

THE NEW YORK STATE BANKING DEPARTMENT

2010 ANNUAL REPORT

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September 15, 2011

To the Honorable Andrew M. Cuomo and Members of the Legislature:

I hereby submit the New York State Banking Department Annual Report for the calendar year 2010, pursuant to Section 43 of the Banking Law. This will be the final Annual Report of the Banking Department. Under Chapter 62 of the Laws of 2011, on October 3, 2011, the Banking Department will be consolidated with the Insurance Department into the Department of Financial Services (DFS).

In 2010, the New York State Banking Department regulated more than 2,200 financial entities providing services in New York State, including both depository and non-depository institutions. The total assets of the depository institutions supervised exceeded \$ 1.7 trillion.

During 2010, the global economic downturn continued to take a toll on the providers of financial services in New York. This resulted in write-offs of impaired assets at banks, and in a significant drop in the number of mortgage bankers and mortgage brokers. The impact of the downturn can be seen in the following numbers:

- The number of institutions regulated in 2010 decreased from 2,757 on December 31, 2009 to 2,217 on December 31, 2010, representing a decrease of almost 20 percent in regulated institutions.

- This decrease included 7 premium finance agencies, 7 check cashers, 26 mortgage bankers and 495 mortgage brokers.
- The decrease in the number of institutions included three banks – LibertyPointe Bank, The Park Avenue Bank and USA Bank – that were closed by the Superintendent and liquidated. It also included the voluntary closing of Middle Village Credit Union.
- Assets of depository institutions under supervision decreased by almost \$500 billion from December 31, 2009 to December 31, 2010.

Between the start of the financial crisis in 2006 and year-end 2010, the number of mortgage bankers and brokers was reduced by 50 percent, as the mortgage industry came to a grinding halt with the evaporation of the securitization market. The drop in the number of offices was even greater (nearly 65 percent for mortgage bankers and 55 percent for brokers). Nevertheless, the work of the Department was not significantly reduced. Between the beginning of 2008 and July 2010, the Department processed over 10,000 licensing applications and issued licenses to over 3,500 MLOs.

Federal Regulation

On July 21, 2010, Congress passed the Dodd-Frank Wall Street Reform and Consumer Protection Act, the most sweeping financial regulation since the Great Depression. Among other things, the Act:

- consolidates the federal Office of Thrift Supervision into the Office of the Comptroller of the Currency, while maintaining the thrift charter;
- gives the Federal Reserve Board authority to oversee non-bank institutions determined to be systemically significant;
- imposes new capital and leverage ratios on bank holding companies;
- prohibits insured depository institutions from engaging in proprietary trading;
- authorizes the CFTC and the SEC to regulate over-the-counter derivatives and requires central clearing and exchange trading for derivatives that can be cleared; and
- creates the Consumer Financial Protection Bureau as an independent agency housed within the Federal Reserve Board.

The Act, and the regulation required under it, are likely to have a significant effect on many aspects of the financial services industry.

State Regulation

New York continued its leadership position in dealing with the foreclosure crisis. In July 2010, we adopted conduct of business rules for mortgage loan servicers. These rules, among other things, (a) place on the servicer a duty of fair dealing in its transactions with borrowers, which includes a duty to pursue loss mitigation with the borrower as set forth in the rule,

(b) require the servicer to handle consumer complaints and inquiries as set forth in the rule, (c) contain requirements regarding the crediting of payments from borrowers and the handling of late payments, (d) contain requirements regarding annual account statements, payment histories and payoff statements, and (e) set forth the requirements relating to fees the servicer is permitted to collect.

To improve our access to New York-specific foreclosure data, the 2009 Mortgage Foreclosure Law included a requirement that lenders send a notice to borrowers 90 days before initiating a foreclosure proceeding (i.e., filing a lis pendens notice), and, within three business days thereafter, to file an information form with the Superintendent of Banks. Since February 2010, we have received over 20,600 pre-foreclosure information filings a month. These filings are designed to assist the Superintendent in (a) ascertaining the types of loans likely to go into default and (b) helping borrowers to obtain foreclosure counseling. However, they also have allowed the Department to get a better picture of the scope of the foreclosure problem in New York.

Once again, the Banking Department staff was up to the challenge and remained single-mindedly focused on the core mission articulated by former Superintendent Richard H. Neiman -- maintaining a safe and stable financial system; protecting consumers and preventing unnecessary foreclosures; economic inclusion and the expansion of banking products; and modernization of the financial regulatory system. During 2011, we have been preparing for the integration of the Banking Department into the DFS, so as to ensure a smooth transition for our regulated entities and their customers.

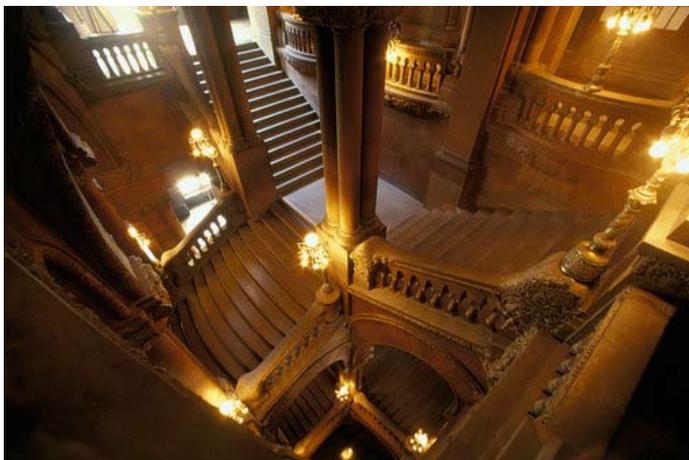
Although we are proud of the 160-year history of the Banking Department, of the Department's reputation as the preeminent state supervisor of financial institutions and a powerful voice for the interests of the people of the State of New York in their dealings with the financial system, we look forward to achieving new heights as part of the DFS.

Sincerely,



Benjamin M. Lawsky

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OVERVIEW



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 to ensure 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 \$1.5 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 more than 80 percent of the nationwide assets held by such entities.

The Banking Department maintains strong relationships with foreign banks' home country bank supervisory authorities, and continues to improve its understanding and appreciation of the unique environment in which foreign banks operate. The Department continues to enter into and maintain information sharing agreements with foreign regulatory agencies to further recognize the growing global

nature of banking regulation. During 2010, the Banking Department licensed a representative office of National Agricultural Cooperative Federation of Korea. The Department has also seen an increase in foreign banking organizations pursuing the establishment of branches, agencies and representative offices in New York.

COMMUNITY AND REGIONAL BANKS

The Community and Regional Banks Division (CRB) is responsible for the prudent regulation of community and regional banks, credit unions and other depository institutions through annual and periodic target examinations. The Division reviews the compliance of its supervised institutions with applicable New York State and Federal laws and regulations. CRB partners with the FDIC, the Federal Reserve Bank of New York, and the National Credit Union Administration in joint supervision.

In 2010, CRB had supervisory oversight of a total of 85 banks and savings institutions, including 54 commercial banks, 20 savings banks, 10 limited-purpose commercial banks and one savings and loan association. The Division also provides regulatory supervision for 20 credit unions with total assets ranging from \$1 million to \$1.6 billion, charitable foundations, bank holding companies, and three New York State regulated corporations.

The aggregate assets of institutions supervised by the Division are more than \$215 billion.

During 2010, capital, asset quality and liquidity concerns lessened as the economic environment improved along with the outlook for institutions supervised by CRB. Citing inadequate capital, the Banking Department closed The Park Avenue Bank and LibertyPointe Bank in Manhattan, and USA Bank in Westchester County, New York.

MORTGAGE BANKING

At year-end 2010, the Banking Department regulated 168 mortgage bankers and 1,182 mortgage brokers. As expected, these numbers continued to decline in 2010 due to the continued negative impact of the credit contraction on the mortgage industry and the ongoing housing crisis across the broader mortgage market. However, during the same time period, the Mortgage Division significantly increased the number of Mortgage Loan Originators (MLOs) processed through the Nationwide Mortgage Licensing System, granting more than 4,000 registrations in 2010 alone. Processing MLO applications includes the review of background reports, including reports and fingerprint records, in an effort to curb mortgage abuse. In addition, the Mortgage Division began accepting and approving applications for registration from Mortgage Loan Servicers, completing nine applications in 2010.

Consumer restitution in 2010 – resulting from examinations of mortgage bankers and brokers – totaled \$988,857.

LICENSED FINANCIAL SERVICES

The Licensed Financial Services Division (LFS) supervises money transmitters, check cashers, budget planners, licensed lenders, sales finance companies, and premium finance agencies. At year end 2010, the Banking Department had regulatory oversight of 20 licensed lenders, 46 budget planners, 97 sales finance companies, 70 money transmitters, 61 premium finance agencies and 184 check cashers.

Although certain segments of the U.S. economy began to stabilize during 2010, all our regulated industries continued to rationalize their business models and strategies. This resulted in mergers, acquisitions, cost cutting and business closures. Despite the lower number of actual licensees for all but one of our industries (sales finance companies) and lower business volumes, the industries remained relatively stable and available to consumers.

CONSUMER SERVICES DIVISION

The Banking Department's Consumer Services Division is responsible for performing consumer compliance, fair lending and Community Reinvestment Act (CRA) examinations. In 2010, the Division conducted 39 CRA, 39 consumer compliance, and 54 fair lending exams.

In 2010, the Division continued to actively engage itself in broad efforts to address significant consumer issues, including: partnering with the Manhattan Borough President's Office in initiating the Bank on Manhattan project, which seeks to promote banking services for the unbanked through the development of a low-cost checking account; issuing 10 Years In: A Review of the Banking Development District Program, to commemorate the 10th year anniversary of the program's operation; and working with federal agencies to create and implement the "Interagency Small Business Lending Forum for Bankers and Small Businesses."

As a result of fair lending examinations in 2010 involving Mortgage Bankers and Mortgage Brokers, the Division uncovered a systemic misuse of discount points. The Division continues its pursuit of imposing fines against those entities and seeking restitution to aggrieved consumers.

