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NEW YORK STATE BANKING DEPARTMENT | 2008 ANNUAL REPORT



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September 15, 2009

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 2008, pursuant to Section 43 of the Banking Law.

In 2008, the New York State Banking Department regulated more than 3,300 financial entities providing services in New York State, including both depository and nondepository institutions¹. The total assets of the depository institutions supervised by the Banking Department exceeded \$2.4 trillion.

The subprime mortgage crisis and the related losses it created for banks and investment banks led to a general loss of confidence in major financial institutions in the fall of 2008. The five major investment banks were particularly affected, resulting in one declaring bankruptcy, two being acquired by national banks, and two becoming bank holding companies, and thus becoming eligible for government capital assistance under the Emergency Economic Stabilization Act. With conversion to bank holding companies, institutions were seeking structures that provided higher levels of confidence to investors, counterparties, and consumers. In November, the Department approved Goldman Sachs' application to operate its banking activities in a New York State-chartered bank.

One contributing factor to the financial crisis was the use of and risk associated with financial derivative instruments, specifically credit default swaps (CDS). In order to respond to efforts of the Federal Reserve Bank of New York to reduce counterparty credit risk in connection with CDS, the major dealers in CDS agreed to



establish one or more central counterparties (CCPs) to clear, net and collateralize credit exposure from CDS. In December, the Department approved a charter for ICE Trust U.S. LLC— the only CCP to be launched so far in the U.S. The existence of central counterparties for CDS will go a long way in reducing risk and increasing transparency in this important sector of the market.

These new charters for Goldman Sachs Bank USA and ICE Trust U.S. LLC reflect a continued confidence in New York as a center for the financial industry and continue the long tradition in which the Department has remained at the cutting edge of financial services regulation.

While a great deal of the nation's attention was focused on unfreezing credit markets, redesigning our regulatory structure and rebuilding investor and consumer confidence, the Banking Department never lost sight of the fact that achieving lasting stability requires solutions that address the origins of the crisis: the escalating numbers of people losing their most valuable asset – their homes.

In New York, there were 50,032 properties with foreclosure filings in 2008. This increase of 29 percent over 2007 was significantly less than the 81 percent increase across the United States. In 2008, New York ranked 35th among all states in total foreclosure filings, an improvement from 2007 when New York ranked 27th in total filings.

¹ Institutions include domestic and foreign banks and financial institutions, thrifts and credit unions, mortgage bankers and brokers, money transmitters, budget planners, check cashers, licensed lenders, sales finance companies, safe deposit companies, and premium finance agencies



States like New York had been among the first to identify the mortgage crisis and were fast to act on developing solutions. During 2008, the Banking Department, through the Governor's HALT (Halt Abusive Lending Transactions) Task Force, hosted eight Operation Protect Your Home forums across the state. Through the forums, which were designed to bring borrowers and lenders together face-to-face in an effort to avoid unnecessary foreclosures, the Banking Department reached out to more than 36,000 New Yorkers at risk of delinquency or foreclosure.

In August of 2008, Governor Paterson signed into law a Mortgage Lending Reform Bill which directly addressed the mortgage crisis by improving the foreclosure process to avert avoidable foreclosures and encourage loan modifications to make mortgages more affordable. The law addressed the issue in two ways --by assisting those facing foreclosure and by improving underwriting standards for a class of mortgages defined as "subprime." Elements of the law that assist borrowers facing foreclosure include a pre-foreclosure notice requirement to alert homeowners to their options and mandatory settlement conferences for borrowers with high-cost subprime and non-tradition mortgages to help them find alternatives to foreclosure and measures to prevent foreclosure rescue scams. Elements of the law that prevent a similar crisis in the future include new underwriting standards, imposition of a mortgage broker duty of care and a requirement for mortgage loan servicers to be registered with the Banking Department. The law also defines and criminalizes the act of mortgage fraud. The bill took into consideration the importance of striking the right balance between consumer protection and the availability of affordable credit.

While state efforts progressed, Congress passed the Emergency Economic Stabilization Act (EESA) which provided the Treasury with the authority to spend \$700 billion to stabilize the U.S. economy. Recognizing the importance of having state representation on the five-member Congressional Oversight Panel (COP) charged with overseeing the implementation of Treasury's multifaceted program, Speaker Nancy Pelosi, with the support of Governor Paterson, appointed me to the panel in October. The COP is empowered to hold hearings, review official data, and write reports on actions taken by Treasury and financial institutions and their effect on the economy. Since its formation, the COP has issued monthly reports and two special reports on regulatory reform and farm lending, and has hosted public hearings across the country, including a hearing in New York City in May focused on business and commercial real estate lending.

Despite the volatility in many of the industries we regulate, the Banking Department staff remained committed to our mission to ensure the safety and soundness of New York banking organizations, and to protect the interest of members of the public who use the services of financial services providers regulated by the Banking Department. I commend their commitment and I am proud of the work accomplished throughout 2008.

Sincerely,

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.

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 137 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 state regulator of U.S. branches and agencies of foreign banking organizations and supervises close to 90 percent of the nationwide assets held by such entities.

Through the maintenance of its established relationships with foreign banks' home country bank supervisory authorities, the Banking Department continues to improve its understanding and appreciation of the unique environment in which foreign banks operate. In 2008, the Banking Department issued licenses to four foreign banking organizations including: (1) Barclays Bank PLC, the third largest bank in the United Kingdom was granted a license for a representative office, in addition to its existing branch office license; (2) China Merchants Bank (CMB), the sixth largest bank in China was granted a branch license; (3) Industrial and Commercial Bank

of China (ICBC), the largest bank in mainland China, converted its representative office to a branch; and (4) Shizuoka Bank Ltd., the third largest regional bank in Japan, upgraded its agency to a branch. The opening of China Merchants and ICBC in 2008 represents the first new mainland Chinese branches in the United States in 17 years.

In addition, the decisions by Goldman Sachs to convert its existing New York limited purpose trust company to a New York State-chartered bank, and Intercontinental Exchange (ICE), to apply for a New York limited purpose trust company charter, are a significant testament as to the Banking Department's standing as a respected regulator of large and complex financial institutions.

Community and Regional Banks

The Community and Regional Banks Division has 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 2008, there were 158 institutions supervised by the Community and Regional Banks Division with combined assets of more than \$203 billion.

Mortgage Banking

At year end 2008, the Banking Department regulated 238 mortgage bankers and 2,172 mortgage brokers. As expected, these numbers are slightly lower than 2007 due to the continued negative impact of the credit contractions on the mortgage industry and the expansion of the housing crisis into the broader financial environment. In response to the crisis, the Department increased regulatory oversight, enhanced and expanded examination coverage, and increased its focus on modification efforts by lenders and servicers.



During 2008, the Division continued to implement its utilization of the Nationwide Mortgage Licensing System (NMLS) in connection with its licensing of Mortgage Loan Originators (MLO); accepting and processing thousands of applications from MLOs. Processing applications through the nationwide system includes the review of background reports consisting of credit reports and fingerprint records in an effort to curb mortgage abuse by identifying potential “bad actors” that previously evaded enforcement and reopened shop simply by migrating across state lines. As the new laws resulting from the Governor’s Mortgage Lending Reform Act went into effect in September 2008, the Division focused on educating the industry on the changes and new regulatory requirements.

The Department also partnered with other state and federal agencies in joint examinations, focusing on subprime and nontraditional lending. Restitution resulting from examinations totaled over \$133,000 and fines for various other noncompliance and illegal practices totaled \$152,780.

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 2008, the Banking Department had regulatory oversight of 23 licensed lenders, 52 budget planners, 98 sales finance companies, 69 money transmitters, 66 premium finance agencies and 202 check cashers.

Despite the continued economic downturn through 2008, these nondeposit alternatives to traditional financial service organizations continued to remain stable and be available to consumers. While a certain number of companies did exit the various segments throughout the year, the Division continued to receive applications for new licenses. And, although credit was tightening across traditional lending sources, consumers continued to be able to access nondepository consumer finance providers, such as sales finance companies.

Consumer Services

The Banking Department's Consumer Services Division is responsible for performing consumer compliance and fair lending examinations and enforcing the Community Reinvestment Act (CRA). In 2008, the Division conducted 29 CRA exams, 61 fair lending exams, and 40 compliance exams.

In response to the ongoing mortgage crisis, in 2008 the Consumer Services Division led the Department's initiative to supply funding to 22 organizations that provide foreclosure prevention counseling and legal services. And, in addition to coordinating and participating in the eight "Operation Protect Your Home" forums across the state, the Consumer Services team developed a comprehensive list of foreclosure prevention counseling agencies and legal services providers for posting on the Department's website.



As a follow-up to consumer complaints and examination results, the Division initiated investigations of six mortgage brokers and bankers for fair lending violations that ended in the restitution of thousands of dollars for hundreds of consumers. In addition, the Division recovered \$15,098 for consumers based on violations of consumer protection laws.

Throughout 2008, the Division continued to participate in interagency working groups, working with federal regulators to identify areas in need of change relating to CRA and with the President's Advisory Council on Financial Literacy to develop a series of recommendations on subprime lending practices. The Division also co-sponsored a public forum on the credit card crisis to help consumers and financial institutions identify strategies for overcoming credit card debt.

The Consumer Services Division also manages the Consumer Help Unit. In 2008, the Unit received over 3,800 written complaints, of which more than 2,200 (approximately 60 percent) were mortgage related. The Unit received over 74,000 telephone inquiries, of which more than 19,000 were mortgage related. 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: 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 and mortgage industries and works cooperatively with law enforcement agencies at the local, state and federal levels.

The Mortgage Fraud Unit, created in 2007, assists law enforcement agencies by participating in mortgage fraud investigations across New York State. A number of investigations initiated in 2008 culminated in early 2009 with the indictment or arrest of more than 25 individuals in mortgage fraud cases that involved a total up to \$216 million. In addition to being a member of several federal task forces run by the United States Attorneys' offices, the Unit hosts monthly meetings of the Mortgage Fraud Working Group in which members of various state, local and federal law enforcement and regulatory agencies meet to discuss recent trends and activities involving mortgage fraud. The Unit is also an acknowledged leader in educating local, state and federal law enforcement agencies in identifying, investigating and prosecuting mortgage fraud.

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 money laundering and terrorist financing.

Holocaust Claims

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

From its inception through December 2008, the HCPO has responded to more than 13,000 inquiries and received claims from 4,788 individuals from 45 states and 38 countries. The HCPO has successfully closed the cases of 1,576 individuals in which either an offer was accepted, the claims process to which the claim was submitted issued a final determination, the assets claimed had been previously compensated via a postwar restitution or compensation proceeding, or otherwise handled appropriately (i.e. in accordance with the original accountholders' wishes).

The claims of 3,212 individuals remain open.

The combined total of offers extended to HCPO claimants for bank, insurance, and other asset losses amounts to \$136,047,665.



THE BANKING DEVELOPMENT DISTRICT PROGRAM



Since its creation in 1997, the Banking Development District (BDD) Program continues to be an important part of the Banking Department's efforts in economic development and in ensuring New Yorkers have access to traditional banking services. In late 2004, the Banking Department, together with several New York City agencies, formed the "Banking Development Working Group" to promote the newly established City BDD program. The working group identified 11 New York City communities that were decidedly lacking in bank services and developed a menu of additional State and City incentives to heighten the appeal of the program to banks as encouragement to locate a branch in one of the identified communities. A BDD established in one of these communities is known as an "Enriched BDD" because of the additional incentives. A total of six "Enriched BDDs" have been designated as a result of the Working Group's outreach efforts.

