



2007 ANNUAL REPORT



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September 15, 2008

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

I hereby submit the New York Banking Department annual report for the calendar year 2007, pursuant to Section 43 of the Banking Law.

In 2007, the New York State Banking Department regulated more than 3,500 financial entities providing services in New York State including: domestic and foreign banks, mortgage bankers and brokers; money transmitters, budget planners, check cashers, licensed lenders, sales finance companies, safe deposit companies, and premium finance agencies. The total assets of the depository institutions supervised by the Banking Department exceeded \$2.2 trillion.

During 2007, communities and individuals across the state faced increased economic hardship amid the developing mortgage and credit crisis. There were over 57,000 foreclosure filings on almost 39,000 homes across the state in 2007, a 10 percent increase over 2006 and a 55 percent increase over 2005. While New York was not one of the hardest hit states, there are areas across the state that are disproportionately impacted. In 2007, Queens and Brooklyn combined accounted for approximately 32 percent of the total foreclosure filings, while Nassau and Suffolk counties combined accounted for approximately 24 percent. But the impact is not limited to the downstate area, other heavily impacted areas across the state included Monroe, Erie and Albany counties.

In response to the increasing foreclosures impacting New Yorkers, the Banking Department initiated significant efforts in 2007 to address the crisis through partnerships with other state agencies, outreach efforts, and legislative changes. Early in 2007, the Halt Abusive Lending Transactions (HALT) Task Force was formed by the Governor and charged with providing a coordinated state government response in a time of turmoil.



As chair of the HALT Task Force, I am proud of all of the work that we have accomplished since its inception including: introducing new loan products, hosting public forums to assist homeowners in avoiding unnecessary foreclosure, awarding grant money to non-profit agencies for counseling, and participating in the development of a comprehensive legislative package that addresses the current crisis and puts laws in place to avoid a similar crisis in the future.

While New York was successful in responding quickly to this crisis, the Supreme Court *Watters v. Wachovia* decision in 2007 upholding federal preemption, is likely to impede local efforts to respond quickly and with innovative measures going forward. It is likely to have an adverse impact on the federal-state balance and the dual banking system and threatens to further undermine the vital role states like New York have historically played in the area of consumer protection.

In light of New York's vibrant financial markets and position as a world leader in the financial services industry, this is a critical issue for us. The volatility of today's market and the threat to the dual banking system highlight the importance of the Banking Department's focus on modernizing the financial regulatory environment, both on the state and federal level. It is imperative that we reassess our regulatory systems to ensure that our financial institutions remain safe and sound, and that we protect consumers.

It is with sincere gratitude I commend the commitment and professionalism of the Banking Department staff as we successfully navigate through a volatile time in the industries we regulate.

Sincerely,

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

Richard H. Neiman

OVERVIEW



Established in 1851, the New York State Banking Department is the oldest bank regulatory agency in the nation. The Banking Department's legislative mandate is to ensure the safe and sound conduct of business under its supervision, to conserve assets, to prevent unsound and destructive competition, to maintain public confidence in the banking system, and to protect the public interest and the interests of depositors, creditors and shareholders. The Department's mission is to allow the financial industry to expand and prosper through judicious regulation and vigilant supervision, to educate and protect consumers while promoting economic growth and ensuring that the financial system is safe and accessible to all.

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

1. Foreign and Wholesale Banks:

The foreign banking community in New York State continues to include many of the world's largest global banking enterprises. With 101 foreign branches, agencies and representative offices accounting for more than \$1.6 trillion in assets under supervision, the Banking Department continues to be the primary regulator of U.S. branches and agencies of foreign banking organizations and supervises more than 80 percent of the nationwide assets held by such entities. Through the maintenance of its established close working relationships with foreign banks' home country country banking supervisory authorities, the Banking Department continues to improve its understanding and appreciation of the unique environment in which State-licensed foreign banks operate. In 2007, the Banking Department issued three new licenses to foreign banking organizations including China Merchants Bank Co. Ltd., Industrial and Commercial Bank of China, Ltd., and State Bank of India.

2. Community and Regional Banks:

The Community and Regional Banks Division holds supervisory responsibility for community-focused domestic commercial banks, savings banks, savings and loan associations, and holding companies for these institutions. The Division also supervises credit unions, safe deposit companies and thrift institution-sponsored charitable foundations. At year-end 2007, there were 146 state-chartered banks, credit unions, safe deposit companies and thrifts operating in the state, with combined assets of more than \$3.6 trillion. In 2007, the Banking Department issued nine new licenses to community and regional banks, including Alma Bank, CheckSpring Bank, Flushing Commercial Bank, Gold Coast Bank, Hanover Community Bank, NANB Interim Bank, Savoy Bank, USNY Bank, and The Westchester Bank.

3. Mortgage Banking:

At year end 2007, the Banking Department regulated 278 mortgage bankers and 2,413 mortgage brokers. Throughout 2007 the mortgage industry felt the credit and liquidity crunch as the mortgage crisis expanded beyond the subprime market, foreclosures increased, and the availability of credit was limited. A number of mortgage bankers and brokers went out of business. As the mortgage industry reacted to these changes, the Banking Department increased examinations of mortgage bankers and brokers and stepped up its regulatory oversight with the introduction of the Nationwide Mortgage Licensing System (NMLS) for Mortgage Loan Originators (MLOs), adoption of guidance on nontraditional lending and involvement in the development of new legislation.

In addition to adapting guidance issued by the Conference of State Bank Supervisors (CSBS), the Banking Department worked closely with CSBS on preparing for the implementation of the NMLS for MLOs. This system, which went into effect in January 2008, allows the Department to enroll individual mortgage originators, and not just the firms where they are employed. It is anticipated that over 20,000 originators will be processed before January 2010, including background checks, fingerprinting, and credit checks. This system will help to curb mortgage abuse by making it more difficult for bad actors to evade enforcement and reopen shop simply by migrating across state lines.



4. Licensed Financial Services:

The Licensed Financial Services Division (LFSD) supervises money transmitters, check cashers, budget planners, licensed lenders, sales finance companies, and premium finance agencies. At year end 2007, the Banking Department had regulatory oversight of 23 licensed lenders, 57 budget planners, 106 sales finance companies, 75 money transmitters, 60 premium finance agencies and 205 check cashers.

While money service businesses (money transmitters and check cashers) have remained stable and a source of alternative financial services to consumers underserved by traditional bankers, they continue to experience difficulty in identifying banks willing to provide banking services to them.

At year end 2007, 93 percent of money transmitters and 80 percent of check cashers were serviced by federal-chartered banks, while only seven percent of money transmitters and 20 percent of check cashers were serviced by state-chartered banks.

Out of the 30 banks servicing money transmitters, 27 are federal-chartered banks and three are state chartered. In the check casher business, two banks hold over 95 percent of the market.

5. Consumer Services:

The Banking Department's Consumer Services Division is responsible for performing consumer compliance and fair lending examinations and administering the Community Reinvestment Act (CRA). In 2007, the Division conducted 37 CRA exams, 52 fair lending exams, and 47 compliance exams.

Historically, states like New York have been zealous in protecting consumers. Our anti-predatory lending law introduced in 2000 was among the first in the nation and in 2007 New York was one of the first states to recognize the subprime storm clouds gathering on the horizon. However, a series of court decisions over the past 30 years, including *Watters v. Wachovia*, has essentially hamstrung states' ability to protect consumers from what some states have defined as abusive lending practices by lenders, by limiting the enforceability of our laws against federally-chartered institutions doing business in New York State.

The Consumer Services Division also manages the Consumer Help Unit. In 2007, the Unit received over 3,800 written complaints, of which more than 2,000 were mortgage related, and over 76,000 telephone inquires, of which more than 22,000 were mortgage related. While written complaints in 2007 increased slightly over the 2006 numbers, the telephone inquires received increased by almost 10,000 calls. Staff responding to consumer questions and complaints through the Department's toll-free consumer number (1-877-BANK NYS) can handle calls in English, Spanish, Russian and Cantonese.

In addition to functional areas that support each of the supervisory Divisions, such as human resources, legal, operations, communications and administration, the Banking Department has two additional Divisions with very specific missions and charters: the Criminal Investigations Bureau and the Holocaust Claims Processing Office.

Criminal Investigations Bureau:

The Department's Criminal Investigations Bureau (CIB) provides specialized investigatory capabilities with respect to allegations of criminal activity involving the financial industry and works cooperatively with law enforcement agencies at the local, state and federal levels. CIB houses a team of examiners who specialize in compliance with anti-money laundering (AML) laws, such as the Bank Secrecy Act (BSA). This Division identifies and mitigates threats to the financial industry stemming from AML and terrorist financing.

Actions taken in 2007 included: a 16-count indictment for alleged enterprise corruption, identify theft and mortgage fraud; felony convictions for the principals of a check cashing company; and a written agreement for alleged AML violations. For a full list of enforcement actions in 2007, see page 54. Numerous additional cases initiated in 2007 continued through 2008.

In 2007, a dedicated Mortgage Fraud Unit was formed within CIB and the Unit has already had an impact on fraud prevention. The unit continues to actively work with local, state, and federal law enforcement officials to prosecute mortgage fraud cases across the state, and has already been recognized as a resource for expertise in this specialty. They have spoken at numerous national conferences, forums and gatherings of District Attorneys, and provide mortgage fraud-specific training for judges.

Holocaust Claims:

The Holocaust Claims Processing (HCPO) was created in 1997 to help Holocaust victims and their heirs recover assets deposited in banks; unpaid proceeds of insurance policies issued by European insurers; and artworks that were lost, looted or sold under duress. The Office accepts claims for Holocaust-era looted assets from anywhere in the world and charges no fees for its services.

From its inception through December 2007, the HCPO has responded to more than 13,000 inquiries and received claims from 4,775 individuals from 45 states and 38 countries.

The claims of 3,898 individuals remain open. The HCPO has successfully resolved the cases of 877 individuals. Resolution includes restoration of property, acceptance of an offer of compensation or a finding that the assets claimed had been previously compensated via a post-war restitution or compensation proceeding.

The combined total of offers extended to HCPO claimants for bank, insurance, and other asset losses amounts to \$114.7 million.



Banking Development Districts



Since its creation in 1997, the Banking Development (BDD) Program continues to be an important part of the Banking Department's efforts in economic development and ensuring New Yorkers have access to traditional banking services. In 2004, the Banking Department formed the Banking Development Working Group to develop an Enriched BDD program, to continue to encourage the establishment of bank branches in areas where there is a demonstrated need for banking services and to allow the unbanked and underbanked to become a part of the financial mainstream. At year end 2007, 35 BDDs had been designated across the state, with branches designated in 2007 in Brooklyn, Manhattan, and upstate.

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

The Banking Board was established by and derives its authority from Sections 13 and 14 of the New York State Banking Law. It is a quasi-legislative body, whose members serve without pay. It promulgates regulations of both a general and specific nature for the conduct of banking and financial services in the State of New York. Certain types of applications must also be approved by the Banking Board. The Banking Board possesses broad powers that affect many areas of banking supervision.



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

Banking Board Members as of December 31, 2007

Richard H. Neiman, Chairman
Frederick N. Antalek, Sr.
Wesley Chen
Robert M. Fisher
E. Peter Forrestel II
Thomas E. Hales
James E. Higgins
Daniel J. Hogarty Jr.
Barbara Kent
P. Nicholas Kourides
Sara Kovner
Brian D. Obergfell
John M. Scarchilli
Alan Shamoon
Thomas G. Siciliano
George J. Vojta



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Part 1: Principal Banking and Lending Facilities in New York State

Dollars In Thousands	In NYC	Outside NYC	Total *	Assets in NYC	Assets Outside NYC	Total Assets *
State Charter						
Banks, Trust Companies, Limited Purpose Trust Companies and Private Bankers	42	55	97	215,578,697	84,460,393	300,039,090
Savings Banks	4	17	21	13,716,464	46,904,580	60,621,044
Savings and Loan Associations	-	3	3	-	101,722	101,722
Credit Unions	4	18	22	1,719,538	2,237,139	3,956,677
Safe Deposit Companies	1	2	3	928	951	1,879
Investment Companies (Article XII)	9	1	10	115,210,490	2,511	115,213,001
Licensed Lenders	-	23	23	-	100,252,386	100,252,386
Foreign Branches	81	-	81	1,572,420,618	-	1,572,420,618
Foreign Agencies	20	-	20	62,475,391	-	62,475,391
Total State Charter	161	119	280	1,981,122,126	233,959,682	2,215,081,808
Federal Charter						
Banks, Trust Companies, Limited Purpose Trust Companies and Private Bankers	34	14	48	22,771,747	25,466,024	48,237,771
Savings Banks	15	16	31	16,109,273	49,437,794	65,547,067
Savings and Loan Associations	11	2	13	4,222,203	23,026,394	27,248,597
Credit Unions	357	115	472	31,012,250	6,198,180	37,210,430
Safe Deposit Companies	-	-	-	-	-	-
Investment Companies (Article XII)	-	-	-	-	-	-
Licensed Lenders	-	-	-	-	-	-
Foreign Branches	27	-	27	167,132,125	-	167,132,125
Foreign Agencies	1	-	1	430,955	-	430,955
Total Federal Charter	445	147	592	241,678,553	104,128,392	345,806,945
Grand Totals						
Banks, Trust Companies, Limited Purpose Trust Companies and Private Bankers	76	69	145	238,350,444	109,926,417	348,276,861
Savings Banks	19	33	52	29,825,737	96,342,374	126,168,111
Savings and Loan Associations	11	5	16	4,222,203	23,128,116	27,350,319
Credit Unions	361	133	494	32,731,788	8,435,319	41,167,107
Safe Deposit Companies	1	2	3	928	951	1,879
Investment Companies (Article XII)	9	1	10	115,210,490	2,511	115,213,001
Licensed Lenders	-	23	23	-	100,252,386	100,252,386
Foreign Branches	108	-	108	1,739,552,743	-	1,739,552,743
Foreign Agencies	21	-	21	62,906,346	-	62,906,346
Total State and Federal Banking and Lending Facilities	606	266	872	2,222,800,679	338,088,074	2,560,888,753
* Total institutions and assets distributed by headquarter location.						

Part 2 Consolidated Statement of Condition of Commercial Banks, Trust Companies, Limited Purpose Trust Companies and Private Bankers Mid-Year

(Dollars In Thousands)

Assets	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Customers' Liability on Acceptances	Premises and Equipment	Investment in Unconsol'd Subsidiaries	Other Assets	Total Assets
Commercial Banks									
Adirondack Bank	11,640	116,592	3,927	286,450	-	5,947	-	17,855	442,411
Alden State Bank	4,575	53,786	7,662	117,648	-	2,130	-	2,322	188,123
Alpine Capital Bank	3,857	61,217	97,700	98,130	-	162	-	1,801	262,867
Amerasia Bank	13,988	13,143	10,500	118,487	-	7,781	-	2,164	166,063
American Community Bank	2,745	9,084	9,900	82,911	-	744	-	951	106,335
Bank of Akron	10,579	36,980	5,878	93,586	-	3,843	329	6,011	157,206
Bank of Cattaraugus	5,884	38,044	571	76,663	-	3,653	-	7,781	132,596
Bank of Holland	1,787	6,638	863	46,444	-	3,436	-	1,378	60,546
Bank Leumi USA	304,203	2,023,502	170,000	3,150,470	-	20,473	-	254,516	5,923,164
Berkshire Municipal Bank	2,014	16,649	-	-	-	-	-	175	18,838
BPD Bank	14,150	144,927	29,400	310,416	-	3,038	-	25,703	527,634
Carver Municipal Bank	2,000	-	-	-	-	-	-	101	2,101
Catskill Hudson Bank	6,867	43,806	-	105,371	-	1,415	-	2,132	159,591
Cattaraugus County Bank	695	2,544	-	8,643	-	237	-	528	12,647
Citizens Bank of Cape Vincent	2,012	11,878	2,500	11,562	-	1,029	-	334	29,315
Country Bank	5,485	97,223	12,177	300,339	-	821	-	7,117	423,162
Emigrant Mercantile Bank	4,033	-	-	-	-	-	-	2	4,035
First American International Bank	31,887	51,425	10,053	340,782	-	11,110	-	7,091	452,348
First Niagara Commercial Bank	296	286,819	251,557	-	-	-	-	29,623	568,295
Flushing Commercial Bank	4,730	5,202	-	-	-	12	-	97	10,041
Genesee Regional Bank	3,168	11,908	10,994	66,481	-	539	-	601	93,691
Global Bank	17,055	-	2,514	2,082	-	783	-	67	22,501
Gotham Bank of New York	8,045	62,677	26,000	131,787	-	1,107	-	2,179	231,795
Greene County Commercial Bank	50	34,429	708	-	-	-	-	536	35,723
Hamptons State Bank	4,988	17,894	-	36,953	-	879	-	821	61,535
Interaudi Bank	467,662	346,228	75,000	295,976	-	4,416	-	18,841	1,208,123
LibertyPointe Bank	19,043	16,029	6,904	140,017	-	2,060	-	2,047	186,100
New York Commercial Bank	534,724	152,989	294,300	1,352,653	-	63,872	-	343,263	2,741,801
Newbank	6,162	4,039	5,500	22,873	-	1,788	-	89	40,451
Pathfinder Commercial Bank	601	36,570	-	-	-	-	-	1,179	38,350
Pioneer Commercial Bank	673	30,900	2,170	-	-	-	-	95	33,838
Provident Municipal Bank	465	135,257	86,524	20	-	-	-	3,835	226,101