The Division also manages the Consumer Help Unit (CHU). In 2010, CHU received a total of 2,105 written complaints of which 1,527 (73 percent) were mortgage related and 55,777 telephone inquiries of which 14,807 (27 percent) were mortgage related. CHU recovered a total of \$352,961 in restitution for consumers, of which \$92,674 (26 percent was mortgage related). Staff responding to consumer complaints and questions through CHU can take calls in English, Spanish, Russian and Cantonese.

CRIMINAL INVESTIGATIONS BUREAU

The Criminal Investigations Bureau (CIB) provides specialized investigative expertise with respect to activities involving the financial services industry and works cooperatively with law enforcement and regulatory agencies at the federal, state and local levels.

The Banking Department's Mortgage Fraud Unit (MFU), which is housed within CIB, continues to effectively combat mortgage fraud within the state. The MFU conducts mortgage fraud investigations and assists law enforcement agencies across New York State in their investigations. Since its inception in 2007, the MFU has conducted a number of investigations which have culminated in charges against more than 160 individuals and involved in excess of \$336 million. In 2010 alone, the MFU's investigations have resulted in federal and state charges being brought against 58 individuals involving in excess of \$41 million. The MFU is a member of several federal mortgage fraud task forces run by the United States Attorneys' offices across the State, and is the host 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 MFU is an acknowledged leader in educating local, state and federal law enforcement agencies in identifying, investigating and prosecuting mortgage fraud.

In addition, CIB is responsible for compliance with the ATM Safety Act and provides support to various Divisions across the Department, including reviewing criminal histories and conducting investigations.

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 2010, the HCPO has responded to more than 13,000 inquiries and received claims from 4,855 individuals from 45 states, the District of Columbia and 38 countries. The HCPO has successfully closed the cases of 1,725 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 3,084 individuals remain open.

The combined total of offers extended to HCPO claimants for bank, insurance, and other asset losses amounts to \$158,679,367, an increase of more than \$5,500,000 from December 2009. To date, a total of 50 cultural objects have been restituted.

On September 22, 2010, the House of Representatives Committee on the Judiciary, Subcommittee on Commercial and Administrative Law in the House of Representatives, held a hearing on the Holocaust Insurance Accountability Act of 2010 (H.R. 4596). According to the Chairman and Ranking Member of the Committee, the purpose of the hearing was to educate the members on the issues surrounding Holocaust-era insurance claims. Two panels of witnesses appeared before the Subcommittee, which included the Director of the HCPO.

BANKING DEVELOPMENT DISTRICT PROGRAM (BDD)

The Consumer Services Division's Community Affairs Unit (CAU) administers the Banking Development District (BDD) Program, which was created by statute in 1997 to promote the establishment of new bank branches in underserved communities as a means for providing banking services to the unbanked and underbanked. Since its creation, the 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. Two BDDs were approved in 2010, one for Alma Bank in Brooklyn and one for Cross County Federal Savings Bank in the Bronx.

In 2009, the Department carried out a review of the program, which included surveys and public hearings, to identify its strengths, weaknesses and accomplishments. The review involved surveying 38 BDD branches, as well as 124 community-based organizations. A report with the findings, which was issued in May 2010, contained 11 recommendations. Of the 11 recommendations, seven were actions that the Department could do alone and has already completed, and four of them require additional work, with only one requiring legislative action. Recommendations that have already been completed include ensuring financial education and affordable banking products and services are provided, removing any limit on the number of deposit renewals, and allowing multiple BDD branches in a single district.

BANKING DEVELOPMENT DISTRICTS

Date Approved	Name	
4/11/2008	Community Board #5: Amalgamated Bank	} The 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 and 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: Amalgamated Bank*	
3/9/2001	South Central Harlem: Carver Federal Savings Bank	} Queens
9/18/2006	Portion of Long Island City: Amalgamated Bank	
3/7/2005	Portion of Corona Heights: New York Community Bank	
4/9/2004	South Jamaica: Carver Federal Savings Bank	} Staten Island
7/21/2005	Portion of Stapleton and Rosebank: Victory State Bank	
12/16/2002	St. George: Victory State Bank	} New York State
2/27/2008	Portion of New Cassel Town of North Hempstead: City National Bank of New Jersey	
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 Patent: 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, 2010

Richard H. Neiman, Chairman

Industry Representatives

Robert M. Fisher

E. Peter Forrestel II

Peter G. Humphrey

William C. McGarry

Thomas G. Siciliano

Florian Strassberger

(Open Seat)

(Open Seat)

Public Members

Wesley Chen

Joseph M. Drayton

Wilbur Klatsky

P. Nicholas Kourides

Sarah Kovner

John J. LaFalce

Franz S. Leichter

Brian D. Obergfell

Summary Of Supervised And Licensed Institutions

Type of Institution	Number of Institutions	Number of Domestic Offices
Commercial Banks	49	267
Trust Companies	26	1,133
Limited Purpose Trust Companies	13	14
Private Bankers	1	9
Savings Banks	20	523
Savings and Loan Associations	1	2
Credit Unions	20	53
Safe Deposit Companies	2	2
Investment Companies (Article XII)	9	11
Licensed Lenders	20	83
Foreign Branches	85	99
Foreign Agencies	16	16
Holding Companies - One Bank	34	34
Holding Companies - Multi Bank	9	9
Mutual Holding Companies	1	1
Foreign Representative Offices	36	36
Sales Finance Companies	97	131
Premium Finance Agencies	61	97
Check Cashers	184	686
Money Transmitters	70	344
Budget Planners	47	64
Mortgage Bankers	168	671
Mortgage Brokers	1,182	1,516
Common Trust Funds	60	60
State Regulated Corporations	3	3
Charitable Foundations	3	3
Total	2,217	5,867

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	10	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 Leumi USA	579 Fifth Avenue	New York, NY 10017	14	July 15, 1968
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
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	12	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
Empire State Bank	68 North Plank Road	Newburgh, NY 12550	3	March 9, 2009
First American International Bank	5503 8th Avenue	Brooklyn, NY 11220	9	October 15, 1999
Flushing Commercial Bank	661 Hillside Avenue	North New Hyde Park, NY 11040	3	May 1, 2007
Genesee Regional Bank	3380 Monroe Avenue	Pittsford, NY 14618	4	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	3	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
New York Commercial Bank	One Suffolk Square	Islandia, NY 11749	38	November 13, 1989
NewBank	146-01 Northern Boulevard	Flushing, NY 11354	3	August 17, 2006
Pathfinder Commercial Bank	214 West First Street	Oswego, NY 13126	1	October 23, 2002
PCSB Commercial Bank	Route 6 & Drewville Road	Brewster, NY 10509	1	December 20, 2001
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	Street Address	City, State Zip	Domestic Offices	Charter Date
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	15	October 10, 1990
Signature Bank	565 Fifth Avenue	New York, NY 10017	24	April 5, 2001
State Bank of Chittenango	519 Genesee Street	Chittenango, NY 13037	1	February 23, 1923
The Berkshire Bank	4 East 39th Street	New York, NY 10016	12	May 4, 1989
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
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
Westchester Bank	2001 Central Park Avenue	Yonkers, NY 10710	2	June 11, 2008
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

Trust Companies				
Amalgamated Bank	275 Seventh Avenue	New York, NY 10001	26	March 16, 1923
Banco Popular North America	11 West 51st Street	New York, NY 10019	124	January 1, 1999
Bank of Millbrook	Franklin Avenue	Millbrook, NY 12545	4	March 14, 1891
Bank of Richmondville	5 East Main Street	Richmondville, NY 12149	3	December 8, 1893
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	23	July 10, 1902
Deutsche Bank Trust Company of the 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
Five Star Bank	55 North Main Street	Warsaw, NY 14569	48	February 14, 1902
Habib American Bank	99 Madison Avenue	New York, NY 10016	7	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	778	June 27, 1893
Mitsubishi UFJ Trust & Banking Corporation (U.S.A.)	420 Fifth Avenue	New York, NY 10018	1	March 24, 1986
Mizuho Corporate Bank (USA)	1251 Avenue of the Americas	New York, NY 10020	2	November 29, 1974
Mizuho Trust & Banking Co. (USA)	135 West 50th Street	New York, NY 10020	1	October 22, 1987
Orange County Trust Company	212 Dolson Avenue	Middletown, NY 10940	9	May 3, 1892
Solvay Bank	1537 Milton Avenue	Solvay, NY 13209	8	March 20, 1917
State Bank of Long Island	699 Hillside Avenue	New Hyde Park, NY 11040	16	November 1, 1966

Name	Street Address	City, State Zip	Domestic Offices	Charter Date
Steuben Trust Company	One Steuben Square	Hornell, NY 14843	13	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	5	February 16, 1871
The Goldman Sachs Trust Company	200 West Street	New York, NY 10004	2	August 20, 1990
Tompkins Trust Company	110 North Tioga Street	Ithaca, NY 14850	13	September 18, 1891
Limited Purpose Trust Companies				
American Stock Transfer & Trust Company, LLC	59 Maiden Lane	New York, NY 10038	1	December 31, 1987
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	Town of Pittsford, NY 14534	1	March 30, 1994
ICE Trust U.S. LLC	One North End Avenue	New York, NY 10282	1	March 5, 2009
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 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 Warehouse Trust Company LLC	55 Water Street	New York, NY 10041	1	March 1, 2010
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
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	8	January 1, 1871
New York Community Bank	136-65 Roosevelt Avenue	Flushing, NY 11354	271	April 14, 1859
Oneida Savings Bank	182 Main Street	Oneida, NY 13421	11	February 19, 1866

Name	Street Address	City, State Zip	Domestic Offices	Charter Date
Pathfinder Bank	214 West First Street	Oswego, NY 13126	8	March 4, 1859
Pioneer Savings Bank	21 Second Street	Troy, NY 12180	16	July 1, 1972
Putnam County Savings Bank	Route 6 & Drewville Road	Brewster, NY 10509	10	July 1, 1972
Rhinebeck Savings Bank	6414 Montgomery Street	Rhinebeck, NY 12572	10	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

Savings & Loans				
Medina Savings and Loan Association	11182 Maple Ridge Road	Medina, NY 14103	2	March 20, 1888

