters of Interest

Chapter 217 (S.6046), **Bank Collection, Water and Sewer Fees and other Special Assessments**; approved 7/30/02. Adds a new section 99-t to the General Municipal Law; and amends section 996 of the Real Property Tax Law. Effective immediately (7/30/02).

Expands upon an existing authorization in the Real Property Tax Law, which permits a municipal corporation (county, city, town, village, or school district) to contract with banks and trust companies for the collection of local property taxes, to authorize such institutions to collect water and sewer user fees, or related charges for such services, and other special assessments, if such fees, charges or assessments are not collected with other real property taxes. The amendment to section 996 of the Real Property Tax Law inserts, where appropriate, express references to special assessments to clarify that the authorization to contract with banks and trust companies for the collection of local real property taxes and special assessments pertains only to the collection of the latter when collected together with the real property taxes.

Chapter 286 (S.5669-B), **Certain Qualified Financial Contracts, Exemption from Statute of Frauds**, approved 8/6/02. Amends section 5-701(b)(2) of the General Obligations Law. Effective 60 days after it becomes law (10/5/02).

Expands the definition of a “qualified financial contract” to include an agreement relating to an assignment, sale, trade, participation or exchange of indebtedness, or claims arising thereto, in the course of the claimant’s business or profession. Such indebtedness includes but is not limited to commercial and/or bank loans, choses in action arising under or in connection with loan agreements or private loans, including forward sales. The chapter expressly excludes indebtedness or an obligation incurred by a natural person primarily for personal, family or household purposes. Section 5-701 of such law generally provides that, with respect to contractual obligations, every agreement, promise or undertaking be in writing or otherwise is void. Subdivision (b) provides an exemption from this requirement relat-

ing to qualified financial contracts, and the various paragraphs under such subdivision define what types of agreements are included within the scope of a qualified financial contract. If an agreement as defined in section 5-701 were not in writing or otherwise exempted by such section, potentially it would not be enforceable.

Chapter 314 (S.7289), **Revision of the Electronic Signature Act**; approved 8/6/02. Amends sections 102(3) and (5), 103(2)(a) and (b), 105(1) and (2) and 108(1) of the State Technology Law; and repeals sections 103(3) and 107(3) of such law. Effective immediately (8/6/02).

Makes the pertinent provisions of the State Act consistent with the provisions of the federal Electronic Signatures in Global and National Commerce Act. Both acts are intended to promote the use of electronic signatures and record keeping. Of note, the chapter changes the definition of an “electronic signature” by substituting the federal definition. The object of the chapter is to insure that both acts complement each other.

Chapter 453 (S.6741-A), **Fingerprinting, Securities Exchange and Clearinghouse Personnel**; approved 8/20/02. Adds a new section 359-e(12-a) to the General Business Law. Effective immediately (8/20/02).

Requires that any employee regularly employed within this state by a national securities exchange or national securities association registered with the Securities and Exchange Commission, or any similar employee of a clearing corporation or securities information processor affiliated with any such exchange or association, be fingerprinted. The chapter requires that such fingerprints be submitted to the Federal Bureau of Investigation for the purpose of conducting a nationwide criminal history check. Similar requirements are also imposed upon any individual not employed by such exchange, association, corporation or processor who provides services to such organization within this state, if such individual has access to records, including electronic records, material, buildings or property which would

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place the security of such exchange, association, corporation or processor at risk.

The chapter further provides that the criminal history check report shall be kept confidential, but the contents may be disclosed to personnel and security officials of such organizations, the Attorney General, law enforcement authorities and the Securities and Exchange Commission.

Section 201-a of the Labor Law prohibits employers from requiring the fingerprinting of employees as a condition of securing or maintaining employment, unless otherwise expressly authorized by law. The chapter resolves any issue regarding a lack of authorization to fingerprint such individuals in the noted organizations. Also, it is noted that certain State-chartered banking institutions will likely be required to comply with the proposed requirement since their main business lines entail settlement services for securities transactions in the financial markets.

Chapter 457 (S.6934), **Compulsory Accounting by a Fiduciary**; approved 8/20/02. Amends sections 711, 719(1), 2205(1), and 2206(1), (2) and (3) of the Surrogate's Court Procedure Act. Effective 11/1/02.