PCSB Commercial Bank	375	16,828	4,696	-	-	-	-	104	22,003
Redwood Bank	5,399	21,681	2,150	56,470	-	3,959	-	2,728	92,387
Riverside Bank	8,565	5,738	8,135	129,200	-	1,284	-	3,745	156,667
Shinhan Bank America	11,371	112,107	25,000	516,318	-	7,533	-	11,120	683,449
Signature Bank	149,704	3,051,703	340,000	1,913,883	-	23,581	-	232,228	5,711,099
Sleepy Hollow Bank	6,506	57,718	18,331	161,990	-	1,347	-	6,221	252,113
State Bank of Chittenango	7,494	23,041	-	-	-	-	-	459	30,994
The Berkshire Bank	6,494	539,844	2,800	376,910	-	5,115	-	35,388	966,551
The Park Avenue Bank	8,871	101,434	16,000	223,405	-	7,456	-	21,926	379,092
Tioga State Bank	5,329	88,906	1,000	168,867	-	4,081	5	8,870	277,058
Union State Bank	43,280	1,265,255	27,700	1,588,021	-	13,906	-	79,123	3,017,285
United International Bank	1,301	15,457	43,377	52,241	-	1,674	-	765	114,815
United Orient Bank	2,858	13,128	8,500	58,592	-	651	-	973	84,702
USA Bank	5,999	40,250	22,164	76,316	-	599	-	4,122	149,450
Victory State Bank	36,974	112,098	-	59,889	-	4,055	-	3,990	217,006
Waterford Village Bank	621	-	13,962	4,189	-	2,211	-	653	21,636
Woori America Bank	25,280	122,042	86,000	796,961	-	8,337	-	36,326	1,074,946

Trust Companies

Amalgamated Bank	88,261	2,277,654	44,000	2,024,949	-	44,374	2,194	137,820	4,619,252
Banco Popular North America	360,908	1,774,895	14,000	9,483,857	-	111,010	-	1,160,102	12,904,772
Bank of Millbrook	6,173	25,145	4,408	89,298	-	1,972	-	2,445	129,441
Bank of Richmondville	7,504	23,168	4,607	63,660	-	1,187	-	2,039	102,165
Bank of Smithtown	12,738	77,489	8,951	912,246	-	21,829	-	49,423	1,082,676
Bank of Tokyo - Mitsubishi UFJ Trust Company	794,391	887,016	63,000	2,001,501	-	2,345	-	120,227	3,868,480
Bank of Utica	43,074	609,856	-	47,119	-	251	-	7,418	707,718
Capital Bank & Trust Company	2,811	22,633	4,810	174,942	-	1,066	-	2,749	209,011
Chemung Canal Trust Company	28,274	175,624	-	521,403	-	21,574	-	31,543	778,418
Deutsche Bank Trust Company Americas	2,508,000	13,586,000	169,000	12,324,000	-	149,000	-	6,360,000	35,096,000
Fiduciary Trust Company International	45,636	134,842	62,000	273,878	-	12,895	-	386,506	915,757
First State Bank	981	9,085	11,693	18,494	-	1,702	-	3,853	45,808
Five Star Bank	42,865	810,735	5,347	925,480	-	30,557	-	74,863	1,889,847
Habib American Bank	48,503	11,450	25,000	288,466	-	1,962	-	7,929	383,310
Hudson Valley Bank	101,459	802,697	132,367	1,171,718	-	15,353	-	70,104	2,293,698
Israel Discount Bank of New York	447,926	4,470,105	40,000	3,424,457	-	24,045	-	495,198	8,901,731
Manufacturers and Traders Trust Company	1,306,517	6,415,052	349,024	42,892,871	-	324,988	135,538	5,581,988	57,005,978
Mitsubishi UFJ Trust & Banking Corporation (U.S.A.)	37,130	40,731	172,900	492	-	2,472	-	7,346	261,071
Mizuho Corporate Bank (USA)	23,802	414,113	165,000	2,318,510	-	31	-	86,184	3,007,640

Mizuho Trust & Banking Co. (USA)	8,335	-	64,000	-	-	3,101	-	13,175	88,611
North Fork Bank	969,844	4,735,656	1,914,792	33,394,654	-	593,371	-	12,030,677	53,638,994
NYNB Bank	4,981	49,977	17,454	57,644	-	8,171	-	5,427	143,654
Orange County Trust Company	9,119	190,239	-	223,513	-	7,056	-	29,492	459,419
Partners Trust Municipal Bank	60,210	481,715	-	781	-	-	-	21,986	564,692
Solvay Bank	11,106	116,896	11,857	333,190	-	5,415	-	10,289	488,753
State Bank of Long Island	47,749	517,168	5,000	975,956	-	5,280	-	96,664	1,647,817
Steuben Trust Company	12,823	98,651	-	186,890	-	7,682	-	13,829	319,875
The Adirondack Trust Company	20,661	187,842	43,142	384,120	-	20,592	-	30,213	686,570
The Bank of Castile	16,278	151,443	-	423,634	-	12,713	-	15,220	619,288
The Bank of New York	23,790,000	28,912,000	10,611,000	31,634,000	-	884,000	284,000	12,042,000	108,157,000
Tompkins Trust Company	31,907	425,204	5,445	603,721	-	15,938	2,358	48,150	1,132,723

Limited Purpose Trust Companies

American Stock Transfer & Trust Company	3,115	29,430	-	-	-	11,703	-	42,975	87,223
Continental Stock Transfer & Trust Company	926	2,801	-	-	-	918	-	2,837	7,482
Genesee Valley Trust Company	1,449	875	-	-	-	241	-	71	2,636
Law Debenture Trust Company of New York	4,504	-	-	-	-	17	-	1,434	5,955
Market Street Trust Company	74	3,061	-	-	-	613	-	155	3,903
Mellon Securities Trust Company	470	2,667	-	-	-	1	-	2,372	5,510
Mellon Trust of New York, LLC	11	709	-	-	-	1	-	1,033	1,754
New York Life Trust Company	30	10,309	-	-	-	1	-	1,972	12,312
OFI Trust Company	1	7,248	-	-	-	-	-	1,833	9,082
The Bank of New York Trust Company	96	-	-	-	-	-	-	2,380	2,476
The Bank of Nova Scotia Trust Company of New York	6,678	6,987	1,000	-	-	-	-	409	15,074
The Depository Trust Company	1,679,268	205,302	1,155,422	-	-	154,183	-	336,097	3,530,272
The Dreyfus Trust Company	6	9,562	-	-	-	-	-	443	10,011
The Goldman Sachs Trust Company	25,600	22,777	-	-	-	159	-	72,934	121,470
The Northern Trust Company of New York	653	4,087	-	-	-	3,267	-	208	8,215
The Rockefeller Trust Company	3	6,044	-	-	-	1	-	403	6,451
Winthrop Trust Company	288	4,708	-	-	-	-	-	2,429	7,425

Private Bankers

Brown Brothers Harriman & Co.	770,580	893,756	675,589	2,028,758	-	43,211	26	348,839	4,760,759
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Total for Banks, Trust Companies and Private Bankers	35,206,202	79,101,013	17,523,925	162,584,198	-	2,773,312	424,450	40,953,659	338,566,759
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Part 2 Consolidated Statement of Condition of Commercial Banks, Trust Companies, Limited Purpose Trust Companies and Private Bankers Mid-Year

(Dollars In Thousands)

Liabilities & Equity	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
Commercial Banks									
Adirondack Bank	399,718	2,278	7,989	-	-	1,916	411,901	30,510	442,411
Alden State Bank	161,885	-	-	-	-	458	162,343	25,780	188,123
Alpine Capital Bank	230,678	2,500	921	-	4,500	1,188	239,787	23,080	262,867
Amerasia Bank	145,603	-	-	-	-	2,234	147,837	18,226	166,063
American Community Bank	95,137	-	-	-	-	193	95,330	11,005	106,335
Bank of Akron	132,299	-	-	-	-	3,342	135,641	21,565	157,206
Bank of Cattaraugus	117,630	-	107	-	-	1,788	119,525	13,071	132,596
Bank of Holland	52,767	-	-	-	-	326	53,093	7,453	60,546
Bank Leumi USA	4,955,363	15,000	279,163	-	100,000	134,289	5,483,815	439,349	5,923,164
Berkshire Municipal Bank	7,547	9,578	-	-	-	3	17,128	1,710	18,838
BPD Bank	457,898	-	22,000	-	-	10,037	489,935	37,699	527,634
Carver Municipal Bank	104	-	-	-	-	14	118	1,983	2,101
Catskill Hudson Bank	144,304	639	-	-	1,800	654	147,397	12,194	159,591
Cattaraugus County Bank	10,667	-	490	-	-	13	11,170	1,477	12,647
Citizens Bank of Cape Vincent	24,172	-	-	-	-	265	24,437	4,878	29,315
Country Bank	331,010	44,000	10,000	-	-	8,759	393,769	29,393	423,162
Emigrant Mercantile Bank	500	-	-	-	-	35	535	3,500	4,035
First American International Bank	398,648	-	6,400	-	-	6,617	411,665	40,683	452,348
First Niagara Commercial Bank	483,239	-	-	-	-	32,333	515,572	52,723	568,295
Flushing Commercial Bank	-	-	-	-	-	29	29	10,012	10,041
Genesee Regional Bank	85,883	-	51	-	-	570	86,504	7,187	93,691
Global Bank	12,511	-	-	-	-	808	13,319	9,182	22,501
Gotham Bank of New York	206,003	-	-	-	-	1,671	207,674	24,121	231,795
Greene County Commercial Bank	30,756	-	-	-	-	-	30,756	4,967	35,723
Hamptons State Bank	56,913	-	-	-	-	485	57,398	4,137	61,535
Interaudi Bank	964,993	-	152,970	-	-	6,568	1,124,531	83,592	1,208,123
LibertyPointe Bank	165,298	806	549	-	-	1,089	167,742	18,358	186,100
New York Commercial Bank	1,965,043	102,362	110,515	-	-	40,338	2,218,258	523,543	2,741,801
Newbank	31,270	-	-	-	-	182	31,452	8,999	40,451
Pathfinder Commercial Bank	25,550	-	9,113	-	-	223	34,886	3,464	38,350
Pioneer Commercial Bank	29,307	-	-	-	-	231	29,538	4,300	33,838
Provident Municipal Bank	192,557	-	14,452	-	-	1,468	208,477	17,624	226,101
PCSB Commercial Bank	15,018	-	-	-	-	114	15,132	6,871	22,003

Redwood Bank	83,453	-	-	-	-	963	84,416	7,971	92,387
Riverside Bank	139,872	-	-	-	-	620	140,492	16,175	156,667
Shinhan Bank America	606,731	-	-	-	-	9,841	616,572	66,877	683,449
Signature Bank	4,507,136	517,000	227,498	-	-	51,820	5,303,454	407,645	5,711,099
Sleepy Hollow Bank	231,143	-	528	-	-	446	232,117	19,996	252,113
State Bank of Chittanooga	24,944	-	-	-	-	3,633	28,577	2,417	30,994
The Berkshire Bank	782,302	29,722	38,283	-	-	6,817	857,124	109,427	966,551
The Park Avenue Bank	268,600	68,000	10,000	-	-	3,742	350,342	28,750	379,092
Tioga State Bank	226,109	2,617	22,776	-	-	1,546	253,048	24,010	277,058
Union State Bank	1,975,137	627,028	126,799	-	-	23,634	2,752,598	264,687	3,017,285
United International Bank	96,902	-	-	-	-	1,004	97,906	16,909	114,815
United Orient Bank	74,584	-	-	-	-	848	75,432	9,270	84,702
USA Bank	119,987	4,000	-	-	-	1,031	125,018	24,432	149,450
Victory State Bank	192,728	-	-	-	-	1,386	194,114	22,892	217,006
Waterford Village Bank	14,307	-	-	-	-	147	14,454	7,182	21,636
Woori America Bank	953,652	-	-	-	-	13,817	967,469	107,477	1,074,946

Trust Companies

Amalgamated Bank	2,416,813	1,191,570	681,478	-	-	108,236	4,398,097	221,155	4,619,252
Banco Popular North America	9,941,552	825,760	337,974	-	-	110,063	11,215,349	1,689,423	12,904,772
Bank of Millbrook	108,769	-	-	-	-	1,952	110,721	18,720	129,441
Bank of Richmondville	89,858	-	-	-	-	1,110	90,968	11,197	102,165
Bank of Smithtown	945,029	-	38,605	-	-	8,434	992,068	90,608	1,082,676
Bank of Tokyo - Mitsubishi UFJ Trust Company	2,249,991	313,648	251,233	-	65,000	193,898	3,073,770	794,710	3,868,480
Bank of Utica	599,324	1,070	-	-	-	5,532	605,926	101,792	707,718
Capital Bank & Trust Company	185,675	735	5,082	-	-	1,577	193,069	15,942	209,011
Chemung Canal Trust Company	597,738	35,634	55,800	-	-	8,668	697,840	80,578	778,418
Deutsche Bank Trust Company Americas	15,835,000	6,723,000	429,000	-	-	3,645,000	26,632,000	8,464,000	35,096,000
Fiduciary Trust Company International	376,753	-	-	-	-	49,325	426,078	489,679	915,757
First State Bank, Canisteo, N.Y.	38,369	-	-	-	-	443	38,812	6,996	45,808
Five Star Bank	1,625,061	22,521	37,159	-	-	19,138	1,703,879	185,968	1,889,847
Habib American Bank	331,434	-	4,384	-	-	3,523	339,341	43,969	383,310
Hudson Valley Bank	1,686,328	187,552	226,264	-	-	22,201	2,122,345	171,353	2,293,698
Israel Discount Bank of New York	6,677,590	659,492	594,498	-	-	381,608	8,313,188	588,543	8,901,731
Manufacturers and Traders Trust Company	39,422,057	4,018,046	4,722,437	-	1,562,187	765,535	50,490,262	6,515,716	57,005,978
Mitsubishi UFJ Trust & Banking Corporation (U.S.A.)	57,356	-	-	-	-	727	58,083	202,988	261,071
Mizuho Corporate Bank (USA)	1,289,505	-	570,108	-	-	126,528	1,986,141	1,021,499	3,007,640
Mizuho Trust & Banking Co. (USA)	35,097	-	-	-	-	4,602	39,699	48,912	88,611

North Fork Bank	38,059,484	823,609	31,680	-	167,675	863,066	39,945,514	13,693,480	53,638,994
NYNB Bank	127,493	-	1,300	-	-	2,285	131,078	12,576	143,654
Orange County Trust Company	291,510	-	95,400	-	-	3,797	390,707	68,712	459,419
Partners Trust Municipal Bank	362,636	-	-	-	-	2,171	364,807	199,885	564,692
Solvay Bank	441,375	-	-	-	-	3,667	445,042	43,711	488,753
State Bank of Long Island	1,345,318	22,500	119,046	-	-	27,496	1,514,360	133,457	1,647,817
Steuben Trust Company	276,158	-	17,000	-	-	3,013	296,171	23,704	319,875
The Adirondack Trust Company	604,584	-	42	-	-	6,492	611,118	75,452	686,570
The Bank of Castile	513,284	11,064	47,944	-	-	6,987	579,279	40,009	619,288
The Bank of New York	82,858,000	1,555,000	6,420,000	-	2,261,000	6,512,000	99,606,000	8,551,000	108,157,000
Tompkins Trust Company	771,358	163,913	99,168	-	-	18,641	1,053,080	79,643	1,132,723

Limited Purpose Trust Companies

American Stock Transfer & Trust Company	1	-	-	-	-	21,257	21,258	65,965	87,223
Continental Stock Transfer & Trust Company	-	-	-	-	-	1,444	1,444	6,038	7,482
Genesee Valley Trust Company	-	-	-	-	-	215	215	2,421	2,636
Law Debenture Trust Company of New York	-	-	-	-	-	2,010	2,010	3,945	5,955
Market Street Trust Company	-	-	-	-	-	443	443	3,460	3,903
Mellon Securities Trust Company	-	-	-	-	-	1,165	1,165	4,345	5,510
Mellon Trust of New York, LLC	-	-	-	-	-	300	300	1,454	1,754
New York Life Trust Company	-	-	-	-	-	2,261	2,261	10,051	12,312
OFI Trust Company	-	-	-	-	-	914	914	8,168	9,082
The Bank of New York Trust Company	-	-	-	-	-	99	99	2,377	2,476
The Bank of Nova Scotia Trust Company of New York	-	-	-	-	-	595	595	14,479	15,074
The Depository Trust Company	-	-	297,224	-	-	3,058,048	3,355,272	175,000	3,530,272
The Dreyfus Trust Company	-	-	-	-	-	502	502	9,509	10,011
The Goldman Sachs Trust Company	-	-	-	-	-	94,713	94,713	26,757	121,470
The Northern Trust Company of New York	-	-	-	-	-	1,848	1,848	6,367	8,215
The Rockefeller Trust Company	-	-	-	-	-	964	964	5,487	6,451
Winthrop Trust Company	-	-	-	-	-	6,649	6,649	776	7,425