Credit Unions				
AmeriCU Credit Union	1916 Black River Boulevard	Rome, NY 13440	11	May 1, 2000
Branch 6000 NALC Credit Union	630 Broadway	Amityville, NY 11701	1	October 10, 1973
Buffalo Service Credit Union	130 South Elmwood Avenue	Buffalo, NY 14202	4	February 27, 1933
CFCU Community Credit Union	1030 Craft Road	Ithaca, NY 14850	8	December 1, 1997
Directors Choice Credit Union	426 New Karner Road	Albany, NY 12205	1	January 5, 2000
Empire Branch 36 National Association of Letter Carriers Credit Union	347 West 41st Street	New York, NY 10036	1	February 3, 1939
Empire State Credit Union	45 Kennedy Drive	Spring Valley, NY 10977	1	August 30, 1920
Encompass Niagara Credit Union	2525 Military Road	Niagara Falls, NY 14304	1	May 3, 1934
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
Montauk Credit Union	111 West 26th Street	New York, NY 10001	2	March 20, 1922
Municipal Credit Union	22 Cortlandt Street	New York, NY 10007	11	November 15, 1916
Newspaper Employees Credit Union	645 Albany Shaker Road	Albany, NY 12211	1	May 31, 1933
Niagara Falls Penn Central Employees Credit Union	8612 Buffalo Avenue	Niagara Falls, NY 14304	1	January 12, 1939
Norton-Troy Employees Credit Union	10th Avenue & 25th St	Watervliet, NY 12189	1	March 3, 1939
Progressive Credit Union	370 Seventh Avenue, Suite 1400	New York, NY 10001	2	July 15, 1918
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

Name	Street Address	City, State Zip	Domestic Offices	Charter Date
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
Investment Companies (Article XII)				
AIG Finance Holdings, Inc.	70 Pine Street	New York, NY 10270	1	October 23, 1996
American Express Banking Corp	World Financial Center	New York, NY 10285	1	April 1, 1998
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
Skandinaviska Enskilda Banken Corporation	245 Park Avenue	New York, NY 10167	1	July 23, 1982
Sterling Banking Corporation	650 Fifth Avenue	New York, NY 10019	1	August 30, 1951
Western Union Financial Holdings, L.L.C.	199 Water Street	New York, NY 10038	1	November 2, 2005
Licensed Lenders				
American General Financial Services, Inc	601 N.W. Second Street	Evansville, IN 47708	18	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
Beneficial New York Inc.	26525 North Riverwoods Boulevard	Mettawa, IL 60045	1	July 31, 2005
Capital Financial Services, Inc.	961 Weigel Drive	Elmhurst, IL 60126	1	June 28, 2005
CitiFinancial, Inc.	300 St. Paul Place	Baltimore, MD 21202	47	November 10, 1988
CNH Capital America LLC Maserati Financial Services	233 Lake Avenue	Racine, WI 53403	1	August 31, 2007
Domain Car Finance, Inc. CarFinance.com	620 Newport Center Drive	Newport Beach, CA 92660	1	August 19, 2010
FirstAgain LLC	350 Tenth Avenue	San Diego, CA 92101	1	January 5, 2006
GE Capital Commercial Inc.	6510 Millrock Drive	Holladay, UT 84121	1	January 30, 2009
Household Finance Corporation III	26525 North Riverwoods Boulevard	Mettawa, IL 60045	1	December 31, 1984
JCB International Credit Card Co., Ltd.	700 South Flower Street	Los Angeles, CA 90017	1	December 17, 2002
Mercedes-Benz Financial Services USA LLC (formerly DCFS)	36455 Corporate Drive	Farmington Hills, MI 48331	1	September 25, 2007
New City Funding Corporation	146 South Liberty Drive	Stony Point, NY 10980	1	June 14, 2006
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
Santander Consumer USA Inc. Santander Auto Finance dba Roadloans	8585 N. Stemmons Freeway	N. Dallas, TX 75247	1	April 28, 2010
Stones Funding LLC	2463 Broadway 2nd Floor	New York, NY 10025	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

Name	Street Address	City, State Zip	Domestic Offices	Charter Date
Foreign Branches				
Allied Irish Banks, p.l.c.	1166 Avenue of the Americas	New York, NY 10036	1	December 12, 1977
Banca Monte dei Paschi di Siena S.p.A.	55 East 59th Street	New York, NY 10022	1	February 4, 1983
Banco Bilbao Vizcaya Argentaria, S.A.	1345 Avenue of the Americas	New York, NY 10105	1	October 1, 1988
Banco de La Nacion Argentina	225 Park Avenue	New York, NY 10169	1	August 21, 1973
Banco Del Estado de Chile	400 Park Avenue	New York, NY 10022	1	July 25, 2005
Banco do Brasil, S.A.	535 Madison Avenue	New York, NY 10022	1	March 25, 1969
Banco Espanol de Credito, S.A.	730 Fifth Avenue	New York, NY 10019	1	February 22, 1984
Banco Espirito Santo de Investimento,S.A	340 Madison Avenue	New York, NY 10173	1	January 29, 2009
Banco Espirito Santo, S.A.	320 Park Avenue	New York, NY 10022	1	May 6, 1988
Banco Popular de Puerto Rico	120 Broadway	New York, NY 10271	2	January 1, 1999
Banco Santander, S.A.	45 East 53rd Street	New York, NY 10022	1	April 12, 1977
Bank Hapoalim B.M.	1177 Avenue of the Americas	New York, NY 10036	2	November 19, 1974
Bank Hapoalim B.M. Plaza Branch	1177 Avenue of the Americas	New York, NY 10036	2	November 19, 1974
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
Barclays Bank PLC	745 Seventh Avenue	New York, NY 10019	2	September 1, 1911
BNP Paribas	787 7th Avenue	New York, NY 10019	1	November 3, 1976
Caixa Geral de Depositos, S.A.	733 Third Avenue,	New York, NY 10017	1	May 7, 1999
Chang Hwa Commercial Bank, Ltd.	685 Third Avenue	New York, NY 10017	1	August 4, 1989
China Construction Bank Corporation	1095 Avenue of the Americas	New York, NY 10036	1	February 18, 2009
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 Nederland	245 Park Avenue	New York, NY 10167	1	December 19, 1995
Credit Agricole Corporate and Investment Bank	1301 Avenue of the Americas	New York, NY 10019	1	December 5, 1979
Credit Industriel et Commercial	520 Madison Avenue	New York, NY 10022	1	December 10, 1991
Credit Suisse AG	11 Madison Avenue	New York, NY 10010	1	April 8, 1940
Depfa Bank plc	622 Third Avenue	New York, NY 10017	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
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

Name	Street Address	City, State Zip	Domestic Offices	Charter Date
First Commercial Bank, Ltd.	750 Third Avenue	New York, NY 10017	1	October 5, 1989
Fortis Bank S.A./N.V.	787 Seventh Avenue	New York, NY 10019	1	November 15, 2002
Habib Bank Limited	60 East 42nd Street	New York, NY 10165	1	February 19, 1971
HSH Nordbank AG	230 Park Avenue	New York, NY 10169	1	September 24, 2002
Industrial and Commercial Bank of China Limited	725 Fifth Avenue	New York, NY 10022	1	September 16, 2008
Industrial Bank of Korea	1250 Broadway	New York, NY 10001	1	November 1, 1990
Intesa Sanpaolo S.p.A.	1 William Street	New York, NY 10004	3	April 19, 2000
Itau Unibanco S.A.	767 5th Avenue	New York, NY 10153	1	October 2, 1979
KBC Bank N.V.	1177 Avenue of the Americas	New York, NY 10036	1	June 4, 1998
Kookmin Bank	565 Fifth Avenue	New York, NY 10017	2	January 4, 1999
Land Bank of Taiwan Co., Ltd	100 Wall Street	New York, NY 10005	1	November 23, 2010
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	1095 Avenue of the Americas	New York, NY 10036	1	October 1, 1971
Malayan Banking Berhad	400 Park Avenue	New York, NY 10022	1	March 28, 1984
Mashreq Bank psc	50 Broadway	New York, NY 10004	1	January 24, 1989
Mega International Commercial Bank Co., Ltd.	59-65 Liberty Street	New York, NY 10005	1	April 2, 1936
Mitsubishi UFJ Trust and Banking Corporation	520 Madison Avenue	New York, NY 10022	1	December 11, 1973
Mizuho Corporate Bank, Ltd.	1251 Avenue of the Americas	New York, NY 10020	3	August 22, 1956
National Bank of Canada	65 East 55th Street	New York, NY 10022	1	November 1, 1979
National Bank of Egypt	40 East 52nd Street	New York, NY 10022	1	December 6, 2000
National Bank of Pakistan	100 Wall Street, 21st Floor	New York, NY 10005	1	July 23, 1964
Natixis	1251 Avenue of the Americas	New York, NY 10020	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
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
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

Name	Street Address	City, State Zip	Domestic Offices	Charter Date
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 N.V.	101 Park Avenue	New York, NY 10178	1	January 31, 1941
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
UniCredit Bank AG	150 East 42nd Street	New York, NY 10017	1	July 17, 1974
UniCredit S.p.A.	150 East 42nd Street	New York, NY 10017	1	July 31, 1973
United Bank Limited	80 Broad Street	New York, NY 10004	1	April 5, 1977
WestLB AG	7 World Trade Center	New York, NY 10007	2	August 11, 1975

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 Comercio Exterior, S.A.	600 Lexington Avenue	New York, NY 10022	1	November 4, 1988
Bank Leumi Le-Israel B.M.	562 Fifth Avenue	New York, NY 10036	1	September 2, 1959
Bank of Taiwan	100 Wall Street	New York, NY 10005	1	May 3, 1990
Beogradska Banka dd	c/o NYSBD, One State Street	New York, NY 10004	1	July 27, 1982
Canadian Imperial Bank of Commerce	300 Madison Avenue	New York, NY 10017	1	September 1, 1911
Hana Bank	650 Fifth Avenue	New York, NY 10019	1	December 6, 1977
Hua Nan Commercial Bank, Ltd.	330 Madison Avenue	New York, NY 10017	1	June 8, 1990
Jugobanka dd	c/o NYSBD, One State Street	New York, NY 10004	1	June 6, 1980
Oversea-Chinese Banking Corporation Limited	1700 Broadway	New York, NY 10019	1	April 8, 1981
P.T. Bank Negara Indonesia (Persero) Tbk	55 Broadway	New York, NY 10006	1	August 3, 1983
P.T. Bank Rakyat Indonesia (Persero)	14 Wall Street	New York, NY 10005	1	April 7, 1988
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