In our efforts to ensure the continuous development of the BDD program, in late 2008 and early 2009 the Department conducted a survey of banks and community organizations, and coordinated a number of public hearings, to get input on the effectiveness of the BDD program and to determine what changes are needed.

In 2008, the Department approved the creation of three new Banking Development Districts, which resulted in the opening of new bank branches in Brooklyn, the Bronx and Nassau County. At year end 2008, 38 BDDs had been designated across the State.

BANKING
DEVELOPMENT
DISTRICTS

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

THE BANKING BOARD



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

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

MEMBERS AS OF DECEMBER 31, 2008

Richard H. Neiman, Chairman

Industry Representatives

Robert M. Fisher

E. Peter Forrestel II

Peter G. Humphrey

John M. Scarchilli

Alan Shamoon

Thomas G. Siciliano

George J. Vojta

(Open Seat)

Public Members

Wesley Chen

James Higgins

Daniel J. Hogarty, Jr.

P. Nicholas Kourides

Sarah Kovner

John J. LaFalce

Brian D. Obergfell

(Open Seat)

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SUMMARY OF SUPERVISED AND LICENSED INSTITUTIONS

Type of Institution	Number of Institutions	Number of Domestic Offices
Commercial Banks	53	263
Trust Companies	28	1,143
Limited Purpose Trust Companies	13	15
Private Banker	1	9
Savings Banks	20	454
Savings and Loan Associations	3	4
Credit Unions	21	53
Safe Deposit Companies	2	2
Investment Companies (Article XII)	10	12
Licensed Lenders	23	152
Foreign Branches	83	98
Foreign Agencies	18	18
Foreign Representative Offices	36	36
Holding Companies - One Bank	30	30
Holding Companies - Multi Bank	7	7
Mutual Holding Companies	1	1
Sales Finance Companies	98	130
Premium Finance Agencies	66	102
Check Cashiers	202	691
Money Transmitters	69	298
Budget Planners	52	73
Mortgage Bankers	238	892
Mortgage Brokers	2,172	2,776
Common Trust Funds	60	60
State Regulated Corporations	4	4
Charitable Foundations	3	3
Total	3,313	7,326

Name	Street Address	City, State Zip	Domestic Offices	Charter Date
Commercial Banks				
Adirondack Bank	185 Genesee Street	Utica, NY 13501	18	December 30, 2003
Alden State Bank	13216 Broadway	Alden, NY 14004	2	September 30, 1916
Alma Bank	28-31 31st Street	Astoria, NY 11102	5	September 12, 2007
Alpine Capital Bank	680 Fifth Avenue	New York, NY 10019	1	February 29, 2000
Amerasia Bank	41-04/41-06 Main Street	Flushing, NY 11355	2	February 16, 1988
American Community Bank	300 Glen Street	Glen Cove, NY 11542	3	October 20, 1999
Bank of Akron	46 Main Street	Akron, NY 14001	6	December 31, 1919
Bank of Cattaraugus	24 Main Street	Cattaraugus, NY 14719	1	March 30, 1892
Bank of Holland	12 South Main Street	Holland, NY 14080	2	October 21, 1893
Bank Leumi USA	579 Fifth Avenue	New York, NY 10017	14	July 15, 1968
Berkshire Bank Municipal Bank	41 State Street	Albany, NY 12207	1	August 29, 2005
BPD Bank	90 Broad Street	New York, NY 10004	1	January 24, 1986
Catskill Hudson Bank	4438 Route 42 North	Thompson, NY 12701	11	July 27, 1993
Cattaraugus County Bank	116-120 Main Street	Little Valley, NY 14755	7	January 2, 1902
CheckSpring Bank	69 East 167th Street	Bronx, NY 10452	1	October 25, 2007
Citizens Bank of Cape Vincent	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	3	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
Gold Coast Bank	2929 Expressway Drive North	Islandia, NY 11749	1	February 28, 2008
Gotham Bank of New York	1412 Broadway	New York, NY 10018	1	November 17, 1980
Greene County Commercial Bank	425 Main Street	Catskill, NY 12414	1	May 20, 2004
Hamptons State Bank	243 North Sea Road	Southampton, NY 11968	1	August 17, 1998
Hanover Community Bank	2131 Jericho Turnpike	Garden City Park, NY 11040	1	November 4, 2008
Interaudi Bank	19 East 54th Street	New York, NY 10022	2	June 6, 1983
LibertyPointe Bank	120 Broadway	New York, NY 10271	3	October 21, 2005
New York Commercial Bank	One Suffolk Square	Islandia, NY 11749	40	November 13, 1989
NewBank	146-01 Northern Boulevard	Flushing, NY 11354	2	August 17, 2006
Pathfinder Commercial Bank	214 West First Street	Oswego, NY 13126	1	October 23, 2002
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

Name	Address	City, State Zip	Domestic Offices	Charter Date
PCSB Commercial Bank	Route 6 & Drewville Road	Brewster, NY 10509	1	December 20, 2001
Riverside Bank	11-13 Garden Street	Poughkeepsie, NY 12602	4	February 12, 1988
Savoy Bank	1675 Broadway	New York, NY 10019	1	January 15, 2008
Shinhan Bank America	330 Fifth Avenue	New York, NY 10001	14	October 10, 1990
Signature Bank	565 Fifth Avenue	New York, NY 10017	22	April 5, 2001
State Bank of Chittenango	101 Falls Boulevard	Chittenango, NY 13037	1	February 23, 1923
The Berkshire Bank	4 East 39th Street	New York, NY 10016	11	May 4, 1989
The Park Avenue Bank	460 Park Avenue	New York, NY 10022	5	March 30, 2004
The Westchester Bank	2001 Central Park Avenue	Yonkers, NY 10710	1	June 11, 2008
Tioga State Bank	Main & Tioga Streets	Spencer, NY 14883	11	March 22, 1884
United International Bank	41-60 Main Street	Flushing, NY 11355	1	December 22, 2005
United Orient Bank	10 Chatham Square	New York, NY 10038	3	May 7, 1980
USA Bank	601 North Main Street	Port Chester, NY 10573	1	December 22, 2005
USNY Bank	389 Hamilton Street	Geneva, NY 14456	2	July 27, 2007
Victory State Bank	4142 Hylan Boulevard	Staten Island, NY 10308	5	November 13, 1997
Waterford Village Bank	8411 Main Street	Clarence, NY 14221	1	December 7, 2006
Woori America Bank	1250 Broadway	New York, NY 10001	19	January 20, 1984
WSB Municipal Bank	111 Clinton Street	Watertown, NY 13601	1	June 30, 2003
			263	
Trust Companies				
Amalgamated Bank	275 Seventh Avenue	New York, NY 10001	19	March 16, 1923
Banco Popular North America	7 West 51st Street	New York, NY 10019	159	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	27	May 4, 1923
Bank of Tokyo - Mitsubishi UFJ Trust Company	1251 Avenue of the Americas	New York, NY 10020	3	September 15, 1955
Bank of Utica	220-222 Genesee Street	Utica, NY 13502	1	September 30, 1958
Capital Bank & Trust Company	1375 Washington Avenue	Albany, NY 12206	5	December 11, 1995
Chemung Canal Trust Company	One Chemung Canal Plaza	Elmira, NY 14901	20	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	729	June 27, 1893

Name	Address	City, State Zip	Domestic Offices	Charter Date
Mitsubishi UFJ Trust & Banking Corporation (U.S.A.)	420 Fifth Avenue	New York, NY 10018	1	March 24, 1986
Mizuho Corporate Bank (USA)	1251 Avenue of the Americas	New York, NY 10020	2	November 29, 1974
Mizuho Trust & Banking Co. (USA)	135 West 50th Street	New York, NY 10020	1	October 22, 1987
Orange County Trust Company	212 Dolson Avenue	Middletown, NY 10940	8	May 3, 1892
Solvay Bank	1537 Milton Avenue	Solvay, NY 13209	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	11	September 19, 1901
The Bank of Castile	50 North Main Street	Castile, NY 14427	16	August 2, 1917
The Bank of New York Mellon	One Wall Street	New York, NY 10005	13	February 16, 1871
Goldman Sachs Bank USA	85 Broad Street	New York, NY 10004	4	August 20, 1990
Tompkins Trust Company	110 North Tioga Street	Ithaca, NY 14850	13	September 18, 1891
			1,143	
Limited Purpose Trust Companies				
American Stock Transfer & Trust Company	59 Maiden Lane	New York, NY 10038	1	May 30, 2008
Anthos Trust Company, LLC	277 Park Avenue	New York, NY 10172	1	September 9, 2008
Continental Stock Transfer & Trust Company	17 Battery Place	New York, NY 10004	1	May 1, 1974
Genesee Valley Trust Company	1221 Pittsford Victor Road	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
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	200 Park Avenue	New York, NY 10166	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 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
			15	
Private Bankers				
Brown Brothers Harriman & Co.	140 Broadway	New York, NY 10005	9	June 15, 1934
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

Name	Address	City, State Zip	Domestic Offices	Charter Date
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
New York Community Bank	136-65 Roosevelt Avenue	Flushing, NY 11354	205	April 14, 1859
Oneida Savings Bank	182 Main Street	Oneida, NY 13421	10	February 19, 1866
Pathfinder Bank	214 West First Street	Oswego, NY 13126	8	March 4, 1859
Pioneer Savings Bank	21 Second Street	Troy, NY 12180	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	11	October 2, 1893
			454	
Savings & Loans				
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
			4	
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	New York, NY 10036	1	February 3, 1939
Empire State Credit Union	385 West Route 59	Spring Valley, NY 10977	1	August 30, 1920
Erie County Employees Credit Union	95 Franklin Street	Buffalo, NY 14202	1	March 13, 1940
Hudson River Community Credit Union	312 Palmer Avenue	Corinth, NY 12822	1	March 23, 1998
Jamestown Post Office Employees' Credit Union	300 East Third Street	Jamestown, NY 14701	1	November 30, 1928
Melrose Credit Union	139-30 Queens Boulevard	Briarwood, NY 11435	1	May 27, 1922
Middle Village Credit Union	78-09 Metropolitan Avenue	Middle Village, NY 11379	1	January 2, 1924
Montauk Credit Union	111 West 26th Street	New York, NY 10001	2	March 20, 1922

Name	Address	City, State Zip	Domestic Offices	Charter Date
Municipal Credit Union	22 Cortlandt Street	New York, NY 10007	11	November 15, 1916
Newspaper Employees Credit Union	645 Albany Shaker Road	Albany, NY 12211	1	May 31, 1933
Niagara Dupont Employees Credit Union	2551 Buffalo Avenue	Niagara Falls, NY 14302	1	May 3, 1934
Niagara Falls Penn Central Employees Credit Union	8612 Buffalo Avenue	Niagara Falls, NY 14304	1	January 12, 1939
Norton-Troy Employees Credit Union	10th Avenue & 25th St	Watervliet, NY 12189	1	March 3, 1939
Progressive Credit Union	370 Seventh Avenue	New York, NY 10001	2	July 15, 1918
The Niagara Frontier Federal Employees Credit Union	615 Main Street	Niagara Falls, NY 14302	1	February 5, 1931
Yonkers Postal Employees Credit Union	75 Main Street	Yonkers, NY 10702	1	March 26, 1934
			53	
Safe Deposit Company				
Akron Safe Deposit Company	46 Main Street	Akron, NY 14001	1	October 24, 1926
Zurich Depository Corporation	11 Middle Neck Road	Great Neck Plaza, NY 11021	1	October 27, 1983
			2	
Investment Companies (Article XII)				
American Express Banking Corp	World Financial Center	New York, NY 10285	1	April 1, 1998
AIG Finance Holdings, Inc.	70 Pine Street	New York, NY 10270	1	October 23, 1996
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
			12	
Licensed Lenders				
American General Financial Services, Inc	601 N.W. Second Street	Evansville, IN 47708	23	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	26	July 31, 2005
Capital Financial Services, Inc.	700 North Wood Dale Road	Wood Dale, IL 60191	1	June 28, 2005
CitiFinancial, Inc.	300 St. Paul Place	Baltimore, MD 21202	53	November 10, 1988
CNH Capital America LLC Maserati Financial Services	233 Lake Avenue	Racine, WI 53403	1	August 31, 2007
Chrysler Financial Services Americas LLC Chrysler Financial	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