Private Bankers

Brown Brothers Harriman & Co.	3,387,555	92,561	74,782	-	-	693,210	4,248,108	512,651	4,760,759
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Total for Banks, Trust Companies and Private Bankers	235,775,913	18,073,205	16,198,212	-	4,162,162	17,173,887	291,383,379	47,183,380	338,566,759
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Part 3 Consolidated Statement of Condition of Commercial Banks, Trust Companies, Limited Purpose Trust Companies and Private Bankers Year-End

(Dollars In Thousands)

Assets	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Customers' Liability on Acceptances	Premises and Equipment	Investment in Unconsolidated Subsidiaries	Other Assets	Total Assets
Commercial Banks									
Adirondack Bank	14,630	115,847	8	297,954		5,645	-	17,951	452,035
Alden State Bank	4,346	60,451	8,462	116,273		2,023	-	1,818	193,373
Alma Bank	13,399	18,621	38,236	10,177		2,294	-	532	83,259
Alpine Capital Bank	2,501	58,707	37,800	101,563		131	-	1,530	202,232
Amerasia Bank	12,736	11,845	14,600	135,568		8,030	-	2,058	184,837
American Community Bank	1,733	11,097	-	97,537		689	-	957	112,013
Bank of Akron	13,385	36,690	1,086	100,534		4,702	337	6,174	162,908
Bank of Cattaraugus	1,854	2,359	-	8,471		258	-	586	13,528
Bank of Holland	2,409	3,940	1,102	46,919		3,319	-	1,443	59,132
Bank Leumi USA	137,540	1,975,563	30,000	3,422,708		19,155	-	230,102	5,815,068
Berkshire Bank Municipal Bank	2,223	8,519	-	-		-	-	38	10,780
BPD Bank	19,234	168,455	15,000	387,949		2,497	-	28,353	621,488
Carver Municipal Bank	1,970	-	-	-		-	-	-	1,970
Catskill Hudson Bank	7,820	49,765	208	116,258		1,765	-	2,050	177,866
Cattaraugus County Bank	6,574	33,589	1,814	78,205		3,571	-	7,235	130,988
CheckSpring Bank	381	-	13,123	262		1,433	-	175	15,374
Citizens Bank of Cape Vincent	1,680	11,689	2,300	13,889		1,262	-	275	31,095
Country Bank	10,866	99,731	8,370	335,061		789	-	8,864	463,681
Emigrant Mercantile Bank	4,053	-	-	-		-	-	-	4,053
First American International Bank	29,799	49,930	14,487	416,887		14,939	-	8,939	534,981
First Niagara Commercial Bank	423	255,482	313,738	-		-	-	29,495	599,138
Flushing Commercial Bank	4,953	5,264	-	-		10	-	72	10,299
Genesee Regional Bank	2,369	16,101	10,207	72,789		516	-	679	102,661
Global Bank	1,256	4,830	10,114	14,610		734	-	363	31,907
Gotham Bank of New York	5,841	108,040	51,500	114,170		1,183	-	1,958	282,692
Greene County Commercial Bank	27	45,666	109	-		-	-	1,717	47,519
Hamptons State Bank	2,350	16,806	-	36,988		852	-	674	57,670
Interaudi Bank	565,068	298,364	78,000	312,116		4,400	-	18,193	1,276,141
LibertyPointe Bank	23,259	11,847	11,374	178,486		4,660	-	2,343	231,969
New York Commercial Bank	452,718	277,543	-	1,892,783		35,800	-	360,272	3,019,116
Newbank	15,147	594	2,500	34,994		1,745	-	194	55,174
Pathfinder Commercial Bank	652	28,915	-	-		-	-	731	30,298

Pioneer Commercial Bank	628	28,984	3,407	-	-	-	104	33,123
Provident Municipal Bank	466	126,665	63,275	2	-	-	2,298	192,706
PCSB Commercial Bank	255	11,962	2,683	-	-	-	73	14,973
Redwood Bank	5,717	18,769	5,350	55,141	3,813	-	2,267	91,057
Riverside Bank	6,940	6,551	4,468	129,678	1,305	-	3,863	152,805
Shinhan Bank America	19,478	109,505	44,791	699,258	10,000	-	30,911	913,943
Signature Bank	135,754	3,067,607	-	2,279,709	27,107	-	334,995	5,845,172
Sleepy Hollow Bank	5,292	54,567	18,579	154,972	1,176	-	6,360	240,946
State Bank of Chittenango	63	36,706	-	-	-	-	489	37,258
The Berkshire Bank	8,201	584,851	31,000	430,602	4,865	-	34,528	1,094,047
The Park Avenue Bank	16,056	104,760	-	246,258	10,111	-	24,537	401,722
Tioga State Bank	6,401	93,117	1,734	187,628	3,892	5	8,184	300,961
Union State Bank	36,958	1,181,201	-	1,531,384	13,352	-	66,695	2,829,590
United International Bank	8,101	26,112	22,000	92,401	1,809	-	1,006	151,429
United Orient Bank	4,712	9,943	5,700	64,544	577	-	1,075	86,551
USA Bank	7,582	39,316	8,209	112,280	634	-	1,853	169,874
USNY Bank	375	-	2,800	12,234	1,034	-	732	17,175
Victory State Bank	15,730	117,814	-	61,460	3,871	-	2,773	201,648
Waterford Village Bank	2,969	13,094	4,241	15,247	3,547	-	1,616	40,714
Woori America Bank	38,879	85,952	41,000	833,119	8,723	-	35,407	1,043,080

Trust Companies									
Amalgamated Bank	177,034	2,067,215	156,000	2,109,531	46,085	2,194	143,460	4,701,519	
Banco Popular North America	576,337	1,456,417	35,000	10,161,807	100,240	-	1,028,539	13,358,340	
Bank of Millbrook	7,337	18,648	11,124	89,397	1,966	-	2,390	130,862	
Bank of Richmondville	7,486	23,175	7,918	65,154	1,221	-	1,744	106,698	
Bank of Smithtown	17,401	55,102	54	975,668	22,611	-	49,798	1,120,634	
Bank of Tokyo - Mitsubishi UFJ Trust Company	749,885	904,090	285,000	2,173,750	1,979	-	122,379	4,237,083	
Bank of Utica	52,892	663,855	1,640	46,115	241	-	8,399	773,142	
Capital Bank & Trust Company	2,465	25,353	13,106	185,043	1,234	-	3,362	230,563	
Chemung Canal Trust Company	29,379	169,099	-	531,108	23,193	-	33,234	786,013	
Deutsche Bank Trust Company Americas	2,463,000	10,161,000	4,037,000	13,235,000	172,000	-	5,357,000	35,425,000	
Fiduciary Trust Company International	50,273	169,281	175,000	248,145	11,742	-	363,189	1,017,630	
First State Bank, Canisteo, N.Y.	820	9,314	12,401	18,348	1,630	-	3,875	46,388	
Five Star Bank	43,310	753,940	1,329	949,258	29,995	-	72,327	1,850,159	
Habib American Bank	41,060	18,297	6,000	333,062	2,357	-	8,179	408,955	
Israel Discount Bank of New York	593,589	4,265,023	90,000	3,757,645	25,371	-	400,352	9,131,980	
Manufacturers and Traders Trust Company	1,735,548	8,408,250	107,438	47,089,459	366,056	136,668	6,229,127	64,072,546	

Mitsubishi UFJ Trust & Banking Corporation (USA)	3,684	20,915	147,900	50,700		2,291	-	10,268	235,758
Mizuho Corporate Bank (USA)	28,883	337,640	-	2,491,982		1	-	84,533	2,943,039
Mizuho Trust & Banking Co. (USA)	24,743	-	138,000	-		6,017	-	14,996	183,756
Orange County Trust Company	8,175	193,901	-	232,717		7,244	-	29,382	471,419
Solvay Bank	13,746	112,649	379	343,960		5,450	-	8,990	485,174
State Bank of Long Island	35,375	401,229	61,000	1,026,304		5,282	-	95,646	1,624,836
Steuben Trust Company	9,794	97,552	-	193,537		7,455	-	14,063	322,401
The Adirondack Trust Company	25,859	262,330	4	391,238		20,400	-	17,694	717,525
The Bank of Castile	20,305	164,964	-	451,761		13,360	-	15,144	665,534
The Bank of New York	27,325,000	32,153,000	8,056,000	34,157,000		946,000	719,000	12,316,000	115,672,000
Tompkins Trust Company	18,065	453,316	43,348	633,059		16,099	2,463	46,995	1,213,345

Limited Purpose Trust Company									
American Stock Transfer & Trust Company	9,895	11,090	-	-	-	11,417	-	31,066	63,468
Continental Stock Transfer & Trust Company	1,155	2,926	-	-	-	845	-	3,572	8,498
Genesee Valley Trust Company	1,088	1,133	-	-	-	219	-	44	2,484
Law Debenture Trust Company of New York	4,513	-	-	-	-	7	-	841	5,361
Market Street Trust Company	23	3,025	-	-	-	1,924	-	134	5,106
Mellon Securities Trust Company	11	660	-	-	-	-	-	959	1,630
Mellon Trust of New York, LLC	2,708	2,687	-	-	-	-	-	8,914	14,309
New York Life Trust Company	158	11,359	-	-	-	1	-	2,561	14,079
OFI Trust Company	40	8,786	-	-	-	-	-	2,217	11,043
The Bank of New York Trust Company	55	-	-	-	-	-	-	2,307	2,362
The Bank of Nova Scotia Trust Company of New York	6,582	7,226	1,000	-	-	-	-	304	15,112
The Depository Trust Company	1,578,229	205,302	1,252,377	-	-	153,485	-	388,653	3,578,046
The Dreyfus Trust Company	5	8,645	-	-	-	-	-	908	9,558
The Goldman Sachs Trust Company	22,894	23,633	-	-	-	127	-	19,835	66,489
The Northern Trust Company of New York	548	4,196	-	-	-	3,212	-	629	8,585
The Rockefeller Trust Company	3	6,389	-	-	-	-	-	243	6,635
Winthrop Trust Company	155	5,213	-	-	-	-	-	966	6,334

Private Bankers									
Brown Brothers Harriman & Co.	1,053,846	875,267	899,247	2,209,495	-	49,300	26	326,492	5,413,673
Total for Banks, Trust Companies and Private Bankers	38,427,106	74,046,818	16,461,640	139,399,311	-	2,276,275	860,693	28,567,247	300,039,090

Part 3 Consolidated Statement of Condition of Commercial Banks, Trust Companies, Limited Purpose Trust Companies and Private Bankers Year-End

(Dollars In Thousands)

Liabilities & Equity	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
Commercial Banks									
Adirondack Bank	389,145	2,255	25,508	-	-	2,636	419,544	32,491	452,035
Alden State Bank	166,706	-	-	-	-	380	167,086	26,287	193,373
Alma Bank	31,667	-	-	-	-	4,354	36,021	47,238	83,259
Alpine Capital Bank	172,004	-	611	-	4,500	1,016	178,131	24,101	202,232
Amerasia Bank	163,386	-	-	-	-	2,249	165,635	19,202	184,837
American Community Bank	97,816	2,000	-	-	-	386	100,202	11,811	112,013
Bank of Akron	135,819	-	2,475	-	-	3,017	141,311	21,597	162,908
Bank of Cattaraugus	11,946	-	-	-	-	246	12,192	1,336	13,528
Bank of Holland	52,179	-	-	-	-	170	52,349	6,783	59,132
Bank Leumi USA	4,889,051	15,000	257,510	-	100,000	98,124	5,359,685	455,383	5,815,068
Berkshire Bank Municipal Bank	6,213	2,580	-	-	-	68	8,861	1,919	10,780
BPD Bank	498,262	-	72,000	-	-	11,069	581,331	40,157	621,488
Carver Municipal Bank	-	-	-	-	-	7	7	1,963	1,970
Catskill Hudson Bank	161,182	1,500	-	-	1,800	659	165,141	12,725	177,866
Cattaraugus County Bank	115,127	-	-	-	-	2,407	117,534	13,454	130,988
CheckSpring Bank	546	-	-	-	-	2,174	2,720	12,654	15,374
Citizens Bank of Cape Vincent	26,015	-	-	-	-	274	26,289	4,806	31,095
Country Bank	375,424	44,000	10,000	-	-	2,950	432,374	31,307	463,681
Emigrant Mercantile Bank	500	-	-	-	-	35	535	3,518	4,053
First American International Bank	455,855	-	26,750	-	-	6,147	488,752	46,229	534,981
First Niagara Commercial Bank	535,712	-	-	-	-	1,959	537,671	61,467	599,138
Flushing Commercial Bank	-	-	-	-	-	214	214	10,085	10,299
Genesee Regional Bank	94,022	-	45	-	-	889	94,956	7,705	102,661
Global Bank	23,212	-	-	-	-	872	24,084	7,823	31,907
Gotham Bank of New York	235,771	20,000	-	-	-	1,312	257,083	25,609	282,692
Greene County Commercial Bank	41,527	-	-	-	-	249	41,776	5,743	47,519
Hamptons State Bank	50,400	2,500	-	-	-	478	53,378	4,292	57,670
Interaudi Bank	1,022,399	-	158,833	-	-	7,265	1,188,497	87,644	1,276,141
LibertyPointe Bank	210,001	1,107	371	-	-	1,706	213,185	18,784	231,969
New York Commercial Bank	2,174,478	126,643	143,403	-	-	63,592	2,508,116	511,000	3,019,116
Newbank	45,603	-	-	-	-	358	45,961	9,213	55,174
Pathfinder Commercial Bank	24,848	-	1,430	-	-	110	26,388	3,910	30,298

Pioneer Commercial Bank	28,434	-	-	-	-	258	28,692	4,431	33,123
Provident Municipal Bank	141,820	-	14,702	-	-	2,165	158,687	34,019	192,706
PCSB Commercial Bank	7,678	-	-	-	-	225	7,903	7,070	14,973
Redwood Bank	81,982	-	-	-	-	846	82,828	8,229	91,057
Riverside Bank	134,970	-	-	-	-	694	135,664	17,141	152,805
Shinhan Bank America	801,293	-	-	-	-	13,301	814,594	99,349	913,943
Signature Bank	4,512,361	612,000	204,932	-	-	90,123	5,419,416	425,756	5,845,172
Sleepy Hollow Bank	219,965	-	-	-	-	1,940	221,905	19,041	240,946
State Bank of Chittenango	29,679	-	-	-	-	4,672	34,351	2,907	37,258
The Berkshire Bank	857,828	76,842	31,607	-	-	10,508	976,785	117,262	1,094,047
The Park Avenue Bank	272,870	91,167	5,000	-	-	4,616	373,653	28,069	401,722
Tioga State Bank	238,702	15,063	19,000	-	-	2,402	275,167	25,794	300,961
Union State Bank	1,803,556	626,028	126,789	-	-	11,582	2,567,955	261,635	2,829,590
United International Bank	128,017	5,000	-	-	-	1,451	134,468	16,961	151,429
United Orient Bank	76,098	-	-	-	-	981	77,079	9,472	86,551
USA Bank	122,834	23,000	-	-	-	1,489	147,323	22,551	169,874
USNY Bank	10,010	-	-	-	-	73	10,083	7,092	17,175
Victory State Bank	178,085	-	-	-	-	1,181	179,266	22,382	201,648
Waterford Village Bank	34,116	-	-	-	-	222	34,338	6,376	40,714
Woori America Bank	915,752	-	-	-	-	12,672	928,424	114,656	1,043,080