Name	Street Address	City, State Zip	Domestic Offices	Charter Date
Holding Companies - One Bank				
Adirondack Bancorp, Inc.	185 Genesee Street	Utica, NY 13501	1	December 30, 2003
American Community Bancorp Inc.	300 Glen Street	Glen Cove, NY 11542	1	August 1, 2010
Apple Financial Holdings, Inc.	122 E. 42nd Street	New York, NY 10168	1	May 29, 2007
Bank of New York Mellon Corporation	One Wall Street	New York, NY 10286	1	July 1, 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
Brown Brothers Harriman & Co	140 Broadway	New York, NY 10005	1	March 1, 1990
BPD Holding, Inc.	90 Broad Street	New York, NY 10004	1	May 1, 2005
C.C. Bancorp, Inc.	116-120 Main Street	Little Valley, NY 14755	1	July 16, 2001
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
ES Bancshares, Inc.	68 North Plank Rd	Newburgh, NY 12550	1	March 9, 2009
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
First Empire State Holding Company	One M&T Plaza	Buffalo, NY 14203	1	May 23, 2009
Fort Orange Financial Corp.	1375 Washington Avenue	Albany, NY 12206	1	December 1, 2006
Goldman Sachs Group Inc., The	85 Broad Street	New York, NY 10004	1	September 23, 2008
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
Orange County Bancorp, Inc.	212 Dolson Avenue	Middletown, NY 10940	1	May 17, 2007
Popular, Inc.	208 Ponce de Leon	Hato Rey, PR 00918	1	August 1, 1985
Solvay Bank Corp.	1537 Milton Avenue	Solvay, NY 13209	1	June 30, 1987
State Bancorp, Inc.	2 Jericho Plaza	Jericho, NY 11753	1	June 24, 1986
Steuben Trust Corporation	One Steuben Square	Hornell, NY 14843	1	July 31, 1990
TSB Services Inc.	One Main Street	Spencer, NY 14883	1	March 16, 1984
VSB Bancorp, Inc.	4142 Hylan Boulevard	Staten Island, NY 10308	1	May 30, 2003
Westchester Bank Holding Corporation,The	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

Name	Street Address	City, State Zip	Domestic Offices	Charter Date
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.	2-7-1, Marunouchi Chiyoda-ku	Tokyo, JP 100	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
New York Private Bank & Trust Corporation	5 East 42nd Street	New York, NY 10017		December 10, 2003
The Depository Trust & Clearing Corporation	55 Water Street	New York, NY 10041		March 1, 2010
Tompkins Financial Corporation	110 North Tioga Street	Ithaca, NY 14850	1	October 17, 1995
Mutual Holding Companies				
Rhinebeck Bancorp, MHC	2 Jefferson Plaza	Poughkeepsie, NY 12601	1	October 6, 2004

	Institutions			Assets		
	Total	In NYC	In New York State (Outside of NYC)	Total	In NYC	In New York State (Outside of NYC)
Total State and Federal Banking and Lending Facilities*	807	328	479	\$74,356,715,181	\$2,212,445,517	\$72,144,269,664
Commercial Banks**	135	61	74	543,341,786	406,679,205	136,662,581
Savings Banks	50	20	30	96,982,594	73,101,645	23,880,949
Savings and Loan Associations	14	2	12	22,446,803	18,195,636	4,251,167
Credit Unions	440	99	341	53,675,252	9,450,012	44,225,240
Safe Deposit Companies	2	-	2	420	-	420
Investment Companies (Article XII)	9	8	1	63,429,017	63,425,942	3,075
Licensed Lenders	20	1	19	71,936,230,273	984,041	71,935,246,232
Foreign Branches	120	120	-	1,573,994,247	1,573,994,247	-
Foreign Agencies	17	17	-	66,614,789	66,614,789	-

State Charter *	261	170	91	74,042,244,571	2,007,952,516	72,034,292,055
Commercial Banks**	88	48	40	477,658,494	394,880,019	82,778,475
Savings Banks	20	7	13	68,575,517	55,806,738	12,768,779
Savings and Loan Associations	1	-	1	36,456	-	36,456
Credit Unions	20	5	15	5,598,022	2,139,404	3,458,618
Safe Deposit Companies	2	-	2	420	-	420
Investment Companies (Article XII)	9	8	1	63,429,017	63,425,942	3,075
Licensed Lenders	20	1	19	71,936,230,273	984,041	71,935,246,232
Foreign Branches	85	85	-	1,424,535,985	1,424,535,985	-
Foreign Agencies	16	16	-	66,180,387	66,180,387	-

Federal Charter *	546	158	388	314,470,610	204,493,001	109,977,609
Commercial Banks**	47	13	34	65,683,292	11,799,186	53,884,106
Savings Banks	30	13	17	28,407,077	17,294,907	11,112,170
Savings and Loan Associations	13	2	11	22,410,347	18,195,636	4,214,711
Credit Unions	420	94	326	48,077,230	7,310,608	40,766,622
Safe Deposit Companies	-	-	-	-	-	-
Investment Companies (Article XII)	-	-	-	-	-	-
Licensed Lenders	-	-	-	-	-	-
Foreign Branches	35	35	-	149,458,262	149,458,262	-
Foreign Agencies	1	1	-	434,402	434,402	-

*Total consolidated assets distributed by headquarters location.

**Banks, trust companies, limited purpose trust companies, and private bankers

Condition of Commercial Banks (Dollars in thousands)

ASSETS	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Premises and Equipment	Other Assets	Total Assets
Commercial Banks							
Adirondack Bank	7,629	184,410	116	310,480	6,339	20,166	529,140
Alden State Bank	5,877	55,969	583	146,430	1,819	9,098	219,776
Alma Bank	11,207	137,710	10,075	358,165	5,410	10,531	533,098
Alpine Capital Bank	59,603	38,030	-	126,095	1,183	2,095	227,006
Amerasia Bank	15,977	6,204	-	195,629	7,704	2,688	228,202
American Community Bank	4,046	8,773	6,200	125,207	1,452	14,557	160,235
Bank Leumi USA	459,495	965,085	-	3,498,197	15,963	273,692	5,212,432
Bank of Akron	9,734	47,584	-	136,382	4,519	8,340	206,559
Bank of Cattaraugus	2,601	3,187	-	7,717	264	851	14,620
Bank of Holland	4,473	8,270	2,151	48,134	2,898	1,486	67,412
Berkshire Bank Municipal Bank	2,131	15,465	10,692	-	-	83	28,371
BPD Bank	17,642	77,494	35,000	246,282	1,963	32,932	411,313
Catskill Hudson Bank	7,086	136,351	-	171,598	1,571	5,650	322,256
Cattaraugus County Bank	9,220	43,408	5,800	100,755	5,714	8,746	173,643
CheckSpring Bank	4,769	6,278	5,131	29,660	1,090	2,134	49,062
Citizens Bank of Cape Vincent	1,272	11,513	3,600	26,199	1,120	485	44,189
Country Bank	26,025	115,779	669	294,922	526	14,887	452,808
Emigrant Mercantile Bank	3,754	-	-	-	-	108	3,862
Empire State Bank	15,148	20,120	-	121,608	485	3,412	160,773
First American International Bank	30,719	23,447	1,216	488,401	14,135	30,061	587,979
Flushing Commercial Bank	258,411	24,914	344,500	-	24	1,279	629,128
Genesee Regional Bank	42,692	68,158	750	153,818	793	3,952	270,163
Global Bank	8,319	33,775	-	78,598	449	1,603	122,744
Gold Coast Bank	13,041	33,768	40	69,802	1,221	860	118,732
Gotham Bank of New York	43,034	202,246	-	134,236	700	5,216	385,432
Greene County Commercial Bank	6,985	139,632	4,067	-	-	918	151,602
Hamptons State Bank	2,145	23,538	245	39,782	632	1,175	67,517
Hanover Community Bank	6,434	9,259	2,094	37,037	1,462	1,541	57,827
Interaudi Bank	324,048	529,647	-	406,597	3,232	15,616	1,279,140
New York Commercial Bank	120,901	590,015	870	1,445,591	25,813	347,591	2,530,781
Newbank	32,962	5,617	-	89,639	1,732	2,272	132,222
Pathfinder Commercial Bank	821	45,737	-	-	-	2,795	49,353
PCSB Commercial Bank	1,303	24,588	3,537	-	-	149	29,577

Condition of Commercial Banks (Dollars in thousands)

ASSETS	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Premises and Equipment	Other Assets	Total Assets
Pioneer Commercial Bank	5,422	34,717	8	-	-	300	40,447
Provident Municipal Bank	8,983	145,048	179,146	-	-	4,474	337,651
Riverside Bank	21,575	8,448	5,043	144,081	1,026	4,742	184,915
Savoy Bank	1,797	4,266	10,243	60,424	1,477	716	78,923
Shinhan Bank America	69,544	83,242	-	744,675	16,361	25,994	939,816
Signature Bank	39,398	5,613,491	-	5,559,731	26,176	434,294	11,673,090
State Bank of Chittenango	120	140,189	-	-	-	1,694	142,003
The Berkshire Bank	77,123	347,612	-	350,200	3,930	57,504	836,369
Tioga State Bank	4,635	125,684	-	229,923	5,037	11,705	376,984
United International Bank	22,250	22,113	-	132,787	1,697	5,326	184,173
United Orient Bank	6,000	2,040	3,000	77,033	238	1,411	89,722
USNY Bank	7,786	-	-	75,475	741	1,758	85,760
Victory State Bank	30,151	121,308	-	80,358	2,625	2,262	236,704
Westchester Bank, The	28,987	51,874	-	121,042	1,937	1,670	205,510
Woori America Bank	235,388	95,583	-	683,394	6,011	18,844	1,039,220
WSB Municipal Bank	7,599	24,577	-	-	-	208	32,384
Trust Companies							
Amalgamated Bank	898,027	1,292,957	-	2,147,947	46,173	189,629	4,574,733
Banco Popular North America	437,207	992,493	-	6,584,114	62,066	919,103	8,994,983
Bank of Millbrook	7,949	38,909	12,192	115,311	3,620	5,697	183,678
Bank of Richmondville	10,680	25,852	436	74,283	1,172	1,864	114,287
Bank of Tokyo - Mitsubishi UFJ Trust Company	1,531,226	347,415	-	1,532,634	1,180	38,697	3,451,152
Bank of Utica	33,480	748,703	-	50,183	254	16,274	848,894
Capital Bank & Trust Company	20,442	50,574	-	182,676	910	5,775	260,377
Chemung Canal Trust Company	60,620	230,645	-	604,672	24,174	37,068	957,179
Deutsche Bank Trust Company of the Americas	15,625,000	7,942,000	3,163,000	13,320,000	41,000	5,413,000	45,504,000
Fiduciary Trust Company International	199,907	305,154	3,000	173,902	7,645	106,491	796,099
Five Star Bank	37,258	694,530	-	1,328,662	30,457	116,313	2,207,220
Habib American Bank	221,112	31,841	-	413,152	3,289	10,233	679,627
Israel Discount Bank of New York	469,830	4,573,446	-	3,861,156	30,003	380,831	9,315,266
Manufacturers and Traders Trust Company	1,006,088	7,119,929	181,300	50,380,380	431,366	7,935,472	67,054,535
Mitsubishi UFJ Trust & Banking Corporation (U.S.A.)	221,599	19,820	-	317	1,101	19,580	262,417
Mizuho Corporate Bank (USA)	1,040,340	268,585	-	1,850,782	-	93,381	3,253,088