Establishes conditions pursuant to which a failure of a fiduciary to file an account within the time and manner directed, or ordered, by a court would be grounds by which the court may act to suspend, revoke, or modify the letters or authorization of such fiduciary. The chapter also expands the remedies that a court may pursue through an order for compulsory accounting. In addition to an order requiring a fiduciary to file an intermediate or final account as directed, the court may also make such order suspending a fiduciary who fails to perform as directed by such order, appointing another person to succeed the suspended fiduciary, fixing a trial date for a hearing to remove a suspended fiduciary, fixing a trial date to take and state an account on behalf of a fiduciary that fails to perform as directed, and granting other relief as the court may determine. The purpose of the chapter is to combine the procedure for compulsory accounting and other statutory remedies

into a single procedural framework that will provide an expedient remedy when fiduciaries fail to account.

Chapter 415 (A.11590), **Extension of Sunset Date; Authorization of Banks to Offer Group Insurance Plans, Account Membership Benefits**; approved 8/13/02. Amends section 3 of chapter 19 of the laws of 1994. Effective immediately (8/13/02).

Extends the sunset (repeal) date of chapter 19 of the laws of 1994 from December 31, 2002, to December 31, 2006. The chapter also amends the provisions of chapter 19 that allow any insurance policy issued pursuant to such chapter to remain in force for the term of the policy if it is issued prior to January 1, 2003, to conform to the extended sunset date by referring to any policy issued prior to January 1, 2007.

Chapter 19 of the laws of 1994 amended the Insurance Law to allow banking institutions and non-bank issuers of credit to offer certain group insurance policies as part of the benefit programs of their credit card, debit card or checking account products.

Chapter 479 (A.5973-B), **Debit Card Transaction Standards**; approved 8/20/02. Amends section 520-a(1), (2) and (3) of the General Business Law. Effective January 1 next succeeding the date on which it becomes law (1/1/03).

Extends to debit card transactions and debit card holders the provisions of the General Business Law regulating credit card transactions that prohibit the issue and use of carbon paper-based forms to record such transactions, with certain express exceptions, and prohibit the seller from requiring the holder to provide any additional personal identifying information on the transaction forms, with certain express exceptions. The provisions of the General Business Law presently applicable to credit card transactions are intended to deter the theft of credit card account

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numbers and personal identifying information that may be used to establish false identifies and execute bogus credit card transactions in the name of the account holder.

Chapter 541 (A.7907-B), Central Registration of Investment Advisors; approved 9/17/02. Amends section 359-eee of the General Business Law. Effective January 1 next succeeding the date on which it becomes law (1/1/03).

Updates and revises the registration requirements for investment advisers. The chapter will permit New York to participate in the national Investment Adviser Registration Depository (IARD) system. The Securities and Exchange Commission requested that the states implement a one-stop electronic filing system for investment advisers by 2001, under which advisers would file with one state and pay appropriate fees for the purpose of conducting business in that state and other states so designated by the advisers. The IARD employs the Internet to make investment adviser information available to the investing public. The chapter also conforms New York's registration requirements with the filing requirements of the National Securities Market Improvement Act for federally covered investment advisers.

Notable changes include: reducing the number of clients that triggers the registration requirement from 40 to five; adding an exemption for and a definition of a "federally covered investment adviser"; and authorizing the Attorney General by rule or regulation to prescribe certain examination requirements, the successful completion of which is a condition for state registration. Federally covered investment advisers must also file with the Attorney General, prior to acting as an adviser in this state, copies of documents as designated by the Attorney General that have been filed with the Securities and Exchange Commission.

Under section 359-eee, an investment adviser is any person that for compensation engages in the business of advising members of the public either directly or through publications within or from this state, as to the value of securities or as to

the advisability of investing in, purchasing, selling or holding securities, or, as part of a regular business, issues or promulgates analyses or reports concerning securities to the public within or from this state. Banks and trust companies are exempted from the registration requirement unless such entities are considered investment advisers under the federal Investment Advisers Act of 1940.

Chapter 615 (S.7160), Municipal Deposits, FHLB Letters of Credit; approved 10/2/02. Amends section 10(3)(c) the General Municipal Law. Effective immediately (9/17/02).

Authorizes local government officials to accept as collateral for public funds deposited in banking institutions, at 100 percent of the amount deposited and the agreed upon interest, an irrevocable letter of credit from a Federal Home Loan Bank. The amendment provides that such Bank must have commercial paper and other unsecured short-term debt obligations rated at the highest applicable level by at least one nationally-recognized rating organization.