Trust Companies									
Amalgamated Bank	2,425,301	1,046,452	882,762	-	-	109,244	4,463,759	237,760	4,701,519
Banco Popular North America	9,790,843	870,765	1,067,133	-	-	144,147	11,872,888	1,485,452	13,358,340
Bank of Millbrook	109,918	-	-	-	-	1,993	111,911	18,951	130,862
Bank of Richmondville	93,744	-	-	-	-	980	94,724	11,974	106,698
Bank of Smithtown	991,982	-	20,900	-	-	10,524	1,023,406	97,228	1,120,634
Bank of Tokyo - Mitsubishi UFJ Trust Company	2,554,340	347,620	300,091	-	-	242,150	3,444,201	792,882	4,237,083
Bank of Utica	665,787	-	-	-	-	4,693	670,480	102,662	773,142
Capital Bank & Trust Company	184,800	2,989	23,863	-	-	1,779	213,431	17,132	230,563
Chemung Canal Trust Company	573,429	31,212	82,400	-	-	14,526	701,567	84,446	786,013
Deutsche Bank Trust Company Americas	15,459,000	7,479,000	571,000	-	-	3,397,000	26,906,000	8,519,000	35,425,000
Fiduciary Trust Company International	464,391	-	-	-	-	52,758	517,149	500,481	1,017,630
First State Bank, Canisteo, N.Y.	37,929	725	-	-	-	604	39,258	7,130	46,388
Five Star Bank	1,587,936	22,833	28,675	-	-	15,209	1,654,653	195,506	1,850,159
Habib American Bank	356,265	-	2,380	-	-	3,569	362,214	46,741	408,955
Israel Discount Bank of New York	6,247,022	1,527,879	555,690	-	-	177,844	8,508,435	623,545	9,131,980

Manufacturers and Traders Trust Company	41,148,184	5,976,314	7,320,121	-	2,008,176	787,550	57,240,345	6,832,201	64,072,546
Mitsubishi UFJ Trust & Banking Corporation (U.S.A.)	27,917	-	-	-	-	1,135	29,052	206,706	235,758
Mizuho Corporate Bank (USA)	1,449,920	70,000	266,129	-	-	96,374	1,882,423	1,060,616	2,943,039
Mizuho Trust & Banking Co. (USA)	123,789	-	-	-	-	9,267	133,056	50,700	183,756
Orange County Trust Company	273,775	-	118,800	-	-	4,396	396,971	74,448	471,419
Solvay Bank	435,491	-	-	-	-	5,082	440,573	44,601	485,174
State Bank of Long Island	1,331,612	-	139,031	-	-	13,880	1,484,523	140,313	1,624,836
Steuben Trust Company	269,523	-	23,000	-	-	3,992	296,515	25,886	322,401
The Adirondack Trust Company	632,292	1,166	39	-	-	6,818	640,315	77,210	717,525
The Bank of Castile	540,578	23,856	51,572	-	-	6,114	622,120	43,414	665,534
The Bank of New York	85,520,000	1,003,000	7,314,000	-	2,955,000	9,908,000	106,700,000	8,972,000	115,672,000
Tompkins Trust Company	803,756	168,620	138,195	-	-	20,894	1,131,465	81,880	1,213,345

Limited Purpose Trust Company									
American Stock Transfer & Trust Company	-	-	-	-	-	5,852	5,852	57,616	63,468
Continental Stock Transfer & Trust Company	-	-	-	-	-	1,875	1,875	6,623	8,498
Genesee Valley Trust Company	-	-	-	-	-	136	136	2,348	2,484
Law Debenture Trust Company of New York	-	-	-	-	-	1,651	1,651	3,710	5,361
Market Street Trust Company	-	-	731	-	-	989	1,720	3,386	5,106
Mellon Securities Trust Company	-	-	-	-	-	272	272	1,358	1,630
Mellon Trust of New York, LLC	-	-	-	-	-	3,139	3,139	11,170	14,309
New York Life Trust Company	-	-	-	-	-	2,709	2,709	11,370	14,079
OFI Trust Company	-	-	-	-	-	2,810	2,810	8,233	11,043
The Bank of New York Trust Company	-	-	-	-	-	3	3	2,359	2,362
The Bank of Nova Scotia Trust Company of New York	-	-	-	-	-	504	504	14,608	15,112
The Depository Trust Company	-	-	282,773	-	-	3,120,273	3,403,046	175,000	3,578,046
The Dreyfus Trust Company	-	-	-	-	-	406	406	9,152	9,558
The Goldman Sachs Trust Company	-	-	2,812	-	-	41,055	43,867	22,622	66,489
The Northern Trust Company of New York	-	-	-	-	-	2,135	2,135	6,450	8,585
The Rockefeller Trust Company	-	-	-	-	-	1,027	1,027	5,608	6,635
Winthrop Trust Company	-	-	-	-	-	5,691	5,691	643	6,334

Private Banker									
Brown Brothers Harriman & Co.	4,228,436	66,382	19,031	-	388,829	254,208	4,956,886	456,787	5,413,673

Total for Banks, Trust Companies and Private Bankers	201,130,826	20,305,498	20,312,094	-	5,458,305	18,864,030	266,070,753	33,968,337	300,039,090
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Part 4 Consolidated Statement of Condition of Savings Banks
(Dollars in Thousands)

Assets	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Customers' Liability on Acceptances	Premises and Equipment	Investment in Unconsol'd Subsidiaries	Other Assets	Total Assets
Apple Bank For Savings	67,973	5,801,996	123,000	1,339,052		26,579	-	74,399	7,432,999
Emigrant Bank	357,841	3,073,806	40,000	6,851,444		99,194	-	526,493	10,948,778
Emigrant Savings Bank - Brooklyn/Queens	15,771	428,003	543,529	46,706		9,839	-	7,075	1,050,923
Emigrant Savings Bank - Long Island	21,923	275,103	322,164	155,850		1,145	-	5,502	781,687
Emigrant Savings Bank - Manhattan	15,736	178,391	203,856	101,241		1,503	-	4,003	504,730
Emigrant Savings Bank-Bronx/Westchester	21,219	483,341	600,451	96,120		3,185	-	7,717	1,212,033
First Central Savings Bank	138,568	32,339	-	453,600		3,569	-	11,668	639,744
Fulton Savings Bank	11,192	68,256	-	287,021		2,515	-	20,760	389,744
Greater Buffalo Savings Bank	19,265	196,489	-	545,921		26,403	-	30,681	818,759
New York Community Bank	161,076	5,409,585	38,835	18,908,679		179,106	278	3,650,841	28,348,400
Oneida Savings Bank	14,097	142,394	1,716	284,391		19,258	-	59,613	521,469
Pathfinder Bank	10,190	64,530	-	220,215		7,808	-	17,628	320,371
Pioneer Savings Bank	22,283	194,961	13,934	443,418		8,255	4,437	26,458	713,746
Putnam County Savings Bank	29,702	350,028	43,483	444,606		5,672	-	7,793	881,284
Rhinebeck Savings Bank	10,248	50,270	-	371,331		16,050	-	17,702	465,601
Ridgewood Savings Bank	36,554	959,541	152,625	2,633,176		23,530	-	250,315	4,055,741
Rondout Savings Bank	9,700	39,044	-	134,185		3,138	-	5,579	191,646
Sawyer Savings Bank	2,031	46,540	-	103,542		600	-	3,151	155,864
The North Country Savings Bank	4,622	23,277	100	204,895		5,054	-	10,377	248,325
Ulster Savings Bank	21,803	65,944	-	499,512		13,577	-	44,491	645,327
Watertown Savings Bank	14,962	102,465	-	148,545		10,913	83	16,905	293,873
Total	1,006,756	17,986,303	2,083,693	34,273,450	-	466,893	4,798	4,799,151	60,621,044

Part 4 Consolidated Statement of Condition of Savings Banks
(Dollars in Thousands)

Liabilities And Equity	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
Apple Bank For Savings	6,632,105	-	924	-	-	90,897	6,723,926	709,073	7,432,999
Emigrant Bank	9,466,063	55,000	535,000	-	-	91,457	10,147,520	801,258	10,948,778
Emigrant Savings Bank - Brooklyn/Queens	965,434	-	6,695	-	-	10,201	982,330	68,593	1,050,923
Emigrant Savings Bank - Long Island	696,203	-	27,076	-	-	10,808	734,087	47,600	781,687
Emigrant Savings Bank - Manhattan	439,465	-	23,151	-	-	8,402	471,018	33,712	504,730
Emigrant Savings Bank-Bronx/Westchester	1,104,013	-	8,791	-	-	11,617	1,124,421	87,612	1,212,033
First Central Savings Bank	578,498	-	15,000	-	-	5,016	598,514	41,230	639,744
Fulton Savings Bank	211,948	-	117,340	-	-	5,949	335,237	54,507	389,744
Greater Buffalo Savings Bank	650,172	78,000	40,186	-	-	3,124	771,482	47,277	818,759
New York Community Bank	11,564,884	4,284,578	8,173,953	-	-	273,931	24,297,346	4,051,054	28,348,400
Oneida Savings Bank	400,429	-	56,400	-	-	6,285	463,114	58,355	521,469
Pathfinder Bank	252,148	2,400	36,010	-	-	3,226	293,784	26,587	320,371
Pioneer Savings Bank	616,852	1,381	11,041	-	-	3,971	633,245	80,501	713,746
Putnam County Savings Bank	781,451	-	-	-	-	2,081	783,532	97,752	881,284
Rhinebeck Savings Bank	392,336	-	27,500	-	-	2,688	422,524	43,077	465,601
Ridgewood Savings Bank	3,272,790	15,000	155,212	-	10,310	41,282	3,494,594	561,147	4,055,741
Rondout Savings Bank	158,203	-	6,708	-	-	1,655	166,566	25,080	191,646
Sawyer Savings Bank	105,044	-	33,400	-	-	1,503	139,947	15,917	155,864
The North Country Savings Bank	174,000	-	42,875	-	-	1,431	218,306	30,019	248,325
Ulster Savings Bank	494,110	-	64,500	-	-	6,899	565,509	79,818	645,327
Watertown Savings Bank	244,964	-	-	-	-	2,015	246,979	46,894	293,873
Total	39,201,112	4,436,359	9,381,762	-	10,310	584,438	53,613,981	7,007,063	60,621,044

Part 5 Consolidated Statement of Condition of Savings and Loan Associations
(Dollars In Thousands)

Assets	Cash and Due from And Securities			Loans and Leases Net	Customers' Liability on Acceptances	Bank Premises and Other Fixed Assets	Investment in Unconsol'd Subsidiaries	Other Assets	Total Assets
Atlas Savings and Loan Association	41,356			16,352	-	955	-	967	59,630
Canisteo Savings and Loan Association	1,337			4,746	-	62	-	14	6,159
Medina Savings and Loan Association	15,629			18,598	-	1,279	-	427	35,933
Total	58,322			39,696	-	2,296	-	1,408	101,722

Liabilities & Equity	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
Atlas Savings and Loan Association	41,440	-	-	-	-	1,184	42,624	17,006	59,630
Canisteo Savings and Loan Association	5,547	-	-	-	-	35	5,582	577	6,159
Medina Savings and Loan Association	31,199	-	900	-	-	91	32,190	3,743	35,933
Total	78,186	-	900	-	-	1,310	80,396	21,326	101,722

Part 6 Consolidated Statement of Condition of Credit Unions
(Dollars In Thousands)

Assets	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Customers' Liability on Acceptances	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Other Assets	Total Assets
AmeriCU Credit Union	18,450	56,874		496,777		19,998		17,798	609,897
Branch 6000 NALC Credit Union	553	2,519		4,257		19		596	7,944
Buffalo Service Credit Union	1,237	12,736		14,681		137		566	29,357
CFCU Community Credit Union	69,780	83,832		309,808		8,938		7,247	479,605
Directors Choice Credit Union	97	752		2,165		-		32	3,046
Empire Branch 36 National Association of Letter Carriers Credit Union	623	1,995		2,872		30		116	5,636
Empire State Credit Union	181	526		1,484		-		26	2,217
Erie County Employees Credit Union	1,667	7,156		7,129		56		259	16,267
Hudson River Community Credit Union	4,927	21,293		71,414		2,327		2,105	102,066
Independent Credit Union	31	1,652		1,504		27		30	3,244
Jamestown Post Office Employees' Credit Union	492	1,934		2,193		6		55	4,680
Melrose Credit Union	9,442	72,043		782,857		24,348		9,642	898,332
Middle Village Credit Union	80	13,396		31,496		39		154	45,165
Montauk Credit Union	1,964	895		61,963		2,776		984	68,582
Municipal Credit Union	141,246	67,399		1,043,230		22,143		27,024	1,301,042
Newspaper Employees Credit Union	12	465		592		-		19	1,088
Niagara Dupont Employees Credit Union	1,101	3,321		4,312		16		129	8,879
Niagara Falls Penn Central Employees Credit Union	240	1,405		3,956		16		54	5,671
Norton-Troy Employees Credit Union	486	4,955		2,564		8		102	8,115
Progressive Credit Union	6,899	6,844		324,877		137		5,521	344,278
The Niagara Frontier Federal Employees Credit Union	310	3,189		2,425		20		85	6,029
Yonkers Postal Employees Credit Union	269	2,412		2,795		17		44	5,537
Total	260,087	367,593	-	3,175,351	-	81,058	-	72,588	3,956,677

Part 6 Consolidated Statement of Condition of Credit Unions
(Dollars In Thousands)

Liabilities & Equity	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Reserves And Equity Capital	Total Liabilities and Capital
AmeriCU Credit Union	529,225		25,089			5,722	560,036	49,861	609,897
Branch 6000 NALC Credit Union	6,954		-			13	6,967	977	7,944
Buffalo Service Credit Union	24,960		-			17	24,977	4,380	29,357
CFCU Community Credit Union	402,920		-			3,772	406,692	72,913	479,605
Directors Choice Credit Union	2,590		-			2	2,592	454	3,046
Empire Branch 36 National Association of Letter Carriers Credit Union	4,621		-			-	4,621	1,015	5,636
Empire State Credit Union	1,715		-			3	1,718	499	2,217
Erie County Employees Credit Union	13,739		-			169	13,908	2,359	16,267
Hudson River Community Credit Union	84,288		-			1,607	85,895	16,171	102,066
Independent Credit Union	2,634		-			2	2,636	608	3,244
Jamestown Post Office Employees' Credit Union	3,877		-			2	3,879	801	4,680
Melrose Credit Union	587,743		72,000			-	659,743	238,589	898,332
Middle Village Credit Union	17,776		-			485	18,261	26,904	45,165
Montauk Credit Union	57,799		1,000			866	59,665	8,917	68,582
Municipal Credit Union	1,116,570		-			37,990	1,154,560	146,482	1,301,042
Newspaper Employees Credit Union	754		-			-	754	334	1,088
Niagara Dupont Employees Credit Union	7,230		-			29	7,259	1,620	8,879
Niagara Falls Penn Central Employees Credit Union	4,521		-			-	4,521	1,150	5,671
Norton-Troy Employees Credit Union	7,018		-			72	7,090	1,025	8,115
Progressive Credit Union	151,756		17,612			9,165	178,533	165,745	344,278
The Niagara Frontier Federal Employees Credit Union	5,434		-			6	5,440	589	6,029
Yonkers Postal Employees Credit Union	4,632		-			33	4,665	872	5,537
Total	3,038,756	-	115,701	-	-	59,955	3,214,412	742,265	3,956,677

Part 7 Consolidated Statement of Condition of Safe Deposit Companies
(Dollars In Thousands)

Assets	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Customers' Liability on Acceptances	Premises Valut and Equipment	Investment in Unconsol'd Subsidiaries	Other Assets	Total Assets
Akron Safe Deposit Company	62	225				72		0	359
Universal Safe Deposit Corp.	9	919							928
Zurich Depository Corporation	381	187				0		24	592
Total	452	1,331	-	-	-	72	-	24	1,879

Liabilities & Equity	Key & Box Deposits	Unearned Deferred Income	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Akron Safe Deposit Company	-	-				-	-	359	359
Universal Safe Deposit Corp.	-	-				927	927	1	928
Zurich Depository Corporation	81	217				71	369	223	592
Total	81	217	-	-	-	998	1,296	583	1,879

Part 8 Consolidated Statement of Condition of Investment Companies

(Dollars In Thousands)

Assets	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Customers' Liability on Acceptances	Premises and Equipment	Investment in Unconsolidated Subsidiaries	Other Assets	Total Assets
American Express Banking Corp	3,802,720	3,098,158	903,878	8,388,733		115,553	3,395	846,863	17,159,300
ALG Finance Holdings, Inc.	79,018	43,909	-	1,045,314		245	-	17,900	1,186,386
Community Building Fund, LLC	1,814	-	-	674		-	-	23	2,511
Fiduciary Investment Corporation	81,053	934	-	-		413	-	17,755	100,155
French American Banking Corporation	-	-	-	-		1,382	146,487	-	147,869
GE Capital International Financing Corporation	2,828,110	808,996	-	83,670,040		349,795	1,330,782	6,546,147	95,533,870
Merrill Lynch International Finance Corporation	-	-	-	-		-	-	100	100
Skandinaviska Enskilda Banken Corporation	-	-	1,000,000	286		-	-	129	1,000,415
Sterling Banking Corporation	-	-	-	-		-	-	1,272	1,272
Western Union Financial Holdings, L.L.C.	65,735	-	-	1,410		10,599	-	3,379	81,123
Total	6,858,450	3,951,997	1,903,878	93,106,457		477,987	1,480,664	7,433,568	115,213,001