Condition of Commercial Banks (Dollars in thousands)

ASSETS	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Premises and Equipment	Other Assets	Total Assets
Mizuho Trust & Banking Co. (USA)	528,868	-	-	296	6,048	11,586	546,798
Orange County Trust Company	7,191	235,400	-	277,167	12,548	33,252	565,558
Solvay Bank	24,035	190,176	37	359,166	5,756	8,736	587,906
State Bank of Long Island	23,116	383,158	-	1,098,292	5,762	79,891	1,590,219
Steuben Trust Company	6,518	104,512	-	208,097	6,389	14,984	340,500
The Adirondack Trust Company	76,286	306,235	-	437,066	22,742	40,223	882,552
The Bank of Castile	13,435	261,856	-	576,331	12,873	18,390	882,885
The Bank of New York	67,558,000	67,052,000	1,812,000	22,831,000	1,163,000	21,439,000	181,855,000
The Goldman Sachs Trust Company	29,141,000	38,058,000	7,828,000	4,369,000	22,000	10,029,000	89,447,000
Tompkins Trust Company	24,539	616,316	36,120	767,500	15,239	66,036	1,525,750
Limited Purpose Trust Companies							
American Stock Transfer & Trust Company, LLC	19,030				41,533	610,370	670,933
Anthos Trust Company, LLC	322	4,801				33	5,156
Continental Stock Transfer & Trust Company	1,386	1,670			585	3,000	6,641
Genesee Valley Trust Company	3,304	-			87	13,631	17,022
ICE Trust U.S. LLC	8,311,736				876	4,462	8,317,074
Law Debenture Trust Company of New York	4,879					1,046	5,925
Market Street Trust Company	183	2,805			1,950	351	5,289
New York Life Trust Company	6	13,039				2,905	15,950
OFI Trust Company	1	6,853				1,115	7,969
The Bank of Nova Scotia Trust Company of New York	9,553	7,254				349	17,156
The Depository Trust Company	3,061,745	205,302	163,045		112,274	221,764	3,764,130
The Northern Trust Company of New York	609	5,404			2,331	872	9,216
The Warehouse Trust Company LLC	18,178				27	2,259	20,464
Private Bankers							
Brown Brothers Harriman & Co.	2,278,372	1,418,644		2,112,372	37,125	347,192	6,193,705
Total	135,059,319	144,012,441	13,833,906	132,802,542	2,331,024	49,639,726	477,678,958

Condition of Commercial Banks (Dollars in thousands)

LIABILITIES & EQUITY	Total Deposits	Federal Funds Bought and Repos	Trading Liabilities and Other Borrowed Money	Subordinated Notes & Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities & Capital
Commercial Banks								
Adirondack Bank	419,019	37,987	27,481	-	3,994	488,481	40,659	529,140
Alden State Bank	190,376	-	-	-	174	190,550	29,226	219,776
Alma Bank	430,044	-	30,000	-	3,346	463,390	69,708	533,098
Alpine Capital Bank	189,815	-	530	4,500	919	195,764	31,242	227,006
Amerasia Bank	205,033	-	-	-	979	206,012	22,190	228,202
American Community Bank	133,507	-	8,000	-	549	142,056	18,179	160,235
Bank Leumi USA	4,225,619	68,760	241,015	90,000	88,841	4,714,235	498,197	5,212,432
Bank of Akron	181,901	-	-	-	2,728	184,629	21,930	206,559
Bank of Cattaraugus	12,887	-	-	-	620	13,507	1,113	14,620
Bank of Holland	60,661	-	-	-	63	60,724	6,688	67,412
Berkshire Bank Municipal Bank	14,694	-	-	-	143	14,837	13,534	28,371
BPD Bank	304,740	7,000	33,000	-	3,823	348,563	62,750	411,313
Catskill Hudson Bank	290,626	1,254	4,125	1,800	1,700	299,505	22,751	322,256
Cattaraugus County Bank	155,105	-	1,932	-	2,535	159,572	14,071	173,643
CheckSpring Bank	41,253	-	64	-	623	41,940	7,122	49,062
Citizens Bank of Cape Vincent	38,730	-	-	-	287	39,017	5,172	44,189
Country Bank	390,153	24,000	-	-	2,326	416,479	36,329	452,808
Emigrant Mercantile Bank	531	-	-	-	-	531	3,331	3,862
Empire State Bank	139,029	-	7,523	-	651	147,203	13,570	160,773
First American International Bank	504,208	-	20,350	-	5,731	530,289	57,690	587,979
Flushing Commercial Bank	570,494	-	-	-	1,950	572,444	56,684	629,128
Genesee Regional Bank	224,692	7,708	18,052	-	1,324	251,776	18,387	270,163
Global Bank	110,460	-	-	-	266	110,726	12,018	122,744
Gold Coast Bank	101,525	-	-	-	347	101,872	16,860	118,732
Gotham Bank of New York	310,307	45,000	-	-	1,525	356,832	28,600	385,432
Greene County Commercial Bank	126,150	-	11,291	-	484	137,925	13,677	151,602
Hamptons State Bank	56,989	2,500	3,000	-	437	62,926	4,591	67,517
Hanover Community Bank	48,480	-	2,000	-	968	51,448	6,379	57,827
Interaudi Bank	1,001,430	-	166,197	-	4,976	1,172,603	106,537	1,279,140
New York Commercial Bank	1,705,560	-	294,022	-	9,761	2,009,343	521,438	2,530,781
NewBank	116,337	-	-	-	2,865	119,202	13,020	132,222
Pathfinder Commercial Bank	43,182	-	-	-	309	43,491	5,862	49,353
PCSB Commercial Bank	22,114	-	-	-	104	22,218	7,359	29,577

LIABILITIES & EQUITY	Total Deposits	Federal Funds Bought and Repos	Trading Liabilities and Other Borrowed Money	Subordinated Notes & Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities & Capital
Pioneer Commercial Bank	35,813	-	-	-	7	35,820	4,627	40,447
Provident Municipal Bank	285,829	-	-	-	2,957	288,786	48,865	337,651
Riverside Bank	164,042	-	-	-	960	165,002	19,913	184,915
Savoy Bank	67,982	-	-	-	1,252	69,234	9,689	78,923
Shinhan Bank America	838,077	-	-	-	9,557	847,634	92,182	939,816
Signature Bank	9,443,569	658,000	564,278	-	62,696	10,728,543	944,547	11,673,090
State Bank of Chittenango	117,299	-	-	-	15,886	133,185	8,818	142,003
The Berkshire Bank	670,434	50,000	10,657	-	5,972	737,063	99,306	836,369
Tioga State Bank	305,609	12,192	20,895	-	4,197	342,893	34,091	376,984
United International Bank	152,811	-	9,536	-	2,260	164,607	19,566	184,173
United Orient Bank	79,220	-	-	-	502	79,722	10,000	89,722
USNY Bank	75,242	1,000	-	-	139	76,381	9,379	85,760
Victory State Bank	209,503	-	-	-	1,700	211,203	25,501	236,704
Westchester Bank, The	185,781	-	-	-	1,903	187,684	17,826	205,510
Woori America Bank	920,699	-	-	-	8,275	928,974	110,246	1,039,220
WSB Municipal Bank	25,897	-	-	-	2,832	28,729	3,655	32,384
Trust Companies								
Amalgamated Bank	2,992,036	485,145	769,628	-	57,523	4,304,332	270,401	4,574,733
Banco Popular North America	6,586,728	663,633	26,341	-	136,799	7,413,501	1,581,482	8,994,983
Bank of Millbrook	161,568	-	-	-	1,708	163,276	20,402	183,678
Bank of Richmondville	97,520	-	2,000	-	607	100,127	14,160	114,287
Bank of Tokyo - Mitsubishi UFJ Trust Company	2,315,065	-	234,816	-	170,436	2,720,317	730,835	3,451,152
Bank of Utica	702,792	-	21,100	-	7,788	731,680	117,214	848,894
Capital Bank & Trust Company	201,308	3,828	31,212	-	1,481	237,829	22,548	260,377
Chemung Canal Trust Company	789,948	44,775	20,000	-	9,575	864,298	92,881	957,179
Deutsche Bank Trust Company Americas	25,514,000	7,656,000	526,000	-	2,191,000	35,887,000	9,617,000	45,504,000
Fiduciary Trust Company International	513,951	-	652	-	38,943	553,546	242,553	796,099
Five Star Bank	1,905,580	87,109	65	-	12,692	2,005,446	201,774	2,207,220
Habib American Bank	611,637	-	664	-	4,409	616,710	62,917	679,627
Israel Discount Bank of New York	6,117,526	2,029,942	206,147	75,000	129,009	8,557,624	757,642	9,315,266
Manufacturers and Traders Trust Company	49,830,537	2,491,556	3,334,912	1,816,833	694,209	58,168,047	8,886,488	67,054,535
Mitsubishi UFJ Trust & Banking Corporation (U.S.A.)	49,275	-	-	-	2,317	51,592	210,825	262,417
Mizuho Corporate Bank (USA)	2,019,547	-	59,838	-	131,582	2,210,967	1,042,121	3,253,088