Name	Address	City, State Zip	Domestic Offices	Charter Date
FirstAgain LLC	350 Tenth Avenue	San Diego, CA 92191	1	January 5, 2006
Household Finance Corporation III	2700 Sanders Road	Prospect Heights, IL 60070	28	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	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.	1371 East Second Street	Jamestown, NY 14701	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	507 Cortelyou Road	Brooklyn, NY 11218	1	November 21, 2007
Sunrise Capital Management, Inc.	260 Airport Plaza	Farmingdale, NY 11735	1	June 27, 2007
TMG Financial Services, Inc.	1500 NW 118th Street	Des Moines, IA 50325	1	November 5, 2008
Triad Financial Corporation U/F/N Triad Financial of California	5201 Rufe Snow Drive	North Richland Hills, TX 76180	1	April 14, 2005
SLM Financial Corporation Sallie Mae Financial	411 S. Hicks Street	Lawrenceville, VA 23868	2	February 15, 2007
			152	
Foreign Branches				
Allied Irish Banks, p.l.c.	405 Park Avenue	New York, NY 10022	1	December 12, 1977
ABN AMRO Bank N.V.	101 Park Avenue	New York, NY 10178	2	January 31, 1941
Banca Monte dei Paschi di Siena S.p.A.	55 East 59th Street	New York, NY 10022	1	February 4, 1983
Banco de La Nacion Argentina	225 Park Avenue	New York, NY 10169	1	August 21, 1973
Banco do Brasil, S.A.	600 Fifth Avenue	New York, NY 10020	1	March 25, 1969
Banco Bilbao Vizcaya Argentaria, S.A.	1345 Avenue of the Americas	New York, NY 10105	1	October 1, 1988
Banco Del Estado de Chile	400 Park Avenue	New York, NY 10022	1	July 25, 2005
Banco Espanol de Credito, S.A.	730 Fifth Avenue	New York, NY 10019	1	February 22, 1984
Banco Espirito Santo, 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

Name	Address	City, State Zip	Domestic Offices	Charter Date
Chang Hwa Commercial Bank, Ltd.	685 Third Avenue	New York, NY 10017	1	August 4, 1989
China Merchants Bank Co., LTD	535 Madison Avenue	New York, NY 10022	1	July 14, 2008
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	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
HSB 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 SpA.	1 William Street	New York, NY 10004	3	April 19, 2000
Industrial and Commercial Bank of China Limited	725 Fifth Avenue	New York, NY 10022	1	September 16, 2008
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
Natexis Banques Populaires	1251 Avenue of the Americas	New York, NY 10020	2	December 22, 1976
Norddeutsche Landesbank Girozentrale	1114 Avenue of the Americas	New York, NY 10036	1	February 15, 1991
Nordea Bank Finland Plc	437 Madison Avenue	New York, NY 10022	1	October 1, 2001

Name	Address	City, State Zip	Domestic Offices	Charter Date
Nordea Bank Norge ASA	437 Madison Avenue	New York, NY 10022	1	April 11, 1987
Philippine National Bank	30 Broad Street	New York, NY 10004	1	February 3, 1917
Shinhan Bank	600 Third Avenue	New York, NY 10016	1	April 1, 2006
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 (ForeningsSparbanken AB)	One Penn Plaza	New York, NY 10119	1	January 23, 1991
T.C. Ziraat Bankasi	122 East 42 Street	New York, NY 10168	1	September 1, 1983
The Bank of Tokyo - Mitsubishi UFJ, Ltd.	1251 Avenue of the Americas	New York, NY 10020	1	October 2, 1952
The Chiba Bank, Ltd.	1133 Avenue of the Americas	New York, NY 10036	1	March 3, 1987
The Gunma Bank, Ltd.	780 Third Avenue	New York, NY 10017	1	January 20, 1988
The Korea Development Bank	320 Park Avenue	New York, NY 10022	1	April 1, 1997
The Norinchukin Bank	245 Park Avenue	New York, NY 10167	1	July 8, 1984
The Royal Bank of Scotland PLC	101 Park Avenue	New York, NY 10178	1	June 6, 1985
The Shizuoka Bank, Ltd.	600 Lexington Avenue	New York, NY 10022	1	May 5, 1989
The Shoko Chukin Bank	666 Fifth Avenue	New York, NY 10103	1	October 11, 1986
The Sumitomo Trust and Banking Company Limited	527 Madison Avenue	New York, NY 10022	1	September 20, 1976
The Toronto-Dominion Bank	31 West 52nd Street	New York, NY 10019	1	February 28, 1919
Turkiye Vakiflar Bankasi T.A.O.	680 Fifth Avenue	New York, NY 10019	1	December 3, 1991
United Bank Limited	80 Broad Street	New York, NY 10004	1	April 5, 1977
UniCredito Italiano S.p.A.	150 East 42nd Street	New York, NY 10017	1	July 31, 1973
WestLB AG	1211 Avenue of the Americas	New York, NY 10036	2	August 11, 1975
			98	
Foreign Agencies				
Banco de Bogota	375 Park Avenue	New York, NY 10152	1	March 6, 1974
Banco Industrial de Venezuela, C.A.	900 Third Avenue	New York, NY 10022	1	September 10, 1975
Banco Latinoamericano de Exportaciones, S.A.	600 Lexington Avenue	New York, NY 10022	1	November 4, 1988
Bank of Taiwan	100 Wall Street	New York, NY 10005	1	May 3, 1990
Bank Leumi Le-Israel B.M.	562 Fifth Avenue	New York, NY 10036	1	September 2, 1959
Beogradska Banka dd	c/o Banking Department	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

Name	Address	City, State Zip	Domestic Offices	Charter Date
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 Banking Department	New York, NY 10004	1	June 6, 1980
Oversea-Chinese Banking Corporation Limited	1700 Broadway	New York, NY 10019	1	April 8, 1981
P.T. Bank Negara Indonesia (Persero) Tbk	One Exchange Plaza	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
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
			18	
Holding Companies - One Bank				
Adirondack Bancorp, Inc.	185 Genesee Street	Utica, NY 13501	1	December 30, 2003
Apple Financial Holdings, Inc.	122 E. 42nd Street	New York, NY 10168	1	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
Boymelgreen Financial Holdings Inc.	120 Broadway	New York, NY 10271	1	July 19, 2007
Brown Brothers Harriman & Co	140 Broadway	New York, NY 10005	1	March 1, 1990
C.C. Bancorp, Inc.	116-120 Main Street	Little Valley, NY 14755	1	July 16, 2001
Canisteo Valley Corporation	3 Main Street	Canisteo, NY 14823	1	September 30, 1998
Catskill Hudson Bancorp, Inc.	195 Lake Louise Marie Road	Rock Hill, NY 12775	1	July 31, 2006
CheckSpring Community Corporation	69 East 167th Street	Bronx, NY 10452	1	October 25, 2007
Chemung Financial Corporation	1 Chemung Canal Plaza	Elmira, NY 14901	1	June 1, 1985
Country Bank Holding Company, Inc.	200 East 42nd Street	New York, NY 10017	1	October 31, 2003
Depository Trust & Clearing Corporation	55 Water Street	New York, NY 10041	1	March 22, 1999
Discount Bancorp, Inc.	511 Fifth Avenue	New York, NY 10017	1	March 23, 2000
Financial Institutions, Inc.	220 Libery Street	Warsaw, NY 14569	1	September 15, 1931
First American International Corp.	5503 Eighth Avenue	Brooklyn, NY 11220	1	July 30, 2004
Fort Orange Financial Corp.	1375 Washington Avenue	Albany, NY 12206	1	December 1, 2006
Greater Rochester Bancorp Inc.	3380 Monroe Avenue	Pittsford, NY 14618	1	January 2, 2008
Holland Bancorp, Inc.	12 South Main Street	Holland, NY 14080	1	January 31, 2001
Millbrook Bank System, Inc.	Franklin Avenue	Millbrook, NY 12545	1	April 13, 1998
Northern Trust Corporation	50 South LaSalle Street	Chicago, IL 60675	1	December 1, 1971
Popular, Inc.	208 Ponce de Leon Avenue	Hato Rey, PR 00918	1	August 1, 1985
Smithtown Bancorp Inc.	One East Main Street	Smithtown, NY 11787	1	November 1, 1984
Solvay Bank Corp.	1537 Milton Avenue	Solvay, NY 13209	1	June 30, 1987

Name	Address	City, State Zip	Domestic Offices	Charter Date
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
VSB Bancorp, Inc.	4142 Hylan Boulevard	Staten Island, NY 10308	1	May 30, 2003
Westchester Bank Holding Corporation	2001 Central Park Avenue	Yonkers, NY 10710	1	June 11, 2008
473 Broadway Holding Corp.	473 Broadway	Saratoga Springs, NY 12866	1	June 17, 1926
			30	
Holding Companies - Multi Bank				
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. 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
New York Community Bancorp, Inc.	136-65 Roosevelt Avenue	Flushing, NY 11354	1	November 23, 1993
Tompkins Financial Corporation	110 North Tioga Street	Ithaca, NY 14850	1	October 17, 1995
			7	
Mutual Holding Companies				
Rhinebeck Bancorp, MHC	2 Jefferson Plaza	Poughkeepsie, NY 12601	1	October 6, 2004

Principle Banking and Lending Facilities in New York State (Dollars in thousands)

	In NYC	Outside of NYC	Total *	Assets in NYC	Assets Outside NYC	Total Assets *
State Charter						
Banks, Trust Companies, Limited Purpose Trust Companies and Private Bankers	49	46	95	478,874,503	81,992,070	560,866,573
Savings Banks	5	15	20	45,180,860	17,339,080	62,519,940
Savings and Loan Associations	1	2	3	62,521	41,675	104,196
Credit Unions	4	17	21	1,981,251	2,509,722	4,490,973
Safe Deposit Companies	-	2	2	-	377	377
Investment Companies (Article XII)	9	1	10	93,472,078	2,374	93,474,452
Licensed Lenders	1	22	23	249	87,909,200	87,909,449
Foreign Branches	83	-	83	1,579,299,085	-	1,579,299,085
Foreign Agencies	18	-	18	56,506,532	-	56,506,532
Total State Charter	170	105	275	2,254,413,178	189,794,498	2,445,171,577
Federal Charter						
Banks, Trust Companies, Limited Purpose Trust Companies and Private Bankers	15	35	50	25,786,875	35,904,185	61,691,060
Savings Banks	13	19	32	51,906,513	20,427,190	72,333,703
Savings and Loan Associations	2	10	12	22,127,640	2,722,909	24,850,549
Credit Unions	346	99	445	34,195,095	5,326,752	39,521,847
Safe Deposit Companies	-	-	-	-	-	-
Investment Companies (Article XII)	-	-	-	-	-	-
Licensed Lenders	-	-	-	-	-	-
Foreign Branches	29	-	29	191,520,741	-	191,520,741
Foreign Agencies	1	-	1	435,944	-	435,944
Total Federal Charter	406	163	569	325,972,808	64,381,036	390,353,844
Total State and Federal Banking and Lending Facilities						
Banks, Trust Companies, Limited Purpose Trust Companies and Private Bankers	64	81	145	504,661,378	117,896,255	622,557,633
Savings Banks	18	34	52	97,087,373	37,766,270	134,853,643
Savings and Loan Associations	3	12	15	22,190,161	2,764,584	24,954,745
Credit Unions	350	116	466	36,176,346	7,836,474	44,012,820
Safe Deposit Companies	-	2	2	-	377	377
Investment Companies (Article XII)	9	1	10	93,472,078	2,374	93,474,452
Licensed Lenders	1	22	23	249	87,909,200	87,909,449
Foreign Branches	112	-	112	1,770,819,826	-	1,770,819,826
Foreign Agencies	19	-	19	56,942,476	-	56,942,476
	576	268	844	2,581,349,887	254,175,534	2,835,525,421

* Total institutions and assets distributed by headquarter location.