Chapter 520 (S.7150), Escrow Account Termination Notification; approved 9/17/02. Adds a new section 953(8-a) to the Real Property Tax Law. Effective immediately (9/17/02).

Makes a mortgage investment institution liable for any interest or penalty costs that a mortgagor may incur if it fails to give the notice required by section 953(8) of the Real Property Tax Law. Subdivision 8 of that law presently requires a mortgage investment institution to notify a mortgagor with 21 days of the final payment of a mortgage loan that the mortgagor should contact his or her local taxing authority. The notice must indicate that the escrow account has been or will be terminated and that the mortgagor will be obligated to pay to the local taxing authorities taxes that come due thereafter. The notice must also state the effective date of the termination and provide the name, address and telephone number of each collecting officer or office. Section 952 of such law defines a mortgage

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5. The calculation of liabilities subject to pledge is changed from a daily actual to a monthly average of the Wednesday Call Report figures. The amount of required pledge will be constant for the entire month following, from the fifth business day of the month. In addition to reducing the administrative burden associated with a daily calculation, this also will eliminate the need to overpledge to cushion against unexpected liability increases. Institutions will, however, need to monitor the market value of the securities pledged to assure that the minimum required is in place throughout the month.
6. All institutions will be able to use additional AAA rated assets for up to one-half of the required amount. Those institutions considered well-rated also will be able to use additional assets with an investment grade rating.
7. The pledge of obligations issued or guaranteed by entities from the home country of the foreign banking corporation will no longer be allowed. Those institutions currently pledging same-country-obligor CD’s will be able to continue to pledge such assets for one year after the effective date of the new regulation up to an aggregate amount of such CDs on pledge by the institution as of December 18, 2002.
8. Haircuts will be placed upon the market value of all assets pledged, based upon the Federal Reserve’s Discount Window valuation list. These haircuts

are of varying amounts, based on the type of asset and the duration and in most cases are less than 5%.

Amendment to Part 333.1 of the Superintendent’s Regulations – Indices for variable rate closed-end personal loans - adopted on 1/22/02; effective 2/20/02.

Part 333.1 is amended to add LIBOR to the list of indices approved by the Superintendent. This list of indices is for use by banking institutions which are making variable rate closed-end personal loans pursuant to the provisions of Part 33 of the General Regulations of the Banking Board or for use by banking institutions which establish variable rate open-end accounts pursuant to Part 90 of the General Regulations of the Banking Board.

Amendment to Supervisory Procedure G 106 – Secretary of the Banking Board as Records Access Officer - adopted on 12/5/01; effective 1/23/02.

The amendment to Supervisory Procedure G 106 reflects the reassignment of the duties of records access officer of the Banking Department from the public information officer to the Secretary to the Banking Board.

Amendment to Supervisory Procedure G 114 – Secretary of the Banking Board as Privacy Compliance Officer - adopted on 3/18/02; effective 4/10/02.

The amendment to Supervisory Procedure G 114 to reflect the re-assignment of the duties of privacy compliance officer of the Banking Department from the Deputy Superintendent of Banks in charge of the Research and Studies Division to the Secretary to the Banking Board.

Schedule G – ATM Safety Act – Exemptions and Variances

During the year ending December 31, 2002, the Banking Department granted one variance to the ATM Safety Act. It was granted to Fleet Bank, N.A. for its branches located at:

420 Main St
Buffalo, NY 14202

10 Fountain Plaza
Buffalo, NY 14202

The bank requested a variance to the door-locking device requirement of the ATM Safety Act at both of these locations. The variance was granted based on the provision of a satisfactory alternative security arrangement – the posting of guards at both locations. The Superintendent approved the variance on October 29, 2002.

During the year ended December 31, 2002, the Banking Department neither received nor approved requests for exemptions from the requirements of the ATM Safety Act.

Schedule H - Banking Department Organization and Maintenance

Part 1: Banking Department Budget for the Fiscal Year 2001-2002

BANKING DEPARTMENT ACCOUNT:

Total expenditures for the operation of the New York State Banking Department Account were \$64,862,440.44 for the fiscal year 2001-2002. This includes expenditures of \$1,726,990.89 against a re-appropriation from fiscal year 2000-2001 and the expended sub-allocations of \$540,428.87 to the Department of Law, \$70,420.15 to the Department of Taxation and Finance, and \$200,000.00 to the Office of the Inspector General.