LIABILITIES & EQUITY	Total Deposits	Federal Funds Bought and Repos	Trading Liabilities and Other Borrowed Money	Subordinated Notes & Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities & Capital
Mizuho Trust & Banking Co. (USA)	488,518	-	-	-	9,784	498,302	48,496	546,798
Orange County Trust Company	385,009	-	87,100	-	8,723	480,832	84,726	565,558
Solvay Bank	531,784	-	-	-	2,539	534,323	53,583	587,906
State Bank of Long Island	1,349,331	-	54,000	-	12,689	1,416,020	174,199	1,590,219
Steuben Trust Company	281,318	-	19,500	-	4,040	304,858	35,642	340,500
The Adirondack Trust Company	772,910	4,446	21	-	10,996	788,373	94,179	882,552
The Bank of Castile	766,250	20,363	25,000	-	5,662	817,275	65,610	882,885
The Bank of New York Mellon	140,703,000	4,822,000	8,398,000	3,490,000	8,577,000	165,990,000	15,865,000	181,855,000
The Goldman Sachs Trust Company	32,306,000	9,180,000	19,440,000	5,000,000	4,746,000	70,672,000	18,775,000	89,447,000
Tompkins Trust Company	1,092,203	141,638	157,729	-	23,660	1,415,230	110,520	1,525,750
Limited Purpose Trust Companies								
American Stock Transfer & Trust Company, LLC	-	-	-	-	16,969	16,969	653,964	670,933
Anthos Trust Company, LLC	-	-	-	-	-	-	5,156	5,156
Continental Stock Transfer & Trust Company	-	-	-	-	1,580	1,580	5,061	6,641
Genesee Valley Trust Company	-	-	330	-	662	992	16,030	17,022
ICE Trust U.S. LLC	-	-	-	-	8,253,387	8,253,387	63,687	8,317,074
Law Debenture Trust Company of New York	-	-	-	-	1,950	1,950	3,975	5,925
Market Street Trust Company	-	-	672	-	1,075	1,747	3,542	5,289
New York Life Trust Company	-	-	-	-	2,644	2,644	13,306	15,950
OFI Trust Company	-	-	-	-	885	885	7,084	7,969
The Bank of Nova Scotia Trust Company of New York	-	-	-	-	1,848	1,848	15,308	17,156
The Depository Trust Company	-	-	353,592	-	3,127,349	3,480,941	283,189	3,764,130
The Northern Trust Company of New York	-	-	-	-	1,910	1,910	7,306	9,216
The Warehouse Trust Company LLC	-	-	-	-	9,658	9,658	10,806	20,464
Private Bankers								
Brown Brothers Harriman & Co.	4,607,639	-	671,008	614	344,092	5,623,353	570,352	6,193,705
Total	309,636,438	28,545,836	35,914,275	10,478,747	29,021,623	413,596,919	64,082,039	477,678,958

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	Other Assets	Total Assets
Savings Banks							
Apple Bank For Savings	836,221	2,656,044	-	2,952,197	24,420	139,783	6,608,665
Emigrant Bank	886,537	3,200,935	61,207	3,715,734	88,773	801,543	8,754,729
Emigrant Savings Bank - Brooklyn/Queens	18,247	422,500	45,000	303,059	1,154	8,494	798,454
Emigrant Savings Bank - Long Island	22,304	200,369	45,000	266,791	1,667	4,811	540,942
Emigrant Savings Bank - Manhattan	17,929	709,074	95,000	411,402	1,356	10,624	1,245,385
Emigrant Savings Bank-Bronx/Westchester	20,136	584,111	75,000	341,934	7,631	12,655	1,041,467
First Central Savings Bank	74,961	47,651	-	489,555	1,764	22,636	636,567
Fulton Savings Bank	16,539	92,891	56	255,654	1,459	34,464	401,063
New York Community Bank	1,300,189	4,192,853	550,000	27,760,913	207,882	4,852,885	38,864,722
Oneida Savings Bank	15,520	257,382	18,134	283,461	19,850	65,119	659,466
Pathfinder Bank	13,567	84,612	1	281,658	9,432	18,098	407,368
Pioneer Savings Bank	122,544	63,189	2,453	520,254	11,921	42,832	763,193
Putnam County Savings Bank	119,656	300,478	7,537	507,538	4,251	13,012	952,472
Rhinebeck Savings Bank	23,811	72,294	-	384,415	17,387	28,345	526,252
Ridgewood Savings Bank	72,797	1,696,318	-	2,501,199	18,022	272,703	4,561,039
Rondout Savings Bank	18,224	44,202	-	154,084	4,728	8,312	229,550
Sawyer Savings Bank	1,888	63,247	-	117,606	1,024	5,609	189,374
The North Country Savings Bank	17,130	5,559	100	198,812	6,194	10,129	237,924
Ulster Savings Bank	22,088	55,695	-	577,291	13,250	54,638	722,962
Watertown Savings Bank	45,107	101,718	-	233,642	17,882	35,574	433,923
Savings & Loans							
Medina Savings and Loan Association	3,357	11,060	638	19,324	849	1,228	36,456
Total	3,668,752	14,862,182	900,126	42,276,523	460,896	6,443,494	68,611,973

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

LIABILITIES & EQUITY	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Savings Banks							
Apple Bank For Savings	5,856,358	-	12,994	72,119	5,941,471	667,194	6,608,665
Emigrant Bank	7,215,958	273,900	213,138	52,230	7,755,226	999,503	8,754,729
Emigrant Savings Bank - Brooklyn/Queens	714,032	-	5,230	18,695	737,957	60,497	798,454
Emigrant Savings Bank - Long Island	479,051	-	4,805	17,776	501,632	39,310	540,942
Emigrant Savings Bank - Manhattan	1,103,628	-	14,372	29,097	1,147,097	98,288	1,245,385
Emigrant Savings Bank-Bronx/Westchester	941,543	-	767	22,793	965,103	76,364	1,041,467
First Central Savings Bank	585,704	-	10,000	848	596,552	40,015	636,567
Fulton Savings Bank	228,804	-	90,940	17,593	337,337	63,726	401,063
New York Community Bank	20,316,768	4,125,000	8,765,025	257,269	33,464,062	5,400,660	38,864,722
Oneida Savings Bank	561,227	-	12,000	11,106	584,333	75,133	659,466
Pathfinder Bank	328,091	5,000	36,000	3,869	372,960	34,408	407,368
Pioneer Savings Bank	661,799	4,419	11,068	8,025	685,311	77,882	763,193
Putnam County Savings Bank	839,396	-	-	8,674	848,070	104,402	952,472
Rhinebeck Savings Bank	439,657	-	27,500	10,544	477,701	48,551	526,252
Ridgewood Savings Bank	3,784,962	-	129,997	59,497	3,974,456	586,583	4,561,039
Rondout Savings Bank	197,246	-	2,703	2,060	202,009	27,541	229,550
Sawyer Savings Bank	144,864	-	24,500	2,303	171,667	17,707	189,374
The North Country Savings Bank	187,330	-	18,932	930	207,192	30,732	237,924
Ulster Savings Bank	631,838	-	3,400	4,568	639,806	83,156	722,962
Watertown Savings Bank	374,302	-	-	3,078	377,380	56,543	433,923
Savings & Loans							
Medina Savings and Loan Association	31,924	-	-	1,124	33,048	3,408	36,456
Total	45,624,482	4,408,319	9,383,371	604,198	60,020,370	8,591,603	68,611,973

Condition of Credit Unions (Dollars In Thousands)

ASSETS	Cash and Due from Banks	Total Securities	Loans Held for Sale	Loans and Leases Net	Bank Premises and Equipment	NCUSIF Deposit	Other Assets	Total Assets
AmeriCU Credit Union	18,392	62,176	2,856	789,314	21,707	7,718	18,117	920,280
Branch 6000 NALC Credit Union	704	3,885	-	3,893	13	86	475	9,056
Buffalo Service Credit Union	2,132	16,933	-	18,417	77	303	356	38,218
CFCU Community Credit Union	171,551	191,088	-	348,011	7,710	5,494	5,317	729,171
Directors Choice Credit Union	111	1,508	-	2,454	-	33	1,120	5,226
Empire Branch 36 National Association of Letter Carriers Credit Union	208	1,943	-	2,621	29	45	37	4,883
Empire State Credit Union	531	3,860	-	2,398	29	64	376	7,258
Encompass Niagara Credit Union	1,250	3,821	-	4,695	619	90	61	10,536
Erie County Employees Credit Union	1,435	11,479	-	5,378	4	153	111	18,560
Hudson River Community Credit Union	12,414	31,180	-	103,235	6,125	1,309	1,549	155,812
Jamestown Post Office Employees' Credit Union	267	2,733	-	1,878	3	44	22	4,947
Melrose Credit Union	18,837	78,074	-	1,274,082	23,133	9,283	8,731	1,412,140
Montauk Credit Union	5,983	269	-	107,479	2,538	1,007	761	118,037
Municipal Credit Union	218,367	7,737	-	1,169,781	17,005	13,749	114,384	1,541,023
Newspaper Employees Credit Union	479	-	-	472	3	6	1	961
Niagara Falls Penn Central Employees Credit Union	489	2,159	-	2,798	3	54	20	5,523
Norton-Troy Employees Credit Union	629	5,659	-	2,988	-	81	13	9,370
Progressive Credit Union	59,613	413	-	523,187	8,786	2,365	3,084	597,448
The Niagara Frontier Federal Employees Credit Union	758	400	-	1,491	3	23	2	2,677
Yonkers Postal Employees Credit Union	236	4,062	-	2,542	8	46	2	6,896
Total	514,386	429,379	2,856	4,367,114	87,795	41,953	154,539	5,598,022

Condition of Credit Unions (Dollars In Thousands)