Condition of Commercial Banks, Trust Companies, Limited Purpose Trust Companies and Private Bankers (Dollars in thousands)

ASSETS	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Premises and Equipment	Investment in Unconsolidated Subsidiaries	Other Assets	Total Assets
Commercial Banks¹								
Adirondack Bank	10,235	131,033	23	314,292	6,241	-	17,743	479,567
Alden State Bank	4,796	59,038	652	122,655	1,937	-	6,044	195,122
Alma Bank	30,457	38,900	6,291	121,619	2,247	-	1,355	200,869
Alpine Capital Bank	38,836	46,728	-	124,314	129	-	3,499	213,506
Amerasia Bank	24,374	5,087	-	161,820	7,935	-	1,983	201,199
American Community Bank	3,035	14,039	-	120,929	1,801	-	1,417	141,221
Bank of Akron	10,388	28,854	-	123,018	4,690	354	7,098	174,402
Bank of Cattaraugus	583	2,868	-	7,974	271	-	759	12,455
Bank of Holland	2,327	7,029	3,900	46,206	3,120	-	1,355	63,937
Bank Leumi USA	743,260	1,176,964	20,000	3,561,630	17,861	-	241,629	5,761,344
Berkshire Bank Municipal Bank	2,206	8,480	-	-	-	-	43	10,729
BPD Bank	47,705	119,812	-	390,130	4,051	-	34,221	595,919
Catskill Hudson Bank	6,437	73,904	27	137,514	1,686	-	2,456	222,024
Cattaraugus County Bank	6,201	33,832	33	93,033	6,342	-	8,194	147,635
CheckSpring Bank	1,192	1,826	239	12,951	1,236	-	603	18,047
Citizens Bank of Cape Vincent	931	10,645	600	21,152	1,212	-	230	34,770
Country Bank	27,156	91,950	1,790	383,969	603	-	14,633	520,101
Emigrant Mercantile Bank	3,982	-	-	-	-	-	2	3,984
First American International Bank	38,268	19,870	10,551	508,076	14,487	-	13,122	604,374
First Niagara Commercial Bank	350	122,570	546,012	-	-	-	26,039	694,971
Flushing Commercial Bank	3,661	50,328	244,000	-	13	-	1,083	299,085
Genesee Regional Bank	19,262	33,898	-	94,667	442	-	1,481	149,750
Global Bank	1,174	28,565	3,501	60,525	645	-	1,363	95,773
Gold Coast Bank	16,243	9,220	10,080	18,168	896	-	241	54,848
Gotham Bank of New York	37,287	152,780	-	134,246	1,060	-	3,548	328,921
Greene County Commercial Bank	65	111,450	70	-	-	-	1,833	113,418
Hamptons State Bank	2,599	11,476	1,337	43,512	775	-	1,042	60,741
Hanover Community Bank*	-	-	-	-	-	-	-	-
Interaudi Bank	454,225	374,445	123,095	346,425	3,785	-	22,670	1,324,645
LibertyPointe Bank	7,875	34,589	8,544	194,632	6,286	-	3,439	255,365

*Did not commence banking operations until 2009

Condition of Commercial Banks, Trust Companies, Limited Purpose Trust Companies and Private Bankers (Dollars in thousands)

ASSETS

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Premises and Equipment	Investment in Unconsolidated Subsidiaries	Other Assets	Total Assets
New York Commercial Bank	370,677	281,633	1,799	1,665,743	32,247	-	345,845	2,697,944
NewBank	15,112	2,678	-	70,235	1,626	-	505	90,156
Pathfinder Commercial Bank	3,722	28,380	-	-	-	-	731	32,833
Pioneer Commercial Bank	7,942	35,051	55	-	-	-	77	43,125
Provident Municipal Bank	217,369	158,212	-	-	-	-	1,234	376,815
PCSB Commercial Bank	271	14,139	4,384	-	-	-	106	18,900
Riverside Bank	5,734	5,842	64	137,051	1,230	-	3,826	153,747
Savoy Bank	2,848	5,423	3,968	41,339	386	-	701	54,665
Shinhan Bank America	12,427	84,117	13,500	776,205	11,339	-	36,380	933,968
Signature Bank	113,549	3,055,204	-	3,651,235	29,420	-	342,791	7,192,199
State Bank of Chittanooga	2,046	63,283	-	-	-	-	386	65,715
The Berkshire Bank	63,978	291,970	30,000	457,549	4,428	-	54,694	902,619
The Park Avenue Bank	31,923	78,971	-	355,791	9,553	-	19,053	495,291
The Westchester Bank	20,474	12,574	-	11,823	1,533	-	402	46,806
Tioga State Bank	5,430	116,141	-	206,228	4,076	-	9,330	341,205
United International Bank	18,872	19,262	16,500	138,162	1,983	-	1,487	196,266
United Orient Bank	8,671	12,895	5,000	84,012	408	-	1,586	112,572
USA Bank	1,286	42,024	10,630	151,238	505	-	4,549	210,232
USNY Bank	4,574	-	-	42,791	973	-	1,334	49,672
Victory State Bank	21,739	120,289	-	65,307	3,579	-	2,267	213,181
Waterford Village Bank	1,645	2,679	8,375	44,197	3,313	-	3,130	63,339
Woori America Bank	24,170	100,798	42,000	860,389	7,623	-	38,593	1,073,573
WSB Municipal Bank	3,647	17,220	-	-	-	-	196	21,063
Trust Companies								
Amalgamated Bank	261,208	1,735,951	-	2,246,840	48,597	-	186,828	4,479,424
Banco Popular North America	431,817	1,097,646	-	9,905,220	76,514	-	929,694	12,440,891
Bank of Millbrook	6,754	21,871	8,928	91,436	2,011	-	2,353	133,353
Bank of Richmondville	8,421	27,713	3,246	67,082	1,274	-	2,197	109,933
Bank of Smithtown	17,712	57,810	8,764	1,677,397	32,994	-	69,267	1,863,944
Bank of Tokyo - Mitsubishi UFJ Trust Company	1,609,784	366,743	-	2,479,282	1,499	-	108,213	4,565,521

Condition of Commercial Banks, Trust Companies, Limited Purpose Trust Companies and Private Bankers (Dollars in thousands)

ASSETS

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Premises and Equipment	Investment in Unconsolidated Subsidiaries	Other Assets	Total Assets
Bank of Utica	59,676	711,968	-	47,067	270	-	17,047	836,028
Capital Bank & Trust Company	3,876	30,406	-	209,502	1,131	-	3,695	248,610
Chemung Canal Trust Company	23,652	198,986	-	556,160	24,917	-	31,296	835,011
Deutsche Bank Trust Company Americas	24,589,000	6,826,000	1,178,000	12,779,000	61,000	-	5,368,000	50,801,000
Fiduciary Trust Company International	295,230	306,039	-	174,681	9,946	-	194,984	980,880
First State Bank, Canisteo, N.Y.	986	13,136	13,710	15,435	1,494	-	3,521	48,282
Five Star Bank	32,837	605,413	20,574	1,103,043	32,869	-	114,273	1,909,009
Habib American Bank	155,478	16,908	-	302,296	3,154	-	7,634	485,470
Israel Discount Bank of New York	1,023,404	4,040,423	-	3,937,441	28,365	-	415,674	9,445,307
Manufacturers and Traders Trust Company	1,554,274	7,735,583	111,347	47,789,219	384,224	180,215	7,069,382	64,824,244
Mitsubishi UFJ Trust & Banking Corporation (U.S.A.)	304,945	20,981	-	80,558	1,778	-	30,716	438,978
Mizuho Corporate Bank (USA)	599,103	117,026	-	2,488,986	-	-	76,946	3,282,061
Mizuho Trust & Banking Co. (USA)	476,530	-	-	-	8,087	-	14,393	499,010
Orange County Trust Company	9,314	201,458	-	245,456	9,069	-	31,190	496,487
Solvay Bank	13,498	130,058	22	355,577	5,490	-	7,480	512,125
State Bank of Long Island	101,937	415,379	1,000	1,103,870	6,229	-	63,738	1,692,153
Steuben Trust Company	6,566	111,902	-	196,280	7,144	-	13,883	335,775
The Adirondack Trust Company	31,358	289,598	-	387,925	20,173	-	32,498	761,552
The Bank of Castile	11,943	178,393	2,108	490,116	12,933	-	14,179	709,672
The Bank of New York Mellon	92,247,000	50,564,000	373,000	32,470,000	1,098,000	795,000	17,617,000	195,164,000
Goldman Sachs Bank USA	12,270,000	65,505,000	58,000,000	4,041,000	34,000	6,000	22,618,000	162,474,000
Tompkins Trust Company	23,386	464,821	-	761,169	15,212	2,535	48,470	1,315,593
Limited Purpose Trust Companies²								
American Stock Transfer & Trust Company	32,825	-	-	-	35,045	-	940,471	1,008,341
Anthos Trust Company, LLC	3,775	1,259	-	-	-	-	-	5,034
Continental Stock Transfer & Trust Company	1,236	1,508	-	-	643	-	2,594	5,981
Genesee Valley Trust Company	4,856	-	-	-	196	-	14,959	20,011
Law Debenture Trust Company of New York	4,767	-	-	-	1	-	1,792	6,560
Market Street Trust Company	99	2,284	-	-	2,102	-	311	4,796
New York Life Trust Company	46	12,395	-	-	-	-	2,594	15,035

Condition of Commercial Banks, Trust Companies, Limited Purpose Trust Companies and Private Bankers (Dollars in thousands)

ASSETS

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Premises and Equipment	Investment in Unconsolidated Subsidiaries	Other Assets	Total Assets
OFI Trust Company	1	5,615	-	-	-	-	1,064	6,680
The Bank of New York Trust Company	23	-	-	-	-	-	2,372	2,395
The Bank of Nova Scotia Trust Company of New York	4,466	10,742	-	-	-	-	380	15,588
The Depository Trust Company	1,760,963	205,302	1,147,880	-	139,326	-	272,195	3,525,666
The Northern Trust Company of New York	536	3,674	-	-	3,765	-	199	8,174
The Rockefeller Trust Company	3	7,667	-	-	-	-	447	8,117
Private Bankers								
Brown Brothers Harriman & Co.	1,450,715	655,732	621,264	2,333,625	46,983	5,108,319	1,072,955	6,181,274
Total	141,937,216	150,046,355	62,606,863	144,238,415	2,360,408	6,092,423	58,693,212	560,866,573

¹Excludes Hanover Community Bank, chartered but not operational as of December 31, 2008 | ²Excludes ICE US Trust that was chartered but not operational as of December 31, 2008.