Revenues from examination fees amounted to \$16,521,850.41. The balance was assessed to banking organizations, foreign banking corporations, and other financial institutions.

The final assessment rate was \$2.62 per \$100,000 of assets for all assessed institutions.

For the fiscal year 2001-2002, revenues of \$17,634,129.85 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 \$78,406.46. Funding for this account is the Department's portion of the proceeds from criminal activities obtained by our Criminal Investigations Bureau. Expenditures from the account are in accordance with strict Federal guidelines governed by federal law at 18 U.S.C. § 981(e), 19 U.S.C. §1616a(c) and 31 U.S.C. §9703 (a)(1)(G)(h).

BANKING DEPARTMENT HOLOCAUST CLAIMS PROCESSING OFFICE ACCOUNT:

The funding for this account offsets partial personal service and fringe benefit costs, and is available through a sub-allocation from the Insurance Department. Total Insurance Department funding for this account was \$374,000, with expenditures totaling \$331,288.96.

Schedule H - Banking Department Organization and Maintenance

Part 2: Banking Department Maintenance Appropriations and Expenditures for the Fiscal Year 2001-2002

BANKING DEPARTMENT ACCOUNT:

Special Revenue Appropriations:

2001-02 Appropriations available	\$ 62,324,900.00
Expenditures from appropriation:	
Personal Service	38,385,610.76
Non-Personal Service	23,938,989.77
Total Banking Department Expenditures From Appropriation	62,324,600.53
Total Banking Department Expenditures From 2000-01 Re-Appropriation	1,726,990.89

Other Expenditures:

Charges by other state agencies and departments	\$ 810,849.02
Total Other Expenditures	\$ 810,849.02
Total Expenditures From Banking Department Account	\$ 64,862,440.44

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

BANKING DEPARTMENT SEIZED ASSETS ACCOUNT:

Special Revenue Appropriations:

2001-02 Appropriations available	\$ 150,000.00
Expenditures from appropriation:	
Non-Personal Service	78,406.46
Total Expenditures From Banking Department Seized Assets Account	\$ 78,406.46

BANKING DEPARTMENT HOLOCAUST CLAIMS PROCESSING OFFICE ACCOUNT:

Special Revenue Appropriations:

2001-02 Appropriations available	\$ 374,000.00
Expenditures from appropriation:	
Personal Service	243,045.22
Non-Personal Service	88,243.74
Total Expenditures From Banking Department Holocaust Claims Account	\$ 331,288.96

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

Schedule H - Banking Department Organization and Maintenance

Part 3: Department Roster, Exempt Class as of March 28, 2002

<u>Name</u>	<u>Title</u>	<u>Per Annum Compensation</u>	<u>Name</u>	<u>Title</u>	<u>Per Annum Compensation</u>
McCaul, Elizabeth	Superintendent of Banks	\$127,000.00	D'Angelo, Mireya C.	Investigator	\$95,787.00
Muccia, Daniel, A., Jr.	First Deputy Superintendent	\$138,352.00	Notaro, Rosanne	Assistant Counsel	\$93,516.00
Kelsey, Sara A.	Deputy Superintendent & Counsel	\$137,254.00	Narin, Alvin A.	Assistant Counsel	\$89,571.00
Kramer, Edward B.	Deputy Superintendent of Banks	\$131,976.00	Wassell, Michael	Investigator	\$85,786.00
Weintraub, Cathy L.	Director of Economic Research	\$117,549.00	Blankley, Bethany A.	Public Information Officer	\$85,000.00
O'Connor, Kevin G.	Special Assistant	\$117,549.00	Levy, Delroy A.	Investigator	\$82,446.00
Kent, Barbara	Director of Consumer Affairs and Financial Products	\$116,926.00	Papovitch, Patricia A.	Investigator	\$82,446.00
Billet, P. David	Legislative Coordinator	\$106,576.00	Farrell, Sharon P.	Investigator	\$79,107.00
Barras, Steven	Assistant Counsel	\$106,576.00	Frey, Albert J.	Investigator	\$78,039.00
Kane, Jeffrey	Assistant Counsel	\$106,576.00	O'Leary, Sheila M.	Assistant Director of Internal Audit	\$77,450.00
Brooks, Gene C.	Acting First Assistant Counsel	\$106,576.00	Tomczak, Christine M.	Secretary to the Banking Board	\$66,565.00
Fatigate, Ralph M., Jr.	Chief Banking Department Investigator	\$106,281.00	Henry, Cherelle M.	Special Assistant	\$61,025.00
Cruz, Victor R.	Investigator	\$95,802.00	Keller, Laura K.	Special Assistant	\$55,890.00
Farrell, Bryan J.	Assistant Counsel	\$95,802.00	Alma, Fiona	Special Assistant	\$55,000.00
Nack, Irwin	Investigator	\$95,802.00	Flowers, Albert A., Jr.	Confidential Aide	\$45,950.00
Weingarten, Gideon	Director of Internal Audit	\$95,802.00	Larson, Christopher	Assistant Public Information Officer	\$41,400.00