LIABILITIES & EQUITY	Total Deposits	Federal Funds Bought and Repos	Borrowed Plus Interest Payable	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
AmeriCU Credit Union	840,655	-	-	-	8,436	849,091	71,189	920,280
Branch 6000 NALC Credit Union	8,401	-	-	-	12	8,413	643	9,056
Buffalo Service Credit Union	33,210	-	-	-	163	33,373	4,845	38,218
CFCU Community Credit Union	634,290	-	-	-	5,521	639,811	89,360	729,171
Directors Choice Credit Union	4,566	-	-	-	-	4,566	660	5,226
Empire Branch 36 National Association of Letter Carriers Credit Union	4,164	-	-	-	-	4,164	719	4,883
Empire State Credit Union	6,807	-	-	-	4	6,811	447	7,258
Encompass Niagara Credit Union	8,804	-	-	-	24	8,828	1,708	10,536
Erie County Employees Credit Union	15,931	-	-	-	105	16,036	2,524	18,560
Hudson River Community Credit Union	134,649	-	-	-	1,724	136,373	19,439	155,812
Jamestown Post Office Employees' Credit Union	4,231	-	-	-	6	4,237	710	4,947
Melrose Credit Union	1,085,434	-	40,000	-	5,671	1,131,105	281,035	1,412,140
Montauk Credit Union	106,618	-	-	-	244	106,862	11,175	118,037
Municipal Credit Union	1,357,476	-	-	-	33,077	1,390,553	150,470	1,541,023
Newspaper Employees Credit Union	630	-	-	-	-	630	331	961
Niagara Falls Penn Central Employees Credit Union	4,901	-	-	-	-	4,901	622	5,523
Norton-Troy Employees Credit Union	8,293	-	-	-	9	8,302	1,068	9,370
Progressive Credit Union	279,958	-	96,434	-	14,337	390,729	206,719	597,448
The Niagara Frontier Federal Employees Credit Union	2,185	-	-	-	2	2,187	490	2,677
Yonkers Postal Employees Credit Union	5,760	-	-	-	23	5,783	1,113	6,896
Total	4,546,962	-	136,434	-	69,359	4,752,755	845,267	5,598,022

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	32	322				66			420
Total¹	32	322	-	-	-	66	-	-	420

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	-	-	-	-	-	-	-	420	420
Total (1)	-	-	-	-	-	-	-	420	420

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.	97,155	54,931		223,375		10,594		48,843
AIG Finance Holdings, Inc.	344							30,199	30,543
Community Building Fund, LLC	1,624			1,400				51	3,075
Fiduciary Investment Corporation	94,884	843						13,024	108,751
French American Banking Corporation	51,111					452	110,941	203	162,707
GE Capital International Financing Corporation	4,966,224	1,755,068	39,214	42,622,621		291,708	3,233,707	9,668,721	62,577,263
Skandinaviska Enskilda Banken Corporation	4,879							1,046	5,925
Sterling Banking Corporation								1,329	1,329
Western Union Financial Holdings, L.L.C.	78,371	15,798		386		4,188		5,783	104,526
Total	5,294,592	1,826,640	39,214	42,847,782	-	306,942	3,344,648	9,769,199	63,429,017

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	139,149		8,643			128,222	276,014	158,884
AIG Finance Holdings, Inc.						1,768	1,768	28,775	30,543
Community Building Fund, LLC						23	23	3,052	3,075
Fiduciary Investment Corporation			135			12,359	12,494	96,257	108,751
French American Banking Corporation						43,863	43,863	118,844	162,707
GE Capital International Financing Corporation	15,673,413	384,900	21,557,483		629,972	2,529,757	40,775,525	21,801,738	62,577,263
Skandinaviska Enskilda Banken Corporation						1,950	1,950	3,975	5,925
Sterling Banking Corporation						9	9	1,320	1,329
Western Union Financial Holdings, L.L.C.	16,575					19,918	36,493	68,033	104,526
Total	15,829,137	384,900	21,566,261	-	629,972	2,737,869	41,148,139	22,280,878	63,429,017

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	43,461,495	1,855,050	238,479	732,774	46,287,798	-	46,287,798
AmeriCredit Consumer Loan Company, Inc.	1,905,135	44,534	21,533	302,264	2,273,466	229,095,669	231,369,135
AmeriCredit Financial Services, Inc.	583	14	7	94	698	180,143	180,841
Beneficial New York Inc.	82,412,089	50,050	-	45,283	82,507,422	6,350	82,513,772
Capital Financial Services, Inc.	3,423,465	50,000	-	2,380,433	5,853,898	21,621,888	27,475,786
CitiFinancial, Inc.	97,846,056	-	209,606	23,600,895	121,656,557	-	121,656,557
CNH Capital America LLC Maserati Financial Services	177,125,134	-	-	-	177,125,134	10,961,908,504	11,139,033,638
Domain Car Finance, Inc. CarFinance.com	-	-	-	-	-	788,107	788,107
FirstAgain LLC	3,235,911	-	-	34,344	3,270,255	58,249,469	61,519,724
GE Capital Commercial Inc.	450,817,561	-	-	5,162,011	455,979,572	10,480,113,986	10,936,093,558
Household Finance Corporation III	189,599,481	100,000	-	4,677,734	194,377,215	6,060,851,367	6,255,228,582
JCB International Credit Card Co., Ltd.	594,914	2,175,594	65,740	3,995,756	6,832,004	29,077,265	35,909,269
Mercedes-Benz Financial Services USA LLC	-	-	-	-	-	26,080,410,749	26,080,410,749
New City Funding Corporation	10,728,144	1,135,749	331,971	36,948	12,232,812	730,000	12,962,812
Omni Financial of New York, Inc.	0	144,045	7,189	7,375	158,609	-	158,609
Retail Charge Financial Services Corp.	264,562	50,600	-	438,218	753,380	-	753,380
Santander Consumer USA Inc. Santander Auto Finance, dba RoadLoans	303,249,000	52,166,000	5,000	86,109,000	441,529,000	16,331,492,000	16,773,021,000
Stones Funding LLC	802,083	173,008	-	8,950	984,041	-	984,041
Sunrise Capital Management, Inc.	94,144	562,127	1,478	692,753	1,350,502	-	1,350,502
TMG Financial Services, Inc.	2,525,452	-	-	-	2,525,452	126,006,961	128,532,413
Total	1,368,085,209	58,506,771	881,003	128,224,832	1,555,697,815	70,380,532,458	71,936,230,273

Condition of Licensed Lenders (Dollars In Thousands)

LIABILITIES & EQUITY	Other Borrowed Money	All Other Liabilities	Total Liabilities	Valuation Reserves	Capital Stock Surplus	Total Liabilities & Capital
American General Financial Services, Inc.	36,789,505	3,102,735	39,892,240		6,395,558	46,287,798
AmeriCredit Consumer Loan Company, Inc.	145,836,014	27,966,802	173,802,816	-	57,566,319	231,369,135
AmeriCredit Financial Services, Inc.	114,022	21,866	135,888	-	44,953	180,841
Beneficial New York Inc.	-	21,865,463	21,865,463	-	60,648,309	82,513,772
Capital Financial Services, Inc.	-	-	-	-	27,475,786	27,475,786
CitiFinancial, Inc.	109,788,506	363,131	110,151,637	-	11,504,920	121,656,557
CNH Capital America LLC Maserati Financial Services	9,663,291,068	410,785,133	10,074,076,201	-	1,064,957,437	11,139,033,638
Domain Car Finance, Inc. CarFinance.com	-	22,533	22,533	-	765,574	788,107
FirstAgain LLC	60,873,670	330,735	61,204,405	-	315,319	61,519,724
GE Capital Commercial Inc.		293,169,292	293,169,292	-	10,642,924,266	10,936,093,558
Household Finance Corporation III	-	5,868,938,215	5,868,938,215	-	386,290,367	6,255,228,582
JCB International Credit Card Co., Ltd.	11,190,315	13,970,338	25,160,653	-	10,748,616	35,909,269
Mercedes-Benz Financial Services USA LLC	19,546,964,368	5,793,079,716	25,340,044,084	-	740,366,665	26,080,410,749
New City Funding Corporation	7,476,000	1,520,899	8,996,899	-	3,965,913	12,962,812
Omni Financial of New York, Inc.	57,214	1,280	58,494	-	100,115	158,609
Retail Charge Financial Services Corp.	-	3,462	3,462	-	749,918	753,380
Santander Consumer USA Inc. Santander Auto Finance dba Roadloans	15,066,099,000	939,305,000	16,005,404,000	-	767,617,000	16,773,021,000
Stones Funding LLC	514,697		514,697	-	469,344	984,041
Sunrise Capital Management, Inc.	1,191,415		1,191,415	-	159,087	1,350,502
TMG Financial Services, Inc.	120,790,000	2,482,765	123,272,765	-	5,259,648	128,532,413
Total	44,770,975,794	13,376,929,365	58,147,905,159	-	13,788,325,114	71,936,230,273

Name of Institution	Location	Date of Last Report	Total Resources	Due Depositors or Shareholders	Capital	Due Head Office & Affiliates	Other Liabilities	Commenced	Concluded	Voluntary	Involuntary
Commercial Banks, Trust Companies and Limited Purpose Trust Companies											
LibertyPointe Bank	New York, NY		216,500	209,477	4,766	0	2,257	✓	✓		
The Park Avenue Bank	New York, NY		520,146	494,505	(2,888)	0	28,529	✓	✓		
USA Bank	Port Chester, NY	3/31/2010	193,299	189,887	2,550	0	862	✓	✓		
Credit Unions											
Middle Village Credit Union	Middle Village, NY	6/30/2009	46,173	18,423	27,215	0	535	✓			
Safe Deposit Companies											
None											
Investment Companies (Article XII)											
None											
Licensed Lenders											
None											
Foreign Branches											
None											
Foreign Agencies											
None											
Holding Companies											
None											

Unclaimed Deposits or Dividends from Liquidations Deposited with Superintendent*

Name of Institution	Date Funds Paid	Unclaimed Deposits or Dividends	Paid to Claimant In 2009	Total Paid to Claimant	Balance of Unclaimed Funds Held
Golden City Commercial Bank	2/28/2007	204,263	-	10,950	193,313
Middle Village Credit Union	7/20/2010	43,055	24,547	24,547	18,508
Total		247,317	24,547	35,497	211,820