Condition of Commercial Banks, Trust Companies, Limited Purpose Trust Companies and Private Bankers (Dollars in thousands)

LIABILITIES & EQUITY	Total Deposits	Federal Funds Bought and Repos	Trading Liabilities and Other Borrowed Money	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Commercial Banks								
Adirondack Bank	400,717	12,574	28,705	-	3,107	445,103	34,464	479,567
Alden State Bank	167,802	-	-	-	259	168,061	27,061	195,122
Alma Bank	154,123	-	-	-	736	154,859	46,010	200,869
Alpine Capital Bank	182,095	-	584	4,500	1,354	188,533	24,973	213,506
Amerasia Bank	179,866	-	-	-	1,833	181,699	19,500	201,199
American Community Bank	121,961	6,500	-	-	439	128,900	12,321	141,221
Bank of Akron	143,728	790	5,980	-	2,612	153,110	21,292	174,402
Bank of Cattaraugus	10,463	-	200	-	897	11,560	895	12,455
Bank of Holland	57,057	-	-	-	514	57,571	6,366	63,937
Bank Leumi USA	4,872,170	45,500	194,947	90,000	94,658	5,297,275	464,069	5,761,344
Berkshire Bank Municipal Bank	5,486	547	-	-	90	6,123	4,606	10,729
BPD Bank	449,320	25,000	63,000	-	10,033	547,353	48,566	595,919
Catskill Hudson Bank	204,379	-	-	1,800	1,384	207,563	14,461	222,024
Cattaraugus County Bank	127,790	3,900	-	-	2,266	133,956	13,679	147,635
CheckSpring Bank	6,198	1,000	-	-	380	7,578	10,469	18,047
Citizens Bank of Cape Vincent	29,687	-	-	-	198	29,885	4,885	34,770
Country Bank	428,991	44,000	10,000	-	4,953	487,944	32,157	520,101
Emigrant Mercantile Bank	500	-	-	-	19	519	3,465	3,984
First American International Bank	519,293	-	26,650	-	11,287	557,230	47,144	604,374
First Niagara Commercial Bank	629,372	-	-	-	1,364	630,736	64,235	694,971
Flushing Commercial Bank	211,806	-	65,900	-	536	278,242	20,843	299,085
Genesee Regional Bank	121,865	11,908	4,190	-	1,336	139,299	10,451	149,750
Global Bank	83,086	-	3,000	-	1,230	87,316	8,457	95,773
Gold Coast Bank	36,032	-	-	-	130	36,162	18,686	54,848
Gotham Bank of New York	250,247	50,000	-	-	1,086	301,333	27,588	328,921
Greene County Commercial Bank	102,901	-	-	-	388	103,289	10,129	113,418
Hamptons State Bank	50,287	-	5,400	-	519	56,206	4,535	60,741
Hanover Community Bank		-	-	-	-	-	-	-
Interaudi Bank	1,066,325	-	168,878	-	5,247	1,240,450	84,195	1,324,645
LibertyPointe Bank	235,550	530	67	-	1,785	237,932	17,433	255,365

Condition of Commercial Banks, Trust Companies, Limited Purpose Trust Companies and Private Bankers (Dollars in thousands)

LIABILITIES & EQUITY

	Total Deposits	Federal Funds Bought and Repos	Trading Liabilities and Other Borrowed Money	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
New York Commercial Bank	1,992,379	-	143,776	-	63,477	2,199,632	498,312	2,697,944
Newbank	77,055	-	2,317	-	838	80,210	9,946	90,156
Pathfinder Commercial Bank	27,400	-	-	-	504	27,904	4,929	32,833
Pioneer Commercial Bank	38,343	-	-	-	146	38,489	4,636	43,125
Provident Municipal Bank	335,186	-	-	-	2,961	338,147	38,668	376,815
PCSB Commercial Bank	11,423	-	-	-	172	11,595	7,305	18,900
Riverside Bank	129,972	5,000	-	-	789	135,761	17,986	153,747
Savoy Bank	42,230	-	-	-	2,124	44,354	10,311	54,665
Shinhan Bank America	803,652	-	-	-	10,535	814,187	119,781	933,968
Signature Bank	5,388,376	785,000	264,900	-	55,789	6,494,065	698,134	7,192,199
State Bank of Chittenango	54,915	-	-	-	4,596	59,511	6,204	65,715
The Berkshire Bank	728,809	59,504	45,272	-	8,619	842,204	60,415	902,619
The Park Avenue Bank	421,584	58,500	-	-	4,995	485,079	10,212	495,291
The Westchester Bank	28,314	-	-	-	965	29,279	17,527	46,806
Tioga State Bank	277,806	12,875	20,052	-	2,967	313,700	27,505	341,205
United International Bank	166,861	5,000	6,000	-	2,294	180,155	16,111	196,266
United Orient Bank	91,994	-	10,000	-	1,024	103,018	9,554	112,572
USA Bank	169,768	23,000	-	-	1,031	193,799	16,433	210,232
USNY Bank	43,227	-	-	-	102	43,329	6,343	49,672
Victory State Bank	189,322	-	-	-	1,185	190,507	22,674	213,181
Waterford Village Bank	58,439	-	-	-	902	59,341	3,998	63,339
Woori America Bank	943,825	-	-	-	10,206	954,031	119,542	1,073,573
WSB Municipal Bank	17,659	-	-	-	44	17,703	3,360	21,063

Trust Company	Total Deposits	Federal Funds Bought and Repos	Trading Liabilities and Other Borrowed Money	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Amalgamated Bank	2,639,092	655,462	847,941	-	110,849	4,253,344	226,080	4,479,424
Banco Popular North America	9,696,625	692,452	600,620	-	160,285	11,149,982	1,290,909	12,440,891
Bank of Millbrook	112,138	-	-	-	1,896	114,034	19,319	133,353
Bank of Richmondville	87,602	-	8,500	-	919	97,021	12,912	109,933
Bank of Smithtown	1,367,955	-	326,480	-	12,739	1,707,174	156,770	1,863,944
Bank of Tokyo - Mitsubishi UFJ Trust Company	3,372,066	-	265,020	-	226,749	3,863,835	701,686	4,565,521

Condition of Commercial Banks, Trust Companies, Limited Purpose Trust Companies and Private Bankers (Dollars in thousands)

LIABILITIES & EQUITY

	Total Deposits	Federal Funds Bought and Repos	Trading Liabilities and Other Borrowed Money	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Bank of Utica	741,166	-	-	-	3,212	744,378	91,650	836,028
Capital Bank & Trust Company	187,878	4,007	34,497	-	1,668	228,050	20,560	248,610
Chemung Canal Trust Company	657,690	63,413	20,000	-	14,532	755,635	79,376	835,011
Deutsche Bank Trust Company Americas	21,075,000	16,404,000	1,760,000	-	3,148,000	42,387,000	8,414,000	50,801,000
Fiduciary Trust Company International	633,226	-	-	-	43,551	676,777	304,103	980,880
First State Bank, Canisteo, N.Y.	39,432	828	-	-	615	40,875	7,407	48,282
Five Star Bank	1,659,437	23,465	30,653	-	19,693	1,733,248	175,761	1,909,009
Habib American Bank	428,094	-	2,035	-	4,022	434,151	51,319	485,470
Israel Discount Bank of New York	6,208,802	1,885,866	530,167	75,000	128,450	8,828,285	617,022	9,445,307
Manufacturers and Traders Trust Company	42,406,140	2,933,530	9,596,256	2,136,313	794,348	57,866,587	6,957,657	64,824,244
Mitsubishi UFJ Trust & Banking Corporation (U.S.A.)	220,296	-	-	-	2,313	222,609	216,369	438,978
Mizuho Corporate Bank (USA)	2,031,848	-	110,162	-	108,772	2,250,782	1,031,279	3,282,061
Mizuho Trust & Banking Co. (USA)	438,033	-	-	-	10,497	448,530	50,480	499,010
Orange County Trust Company	292,570	-	119,900	-	8,117	420,587	75,900	496,487
Solvay Bank	457,195	-	5,000	-	4,054	466,249	45,876	512,125
State Bank of Long Island	1,486,301	-	3,000	-	26,692	1,515,993	176,160	1,692,153
Steuben Trust Company	278,908	-	23,500	-	5,323	307,731	28,044	335,775
The Adirondack Trust Company	666,933	2,208	34	-	10,305	679,480	82,072	761,552
The Bank of Castile	597,013	11,641	47,143	-	6,981	662,778	46,894	709,672
The Bank of New York Mellon	157,783,000	529,000	14,621,000	3,490,000	7,368,000	183,791,000	11,373,000	195,164,000
Goldman Sachs Bank USA	45,049,000	9,671,000	76,058,000	5,000,000	13,067,000	148,845,000	13,629,000	162,474,000
Tompkins Trust Company	884,946	157,593	162,280	-	26,217	1,231,036	84,557	1,315,593

Limited Purpose Trust Companies

American Stock Transfer & Trust Company	-	-	-	-	6,154	6,154	1,002,187	1,008,341
Anthos Trust Company, LLC	-	-	-	-	-	-	5,034	5,034
Continental Stock Transfer & Trust Company	-	-	-	-	958	958	5,023	5,981
Genesee Valley Trust Company	1,142	-	5,405	-	146	6,693	13,318	20,011
Law Debenture Trust Company of New York	-	-	-	-	3,467	3,467	3,093	6,560
Market Street Trust Company	-	-	713	-	595	1,308	3,488	4,796
New York Life Trust Company	-	-	-	-	2,261	2,261	12,774	15,035

Condition of Commercial Banks, Trust Companies, Limited Purpose Trust Companies and Private Bankers (Dollars in thousands)

LIABILITIES & EQUITY

	Total Deposits	Federal Funds Bought and Repos	Trading Liabilities and Other Borrowed Money	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
OFI Trust Company	-	-	-	-	398	398	6,282	6,680
The Bank of New York Trust Company	-	-	-	-	19	19	2,376	2,395
The Bank of Nova Scotia Trust Company of New York	-	-	-	-	628	628	14,960	15,588
The Depository Trust Company	-	-	248,575	-	3,104,525	3,353,100	172,566	3,525,666
The Northern Trust Company of New York	-	-	-	-	1,328	1,328	6,846	8,174
The Rockefeller Trust Company	-	-	-	-	1,064	1,064	7,053	8,117
Private Bankers								
Brown Brothers Harriman & Co.	4,296,658	82,818	804,324	507,631	-	5,691,431	489,843	6,181,274
Total	328,683,822	34,268,411	107,301,023	11,305,244	28,764,247	510,322,747	50,543,826	560,866,573

¹ Excludes Hanover Community Bank, chartered but not operational as of December 31, 2008 | ² Excludes ICE US Trust that was chartered but not operational as of December 31, 2008.