Liabilities & Equity	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Due To Affiliates	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
American Express Banking Corp	14,808,601	373,663	85,928	-	145,000	956,380	16,369,572	789,728	17,159,300
ALG Finance Holdings, Inc.	529,272	-	423,164	-	51,929	53,403	1,057,768	128,618	1,186,386
Community Building Fund, LLC	-	-	-	-	-	22	22	2,489	2,511
Fiduciary Investment Corporation	-	-	-	-	-	12,123	12,123	88,032	100,155
French American Banking Corporation	-	-	-	-	-	13,243	13,243	134,626	147,869
GE Capital International Financing Corporation	11,353,803	-	51,788,990	-	1,776,867	7,417,012	72,338,672	23,195,198	95,533,870
Merrill Lynch International Finance Corporation	-	-	-	-	-	-	-	100	100
Skandinaviska Enskilda Banken Corporation	-	-	-	979,533	-	-	979,533	20,882	1,000,415
Sterling Banking Corporation	-	-	-	-	-	-	-	1,272	1,272
Western Union Financial Holdings, L.L.C.	8,469	-	-	-	-	13,135	21,604	59,519	81,123
Total	26,700,145	373,663	52,298,082	979,533	1,973,796	8,465,318	90,790,537	24,420,464	115,213,001

Part 9 Consolidated Statement of Condition of Licensed Lenders
(Dollars In Thousands)

Assets	Loans and Leases Net	Cash and Due From 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	80,537	1,330	1,144	3,485	86,496	-	86,496
AmeriCredit Consumer Loan Company, Inc.	35,300	1,297	607	4,178	41,382	555,160	596,542
AmeriCredit Financial Services, Inc.	406	15	7	48	476	15,356	15,832
AmeriFirst Home Improvement Finance Co	5,613	-	-	-	5,613	225,050	230,663
Beneficial New York Inc.	366,453	3,138	874	23,594	394,059	-	394,059
Capital Financial Services, Inc.	8,626	50	-	55	8,731	41,833	50,564
CitiFinancial, Inc.	350,159	1,084	971	22,584	374,797	-	374,797
CNH Capital America LLC Maserati Financial Services	214,244	-	-	43,368	257,612	4,644,195	4,901,806
DaimlerChrysler Financial Services Americas LLC	-	-	-	-	-	43,620,912	43,620,912
DCFS USA LLC	-	-	-	-	-	28,595,550	28,595,550
FirstAgain LLC	3,630	-	-	-	3,630	68,725	72,355
Household Finance Corporation III	361,920	2,013	640	30,734	395,307	13,323,910	13,719,217
HSBC Auto Credit Inc.	113,879	-	-	696	114,575	2,456,019	2,570,594
JCB International Credit Card Co., Ltd.	752	2,576	70	1,533	4,930	17,027	21,958
New City Funding Corporation	1,419	154	18	-	1,591	-	1,591
Northwest Finance Company, Inc.	4,159	39	12	63	4,273	117,312	121,586
Omni Financial of New York, Inc.	-	114	36	3	153	-	153
Retail Charge Financial Services Corp.	511	16	1	214	742	-	742
Stones Funding LLC	-	187	-	11	198	-	198
Sunrise Capital Management, Inc.	-	-	-	-	-	2,602	2,602
SLM Financial Corporation Sallie Mae Financial	833	-	-	-	833	585,940	586,773
Triad Financial Corporation U/F/N Triad Financial of California	91,922	1,376	399	13,921	107,618	3,999,934	4,107,552
Wells Fargo Financial New York, Inc.	169,502	1,514	1,404	7,324	179,744	100	179,844
Total	1,809,864	14,902	6,182	151,812	1,982,760	98,269,625	100,252,386

Part 9 Consolidated Statement of Condition of Licensed Lenders
(Dollars In Thousands)

Liabilities & Equity	Other Borrowed Money	All Other Liabilities	Total Liabilities	Valuation Reserves	Capital Stock	Surplus & Undivided Profits	Total Liabilities and Capital
American General Financial Services, Inc	73,971	105	74,076	3,719	80	8,621	86,496
AmeriCredit Consumer Loan Company, Inc.	81,790	449,576	531,366	-	38	65,138	596,542
AmeriCredit Financial Services, Inc.	2,171	11,931	14,102	-	1	1,729	15,832
AmeriFirst Home Improvement Finance Co	207,473	3,995	211,468	-	20	19,175	230,663
Beneficial New York Inc.	392,826	1,233	394,059	-	-	-	394,059
Capital Financial Services, Inc.	23,266	-	23,266	-	-	27,298	50,564
CitiFinancial, Inc.	345,651	4,393	350,044	-	100	24,653	374,797
CNH Capital America LLC Maserati Financial Services	3,562,310	211,650	3,773,960	-	1	1,127,845	4,901,806
DaimlerChrysler Financial Services Americas LLC	31,522,496	6,019,471	37,541,967	-	25,000	6,053,946	43,620,912
DCFS USA LLC	19,644,194	7,322,840	26,967,034	-	-	1,628,516	28,595,550
FirstAgain LLC	61,276	5,166	66,442	-	-	5,913	72,355
Household Finance Corporation III	12,308,536	1,855	12,310,391	-	103	1,408,723	13,719,217
HSBC Auto Credit Inc.	2,509,257	2,701	2,511,958	-	-	58,636	2,570,594
JCB International Credit Card Co., Ltd.	13,383	1,639	15,021	-	50	6,887	21,958
New City Funding Corporation	930	140	1,070	-	521	-	1,591
Northwest Finance Company, Inc.	92,287	4,297	96,583	-	25,002	-	121,586
Omni Financial of New York, Inc.	63	-	63	-	126	(36)	153
Retail Charge Financial Services Corp.	-	4	4	-	0	738	742
Stones Funding LLC	-	-	-	-	-	198	198
Sunrise Capital Management, Inc.	164	2,421	2,585	-	-	17	2,602
SLM Financial Corporation Sallie Mae Financial	445,144	72,454	517,598	-	35,383	33,792	586,773
Triad Financial Corporation U/F/N Triad Financial of California	3,529,879	221,082	3,750,961	-	345,000	11,591	4,107,552
Wells Fargo Financial New York, Inc.	175,132	123	175,255	-	1	4,587	179,844
Total	74,992,198	14,337,075	89,329,274	3,719	431,426	10,487,967	100,252,386

Part 1 Summary of Supervised and Licensed Institutions

Type of Institution	Number of Institutions	Number of Domestic Offices
Commercial Banks	52	290
Trust Companies	27	1,135
Limited Purpose Trust Companies	17	21
Private Bankers	1	9
Savings Banks	21	467
Savings and Loan Associations	3	4
Credit Unions	22	54
Safe Deposit Companies	3	3
Investment Companies (Article XII)	10	12
Licensed Lenders	23	208
Foreign Branches	81	95
Foreign Agencies	20	20
Holding Companies - Single Bank	28	28
Holding Companies - Multiple Banks	10	10
Mutual Holding Companies	2	2
Foreign Representative Offices	38	38
Sales Finance Companies	105	136
Premium Finance Agencies	68	76
Check Cashers	207	659
Money Transmitters	76	310
Budget Planners	57	78
Mortgage Bankers	276	1,392
Mortgage Brokers	2,414	3,316
Common Trust Funds	60	60
NYS Regulated Corporations	4	4
Charitable Foundations	3	3
Total	3,628	8,430

Part 2 Details of Supervised and Licensed Institutions

Name	Street Address	City, State Zip	Domestic Offices	License Charter Date
Commercial Banks				
Adirondack Bank	185 Genesee Street	Utica, NY 13501	18	December 30, 2003
Alden State Bank	13216 Broadway	Alden, NY 14004	2	September 30, 1916
Alma Bank	28-31 31ST Street	Astoria, NY 11102	2	September 12, 2007
Alpine Capital Bank	680 Fifth Avenue	New York, NY 10019	1	February 29, 2000
Amerasia Bank	41-04/41-06 Main Street	Flushing, NY 11355	2	February 16, 1988
American Community Bank	300 Glen Street	Glen Cove, NY 11542	2	October 20, 1999
Bank of Akron	46 Main Street	Akron, NY 14001	6	December 31, 1919
Bank of Cattaraugus	24 Main Street	Cattaraugus, NY 14719	1	March 30, 1892
Bank of Holland	12 South Main Street	Holland, NY 14080	2	October 21, 1893
Bank Leumi USA	579 Fifth Avenue	New York, NY 10017	14	July 15, 1968
Berkshire Municipal Bank	41 State Street	Albany, NY 12207	1	August 29, 2005
BPD Bank	90 Broad Street	New York, NY 10004	1	January 24, 1986
Carver Municipal Bank	111 Livingston Street	Brooklyn, NY 11201	1	October 5, 2006
Catskill Hudson Bank	4438 Route 42 North	Thompson, NY 12701	10	July 27, 1993
Cattaraugus County Bank	116-120 Main Street	Little Valley, NY 14755	5	January 2, 1902
CheckSpring Bank	69 East 167th Street	Bronx, NY 10452	1	October 25, 2007
Citizens Bank of Cape Vincent	154 Broadway	Cape Vincent, NY 13618	3	September 11, 1919
Country Bank	200 East 42nd Street	New York, NY 10017	6	April 20, 1988
Emigrant Mercantile Bank	6 East 43rd Street	New York, NY 10017	1	July 9, 2004
First American International Bank	5503 8th Avenue	Brooklyn, NY 11220	9	October 15, 1999
First Niagara Commercial Bank	55 East Avenue	Lockport, NY 14095	2	August 1, 2000
Flushing Commercial Bank	661 Hillside Avenue	New Hyde Park, NY 11040	1	May 1, 2007
Genesee Regional Bank	3380 Monroe Avenue	Pittsford, NY 14618	3	August 8, 1985
Global Bank	30 East Broadway	New York, NY 10002	1	February 28, 2007
Gotham Bank of New York	1412 Broadway	New York, NY 10018	1	November 17, 1980
Greene County Commercial Bank	425 Main Street	Catskill, NY 12414	1	May 20, 2004
Hamptons State Bank	243 North Sea Road	Southampton, NY 11968	1	August 17, 1998
Interaudi Bank	19 East 54th Street	New York, NY 10022	2	June 6, 1983
LibertyPointe Bank	120 Broadway	New York, NY 10271	3	October 21, 2005
New York Commercial Bank	One Suffolk Square	Islandia, NY 11749	40	November 13, 1989
Newbank	146-01 Northern Boulevard	Flushing, NY 11354	1	August 17, 2006
Pathfinder Commercial Bank	214 West First Street	Oswego, NY 13126	1	October 23, 2002
Pioneer Commercial Bank	21 Second Street	Troy, NY 12180	1	November 15, 2004

Provident Municipal Bank	400 Rella Boulevard	Montebello, NY 10927	2	April 18, 2002
PCSB Commercial Bank	Route 6 & Drewville Road	Brewster, NY 10509	1	December 20, 2001
Redwood Bank	1000 Coffeen Street	Watertown, NY 13601	7	June 30, 2003
Riverside Bank	11-13 Garden Street	Poughkeepsie, NY 12602	4	February 12, 1988
Shinhan Bank America	330 Fifth Avenue	New York, NY 10001	11	October 10, 1990
Signature Bank	565 Fifth Avenue	New York, NY 10017	21	April 5, 2001
Sleepy Hollow Bank	49 Beekman Avenue	Tarrytown, NY 10591	6	July 8, 2002
State Bank of Chittenango	101 Falls Boulevard	Chittenango, NY 13037	1	February 23, 1923
The Berkshire Bank	4 East 39th Street	New York, NY 10016	12	May 4, 1989
The Park Avenue Bank	460 Park Avenue	New York, NY 10022	5	March 30, 2004
Tioga State Bank	Main & Tioga Streets	Spencer, NY 14883	11	March 22, 1884
Union State Bank	46 College Avenue	Nanuet, NY 10954	32	November 18, 1969
United International Bank	41-60 Main Street	Flushing, NY 11355	1	December 22, 2005
United Orient Bank	10 Chatham Square	New York, NY 10038	3	May 7, 1980
USA Bank	211 Irving Avenue	Port Chester, NY 10573	1	December 22, 2005
USNY Bank	389 Hamilton Street	Geneva, NY 14456	2	July 27, 2007
Victory State Bank	4142 Hylan Boulevard	Staten Island, NY 10308	5	November 13, 1997
Waterford Village Bank	8411 Main Street	Clarence, NY 14221	1	December 7, 2006
Woori America Bank	1250 Broadway	New York, NY 10001	18	January 20, 1984

Trust Companies

Amalgamated Bank	275 Seventh Avenue	New York, NY 10001	18	March 16, 1923
Banco Popular North America	7 West 51st Street	New York, NY 10019	158	January 1, 1999
Bank of Millbrook	Franklin Avenue	Millbrook, NY 12545	2	March 14, 1891
Bank of Richmondville	5 East Main Street	Richmondville, NY 12149	3	December 8, 1893
Bank of Smithtown	One East Main Street	Smithtown, NY 11787	20	May 4, 1923
Bank of Tokyo - Mitsubishi UFJ Trust Co.	1251 Avenue of the Americas	New York, NY 10020	3	September 15, 1955
Bank of Utica	220-222 Genesee Street	Utica, NY 13502	1	September 30, 1958
Capital Bank & Trust Company	1375 Washington Avenue	Albany, NY 12206	5	December 11, 1995
Chemung Canal Trust Company	One Chemung Canal Plaza	Elmira, NY 14901	17	July 10, 1902
Deutsche Bank Trust Company Americas	60 Wall Street	New York, NY 10005	3	March 24, 1903
Fiduciary Trust Company International	600 Fifth Avenue	New York, NY 10020	1	November 17, 1930
First State Bank, Canisteo, N.Y.	3 Main Street	Canisteo, NY 14823	3	April 28, 1897
Five Star Bank	55 North Main Street	Warsaw, NY 14569	48	February 14, 1902
Habib American Bank	99 Madison Avenue	New York, NY 10016	6	November 7, 1983
Israel Discount Bank of New York	511 Fifth Avenue	New York, NY 10017	10	July 17, 1922
Manufacturers and Traders Trust Company	One M & T Plaza	Buffalo, NY 14240	744	June 27, 1893

Mitsubishi UFJ Trust & Banking Corporation (U.S.A.)	420 Fifth Avenue	New York, NY 10018	1	March 24, 1986
Mizuho Corporate Bank (USA)	1251 Avenue of the Americas	New York, NY 10020	2	November 29, 1974
Mizuho Trust & Banking Co. (USA)	135 West 50th Street	New York, NY 10020	1	October 22, 1987
Orange County Trust Company	212 Dolson Avenue	Middletown, NY 10940	6	May 3, 1892
Solvay Bank	1537 Milton Avenue	Solvay, NY 13209	7	March 20, 1917
State Bank of Long Island	699 Hillside Avenue	New Hyde Park, NY 11040	16	November 1, 1966
Steuben Trust Company	One Steuben Square	Hornell, NY 14843	12	December 31, 1919
The Adirondack Trust Company	473 Broadway	Saratoga Springs, NY 12866	10	September 19, 1901
The Bank of Castile	50 North Main Street	Castile, NY 14427	16	August 2, 1917
The Bank of New York	One Wall Street	New York, NY 10005	9	February 16, 1871
Tompkins Trust Company	110 North Tioga Street	Ithaca, NY 14850	13	September 18, 1891

Limited Purpose Trust Companies

American Stock Transfer & Trust Company	59 Maiden Lane	New York, NY 10038	1	December 31, 1987
Continental Stock Transfer & Trust Company	17 Battery Place	New York, NY 10004	1	May 1, 1974
Genesee Valley Trust Company	1221 Pittsford Victor Road	Pittsford, NY 14534	1	March 30, 1994
Law Debenture Trust Company of New York	400 Madison Avenue	New York, NY 10017	1	May 8, 2002
Market Street Trust Company	80 East Market Street	Corning, NY 14830	1	November 17, 1987
Mellon Securities Trust Company	One Wall Street	New York, NY 10005	1	September 12, 1985
Mellon Trust of New York, LLC	200 Park Avenue	New York, NY 10166	1	June 16, 1988
New York Life Trust Company	51 Madison Avenue	New York, NY 10010	2	March 9, 1995
OFI Trust Company	2 World Financial Center	New York, NY 10281	1	April 14, 1988
The Bank of New York Trust Company	123 Main Street	White Plains, NY 10601	2	March 9, 1982
The Bank of Nova Scotia Trust Company of New York	One Liberty Plaza	New York, NY 10006	1	June 22, 1959
The Depository Trust Company	55 Water Street	New York, NY 10041	1	May 11, 1973
The Dreyfus Trust Company	144 Glenn Curtis 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	65 East 55th Street	New York, NY 10022	1	June 29, 1989
The Rockefeller Trust Company	30 Rockefeller Plaza	New York, NY 10112	1	February 21, 1986
Winthrop Trust Company	11 Madison Avenue	New York, NY 10010	1	May 15, 1995