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

Mergers and Acquisitions

Name	Locations	Name After Change	Effective Date
Commercial Banks			
People's United Bank	Bridgeport, CT	} People's United Bank	Nov 30, 2010
Bank of Smithtown	Smithtown, NY		
Citizens & Northern Bank	Wellsboro, PA	} Citizens & Northern Bank	Sep 1, 2010
First State Bank, Canisteo, N.Y.	Canisteo, NY		
Trust Companies			
Bank of Millbrook	Millbrook, NY	} Bank of Millbrook	Oct 1, 2010
Stissing National Bank of Pine Plains	Pine Plains, NY		
Savings Banks			
First Niagara Bank	Lockport, NY	} First Niagara Bank, NA	Apr 9, 2010
First Niagara Commercial Bank	Lockport, NY		

Actions Other Than Mergers and Acquisitions

Name	Action	Effective Date
New Banking Organizations Chartered		
None		
New Branches of Foreign Banking Organization Licensed		
Land Bank of Taiwan Co. Ltd., Taipei, Taiwan	New License	May 6, 2010
Changes in Control of Banking Organizations		
Michael A. J. Smith	Approval to acquire control of Alma Bank	May 6, 2010
Other Actions		
Amendments to Banking Board Code of Conduct		June 3, 2010
The Warehouse Trust Company LLC	Variation from the requirement of Banking Law Section 7001 (2)(a) that at least one half of its Board of Managers be citizens of the United States	September 2, 2010

Conversion of Federal to State Charter

None

Locations	Name After Change	Effective Date

Conversion from State to Federal Charter

Atlas Savings and Loan Association

Locations	Name After Change	Effective Date
Brooklyn, NY	Atlas Bank	Feb 17, 2010

STATE TRANSMITTER OF MONEY INSURANCE FUND

The STMIF fund is paid into by money transmitters licensed by the state and is designed to insure New York instruments of uninsured money transmitters in the event that, due to insolvency, bankruptcy or other inability to pay, they default in making payment on those instruments.

The Commissioner of Taxation and Finance 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, 2010	13,660,016
Cash Received in STMIF From Assessments	1,780,030
Interest Received in STMIF	27,411
Cash Expenses in 2010	(8,590)
Total Assets	15,458,867
NET ASSETS	
Fund Balance - January 1, 2010	13,660,016
Excess of 2008 Income over Expenses	1,798,851
Fund Balance - December 31, 2010	15,458,867
INCOME	
Assessment Income - 2009 Assessment	712,470
Assessment Income - 2010 Assessment	1,067,560
Interest Income	27,411
Total Income	1,807,441
EXPENSES	
Storage	4,865
Contractual Services	3,725
Excess of Income Over Expenses	1,798,851
2008 ASSESSMENT (billed 12/01/2009)	
Balance to be collected as of 01/01/2010	778,430
Less: Uncollectible due to License Surrender	(65,960)
Net balance to be collected	712,470
2009 Assessments collected in 2010	712,470
Net cash received in 2010 from 2009 assessment	712,470
Outstanding balance to be collected as of 12/31/09	-
2009 ASSESSMENT (billed 12/01/2009)	
Total 2010 assessment	1,387,843
Amount collected as of 12/31/10	1,067,560
Outstanding balance to be collected as of 12/31/09	320,283
Total outstanding balance to be collected as of 12/31/10	320,283
TOTAL CASH RECEIVED IN 2010	1,780,030

APPROPRIATIONS AND EXPENDITURES
FOR FISCAL YEAR 2009 - 2010

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:		2009 - 2010
Appropriations available (including funds for suballocation to other agencies)		89,060,000
EXPENDITURES FROM APPROPRIATION:		
Personal Service		47,410,790
Non-Personal Service		36,177,925
Total Banking Department Expenditures From Appropriation		83,588,715
Total Other Expenditures		683,682
Total Expenditures From Banking Department Account		84,272,397
SEIZED ASSETS ACCOUNT:		
Appropriations available		150,000
Non-Personal Service		2,023
Total Expenditures From Banking Department Seized Assets Account		2,023
HOLOCAUST CLAIMS PROCESSING OFFICE ACCOUNT:		
Appropriations available		465,000
Personal Service Expenditures		331,164
Non-Personal Service Expenditures		120,602
Total Expenditures From Holocaust Claims Processing Office Account		451,767
BANKING DEPARTMENT SETTLEMENT ACCOUNT:		
Special Revenue Appropriations:		
Appropriations available		4,000,000
Expenditures from appropriation:		
Non-Personal Service		714,541
Total Expenditures From Settlement Account		714,541

BANKING LAW AND RELATED LAW CHANGES

Chapter 67 (A.10238A) - Bank Tax

Adopted effective April 28, 2010

Chapter 67 extended, for an additional year, the franchise tax on banking corporations under the Tax Law and the NYC Administrative Code, which were added in 1985.

Chapter 209 (S.6699) – Check Cashers

Adopted effective July 15, 2010

Chapter 209 extended the provisions of Chapter 591 of 2001 which provide that a bank which establishes a separate facility for the purposes of cashing checks is subject to the existing distance standards applicable to the licensing of check casher operations.

Chapter 216 (S.7444) – Banking Law Modernization

Adopted effective July 15, 2010

Chapter 216 modernized certain provisions of the Banking Law by:

- Allowing various banking institutions to hold authorized but unissued shares. Previously, banking institutions had to obtain the approval of their shareholders to issue additional capital stock, even when additional capital is required by bank regulators. This is sometimes a time-consuming exercise. Similar restrictions do not apply to federally chartered banking corporations or to bank holding companies chartered under New York or Delaware law.
- Conforming the Banking Law to the Business Corporation Law with respect to preemptive rights. The Banking Law previously stated that unless otherwise provided in the organization certificate, shareholders in corporations chartered under the Banking Law have preemptive rights with respect to additional equity offerings by the corporation. In contrast, the Business Corporation Law provides that preemptive rights must be specified under an entity's articles of incorporation.

Chapter 217 (S.7446) – Bank Holding Companies

Adopted effective July 15, 2010

Chapter 217 streamlined and updated Article III-A of the Banking Law, sometimes referred to as the New York Bank Holding Company Act, by eliminating the requirement that a company obtain prior approval of the Banking Board to own or control two or more banking institutions with principal offices in New York State and by making various other technical amendments. The concept of a two-bank holding company dates back several decades to when a federal bank holding company was defined as a company owning or controlling two banks, and exempting companies owning one bank from the definition. This policy changed in 1970 at the federal level when one-bank holding companies became subject to the approval requirements and restrictions of the Federal Bank Holding Company Act, which was originally enacted in 1956. No corresponding change was ever made to the New York Bank Holding Company Act.

Chapter 358 (A.10226) – Foreclosure Notice Provisions for Tenants

Adopted effective September 12, 2010

Chapter 358 supplemented the notice requirements for tenants of buildings entering foreclosure to inform tenants of rent-controlled and rent-stabilized apartments that their rights are unaffected by the foreclosure proceeding. It also required that the foreclosing entity provide a name, address and phone number on the notice so affected parties who receive notice may contact the foreclosing entity.

Chapter 490 (A.7907S) – Uniform Prudent Management of Institutional Funds Act

Adopted effective September 17, 2010

Chapter 490 enacted the New York State Uniform Prudent Management of Institutional Funds Act. It provided charitable endowments with additional oversight and flexibility by establishing important management and investment standards.

Chapter 529 (S.7830) – Credit Line Mortgages
Adopted effective September 17, 2010

Chapter 529 amended Section 281 of the Real Property Law to extend the timeframe for the operation of a credit line mortgage from twenty-five to thirty years.

Chapter 550 (S.2614) – Access to Justice
Adopted effective October 20, 2010

Chapter 550 allowed borrowers in a foreclosure proceeding access to legal representation by providing that mortgage agreements which allow a prevailing lender to recover attorneys fees shall be read to allow prevailing borrowers to recover attorneys fees as well, thereby enabling borrowers with meritorious defenses to foreclosure to obtain the legal representation necessary to assert those defenses, similar to the reciprocal attorneys fees rights given tenants under the Real Property Law.

Chapter 551 (S.4291C) – CRA Requirement Affecting Deposit of State Funds
Adopted effective April 18, 2011

Chapter 551 specified that a banking institution may not be designated by the Comptroller to accept the deposit of State monies or those of State institutions unless said institution has received, at minimum, a satisfactory rating under the Community Reinvestment Act of 1997. This restriction also applies to monies deposited by charitable and benevolent institutions supported in whole or in part by the State.

Chapter 553 (S.5896D) – Distressed Property Consultants
Adopted effective December 12, 2010

Chapter 553 provided that any advertisements, whether in print or electronic media, for the services of a distressed property consultant must include a statement that such services are available and can be provided free of charge from certified housing counselors. Such advertisements must also indicate that a listing of such counselors is available from the New York State Banking Department.

Chapter 556 (S.7296) – Consumer Payments
Adopted effective April 18, 2011

Chapter 556 prohibited any person, partnership, corporation, association or other business entity from charging a consumer an additional rate or fee or a differential in the rate or fee associated with payment on account when the consumer chooses to pay by United States mail or receive a paper billing statement.

Chapter 568 (S.7034) – Bankruptcy Exemptions
Adopted effective April 21, 2011

Chapter 568 increased the amount of exemptions in bankruptcy proceedings and money judgments. It also provided a choice between the state and federal exemptions and institutes a cost of living adjustment for these amounts.

ENFORCEMENT ACTIONS

**Consent Order to Address Supervisory Concerns to
First American International Bank
December 14, 2010**

**Amended Consent Order to Cease and Desist
to Savoy Bank
October 25, 2010**

**Consent Order to Cease and Desist to Barclays Bank PLC
August 18, 2010**

**Consent Order to Address Supervisory Concerns to
Hanover Community Bank
July 27, 2010**

**Termination of March 2, 2007 Written Agreement with
Banco de la Nación Argentina
May 19, 2010**

**Termination of January 22, 2007 Written Agreement
with Sumitomo Mitsui Banking Corporation
May 6, 2010**

**Consent Order to Cease and Desist to USA Bank
April 22, 2010**

**Order of Suspension to Manhattan Money Branch.com Inc.
February 18, 2010**

**Consent Order to Address Supervisory Concerns
to First Central Savings Bank
February 17, 2010**

**Consent Order to Address Supervisory Concerns
to Bank of Smithtown
January 29, 2010**

**Termination of August 6, 2007 Written Agreement
with American Express Bank, LTD
January 15, 2010**