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

ASSETS	Cash and Due from Banks	Total Securities and Trading Assets	Federal Funds Sold and Repos	Loans and Leases Net	Premises and Equipment	Investment in Unconsolidated Subsidiaries	Other Assets	Total Assets
Savings Banks								
Apple Bank For Savings	504,314	4,591,321	-	1,631,207	26,512	-	102,889	6,856,243
Emigrant Bank	1,734,246	3,359,333	13,753	5,771,524	107,396	-	999,793	11,986,045
Emigrant Savings Bank - Brooklyn/Queens	9,772	208,354	127,069	366,321	1,302	-	15,996	728,814
Emigrant Savings Bank - Long Island	6,801	122,168	27,485	314,272	1,846	-	8,934	481,506
Emigrant Savings Bank - Manhattan	10,692	514,376	149,885	461,580	2,602	-	27,459	1,166,594
Emigrant Savings Bank-Bronx/Westchester	10,286	430,922	160,833	356,596	9,299	-	23,735	991,671
First Central Savings Bank	40,332	65,595	-	577,069	2,984	-	16,324	702,304
Fulton Savings Bank	12,956	66,828	667	295,559	2,015	-	27,102	405,127
New York Community Bank	129,555	5,600,293	2,390	20,708,825	185,514	187	3,680,972	30,307,736
Oneida Savings Bank	13,297	140,704	72	302,586	21,737	-	61,754	540,150
Pathfinder Bank	7,646	71,647	-	246,563	7,450	-	17,042	350,348
Pioneer Savings Bank	30,763	135,757	9,094	476,874	10,116	4,573	36,410	703,587
Putnam County Savings Bank	61,206	308,856	18,284	496,136	5,048	-	7,089	896,619
Rhinebeck Savings Bank	11,376	49,901	-	373,431	15,689	-	22,048	472,445
Ridgewood Savings Bank	158,245	906,363	17,250	2,821,455	22,971	-	309,099	4,235,383
Rondout Savings Bank	18,565	40,245	-	143,503	5,390	-	5,955	213,658
Sawyer Savings Bank	2,171	51,740	-	110,806	598	-	3,245	168,560
The North Country Savings Bank	10,371	14,819	100	202,990	5,735	-	8,117	242,132
Ulster Savings Bank	13,127	71,199	-	548,821	15,750	-	47,527	696,424
Watertown Savings Bank	29,356	82,753	-	205,661	14,655	134	42,035	374,594
Total	2,815,077	16,833,174	526,882	36,411,779	464,609	4,894	5,463,525	62,519,940
Savings & Loans								
Atlas Savings and Loan Association	7,633	31,580	4,082	16,811	947	-	1,468	62,521
Canisteo Savings and Loan Association	2,266	-	-	4,504	35	-	85	6,890
Medina Savings and Loan Association	14,700	194	549	17,582	985	-	775	34,785
Total	24,599	31,774	4,631	38,897	1,967	-	2,328	104,196

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

LIABILITIES & EQUITY	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Savings Banks								
Apple Bank For Savings	6,190,848	-	914	-	61,480	6,253,242	603,001	6,856,243
Emigrant Bank	8,253,268	465,271	2,538,626	-	87,429	11,344,594	641,451	11,986,045
Emigrant Savings Bank - Brooklyn/Queens	662,212	-	17,189	-	22,161	701,562	27,252	728,814
Emigrant Savings Bank - Long Island	424,104	-	21,696	-	17,320	463,120	18,386	481,506
Emigrant Savings Bank - Manhattan	1,056,119	-	32,376	-	35,195	1,123,690	42,904	1,166,594
Emigrant Savings Bank-Bronx/Westchester	924,585	-	6,558	-	26,829	957,972	33,699	991,671
First Central Savings Bank	637,336	-	15,000	-	4,370	656,706	45,598	702,304
Fulton Savings Bank	214,304	-	125,800	-	13,408	353,512	51,615	405,127
New York Community Bank	13,064,319	4,635,000	8,357,098	-	168,299	26,224,716	4,083,020	30,307,736
Oneida Savings Bank	425,798	-	52,825	-	8,518	487,141	53,009	540,150
Pathfinder Bank	270,041	7,400	44,575	-	3,432	325,448	24,900	350,348
Pioneer Savings Bank	609,995	1,517	15,030	-	5,591	632,133	71,454	703,587
Putnam County Savings Bank	791,645	-	-	-	3,072	794,717	101,902	896,619
Rhinebeck Savings Bank	389,180	-	30,800	-	7,690	427,670	44,775	472,445
Ridgewood Savings Bank	3,506,931	15,000	136,512	10,310	65,748	3,734,501	500,882	4,235,383
Rondout Savings Bank	176,110	-	9,580	-	3,181	188,871	24,787	213,658
Sawyer Savings Bank	112,484	-	38,000	-	1,339	151,823	16,737	168,560
The North Country Savings Bank	180,991	-	31,313	-	1,308	213,612	28,520	242,132
Ulster Savings Bank	542,699	-	73,500	-	3,889	620,088	76,336	696,424
Watertown Savings Bank	322,172	-	-	-	2,655	324,827	49,767	374,594
Total	38,755,141	5,124,188	11,547,392	10,310	542,914	55,979,945	6,539,995	62,519,940
Savings & Loans								
Atlas Savings and Loan Association	44,669	-	-	-	1,295	45,964	16,557	62,521
Canisteo Savings and Loan Association	6,288	-	-	-	46	6,334	556	6,890
Medina Savings and Loan Association	30,439	-	500	-	245	31,184	3,601	34,785
Total	81,396	-	500	-	1,586	83,482	20,714	104,196

Condition of Credit Unions (Dollars In Thousands)

ASSETS	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsolidated Subsidiaries	Other Assets	Total Assets
AmeriCU Credit Union	18,111	39,500	-	605,762	21,407	-	16,370	701,150
Branch 6000 NALC Credit Union	890	2,827	-	4,188	20	-	579	8,504
Buffalo Service Credit Union	2,790	12,783	-	15,379	113	-	585	31,649
CFCU Community Credit Union	57,760	127,580	-	331,284	8,391	-	8,477	533,490
Directors Choice Credit Union	461	530	-	2,259	-	-	28	3,278
Empire Branch 36 National Association of Letter Carriers Credit Union	577	2,209	-	2,467	34	-	105	5,392
Empire State Credit Union	890	3,319	-	2,179	16	-	83	6,486
Erie County Employees Credit Union	1,179	8,207	-	7,152	38	-	256	16,833
Hudson River Community Credit Union	8,985	16,793	-	93,666	2,979	-	1,399	123,822
Jamestown Post Office Employees' Credit Union	676	2,031	-	2,070	3	-	57	4,836
Melrose Credit Union	23,375	36,308	-	909,809	23,737	-	8,108	1,001,337
Middle Village Credit Union	107	16,844	-	28,845	38	-	153	45,986
Montauk Credit Union	6,155	930	-	78,887	2,680	-	764	89,416
Municipal Credit Union	185,964	52,908	-	1,076,566	22,390	-	39,224	1,377,051
Newspaper Employees Credit Union	581	-	-	517	-	-	15	1,113
Niagara Dupont Employees Credit Union	945	3,110	-	4,462	11	-	108	8,637
Niagara Falls Penn Central Employees Credit Union	195	1,853	-	4,220	16	-	70	6,354
Norton-Troy Employees Credit Union	524	4,759	-	2,973	5	-	92	8,352
Progressive Credit Union	1,509	8,931	-	494,838	79	-	4,035	509,392
The Niagara Frontier Federal Employees Credit Union	232	272	-	1,734	3	-	23	2,264
Yonkers Postal Employees Credit Union	151	2,582	-	2,836	18	-	44	5,630
Total	312,054	344,276	-	3,672,092	81,978	-	80,573	4,490,973

Condition of Credit Unions (Dollars In Thousands)

LIABILITIES & EQUITY

	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Reserves and Equity Capital	Total Liabilities and Capital
AmeriCU Credit Union	597,600	-	50,012	-	8,347	655,960	45,191	701,150
Branch 6000 NALC Credit Union	7,617	-	-	-	11	7,628	876	8,504
Buffalo Service Credit Union	26,786	-	-	-	122	26,908	4,741	31,649
CFCU Community Credit Union	449,489	-	-	-	4,012	453,501	79,989	533,490
Directors Choice Credit Union	2,757	-	-	-	0	2,757	520	3,278
Empire Branch 36 National Association of Letter Carriers Credit Union	4,480	-	-	-	0	4,481	911	5,392
Empire State Credit Union	5,776	-	-	-	101	5,877	609	6,486
Erie County Employees Credit Union	14,162	-	-	-	161	14,323	2,510	16,833
Hudson River Community Credit Union	101,784	-	3,504	-	1,443	106,730	17,092	123,822
Jamestown Post Office Employees' Credit Union	4,032	-	-	-	4	4,036	800	4,836
Melrose Credit Union	625,501	-	125,000	-	8,162	758,663	242,674	1,001,337
Middle Village Credit Union	18,111	-	-	-	488	18,599	27,387	45,986
Montauk Credit Union	73,486	-	5,000	-	2,112	80,598	8,818	89,416
Municipal Credit Union	1,192,006	-	-	-	32,488	1,224,493	152,558	1,377,051
Newspaper Employees Credit Union	778	-	-	-	-	778	335	1,113
Niagara Dupont Employees Credit Union	6,915	-	-	-	21	6,936	1,701	8,637
Niagara Falls Penn Central Employees Credit Union	5,167	-	-	-	-	5,167	1,187	6,354
Norton-Troy Employees Credit Union	7,222	-	-	-	57	7,280	1,073	8,352
Progressive Credit Union	185,711	-	135,819	-	10,704	332,235	177,158	509,392
The Niagara Frontier Federal Employees Credit Union	1,717	-	-	-	4	1,722	543	2,264
Yonkers Postal Employees Credit Union	4,625	-	-	-	10	4,635	995	5,630
Total	3,335,724	-	319,335	-	68,248	3,723,307	767,666	4,490,973

Condition of Safe Deposit Companies (Dollars In Thousands)

ASSETS

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Customers' Liability on Acceptances	Premises, Vault and Equipment	Investment in Unconsolidated Subsidiaries	Other Assets	Total Assets
Akron Safe Deposit Company	44	263	-	-	-	70	-	0	377
Total¹	44	263	-	-	-	70	-	-	377

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	-	-	-	-	-	-	-	377	377
Total¹	-	-	-	-	-	-	-	377	377

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

Condition of Investment Companies (Dollars In Thousands)

ASSETS	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Customers' Liability on Acceptances	Premises and Equipment	Investment in Unconsolidated Subsidiaries	Other Assets	Total Assets
	American Express Banking Corp	331,308	45,930	-	61,228	-	16,552	-	125,045
AIG Finance Holdings, Inc.	458,467	5,161	-	891,502	-	1,518	-	19,940	1,376,588
Community Building Fund, LLC	1,563	-	-	801	-	-	-	10	2,374
Fiduciary Investment Corporation	84,739	944	-	-	-	327	-	14,053	100,063
French American Banking Corporation	4,352	-	-	-	-	1,333	153,848	-	159,533
GE Capital International Financing Corporation	2,144,253	1,064,249	24,297	80,207,557	-	427,351	1,249,165	6,027,072	91,143,944
Merrill Lynch International Finance Corporation	-	-	-	-	-	-	-	100	100
Skandinaviska Enskilda Banken Corporation	-	-	-	269	-	-	-	21,164	21,433
Sterling Banking Corporation	-	-	-	-	-	-	-	1,287	1,287
Western Union Financial Holdings, L.L.C.	78,026	-	-	1,819	-	7,387	-	1,835	89,067
Total	3,102,708	1,116,284	24,297	81,163,176	-	454,468	1,403,013	6,210,506	93,474,452

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	184,435	-	42,285	-	-	154,551	381,271	198,792
AIG Finance Holdings, Inc.	418,250	-	702,254	-	52,097	50,285	1,222,886	153,702	1,376,588
Community Building Fund, LLC	-	-	21	-	-	-	21	2,353	2,374
Fiduciary Investment Corporation	-	-	-	-	-	9,688	9,688	90,375	100,063
French American Banking Corporation	-	-	-	-	-	29,463	29,463	130,070	159,533
GE Capital International Financing Corporation	12,241,155	-	48,133,432	-	1,591,971	7,512,058	69,478,616	21,665,328	91,143,944
Merrill Lynch International Finance Corporation	-	-	-	-	-	-	-	100	100
Skandinaviska Enskilda Banken Corporation	-	-	-	-	-	-	-	21,433	21,433
Sterling Banking Corporation	-	-	-	-	-	-	-	1,287	1,287
Western Union Financial Holdings, L.L.C.	23,131	-	-	-	-	10,734	33,865	55,202	89,067
Total	12,866,971	-	48,877,992	-	1,644,068	7,766,779	71,155,810	22,318,642	93,474,452