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Schedule H - Banking Department Organization and Maintenance

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Commercial Banks

The year 2002 brought a variety of challenges to New York's commercial banking industry. Continued economic weakness, a deterioration in credit quality, and increased expenses relating to contingency planning, security concerns, and augmented anti-money laundering enforcement were among the factors faced by bank management and regulators.

Borrower defaults, large and small, grew during the year throughout the United States. For all insured New York State-chartered commercial banks, the ratio of non-current loans to total loans increased from 1.82% to 2.57%, while charge-offs as a percentage of total loans rose by 41 basis points to 1.22%. These factors and an increased demand on resources in a slowly recovering economy had a negative effect on earnings. The aggregate return on average assets for all insured New York State-chartered commercial banks dropped to .47% in 2002 from .71% in 2001.

As these challenges have been met, the industry remains sound and prepared to move ahead as economic improvement occurs. All New York State-chartered commercial banks remain well capitalized. In fact, the sector's Tier I capital to risk weighted assets for all insured New York State-chartered commercial banks increased from 9.89% to 10.04% during 2002. Total assets in the sector increased by nearly 11% to \$967 billion. Significantly, with assets of \$622 billion, JPMorgan Chase Bank remains the largest bank in the United States and the holding company is the nation's second largest banking institution.

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Foreign Banking Organizations

New York is the primary international banking center of the world. The foreign banking community in New York includes the world's largest global banking enterprises. The Banking Department is the primary regulator of U.S. branches and agencies of foreign banking organizations, supervising more than 80% of the nationwide assets held by such entities. At year-end, the Banking Department supervised a total of 175 branches, agencies and representative offices of foreign banks from 46 countries, with aggregate total assets of \$807 billion. The Banking Department also has oversight of 21 New York State-chartered subsidiary banks owned by foreign banking organizations with total assets of over \$115 billion.

These entities, together with the domestic banks, provide for a healthy, highly competitive financial center, thereby enhancing the liquidity of both the local and national financial markets. These offices of foreign banks also strongly contribute to the State's economic vitality providing tens of thousands of jobs.

The Department is the only U.S. banking regulator to maintain overseas offices. The Asian District Office continues to focus on the safety and soundness of the Department's chartered/licensed banks in the Asia/Pacific Region, conducting examinations in all of the major financial centers in the Region. A close working relationship with local country banking supervisory authorities has significantly improved the Banking Department's understanding of the unique environment in which New York State-chartered/licensed banks operate in Asia. In 2002 the Region experienced mixed economic activity.

Although there have been pockets of economic strength, there continue to be problems in many of the Region's banking sectors. The District Office in Tokyo provides real time information on Asian Banking developments to the Banking Department's New York Headquarters. In this way the Asian District Office acts as an early warning system in the Asia/Pacific Region. This activity gives the Banking Department an important edge as the host country supervisor of many Asia/Pacific banks in New York. Similarly, the European District Office in London continued its efforts to develop and maintain relationships with the major European banking supervisory authorities. This facilitates the Department's supervision of overseas operations of the banks for which it has global consolidated, comprehensive supervisory responsibilities through exchanges of information and local on-site visits.