Private Bankers

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

Apple Bank For Savings	1395 Northern Boulevard	Manhasset, NY 11030	55	April 17, 1863
Emigrant Bank	5 East 42nd Street	New York, NY 10017	2	April 10, 1850

Emigrant Savings Bank - Brooklyn/Queens	1954 Flatbush Avenue	Brooklyn, NY 11234	6	September 1, 2005
Emigrant Savings Bank - Long Island	1000 Merchants Concourse	Westbury, NY 11590	7	September 1, 2005
Emigrant Savings Bank - Manhattan	261 Broadway	New York, NY 10007	12	September 1, 2005
Emigrant Savings Bank-Bronx/Westchester	2526 Grand Concourse	Bronx, NY 10458	9	September 1, 2005
First Central Savings Bank	70 Glen Street	Glen Cove, NY 11542	9	March 31, 1999
Fulton Savings Bank	75 South First Street	Fulton, NY 13069	9	January 1, 1871
Greater Buffalo Savings Bank	2421 Main Street	Buffalo, NY 14214	17	October 8, 1999
New York Community Bank	136-65 Roosevelt Avenue	Flushing, NY 11354	206	April 14, 1859
Oneida Savings Bank	182 Main Street	Oneida, NY 13421	10	February 19, 1866
Pathfinder Bank	214 West First Street	Oswego, NY 13126	7	March 4, 1859
Pioneer Savings Bank	21 Second Street	Troy, NY 12180	15	July 1, 1972
Putnam County Savings Bank	Route 6 & Drewville Road	Brewster, NY 10509	9	July 1, 1972
Rhinebeck Savings Bank	6414 Montgomery Street	Rhinebeck, NY 12572	9	April 12, 1860
Ridgewood Savings Bank	71-02 Forest Avenue	Ridgewood, NY 11385	52	May 18, 1921
Rondout Savings Bank	300 Broadway	Kingston, NY 12401	4	January 1, 1868
Sawyer Savings Bank	87 Market Street	Saugerties, NY 12477	3	July 1, 1972
The North Country Savings Bank	127 Main Street	Canton, NY 13617	5	March 9, 1909
Ulster Savings Bank	280 Wall Street	Kingston, NY 12401	14	April 12, 1851
Watertown Savings Bank	111 Clinton Street	Watertown, NY 13601	7	October 2, 1893

Savings and Loan Associations

Atlas Savings and Loan Association	689 Fifth Avenue	Brooklyn, NY 11215	1	October 17, 1900
Canisteo Savings and Loan Association	1 Main Street	Canisteo, NY 14823	1	August 15, 1921
Medina Savings and Loan Association	11182 Maple Ridge Road	Medina, NY 14103	2	March 20, 1888

Credit Unions

AmeriCU Credit Union	1916 Black River Boulevard	Rome, NY 13440	11	May 1, 2000
Branch 6000 NALC Credit Union	630 Broadway	Amityville, NY 11701	1	October 10, 1973
Buffalo Service Credit Union	130 South Elmwood Avenue	Buffalo, NY 14202	4	February 27, 1933
CFCU Community Credit Union	1030 Craft Road	Ithaca, NY 14850	8	December 1, 1997
Directors Choice Credit Union	426 New Karner Road	Albany, NY 12205	1	January 5, 2000
Empire Branch 36 National Association of Letter Carriers Credit Union	347 West 41st Street, 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, Room 111	Buffalo, NY 14202	1	March 13, 1940
Hudson River Community Credit Union	312 Palmer Avenue	Corinth, NY 12822	1	March 23, 1998
Independent Credit Union	1609 Avenue Z	Brooklyn, NY 11235	1	January 16, 1922
Jamestown Post Office Employees' Credit Union	300 East Third Street	Jamestown, NY 14701	1	November 30, 1928

Melrose Credit Union	139-30 Queens Boulevard	Briarwood, NY 11435	1	May 27, 1922
Middle Village Credit Union	78-09 Metropolitan Avenue	Middle Village, NY 11379	1	January 2, 1924
Montauk Credit Union	111 West 26th Street	New York, NY 10001	2	March 20, 1922
Municipal Credit Union	22 Cortlandt Street	New York, NY 10007	11	November 15, 1916
Newspaper Employees Credit Union	645 Albany Shaker Road	Albany, NY 12211	1	May 31, 1933
Niagara Dupont Employees Credit Union	2551 Buffalo Avenue	Niagara Falls, NY 14302	1	May 3, 1934
Niagara Falls Penn Central Employees Credit Union	8612 Buffalo Avenue	Niagara Falls, NY 14304	1	January 12, 1939
Norton-Troy Employees Credit Union	10th Avenue & 25th St	Watervliet, NY 12189	1	March 3, 1939
Progressive Credit Union	370 Seventh Avenue, Suite 1400	New York, NY 10001	2	July 15, 1918
Niagara Frontier Federal Employees Credit Union	615 Main Street	Niagara Falls, NY 14302	1	February 5, 1931
Yonkers Postal Employees Credit Union	75 Main Street	Yonkers, NY 10702	1	March 26, 1934

Safe Deposit Companies

Akron Safe Deposit Company	46 Main Street	Akron, NY 14091	1	April 9, 1947
Universal Safe Deposit Corp.	31 East 32nd Street	New York, NY 10016	1	March 18, 1983
Zurich Depository Corporation	1165 Northern Boulevard	Manhasset, NY 11030	1	October 27, 1983

Investment Companies (Article XII)

American Express Banking Corp	American Express Tower WFC	New York, NY 10285	1	April 1, 1998
ALG Finance Holdings, Inc.	70 Pine Street	New York, NY 10270	1	October 23, 1996
Community Building Fund, LLC	2100 Middle Country Road	Centereach, NY 11720	1	October 31, 2005
Fiduciary Investment Corporation	600 Fifth Avenue	New York, NY 10020	1	February 27, 1970
French American Banking Corporation	787 Seventh Avenue	New York, NY 10019	3	May 21, 1919
GE Capital International Financing Corporation	335 Madison Avenue	New York, NY 10017	1	November 13, 2000
Merrill Lynch International Finance Corporation	Merrill Lynch World Headquarters	New York, NY 10281	1	March 27, 1984
Skandinaviska Enskilda Banken Corporation	245 Park Avenue	New York, NY 10167	1	July 23, 1982
Sterling Banking Corporation	650 Fifth Avenue	New York, NY 10019	1	August 30, 1951
Western Union Financial Holdings, L.L.C.	199 Water Street	New York, NY 10038	1	November 2, 2005

Licensed Lenders

American General Financial Services, Inc	601 N.W. Second Street	Evansville, IN 47708	33	April 4, 1962
AmeriCredit Consumer Loan Company, Inc.	4001 Embarcadero Drive	Arlington, TX 76014	1	July 5, 2006
AmeriCredit Financial Services, Inc.	4001 Embarcadero Drive	Arlington, TX 76014	1	July 8, 2002
AmeriFirst Home Improvement Finance Co	4405 South 96th Street	Omaha, NE 68127	1	June 14, 2006
Beneficial New York Inc.	2700 Sanders Road	Prospect Heights, IL 60070	32	July 31, 2005
Capital Financial Services, Inc.	700 North Wood Dale Road	Wood Dale, IL 60191	1	June 28, 2005
CitiFinancial, Inc.	300 St. Paul Place	Baltimore, MD 21202	61	November 10, 1988

CNH Capital America LLC Maserati Financial Services	233 Lake Avenue	Racine, WI 53403	1	August 31, 2007
DaimlerChrysler Financial Services Americas LLC	27777 Inkster Road	Farmington Hills, MI 48334	1	January 5, 2006
DCFS USA LLC	36455 Corporate Drive	Farmington Hills, MI 48331	1	September 25, 2007
FirstAgain LLC	600 W Broadway, Suite 3100	San Diego, CA 92101	1	January 5, 2006
Household Finance Corporation III	2700 Sanders Road	Prospect Heights, IL 60070	32	December 31, 1984
HSBC Auto Credit Inc.	5855 Copley Drive	San Diego, CA 92111	2	January 4, 1999
JCB International Credit Card Co., Ltd.	700 South Flower Street, Suite 1000	Los Angeles, CA 90017	1	December 17, 2002
New City Funding Corporation	146 South Liberty Drive	Stony Point, NY 10980	1	June 14, 2006
Northwest Finance Company, Inc.	100 Liberty Street	Warren, PA 16365	2	October 1, 1990
Omni Financial of New York, Inc.	26000 US Rt. 11	Evans Mills, NY 13637	1	August 2, 2007
Retail Charge Financial Services Corp.	2650 Merrick Road	Bellmore, NY 11710	1	April 18, 1995
Stones Funding LLC	31 Riordan Place	Shrewsbury, NJ 07702	1	November 21, 2007
Sunrise Capital Management, Inc.	260 Airport Plaza	Farmingdale, NY 11735	1	June 27, 2007
SLM Financial Corporation Sallie Mae Financial	411 S. Hicks Street	Lawrenceville, VA 23868	2	February 15, 2007
Triad Financial Corporation U/F/N Triad Financial of California	5201 Rufe Snow Drive, Suite 400	North Richland Hills, TX 76180	1	April 14, 2005
Wells Fargo Financial New York, Inc.	800 Thruway Plaza Drive, Suite 175	Cheektowaga, NY 14225	29	July 14, 1987

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 Monte dei Paschi di Siena S.p.A.	55 East 59th Street	New York, NY 10022	1	February 4, 1983
Banco de La Nacion Argentina	225 Park Avenue	New York, NY 10169	1	August 21, 1973
Banco do Brasil, S.A.	600 Fifth Avenue	New York, NY 10020	1	March 25, 1969
Banco Bilbao Vizcaya Argentaria, S.A.	1345 Avenue of the Americas	New York, NY 10105	1	October 1, 1988
Banco Del Estado de Chile	400 Park Avenue	New York, NY 10022	1	July 25, 2005
Banco Espanol de Credito, S.A.	730 Fifth Avenue	New York, NY 10019	1	February 22, 1984
Banco Espirito Santo, S.A.	320 Park Avenue	New York, NY 10022	1	May 6, 1988
Banco Itau, S.A.	540 Madison Avenue	New York, NY 10022	1	October 2, 1979
Banco Popular de Puerto Rico	5 West 51st Street	New York, NY 10019	2	January 1, 1999
Banco Santander Central Hispano, S.A.	45 East 53rd Street	New York, NY 10022	1	April 12, 1977
Bank of Baroda	One Park Avenue	New York, NY 10016	1	December 4, 1978
Bank of India	277 Park Avenue	New York, NY 10172	1	December 1, 1978
Bank of Montreal	3 Times Square	New York, NY 10036	1	September 1, 1911
Bank Hapoalim B.M.	1177 Avenue of the Americas	New York, NY 10036	2	November 19, 1974
Barclays Bank PLC	200 Park Avenue	New York, NY 10166	1	September 1, 1911
Bayerische Hypo-und Vereinsbank Aktiengesellschaft	150 East 42nd Street	New York, NY 10017	1	July 17, 1974

BNP Paribas	787 7th Avenue	New York, NY 10019	1	November 3, 1976
Caixa Geral de Depositos, S.A.	280 Park Avenue, 28th Floor	New York, NY 10017	1	May 7, 1999
Calyon	1301 Avenue of the Americas	New York, NY 10019	1	December 5, 1979
Chang Hwa Commercial Bank, Ltd.	685 Third Avenue	New York, NY 10017	1	August 4, 1989
Chinatrust Commercial Bank, Ltd.	366 Madison Avenue	New York, NY 10017	1	December 25, 1998
Commerzbank Aktiengesellschaft	Two World Financial Center	New York, NY 10281	1	August 20, 1971
Cooperatieve Centrale Raiffeisen-Boeren Leenbank B.A., Rabobank Nederland	245 Park Avenue	New York, NY 10167	1	December 19, 1995
Credit Industriel et Commercial	520 Madison Avenue	New York, NY 10022	1	December 10, 1991
Credit Suisse	11 Madison Avenue	New York, NY 10010	1	April 8, 1940
Depfa Bank plc	623 Fifth Avenue	New York, NY 10022	1	June 26, 2003
Deutsche Bank AG	60 Wall Street	New York, NY 10005	4	July 15, 1978
Dexia Credit Local S.A.	445 Park Avenue	New York, NY 10022	1	November 5, 1990
DnB NOR Bank ASA	200 Park Avenue	New York, NY 10022	1	January 19, 2004
Dresdner Bank AG	1301 Avenue of the Americas	New York, NY 10019	2	September 14, 1972
DZ Bank AG Deutsche Zentral-Genossenschaftsbank	609 Fifth Avenue	New York, NY 10017	1	November 22, 1976
Eurohypo Aktiengesellschaft	1114 Avenue of the Americas	New York, NY 10036	1	December 17, 2002
Fortis Bank S.A./N.V.	520 Madison Avenue	New York, NY 10022	1	November 15, 2002
Habib Bank Limited	60 East 42nd Street	New York, NY 10165	1	February 19, 1971
HSH Nordbank AG	230 Park Avenue	New York, NY 10169	1	September 24, 2002
Industrial Bank of Korea	1250 Broadway	New York, NY 10001	1	November 1, 1990
Intesa Sanpaolo S.p.A.	1 William Street	New York, NY 10004	3	April 19, 2000
Kookmin Bank	565 Fifth Avenue	New York, NY 10017	2	January 4, 1999
KBC Bank N.V.	1177 Avenue of the Americas	New York, NY 10036	1	June 4, 1998
Landesbank Baden - Wurttemberg	280 Park Avenue	New York, NY 10017	1	December 1, 1998
Landesbank Hessen - Thuringen Girozentrale	420 Fifth Avenue	New York, NY 10018	1	January 2, 1981
Lloyds TSB Bank plc	1251 Avenue of the Americas	New York, NY 10020	1	October 1, 1971
Malayan Banking Berhad	400 Park Avenue	New York, NY 10022	1	March 28, 1984
Mashreq Bank psc	50 Broadway	New York, NY 10004	1	January 24, 1989
Mega International Commercial Bank Co., Ltd	59-65 Liberty Street	New York, NY 10005	1	April 2, 1936
Mitsubishi UFJ Trust and Banking Corporation	520 Madison Avenue	New York, NY 10022	1	December 11, 1973
Mizuho Corporate Bank, Ltd.	1251 Avenue of the Americas	New York, NY 10020	3	August 22, 1956
National Bank of Canada	65 East 55th Street	New York, NY 10022	1	November 1, 1979
National Bank of Egypt	40 East 52nd Street	New York, NY 10022	1	December 6, 2000
National Bank of Pakistan	100 Wall Street, 21st Floor	New York, NY 10005	1	July 23, 1964
Natixis	1251 Avenue of the Americas	New York, NY 10020	1	December 22, 1976
Norddeutsche Landesbank Girozentrale	1114 Avenue of the Americas	New York, NY 10036	1	February 15, 1991
Nordea Bank Finland Plc	437 Madison Avenue	New York, NY 10022	1	October 1, 2001
Nordea Bank Norge ASA	437 Madison Avenue	New York, NY 10022	1	April 11, 1987

Philippine National Bank	546 Fifth Avenue	New York, NY 10036	1	February 3, 1917
Shinhan Bank	800 Third Avenue	New York, NY 10022	1	April 1, 2006
Shinkin Central Bank	114 West 47th Street	New York, NY 10036	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	1	November 26, 1971
Sumitomo Mitsui Banking Corporation	277 Park Avenue	New York, NY 10172	1	March 17, 2003
Svenska Handelsbanken AB	875 Third Avenue	New York, NY 10022	1	May 8, 1987
Swedbank AB	One Penn Plaza	New York, NY 10119	1	January 23, 1991
T.C. Ziraat Bankasi	475 Fifth Avenue	New York, NY 10017	1	September 1, 1983
The Bank of Tokyo - Mitsubishi UFJ, Ltd.	1251 Avenue of the Americas	New York, NY 10020	1	October 2, 1952
The Chiba Bank, Ltd.	1133 Avenue of the Americas	New York, NY 10036	1	March 3, 1987
The Gunma Bank, Ltd.	780 Third Avenue	New York, NY 10017	1	January 20, 1988
The Korea Development Bank	320 Park Avenue	New York, NY 10022	1	April 1, 1997
The Norinchukin Bank	245 Park Avenue	New York, NY 10167	1	July 8, 1984
The Royal Bank of Scotland PLC	101 Park Avenue	New York, NY 10178	1	June 6, 1985
The Shoko Chukin Bank	666 Fifth Avenue	New York, NY 10103	1	October 11, 1986
The Sumitomo Trust and Banking Company Limited	527 Madison Avenue	New York, NY 10022	1	September 20, 1976
The Toronto-Dominion Bank	31 West 52nd Street	New York, NY 10019	1	February 28, 1919
Turkiye Vakiflar Bankasi T.A.O.	680 Fifth Avenue	New York, NY 10019	1	December 3, 1991
United Bank Limited	80 Broad Street	New York, NY 10004	1	April 5, 1977
UniCredito Italiano S.p.A.	150 East 42nd Street	New York, NY 10017	1	July 31, 1973
WestLB AG	1211 Avenue of the Americas	New York, NY 10036	2	August 11, 1975