Condition of Licensed Lenders (Dollars In Thousands)

ASSETS	Loans and Leases Net	Cash and Due From Banks	Furniture, Fixtures and Equipment	Other Assets	Assets Applicable to NY Business	Assets Not Applicable to NY Business	Total Assets
American General Financial Services, Inc	86,907	1,778	544	2	89,230	-	89,230
AmeriCredit Consumer Loan Company, Inc.	38,387	4,129	746	1,494	44,756	603,880	648,636
AmeriCredit Financial Services, Inc.	53	6	1	2	62	3,119	3,181
AmeriFirst Home Improvement Finance Co	6,666	-	-	-	6,666	210,291	216,958
Beneficial New York Inc.	168,838	1,450	693	(5,905)	165,077	60	165,136
Capital Financial Services, Inc.	7,445	50	-	56	7,551	31,487	39,037
CitiFinancial, Inc.	-	-	-	-	-	35,110,767	35,110,767
CNH Capital America LLC Maserati Financial Services	399,932	358	1,153	36,491	437,934	-	437,934
DaimlerChrysler Financial Services Americas LLC	150,552	-	-	-	150,552	6,408,902	6,559,454
DCFS USA LLC	-	-	-	-	-	31,371,425	31,371,425
FirstAgain LLC	8,224	-	-	-	8,224	173,304	181,528
Household Finance Corporation III	305,820	1,650	152	11,880	319,502	8,866,811	9,186,313
HSBC Auto Credit Inc.	59,311	100	-	398	59,808	1,280,266	1,340,074
JCB International Credit Card Co., Ltd.	819	2,481	43	2,765	6,108	20,793	26,900
New City Funding Corporation	2,553	229	11	-	2,794	-	2,794
Northwest Finance Company, Inc.	3,224	11	9	-	3,244	110,586	113,830
Omni Financial of New York, Inc.	-	104	22	32	158	-	158
Retail Charge Financial Services Corp.	411	58	-	277	747	-	747
Stones Funding LLC	114	124	-	10	249	-	249
Sunrise Capital Management, Inc.	64	125	2	2,257	2,448	-	2,448
TMG Financial Services	756	-	-	-	756	21,230	21,986
Triad Financial Corporation U/F/N Triad Financial of California	51,498	7,739	209	2,472	61,918	2,328,745	2,390,663
Total	1,291,575	20,393	3,585	52,231	1,367,784	86,541,665	87,909,449

Condition of Licensed Lenders (Dollars In Thousands)

LIABILITIES & EQUITY	Other Borrowed Money	All Other Liabilities	Total Liabilities	Valuation Reserves	Capital Stock Surplus	Total Liabilities and Capital
American General Financial Services, Inc	78,067	4,657	82,724	-	6,506	89,230
AmeriCredit Consumer Loan Company, Inc.	543,591	13,916	557,507	-	91,128	648,636
AmeriCredit Financial Services, Inc.	2,666	68	2,734	-	447	3,181
AmeriFirst Home Improvement Finance Co	187,605	2,960	190,566	-	26,392	216,958
Beneficial New York Inc.	-	139,124	139,124	-	26,012	165,136
Capital Financial Services, Inc.	11,280	2	11,282	-	27,756	39,037
CitiFinancial, Inc.	28,804,362	2,305,113	31,109,474	-	4,001,293	35,110,767
CNH Capital America LLC Maserati Financial Services	363,044	46,088	409,132	-	28,803	437,934
DaimlerChrysler Financial Services Americas LLC	5,131,957	297,650	5,429,607	-	1,129,847	6,559,454
DCFS USA LLC	26,468,096	3,015,342	29,483,438	-	1,887,987	31,371,425
FirstAgain LLC	149,689	7,314	157,003	-	24,525	181,528
Household Finance Corporation III	-	8,492,310	8,492,310	-	694,003	9,186,313
HSBC Auto Credit Inc.	-	1,293,364	1,293,364	-	46,710	1,340,074
JCB International Credit Card Co., Ltd.	14,168	4,662	18,830	-	8,070	26,900
New City Funding Corporation	-	2,145	2,145	-	649	2,794
Northwest Finance Company, Inc.	82,093	4,777	86,870	-	26,960	113,830
Omni Financial of New York, Inc.	-	42	42	-	116	158
Retail Charge Financial Services Corp.	-	3	3	-	744	747
Stones Funding LLC	45	-	45	-	203	249
Sunrise Capital Management, Inc.	2,030	-	2,030	-	418	2,448
TMG Financial Services	18,005	430	18,435	-	3,551	21,986
Triad Financial Corporation U/F/N Triad Financial of California	2,071,239	58,814	2,130,053	-	260,610	2,390,663
Total	63,927,938	15,688,782	79,616,721	-	8,292,729	87,909,449

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

Name of Institution	Location	Date of Last Report	Total Resources	Due Depositors or Shareholders	Capital	Due Head Office & Affiliates	Other Liabilities	Commenced	Concluded
Commercial Banks, Trust Companies and Limited Purpose Trust Companies									
None									
Private Bankers									
None									
Savings Banks, Savings & Loans and Credit Unions									
None									
Safe Deposit Companies									
Universal Safe Deposit Corp.	New York, NY	12/31/2008	-	-	-	-	-	Yes	Yes
Investment Companies (Article XII)									
Merrill Lynch International	New York, NY	12/31/2008	100,000	-	100,000	-	-	Yes	No
Licensed Lenders									
None									
Foreign Branches									
Banca di Roma SpA	New York, NY	12/31/2008	-	-	-	-	-	Yes	Yes
Shinkin Central Bank NY Branch	New York, NY	9/30/2008	8,033,903	1,414,054	NA	6,192,837	427,012	Yes	Yes
Foreign Agencies									
American Express Bank Ltd.	New York, NY	12/31/2008	-	-	-	-	-		No
Holding Companies									
None									

Unclaimed Deposits or Dividends Deposited With Superintendent - Voluntary and involuntary Liquidations

Name of Institution	Date Funds Paid	Unclaimed Deposits or Dividends	Paid to Claimant In 2008	Total Paid to Claimant	Balance of Unclaimed Funds Held
Golden City Commercial Bank	2/28/07	204,263	-	10,950	193,313
Total		204,263	-	10,950	193,313

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

*All liquidations were voluntary

Mergers and Acquisitions

Name	Locations	Name After Change	Effective Date
Commercial Banks			
Mahopac National Bank	Mahopac, NY	Mahopac National Bank	May 14, 2008
Sleepy Hollow Bank	North Tarrytown, NY		
Trust Companies			
Key Bank, National Association	Cleveland, OH	Key Bank, National Association	January 18, 2008
Union State Bank	Nanuet, NY		
Bank of New York Mellon, The	New York, NY	Bank of New York Mellon, The	July 1, 2008
Dreyfus Trust Company, The	Uniondale, NY		
Bank of New York Mellon, The	New York, NY	Bank of New York Mellon, The	July 1, 2008
Mellon Securities Trust Company	New York, NY		
Goldman Sachs Trust Company, The	New York, NY	Goldman Sachs Bank USA	November 28, 2008
Goldman Sachs Bank USA	Salt Lake City, UT		
Goldman Sachs Bank USA	New York, NY	Goldman Sachs Bank USA	November 28, 2008
Goldman Sachs Capital Markets IP	New York, NY		
Goldman Sachs Bank USA	New York, NY	Goldman Sachs Bank USA	November 28, 2008
Goldman Sachs Capital Markets LLC	New York, NY		
Holding Companies - One Bank, Multi-Bank and Mutual			
First Niagara Financial Group, Inc	Lockport, NY	First Niagara Financial Group, Inc.	February 15, 2008
Great Lakes Bancorp Inc	Buffalo, NY		
Limited Purpose Trust Companies, Private Bankers, Savings Banks, Savings and Loan Associations, Credit Unions, Safe Deposit Companies, Investment Companies (Article XII), Licensed Lenders, Foreign Branches, Foreign Agencies			
None			

Name	Action	Effective Date
New Banking Organizations Chartered		
Anthos Trust Co., LLC	New Charter	June 11, 2008
ICE US Trust LLC	New Charter	December 4, 2008
DollarSavingsDirect.com ¹	New Charter	December 4, 2008

New Branches of Foreign Banking Organization Approved		
Banco Espirito Santo de Investimento, SA ¹	Approval to transact business in New York through a branch office.	June 11, 2008
National Agricultural Cooperative Federation ¹	Approval to transact business in New York through a branch office.	November 6, 2008

Merger, Holding Company and Holding Company Expansion Activities		
Watertown Savings Bank	Approval to become a bank holding company by acquiring control of Redwood Bank	March 6, 2008
Tompkins Financial Corporation	Approval to acquire control of Sleepy Hollow Bank	March 6, 2008
The Bank of New York Mellon Corporation	Approval to acquire control of Mellon New York Interim National Bank	June 11, 2008
Emigrant Bank	Approval to become a bank holding company by acquiring control of DollarDirectSavings.com	December 4, 2008
New York Private Bank & Trust Company and Emigrant Bancorp, Inc. ¹	Approval to acquire control of DollarDircectSavings.com	December 4, 2008

Changes In Control of Banking Organizations		
Certain persons and entities affiliated with Pacific Equity Partners Group	Approval to acquire control of American Stock Transfer & Trust Company	April 17, 2008

Other Actions		
American Express Banking Corporation	Permission to engage in the business of receiving deposits outside the State of New York	February 7, 2008
American Stock Transfer & Trust Company	Permission to convert to a limited liability trust company	April 17, 2008
American Stock Transfer & Trust Company	Exemption from the requirement of deposit insurance	April 17, 2008
Anthos Trust Co., LLC	Exemption from the requirement of deposit insurance	June 11, 2008
Goldman Sachs Trust Company	Permission to revoke Bd. of Directors resolutions barring acceptance of deposits from general public	October 30, 2008
ICE US Trust LLC	Exemption from the requirement of deposit insurance	December 4, 2008

Banking Law Section 12-a Resolutions		
Repurchase of common stock by banks and trust companies		February 7, 2008
Administration of common trust funds and collective investment funds of The Bank of New York Mellon		June 11, 2008
Special lending for temporary funding arrangements in emergency situations; Banking Law Section 14(1) (p) variance no normal posting and waiting period requirements		September 27, 2008

¹ Certificate/License not issued as of December 31, 2008

Conversion of Federal to State Charter

	Locations	Name After Change	Effective Date
All Institutions			
None			

Conversion from State to Federal Charter

	Locations	Name After Change	Effective Date
Savings Banks and Credit Unions			
Greater Buffalo Savings Bank	Buffalo, New York	Greater Buffalo Savings Bank	February 15, 2008
Independent Credit Union	Brooklyn, New York	Independent (NY) Federal Credit Union	March 10, 2008
All Other Institutions			
None			

STATE TRANSMITTER OF MONEY INSURANCE FUND

The STMIF fund is paid into by money transmitters and was created to insure the New York instruments of uninsured money transmitters that, because of insolvency, bankruptcy or other inability to pay, may default in making payment on their New York instruments.

The commissioner of taxation is custodian of the fund and makes all disbursements upon vouchers signed by the superintendent or his designated deputy.