To improve regulatory effectiveness, the Department restructured supervisory staff in the Foreign Financial Services Division. Responsibilities for supervision of the numerous and diverse foreign banking organizations have been reorganized broadly along geographical jurisdictions. Deputy Superintendent Thomas P. Abballe has been assigned responsibility for supervision for foreign banking organizations from Asia, Latin America, Spain, Portugal, the Middle East, and Africa. Deputy Superintendent Michael J. Lesser was assigned supervisory responsibility for foreign banking organizations from Europe and Canada and for Article XII Investment Companies.

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Thrift Institutions

The thrift industry in New York demonstrated a continuation of its strong performance in 2002. As of December 31, 2002, there were 30 New York State-chartered savings banks with assets totaling \$81.5 billion, an increase of 8% over the prior year. Aggregate net income totaled \$1.3 billion for the twelve months of 2002. The average return on assets for all 30 savings banks during 2002 was 1.01%. This represents a 36 basis point improvement over the average results for all savings banks in operation for the full year 2001.

After four years of decline in net interest income as a percentage of average assets, 2002 showed a rise of 23 basis points. While each of the asset-sized groups showed improving return on assets (ROA) over 2001, the improvement was greatest for the largest savings banks with assets over \$1 billion, up 37 basis points. The small savings banks with assets under \$300 million and the medium-sized savings banks with assets between \$300 million and \$1 billion had improvements of 13 and 11 basis points, respectively.

In addition, the medium sized savings banks exhibited a little more volatility in that very large increases in overhead expenses were offset by equally large increases in net interest income, and all of their net improvement was due to higher levels of non-interest income. There were no savings banks recording a net loss during 2002.

Statewide, asset quality continued to be strong. Total non-current loans registered a slight increase of 7 basis points to 0.79% of total loans by year-end 2002. The non-current levels for the savings bank's largest loan category - real estate loans - experienced a similar trend, up 11 basis points over year-end 2001. An improvement was, however, noted in the level of non-current commercial and industrial loans that were down 29 basis points from year-end 2001.

Capital levels were generally in line with year-end 2001. By year-end, they showed an average equity capital ratio of 10.18%, an average leverage ratio of 9.32%, an average tier one risk based capital to risk-weighted asset ratio of 16.34%, and an average total risk based capital to risk-weighted asset ratio of 17.23%. Using the federal rules on what constitutes undercapitalized, adequately capitalized, and well-capitalized financial institutions, all of the savings banks were well capitalized as of December 31, 2002.

The credit union segment of the thrift industry remained strong in 2002. The 37 State-chartered credit unions increased their total assets during the year by 10%, or approximately \$297 million, to an aggregate of over \$3.2 billion. This growth was funded primarily by increased member shares and was directed into cash and equivalent instruments (28%), new securities investments (19%), and additional loans to members (4%). Credit union membership totaled 551,000 members at year-end, a decline of 2% from the prior year, primarily as a result of one credit union's charter conversion during the year.

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Banking Department Expands Internet Services

2001 Annual Report First-Ever Electronic Version

The Department also launched its first ever, electronic annual report for the year 2001. The annual report highlighted the dedication of the Department's staff and the accomplishments made during the Department's 150th anniversary year. Highlights included community outreach initiatives, enforcement actions, and various statistics and information about the institutions regulated by the Department.

Industry Applications Available Online

In an effort to assist the banking industry, the Department enhanced access to applications for charters and licenses, making these types of application forms readily available online. Institutions can quickly and easily locate the information they need to submit many of the required applications on the Department's website by going to www.banking.state.ny.us, then by clicking on the Industry Applications link. The forms can be downloaded for institutions to fill out and mail in for review. In addition, industry application forms are also linked to the e-business webpage, New York State's doorway for businesses to interact with a "Government Without Walls."

Consumer Complaint Forms Available Online

Consumers, for the first time, are able to file complaints or comment on expansionary applications and Community Reinvestment Act performance evaluations through the Department's website. The electronic consumer assistance forms are part of Governor Pataki's statewide e-commerce initiative to create a "Government Without Walls." The new program launched in May, enables consumers to file a complaint in a secure, encrypted environment.

Comparative Interest Rates and Bank Fees Available Online

Consumers were also able to compare banking services by financial institutions by region online. By going to the Department's website and clicking on Bank Fees, consumers are able to identify the region of their choice by viewing the map of New York State that appears. The Department created this approach to make navigating the website easier for consumers. Comparative information includes ATM and debit cards, checking accounts, online banking services, interest rates, and other services offered.