Foreign Agencies

American Express Bank Ltd.	American Express Tower WFC	New York, NY 10285	1	May 2, 1919
Banco de Bogota	375 Park Avenue	New York, NY 10152	1	March 6, 1974
Banco Industrial de Venezuela, C.A.	900 Third Avenue	New York, NY 10022	1	September 10, 1975
Banco Latinoamericano de Exportaciones, S.A.	600 Lexington Avenue	New York, NY 10022	1	November 4, 1988
Bank of Taiwan	100 Wall Street	New York, NY 10005	1	May 3, 1990
Bank Leumi Le-Israel B.M.	562 Fifth Avenue	New York, NY 10036	1	September 2, 1959
Beogradska Banka dd	c/o NYSBD, One State Street	New York, NY 10004	1	July 27, 1982
Canadian Imperial Bank of Commerce	300 Madison Avenue	New York, NY 10017	1	September 1, 1911
First Commercial Bank	750 Third Avenue	New York, NY 10017	1	October 5, 1989
Hana Bank	650 Fifth Avenue	New York, NY 10019	1	December 6, 1977
Hua Nan Commercial Bank, Ltd.	330 Madison Avenue	New York, NY 10017	1	June 8, 1990

Jugobanka dd	c/o NYSBD One State Street	New York, NY 10004	1	June 6, 1980
Oversea-Chinese Banking Corporation Limited	1700 Broadway	New York, NY 10019	1	April 8, 1981
P.T. Bank Negara Indonesia (Persero) Tbk	55 Broadway	New York, NY 10006	1	August 3, 1983
P.T. Bank Rakyat Indonesia (Persero)	14 Wall Street	New York, NY 10005	1	April 7, 1988
Taipei Fubon Commercial Bank Co., Ltd.	100 Wall Street	New York, NY 10005	1	March 11, 1991
The Bank of Nova Scotia	One Liberty Plaza	New York, NY 10006	1	September 1, 1911
The Shizuoka Bank, Ltd.	600 Lexington Avenue	New York, NY 10022	1	May 5, 1989
United Overseas Bank Limited	592 Fifth Avenue	New York, NY 10036	1	September 8, 1976
Woori Bank	245 Park Avenue	New York, NY 10167	1	March 3, 1976

Holding Companies - Single Bank

Boymelgreen Financial Holdings Inc.	120 Broadway	New York, NY 10271	1	July 19, 2007
Brown Brothers Harriman & Co	140 Broadway	New York, NY 10005	1	March 1, 1990
C.C. Bancorp, Inc.	116-120 Main Street	Little Valley, NY 14755	1	July 16, 2001
Canisteo Valley Corporation	3 Main Street	Canisteo, NY 14823	1	September 30, 1998
CheckSpring Community Corporation	69 East 167th Street	Bronx, NY 10452	1	October 25, 2007
Chemung Financial Corporation	1 Chemung Canal Plaza	Elmira, NY 14901	1	June 1, 1985
Country Bank Holding Company, Inc.	200 East 42nd Street	New York, NY 10017	1	October 31, 2003
Depository Trust & Clearing Corporation	55 Water Street	New York, NY 10041	1	March 22, 1999
Discount Bancorp, Inc.	511 Fifth Avenue	New York, NY 10017	1	March 23, 2000
Financial Institutions, Inc.	220 Libery Street	Warsaw, NY 14569	1	September 15, 1931
First American International Corp.	5503 Eighth Avenue	Brooklyn, NY 11220	1	July 30, 2004
Fort Orange Financial Corp.	7 Southwoods Boulevard	Albany, NY 12211	1	December 1, 2006
Great Lakes Bancorp, Inc.	2421 Main Street	Buffalo, NY 14214	1	May 1, 2003
Holland Bancorp, Inc.	12 South Main Street	Holland, NY 14080	1	January 31, 2001
Millbrook Bank System, Inc.	Franklin Avenue	Millbrook, NY 12545	1	April 13, 1998
New York Community Bancorp, Inc.	136-65 Roosevelt Avenue	Flushing, NY 11354	1	November 23, 1993
Northern New York Bancorp, Inc.	1000 Coffeen Street	Watertown, NY 13601	1	June 30, 2003
Northern Trust Corporation	50 South LaSalle Street	Chicago, IL 60675	1	December 1, 1971
Popular, Inc.	208 Ponce de Leon Avenue	Hato Rey, PR 00918	1	August 1, 1985
Sleepy Hollow Bancorp, Inc.	49 Beekman Avenue	Sleepy Hollow, NY 10591	1	July 1, 2003
Smithtown Bancorp Inc.	One East Main Street	Smithtown, NY 11787	1	November 1, 1984
Solvay Bank Corp.	1537 Milton Avenue	Solvay, NY 13209	1	June 30, 1987
State Bancorp, Inc.	2 Jericho Plaza	Jericho, NY 11753	1	June 24, 1986
Steuben Trust Corporation	One Steuben Square	Hornell, NY 14843	1	July 31, 1990
TSB Services Inc.	One Main Street	Spencer, NY 14883	1	March 16, 1984
U.S.B. Holding Co., Inc.	100 Dutch Hill Road	Orangeburg, NY 10962	1	January 11, 1983

VSB Bancorp, Inc. 473 Broadway Holding Corp.	3155 Amboy Road	Staten Island, NY 10306	1	May 30, 2003
	473 Broadway	Saratoga Springs, NY 12866	1	June 17, 1926

Holding Companies - Multiple Bank

Adirondack Bancorp, Inc.	185 Genesee Street	Utica, NY 13501	1	December 30, 2003
Apple Financial Holdings, Inc.	122 E. 42nd Street	New York, NY 10168	1	May 29, 2007
Bank Leumi le-Israel Corp	579 Fifth Avenue	New York, NY 10014	1	December 24, 1984
Berkshire Bancorp Inc.	160 Broadway	New York, NY 10038	1	January 4, 1999
Deutsche Bank Trust Corporation	60 Wall Street	New York, NY 10005	1	May 31, 1966
Emigrant Bancorp, Inc.	5 East 42nd Street	New York, NY 10017	1	November 8, 1994
M & T Bank Corporation	One M & T Plaza	Buffalo, NY 14240	1	December 31, 1969
Mitsubishi UFJ Financial Group, Inc.	26F Marunouchi Bldg. 4-1, Marunouchi 2-chome	Chiyoda-ku, Tokyo, 100-JP	1	March 1, 2001
Mizuho Financial Group, Inc.	1-5-5, Otemachi Chiyoda-ku	Tokyo, 100 JP	1	March 6, 2003
Tompkins Financial Corporation	110 North Tioga Street	Ithaca, NY 14850	1	October 17, 1995

Mutual Holding Companies

Hudson Valley Holding Corp.	21 Scarsdale Road	Yonkers, NY 10707	1	December 31, 1983
Rhinebeck Bancorp, MHC	2 Jefferson Plaza	Poughkeepsie, NY 12601	1	October 6, 2004

Part 1 Voluntary and Involuntary Liquidations Commenced

Name of Institution	Location	Date of Last Report	Total Resources	Due Depositors/ Shareholders	Capital	Due To Head Office & Affiliates	Other Liabilities
Commercial Banks							
None							
Trust Companies							
None							
Limited Purpose Trust Companies							
None							
Private Banker							
None							
Savings Banks							
None							
Savings and Loan Associations							
None							
Credit Unions							
None							
Safe Deposit Companies							
None							
Investment Company (Article XII)							
None							
Licensed Lenders							
None							
Foreign Branches							
None							
Foreign Agencies							
None							
Holding Companies - Single Bank, Multiple Bank and Mutual							
None							

Part 3 Unclaimed Funds from Voluntary Liquidations

Date Funds Paid To NYSBD	Institution	Unclaimed Deposits/ Dividends Deposited	Paid to Claimant in 2007	Paid to Claimant to Date	Balance Held by NYSBD
April 6, 2004	Korea Exchange Bank, New York Branch	92,711	-	-	92,711
May 7, 2004	Harris Trust Company of New York	561,664	59,841	59,841	501,823
February 28, 2007	Golden City Bank	204,263	10,950	10,950	193,313
Total					
		858,638	70,791	70,791	787,846

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

Part 4 Unclaimed Funds From Involuntary Liquidations

Date Funds Paid To NYSBD	Institution	Unclaimed Deposits/ Dividends Deposited	Paid to Claimant in 2007	Paid to Claimant to Date	Balance Held by NYSBD
	None	-	-	-	-
Total					
		-	-	-	-

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

Part 1 Banking Board Actions

Name		Effective Date
New Banking Organizations Chartered		
USNY Bank		March 1, 2007
Flushing Commercial Bank		March 1, 2007
Alma Bank		May 3, 2007
Savoy Bank		June 12, 2007
CheckSpring Bank		June 12, 2007
Gold Coast Bank		August 7, 2007
Hanover Community Bank		October 4, 2007
The Westchester Bank		November 1, 2007
NANB Interim Bank		November 1, 2007
New Branches of Foreign Banking Organization Licensed		
	Action	
China Merchants Bank Co. Ltd.	Approval to transact business in New York through a branch office	August 7, 2007
Industrial and Commerical Bank of China, Ltd.	Approval to transact business in New York through a branch office	November 1, 2007
State Bank of India	Approval to transact business in New York through a branch office.	December 6, 2007
New Agencies of Foreign Banking Organizations Licensed		
None		
Acquisitions of Subsidiaries and Other Interests		
None		
Merger, Holding Company and Holding Company Expansion Activities		
	Action	
Oneida Financial, MHC; Oneida Financial Corp.; The Oneida Savings Bank	Approval to acquire control of The National Bank of Vernon	March 1, 2007
The Bank of New York Mellon Corporation	Approval to acquire control of Mellon Securities Trust Company, The Dreyfus Trust Company, Mellon Trust Company of New York LLC, The Bank of New York and The Bank of New York Trust Company	May 3, 2007
Delaware Bancshares, Inc.	Approval to become a bank holding company by acquiring control of National Bank of Stamford	October 4, 2007
Shinhan Bank America, Shinhan Bank and Shinhan Financial Group Co., Ltd.	Approval to become a bank holding company by acquiring control of NANB Interim Bank	November 1, 2007
M&T Bank Corporation and Allied Irish Banks, p.l.c.	Approval to acquire control of Partners Municipal Trust Bank	November 1, 2007
KeyCorp and KYCA L.L.C.	Approval to acquire control of Union State Bank	December 6, 2007
Canandaigua National Corporation	Approval to become a bank holding company by acquiring control Genesee Valley Trust Company	December 27, 2007
Changes in Contol of Banking Organizations		
	Action	
UCBH Holdings, Inc.	Approval to acquire control of The Chinese American Bank	May 3, 2007
Giannoulis CheckSpring Trust and Demetris A. Giannoulis	Approval to acquire control of CheckSpring Bank	June 12, 2007
Other Actions		
	Action	
The Oneida Savings Bank	Permission to make investment in common stock of The National Bank of Vernon exceeding 1% of assets	March 1, 2007
NANB Interim Bank	Exemption from the requirement of deposit insurance	November 1, 2007

Part 2 Mergers and Acquisitions

	Name	Location	Name After Change	Effective Date
Commercial Banks				
	The Chinese American Bank	New York, NY	} United Commercial Bank	May 23, 2007
	United Commercial Bank	San Francisco, CA		
	New Commercial Bank of New York	New York, NY	} Capital One, N.A.	August 1, 2007
	Capital One, N.A.	New Orleans, LA		
	Shinhan Bank America	New York, NY	} Shinhan Bank America	November 20, 2007
	North Atlanta National Bank	Alpharetta, GA		
Trust Companies				
	North Fork Bank	Mattituck, NY	} Capital One, N.A.	August 1, 2007
	Capital One, N.A.	New Orleans, LA		
	Partners Trust Municipal Bank	Little Falls, NY	} Manufacturers and Traders Trust Company	December 7, 2007
	Manufacturers and Traders Trust Company	Buffalo, NY		
Limited Purpose Trust Companies				
	AST Sub Trust Co.	New York, NY	} The Capital Trust Co. of Delaware	January 4, 2007
	The Capital Trust Co. of Delaware	Wilmington, DE		
Private Bankers	None			
Savings Banks				
	New York Community Bank	Flushing, NY	} New York Community Bank	April 2, 2007
	Penn Federal Savings Bank	Newark, NJ		
	New York Community Bank	Flushing, NY	} New York Community Bank	October 1, 2007
	Synergy Bank	Cranford, NJ		
Savings and Loan Associations	None			
Credit Unions	None			
Safe Deposit Companies				
	The China Safe Deposit Company	New York, NY	} The Chinese American Bank	May 23, 2007
	The Chinese American Bank	New York, NY		
Investment Company (Article XII)	None			
Licensed Lenders	None			
Foreign Branches	None			
Foreign Agencies	None			
Holding Companies (Single Bank, Multiple Bank and Mutual)				
	CAB Holdings, LLC	New York, NY	} UCBH Holdings Inc.	May 23, 2007
	UCBH Holdings Inc.	San Francisco, CA		
	The Bank of New York Co., Inc.	New York, NY	} The Bank of New York Mellon, Corp.	July 1, 2007
	Mellon Financial Corp.	Pittsburgh, PA		
	North Fork Bancorporation, Inc.	Mattituck, NY	} Capital One Financial Corporation	August 1, 2007
	Capital One Financial Corporation	McLean, VA		

Part 3 Conversion of Institutions of Federal to State Charter

Name of Institution	Location	Date of Last Report	Total Resources	Due Depositors/ Shareholders	Capital	Due To Head Office & Affiliates	Other Liabilities
Commercial Banks							
None							
Trust Companies							
None							
Limited Purpose Trust Companies							
None							
Private Bankers							
None							
Savings Banks							
None							
Savings and Loan Associations							
None							
Credit Unions							
None							
Safe Deposit Companies							
None							
Investment Company (Article XII)							
None							
Licensed Lenders							
None							
Foreign Branches							
None							
Foreign Agencies							
None							
Holding Companies - Single Bank, Multiple Bank and Mutual							
None							

Part 4 Conversion of Institutions from State to Federal Charter

	Name	Location	Name After Change	Effective Date
Commercial Banks				
	None			
Trust Companies				
	Hudson Valley Bank	Yonkers, New York	Hudson Valley Bank, NA	November 19, 2007
	NYNB Bank	Bronx, New York	New York National Bank	November 19, 2007
Limited Purpose Trust Companies				
	None			
Private Bankers				
	None			
Savings Banks				
	Walden Savings Bank	Walden, New York	Walden Federal Savings Bank	April 1, 2007
	Community Mutual Savings Bank	Mount Vernon, New York	Community Mutual Savings Bank, FSB	April 3, 2007
	Northfield Bank	Staten Island, New York	Northfield Bank	November 6, 2007
Savings and Loan Associations				
	None			
Credit Unions				
	GRS Employees Credit Union	Rochester, New York	GRS Employees Credit Union	June 19, 2007
	Excelsior Credit Union	Albany, New York	Capital Communications Federal Credit Union	July 12, 2007
Safe Deposit Companies				
	None			
Investment Company (Article XII)				
	None			
Licensed Lenders				
	None			
Foreign Branches				
	None			
Foreign Agencies				
	None			
Holding Companies - Single Bank, Multiple Bank and Mutual				
	None			

Part 1 State Transmitter of Money Insurance Fund

BALANCE SHEET (Cash Basis)		Assets	
		Cash in STMIF Account - January 1, 2007	8,114,401
		Cash Received in STMIF From Assessments ¹	1,308,408
		Interest Received in STMIF	453,056
		Cash Expenses in 2007	-
		Total Assets	9,875,865
NET ASSETS		Fund Balance - January 1, 2007	8,114,401
		Excess of 2007 Income over Expenses	1,761,464
		Fund Balance - December 31, 2006	9,875,865
INCOME		Assessment Income - 2006 Assessment	859,189
		Assessment Income - 2007 Assessment	449,204
		Late Fee - 2006 Assessment	15
		Interest Income	453,056
		Total Income	1,761,464
		Expenses	-
		Excess of Income over expenses	1,761,464
2006 STMIF ASSESSMENT - Billed December 8, 2006		Balance to be collected as of January 1, 2007	877,292
		Late fee billed in 2006	25
		Less: Credit note due to reporting error	(18,113)
		Net balance to be collected	859,204
		2006 Assessments collected in 2007	859,179
		Late fees collected in 2007	25
		Net cash received in 2006 from 2005 assessment	859,204
		Outstanding balance to be collected as of December 31, 2007	-
2007 STMIF ASSESSMENT - Billed December 7, 2007		Total 2007 assessment	1,542,271
		Amount collected as of December 31, 2007	449,204
		Outstanding balance to be collected as of December 31, 2007	1,093,067
		¹ Total cash received in 2007	1,308,408

Part 1 New York Law Changes Affecting Banks

Chapter 322 (S.4392) – Streamlined Wild Card. Added a new section 12-a to the Banking Law and amended section 42 of the Banking Law. Sections 14-g and 14-h of the Banking Law were repealed. It became effective on September 1, 2007.