ASSETS	
Cash in STMIF Account - January 1, 2008	9,875,865
Cash Received in STMIF From Assessments ¹	2,071,629
Interest Received in STMIF	278,547
Cash Expenses in 2008	-
TOTAL ASSETS	12,226,041
NET ASSETS	
Fund Balance - January 1, 2008	12,226,041
Excess of 2008 Income over Expenses	2,350,176
Fund Balance - December 31, 2008	12,226,041
INCOME	
Assessment Income - 2006 Assessment	1,093,234
Assessment Income - 2007 Assessment	978,395
Late Fee - 2006 Assessment	-
Interest Income	278,547
Total Income	2,350,176
EXPENSES	
EXCESS OF INCOME OVER EXPENSES	2,350,176
	-
2007 STMIF Assessment - billed 12/08/2007	-
Balance to be collected as of 01/01/2008	1,093,067
Late fee billed in 2007	167
Less: Credit note due to reporting error	-
Net balance to be collected	1,093,234
2007 Assessments collected in 2008	1,093,067
Late Fees collected in 2008	167
Net cash received in 2008 from 2007 assessment	1,093,234
Outstanding balance to be collected as of 12/31/07	-
2008 STMIF Assessment - billed 12/07/2008	-
Total 2008 assessment	1,636,198
Amount collected as of 12/31/08	978,395
Outstanding balance to be collected as of 12/31/08	657,803
Total Outstanding Balance to be collected as of 12/31/08	657,803
¹ Total Cash received in 2007	2,071,629

APPROPRIATIONS AND EXPENDITURES
FOR FISCAL YEAR 2007 - 2008

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

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

BANKING DEPARTMENT ACCOUNT:		2007 - 2008
Appropriations available including funds for suballocation to other agencies		82,409,000
EXPENDITURES FROM APPROPRIATION:		
Personal Service		40,647,516
Non-Personal Service		36,246,229
Total Banking Department Expenditures From Appropriation		76,893,745
Total Other Expenditures		988,610
Total Expenditures From Banking Department Account		77,882,355
BANKING DEPARTMENT SEIZED ASSETS ACCOUNT:		2007 - 2008
Appropriations available		150,000
Non-Personal Service		19,716
Total Expenditures From Banking Department Seized Assets Account		19,716
HOLOCAUST CLAIMS PROCESSING OFFICE ACCOUNT:		
Appropriations available		465,000
Personal Service Expenditures		209,788
Non-Personal Service Expenditures		105,509
Total Expenditures From Holocaust Claims Processing Office Account		315,297
BANKING DEPARTMENT SETTLEMENT ACCOUNT:		
Special Revenue Appropriations:		
Appropriations available		2,000,000
Expenditures from appropriation:		
Non-Personal Service		451,461
Total Expenditures From Settlement Account		451,461

Banking Law And Related Law Changes

Chapter 472 (S.8143) – Subprime Lending Reform.

Chapter 472 took effect on August 5, 2008.

Chapter 472 addresses the mortgage crisis in New York State. It provides assistance to homeowners at risk of losing their homes by implementing new safeguards such as 90-day pre-foreclosure notices to, and mandatory settlement conferences for, borrowers of high cost, subprime and non-traditional loans. It also requires certain disclosures about the foreclosure process to borrowers of all home loans. Additionally, it targets rescue scams operated by those who seek to take advantage of homeowners in default.

In order to prevent similar crises in the future, Chapter 472:

- Extends statutory requirements on loan underwriting to subprime loans.
- Establishes a duty of care for mortgage brokers.
- Requires registration of residential mortgage loan servicers effective in 2009.
- Criminalizes the act of mortgage fraud.

Chapter 650 (A.11030) – Banking Department Annual Report Requirements.

Chapter 650 took effect on January 27, 2009.

Chapter 650 streamlines and modernizes the statutory requirements relating to the Banking Department Annual Report to the Governor and the Legislature and eliminates certain dated requirements and incorrect references in the law.

Chapter 650 simplifies the annual report by requiring financial information on all banking organizations to be reported as of only one date in the prior year. Finally, the Banking Law is amended to eliminate the need to report the names and salaries of exempt employees in the Department in the Annual Report since that information is available elsewhere.

Chapter 209 (A.11028) – Out of State Trust Companies.

Chapter 209 took effect on July 7, 2008.

Chapter 209: (1) requires limited purpose, out-of-state trust companies establishing offices in New York to maintain substantial activities outside of New York; (2) authorizes the Superintendent to examine New York offices of out-of-state trust companies in particular circumstances; and (3) grants new authority to New York trust companies to establish trust offices anywhere in the country if authorized by local law.

Chapter 315 (S.7358) – Banking Department Regulatory Clean-up.

Chapter 315 took effect on July 21, 2008.

Chapter 315 updates and clarifies several sections of the Banking Law by eliminating outdated provisions and references, and by clarifying the application of certain provisions. Also, to make the Department's operations more efficient, Chapter 315 authorizes the Superintendent to require that mortgage banker and mortgage broker applications or renewals be made by electronic means.

Chapter 316 (S.7434) – Reciprocal De Novo Interstate Banking.

Chapter 316 took effect on July 21, 2008.

Chapter 316 added a new Section 223-b to the Banking Law that allows out-of-state banking institutions to establish de novo branches in New York, provided that a New York bank, trust company or savings bank can establish de novo branches in the jurisdiction where the out-of-state bank has its principal office. This authority is known as reciprocal de novo interstate branching.

Chapter 547 (S.7360) – Banking Department Regulatory Authority.

Chapter 547 took effect on September 4, 2008.

This bill updates various provisions of the Banking Law relating to the regulatory authority of the Department regarding the activities of regulated entities.

Chapter 456 (S.7297) – Identity Theft.**Chapter 456 took effect September 1, 2008.**

Chapter 456 requires a debt collector to stop collection proceedings against a debtor who is a natural person upon receipt of a copy of a valid police report alleging the latter to be a victim of identity theft. (Additional supporting documentation, including a certification as to the theft, also is required.) A person submitting such a certification that he or she knows to be false would be guilty of a misdemeanor.

Chapter 420 (A.11096) – Transfer on Death Securities Registration Act.**Chapter 420 took effect on August 5, 2008.**

Chapter 420 includes banking institutions among the parties that can serve as registering agents of transfer-on-death securities.

Chapter 597 (S.632A) – ATM Fees.**Chapter 527 took effect on November 24, 2008.**

Chapter 597 amends the General Business Law by adding a new Section 399-y-1 to prohibit the charging of fees at automated teller machines when transactions are denied.

Chapter 152 (A.251) – Mortgage Due on Sale Provisions.**Chapter 152 took effect on July 7, 2008.**

Chapter 152 amends Section 6-g of the Banking Law to provide that, with respect to a real property loan secured by a lien on certain residential property, a lender may not exercise its option pursuant to a “due on sale” clause with respect to certain transfers of title.

Chapter 235 (S.5344) – Unlicensed Check Cashing Penalties.**Chapter 235 took effect on October 5, 2008.**

Chapter 235 amends the Banking Law to upgrade the penalty for violations of the licensing requirement applicable to check cashers to a Class A Misdemeanor.

Chapter 419 (A.10981) – Joint Venture Company Lending Limits.**Chapter 419 took effect on September 4, 2008.**

Chapter 419 amends Chapter 318 of the Laws of 2004 by raising the loan cap contained therein from \$300,000 to \$950,000 per loan. The latter chapter authorized a Joint Venture Company to apply to the Superintendent for approval

to operate as an investment company for the primary purpose of making small business loans not to exceed \$300,000 per loan in conformance with Title 7(a) of the federal Small Business Act (15 U.S.C. 14(a)) to small businesses that fail to satisfy the underwriting criteria traditionally used by commercial lenders.

Chapter 529 (S.3825) – Responsibilities of Mortgagors.**Chapter 529 took effect on September 4, 2008.**

Chapter 529 amends Section 254 of Article 8 of the Real Property Law relative to the construction of covenants in a mortgage requiring a mortgagor to maintain the mortgaged premises in “good condition or repair”.

Chapter 295 (A.11236) – Amendments to Banking and Insurance Laws.**Chapter 295 took effect on July 21, 2008.**

This bill makes technical corrections in the Banking Law and Insurance Law which relate to Chapter 322 of the Laws of 2007, the revised banking “wild card” law. As part of the 2007 law, the wild card authority was extended to all “banking institutions.” Previously, the law applied only to banks, trust companies, savings banks and savings and loan associations. The 2007 amendments expanded the law so that it also applies to credit unions, private bankers, and foreign banking corporations. However, the 2007 law neglected to make some conforming amendments in other sections of State law. This bill makes the necessary technical corrections.

Specifically, there are several matching provisions in both the Banking Law and the Insurance Law which govern insurance sales practices of banking institutions in connection with financing transactions. When the wild card law was amended to apply to all “state chartered banking institutions” and “federally chartered banking institutions,” however, similar amendments were not made to the comparable provisions of the Insurance Law. Because the wild card law’s insurance sales practices provisions were enacted in both the Banking Law and the Insurance Law, this bill makes the necessary conforming amendments to the Insurance Law provisions so that they are once again consistent with the Banking Law.

Chapter 575 (A.8527) – Exemptions for Judgment Debtors.**Chapter 575 took effect on January 1, 2009.**

Chapter 575 creates a legal procedure to inform judgment debtors of which funds are exempt as well as the opportunity to protect these assets from seizure before an account is restrained or executed against. It also affords judgment creditors an opportunity to contest the exemption before the funds are released.

Chapter 522 (A.10979) – Mortgage Recording Tax Exemption.
Chapter 522 took effect on September 4, 2008.

Chapter 522 allows federal credit unions to retain their exemption from the special additional mortgage recording tax if they become state-chartered. It also exempts state credit unions from this tax, effective January 1, 2010.

Chapter 644 (A.6421) – Powers of Attorney.
Chapter 644 took effect on March 1, 2009.

Chapter 644 amends the General Obligations Law by revising the definitions and general requirements for valid powers of attorney.

Regulatory Changes

Amendments to various parts of General Regulations of the Banking Board in connection with amendments to Supervisory Policy G 1.
These Amendments took effect on March 26, 2008

These amendments are part of a comprehensive revision of the Department's regulations to update and centralize references to fee amounts, contact information for the Department and public access information for federal statutory and regulatory materials cited in Department regulations.

New Parts 115 and 116 of the General Regulations of the Banking Board and New Parts 416 and 417 of the Superintendent's Regulations.
These new parts took effect on April 9, 2008

These regulations formalize the pre-existing practice of the Department to require applicants for charters, licenses, mergers, acquisitions and changes of control, and (in the case of licensed check cashers) branches, to guard against money laundering through their institutions, and to require banking organizations, foreign banking corporations, licensed check cashers and licensed money transmitters to establish and maintain anti-money laundering programs.

New Part 420 and new Supervisory Procedure MB 107.
This New Part took effect on April 16, 2008.

Implements Article 12-E of the Banking Law, requiring persons who originate mortgage loans on residential real property to register on or after January 1, 2008 to be authorized by the Superintendent of Banks. Part 420 sets forth application, exemption and approval procedures for authorization as a mortgage loan originator (MLO). It also sets forth education requirements for MLOs, describes prohibited conduct and sets forth penalties. Supervisory Procedure MB 107 sets forth the details of the application procedure. Substantially similar regulations had previously been adopted on an emergency basis.

New Supervisory Procedure MB 107.
This new Supervisory Procedure took effect on November 5, 2008

The rule also implements Article 12-E of the Banking Law, which requires persons who originate mortgage loans on residential real property on or after January 1, 2008 to take a certain number of hours of education courses as a condition of initial and subsequent annual authorization. Supervisory Procedure MB 108 sets forth the details of the application procedure for education providers and of certain administrative responsibilities of education providers, such as providing courses appropriate to the experience of originators, the content of course attendance certificates and certain recordkeeping requirements.

Enforcement Actions

Consent Order to Cease and Desist to Dresdner Bank AG, November 12, 2008.

Order pursuant to Banking Law Section 39 in Matter of V&V Check Cashing Corp., July 18, 2008.

Order pursuant to Banking Law Section 39 in Matter of CB Budget Planning Corp., May 21, 2008.