Chapter 322 modified the Banking Department's "Wild Card" authority which is intended to help New York financial institutions compete with their nationally chartered counterparts in regard to powers and activities. Such authority also was broadened to include state-chartered credit unions and licensed agencies and branches of foreign banking corporations.

Under new section 12-a, the process for granting parity with federal banking institutions provides that:

1. Under section 12-a, subdivision 3, a banking institution may apply to the Superintendent to exercise a federally permitted power.
2. Under section 12-a, subdivision 4, the Superintendent may recommend that the Banking Board adopt a resolution allowing banking institutions to exercise a federally permitted power.

New section 12-a also incorporated the consumer protection pieces of the former "wild card" law relating to the sale of insurance by banking institutions.

Section 42 of the Banking Law was amended to provide that applications or recommendations for wild card powers are to be posted in the Banking Department's weekly bulletin.

The effective date of Chapter 3 of the Laws of 1997 was amended to extend for two years the provisions of sections 2123 (e) and (f) and section 2502 (a), (d) and (e) of the Insurance Law, regarding consumer protections governing the sale of insurance by banking institutions.

This Chapter further provided that the "Wild Card" authority continued to be subject to a two-year sunset provision.

Chapter 553 (S.5620B) – Mortgage Loan Originators. Chapter 553 makes a number of clarifying amendments to Article 12-E of the Banking Law, added in 2006. It became effective on January 1, 2008.

Throughout Article 12-E, the term "registered mortgage loan originator" was changed to "authorized mortgage loan originator."

The definition of "mortgage loan originating" in section 599-b (2) was revised to ensure consistency with the provisions of Article 12-D.

Section 599-b (4) was amended to change the definition of "education courses." The reference to specific trade organizations was deleted. Education courses may now be offered by any national, New York or other state trade association.

Section 599-c (1) was amended to correct the effective date of the authorization requirements to January 1, 2008, which is the same effective date of the original 2006 law.

Section 599-c (2) was amended to provide that the standards applied in considering an MLO's character and fitness shall be the same as those applied in considering license or registration applications by mortgage bankers and brokers. It was also amended to specify the process for the Superintendent to determine the annual authorization fee.

A new subdivision 7 was added to section 599-c to provide that any general assessment upon mortgage bankers and mortgage brokers to fund the Department's expenses for administering this program are to be levied only on those bankers and brokers that employ authorized MLOs. This new subdivision also permits a third party to process MLO applications for the Department.

The suspension and revocation provisions in section 599-g applicable to MLOs also were expanded.

Chapter 114 (A.6490) – Foreign ATM Access Fees. Chapter 114 added a new section 9-u to the Banking Law. It became effective on October 1, 2007.

It authorized both New York banks and non-bank ATM operators to charge fees on ATM customers who access foreign bank accounts.

Chapter 114 leveled the playing field for ATM withdrawals from domestic and foreign bank accounts.

Chapter 154 (A.8365) – Banking Technical Corrections. Chapter 154 made various technical corrections to the Banking Law and the Real Property Actions and Proceedings Law. It became effective on July 3, 2007.

Chapter 154 made the following technical corrections to the Banking Law and the Real Property Actions and Proceedings Law:

Amended section 341(6) of the Banking Law to delete a redundant sentence which related to the failure to approve or deny a temporary supplemental license of a licensed lender.

Section 605(11) of the Banking Law was amended to ensure that liquidation provisions applied to a foreign bank whose license has been “surrendered.” This section also changed two references to foreign banking corporations so that they properly refer to foreign banking corporations licensed pursuant to Article 2.

Section 206 of the Banking Law also was amended to change a reference to foreign banking corporations so that it properly refers to foreign banking corporations licensed pursuant to Article 2.

Section 591-a (3) of the Banking Law was amended to make technical corrections in regard to certain references to mortgage brokers.

Sections 2, 14, 42, 1001 and 7002 of the Banking Law were amended to eliminate all references to “industrial banks.” Section 5008(3) of the Banking Law was amended to delete an outdated cross-reference to Section 294(6), which no longer exists.

Section 1303(1) of the Real Property Actions and Proceedings Law was amended to clarify that the notice requirements of this Section apply only in the case of mortgage foreclosure actions involving residential real property consisting of owner-occupied one-to-four family dwellings.

Chapter 212 (S.4782) – Open-End Loan Fee Extension. Chapter 212 amended the effective date of Chapter 223 of the Laws of 1996 which amended section 351 of the Banking Law. It became effective on July 3, 2007.

Chapter 212 amended the effective date of Chapter 223 of the laws of 1996 to extend, for an additional two years (until June 30, 2009), the authority of licensed lenders to charge annual fees on open-end personal loans.

Chapter 552 ((S.5618A.)) – High Cost Home Loan Ceiling. Chapter 552 amended section 6-l (1) of the Banking Law. This Chapter became effective on October 14, 2007.

This Chapter increased the principal amount of a home loan for purposes of the high-cost home loan statute to the Fannie Mae conforming loan limit. Previously, the threshold was the lower of \$300,000 or the conforming loan limit.

Chapter 274 (A.9159) – Community Bank Deposit Program. Chapter 274 amended sections 85, 86, and 87 of Article 2-C of the Banking Law. It became effective on July 18, 2007.

It converted the New York State Charter Deposit Program into the Community Bank Deposit Program.

Chapter 274 expanded the community bank deposits program to include federally-chartered banks that are headquartered in New York, have a satisfactory CRA rating and meet certain economic criteria that may be established by the New York State Comptroller or the Commissioner of Taxation and Finance.

Non-Banking Law Chapters of Interest

Chapter 93 (S.6335) – Real Estate Investment Trust (REIT)/Regulated Investment Company Taxation Technical Corrections. Chapter 93 amended subdivisions 5 and 7 of section 209 of the Tax Law and section 1452 of the same law. It became effective on June 29, 2007.

Chapter 93 amended provisions of the Fiscal Year 2007 – 2008 Budget that inadvertently left several banks with the potential for taxation of 140% of the dividends from their REITs.

This Chapter also amended Section 1452 of the Tax Law to provide that any bank acquisition that was completed on or before January 3, 2007 should, for tax purposes, be treated as an acquisition that occurred before January 1, 2007.

Chapter 94 (S.6336) – REIT Taxation for 9-A Corporations. Chapter 94 amended subdivisions 5 and 7 of the Tax Law. It became effective on January 1, 2007.

Chapter 94 corrected the overlap problem, also addressed by Chapter 93, which existed for Article 9-A (General Corporation) taxpayers.

This technical amendment excluded publicly traded REITs and RICS from the requirement of combined reporting. The 2007-2008 Budget, as adopted, unintentionally created taxation on these companies.

Chapter 96 (S.6354) – Article 9-A Taxation. Chapter 96 amended section 1452 of the Tax Law and similar provisions of the Administrative Code of the City of New York. It became effective on June 29, 2007.

Chapter 96 was a technical amendment to the FY 2007 – 2008 Budget which permitted certain taxpayers to elect taxation either under Article 9-A or Article 32.

Chapter 186 (S.3575-A) – Community Development Financial Institutions. Chapter 186 amended the Urban Development Corporation Act. It became effective on July 3, 2007.

Chapter 186 provided for the creation of a community development financial institutions program modeled on a similar federal program.

Chapter 229 (A.8799) – SONYMA Extension. Chapter 229 amended Chapter 915 of the Laws of 1992 and sections 2404 and 2407 of the Public Authorities Law. It became effective on July 9, 2007.

Chapter 229 extends the effectiveness of the State of New York Mortgage Agency (SONYMA) and increases its authority.

Specifically, it increases SONYMA's authority to issue new money tax-exempt bonds as well as new money taxable bonds and authorizes SONYMA to blend the proceeds of tax exempt bonds with taxable bonds. It also grants SONYMA authority to reimburse its mortgagors for any Federal recapture liability they may incur in connection with SONYMA-financed mortgage loans.

Chapter 458 (S.4210) – Foreclosure Notice. Chapter 458 added a new section 1320 to the Real Property Actions and Proceedings Law and amended section 3215 of the Civil Practice Law and Rules. This Chapter became effective on August 1, 2007.

It requires an additional notice clearly stating the consequences to a homeowner of failing to respond to a notice of foreclosure.

Chapter 458 requires a boldface notice, written in plain English, to accompany a summons commencing a residential foreclosure action. This document provides an explicit warning that if the defendant does not come to court and answer, his or her real property could be taken. It informs the recipient that the entire balance of the mortgage loan is now due, and recommends that the defendant immediately engage an attorney or otherwise seek legal representation.

Chapter 41 (A.7950) – Student Loan Reform. Chapter 41 amended the Education Law by adding a new Article 13-b. It became effective on November 25, 2007.

Chapter 41, the Student Lending Accountability, Transparency and Enforcement Act of 2007, contains prohibitions on payments by lenders to colleges based on the number and amount of student loans steered to the lenders. It also imposed restrictions on both the offering and receipt of certain trips and other gifts by lenders to college officials. Chapter 41 also limited certain practices by student loan call centers and established guidelines affecting advisory board compensation and preferred lender lists. It also mandated additional disclosure requirements with respect to such lists.

Part 2 Banking Regulation Changes

Amendments to new Part 6.8 of the General Regulations of the Banking Board – adopted effective January 1, 2007

The amendments make it clear that the notice to account holders which is called for by the guidelines of the federal banking agencies regarding overdraft protection programs must be separately given and be “clear and conspicuous” in cases in which bounce protection will be applied to a new or existing account.

Amendments to Part 76 of the General Regulations of the Banking Board – Compliance With Community Reinvestment Act Requirements – adopted effective January 10, 2007

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

Amendments to Part 322 of the Superintendent’s Regulations – Pledge of Assets and Maintenance of Assets By Licensed Foreign Banking Corporations In New York – adopted effective January 24, 2007

The amendments reduce the asset pledge requirement for foreign banks with “well-rated” foreign branches and agencies and allow all foreign banks to pledge a wider variety of assets.

Amendments to Part 400.5 of the Superintendent’s Regulations – Licensed Cashers of Checks – Depositing of Checks, etc. – adopted effective February 28, 2007

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

Amendments to Part 73 of the General Regulations of the Banking Board – Electronic Facilities – adopted effective May 23, 2007

The amendments streamline the application and approval process for banking institutions when establishing electronic facilities.

Part 3 Enforcement Actions

Consent Order to Cease and Desist to USA Bank
October 22, 2007

Revised Order against C.L.B. Check Cashing, Inc.
September 28, 2007

Written Agreement with Brown Brothers Harriman & Co.
August 31, 2007

Written Agreement With American Express Bank
August 6, 2007

Order to Cease and Desist To First American International Bank
August 3, 2007

Termination of the Joint Written Agreement among the Federal Reserve Board,
New York State Banking Department and Standard Chartered Bank
July 10, 2007

Termination of October 6, 2004 Order to Cease and Desist Issued to Empire
Branch 36 NALC Credit Union
July 2, 2007

Consent Order to Cease and Desist to Canistee Savings and Loan Association
June 28, 2007

Consent Order to Cease and Desist To Niagara Frontier Federal Employees Credit
Union
June 22, 2007

Consent Order to Cease and Desist to Niagara Falls Penn Central Employees
Credit Union
June 15, 2007

Order Against C.L.B. Check Cashing, Inc.
April 26, 2007

Written Agreement with Intesa Sanpaolo S.p.A.
March 13, 2007

Written Agreement with Banco de la Nación Argentina
March 6, 2007

Written Agreement with Sumitomo Mitsui Banking Corporation
January 24, 2007

Part 1 Exemptions and Variances

During the year ending December 31, 2007, the Banking Department neither received nor approved any requests for exemptions or variances from the requirements of the ATM Safety Act.

Part 1 Banking Department Budget

BANKING DEPARTMENT ACCOUNT:

Total expenditures for the operation of the New York State Banking Department Account were \$75,930,078 for the fiscal year 2006-2007. This includes expended sub-allocations of \$770,244 to the Department of Law and \$227,000 to the Office of the Inspector General.

Revenue from assessment of the regulated industries amounted to \$73,662,646. The balance of the operating expenses were monies collected for examination fees, investigation fees, interest income and miscellaneous fees.

The final assessment rates for supervised industries were as follows:

- \$ 2.16 per \$100,000 in assets for Depositories;
- \$ 0.66 per \$100 in gross income for Mortgage Bankers;
- \$ 0.60 per \$100 in gross income for Mortgage Brokers;
- \$43.59 per \$100,000 in assets for Licensed Lenders;
- \$ 1.93 per \$100,000 in New York transactions for Money Transmitters;
- \$19.29 per \$100,000 in New York checks for Check Cashers;
- \$26.21 per \$100,000 in New York loans for Premium Finance Companies;
- \$ 6.29 per \$100,000 in New York loans for Sales Finance Companies; and
- \$ 9.81 per customer for Budget Planners.

For the fiscal year 2006-2007, revenues of \$7,037,033 were collected for license and other fees and fines, and credited to the General Fund. On May 11, 2006, Section 18-A of Banking Law was changed allowing the Banking Department to retain investigation fees as revenue. Only investigation fees collected prior to May 11, 2006 are included in the revenue figure above.

BANKING DEPARTMENT SEIZED ASSETS ACCOUNT:

Total expenditures from the Seized Assets Account were \$39,791,00. Funding for this account is the Department's portion of the proceeds from criminal activities obtained by our Criminal Investigations Bureau. Expenditures from the account are in accordance with strict Federal guidelines governed by federal law at 18 U.S.C. § 981(e), 19 U.S.C. §1616a(c) and 31 U.S.C. §9703 (a)(1)(G)(h).

BANKING DEPARTMENT HOLOCAUST CLAIMS PROCESSING OFFICE ACCOUNT:

The funding for this account offsets partial personal service and fringe benefit costs, and is available through a sub-allocation from the Insurance Department. Total Insurance Department funding available for this account was \$465,000 with expenditures totaling \$330,901.

Part 2 Banking Department Appropriations and Expenditures

BANKING DEPARTMENT ACCOUNT 1: Special Revenue Appropriations:		
	Appropriations available including funds for suballocation to other agencies	77,369,000
	Banking Department expenditures from appropriation	
	Personal Service	40,113,052
	Non-Personal Service	34,819,782
	Total Banking Department Expenditures From Appropriation	74,932,834
	Charges by other state agencies and departments	-
	Total Other Expenditures	997,244
	Total Expenditures From Banking Department Account	75,930,078
SEIZED ASSETS ACCOUNT:		
	Special Revenue Appropriations:	
	Appropriations available	150,000
	Expenditures from appropriation:	
	Non-Personal Service	39,791
	Total Expenditures From Banking Department Seized Assets Account	39,791
HOLOCAUST CLAIMS PROCESSING OFFICE ACCOUNT:		
	Special Revenue Appropriations:	
	Appropriations available	465,000
	Expenditures from appropriation:	
	Personal Service	221,803
	Non-Personal Service	109,098
	Total Expenditures From Banking Department Holocaust Claims Account	330,901
SETTLEMENT ACCOUNT 2		
	Special Revenue Appropriations:	
	2006-07 Appropriations available	2,000,000
	Expenditures from appropriation:	-
	Non-Personal Service	1,553
	Total Expenditures From Banking Department Settlement Account	1,553

(1) The industries supervised are levied an assessment by the Department to ensure 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.

(2) Settlement Account funds are derived through Settlement Enforcement agreements with specific entities within the industries supervised by the Banking Department. These funds are available in the State Treasury to cover expenditures.

Part 3 Exempt Class Appointed in 2007

Name	Title	Per Annum Compensation
Neiman, Richard H.	Superintendent of Banks	\$127,000
Meadow, Patricia T	First Deputy Superintendent of Banks	\$145,000
Azia, Jane M	Director, Non-Depository Institutions & Consumer Affairs	\$145,000
Gross, Marjorie E	Deputy Superintendent & Counsel	\$145,000
Notaro, Rosanne	First Deputy Counsel	\$130,458
Rulon, Diana S	Chief Operating Officer	\$125,800
Barletta, C Thomas	Legislative Counsel	\$120,458
Velez, Ricardo E	Assistant Director of Criminal Investigations Bureau	\$115,000
McCormack, Jacqueline M	Director of Communication	\$108,362
Walbrodt, Cathleen S	Special Assistant	\$87,687
Korkor, Stephanie A	Special Assistant	\$65,000
Perez-Gonzalez, Glorimar	Assistant Public Information Officer	\$51,000
Torres, Mario J	Confidential Aide	\$28,920

Note: Employees in NYC receive an additional \$1,302 per annum in location pay.