

# New York State Documents

OCLC:



CHECKLIST:

Original Document Scanned at:

- 600 DPI       Simplex  
 Duplex

Original Document contained:

- Black & White Photos  
 Colored Photos  
 Colored Print (list color) \_\_\_\_\_  
 Colored Paper (list color) \_\_\_\_\_  
 Line Art, Graphs  
 Oversized Pages -- reduced from \_\_\_\_\_ (original size)  
 Text Only

Date Scanned: 7/28/08

**This electronic document has been scanned by the  
New York State Library from a paper original and has been stored  
on optical media.**

**The New York State Library  
Cultural Education Center  
Albany, NY 12230**

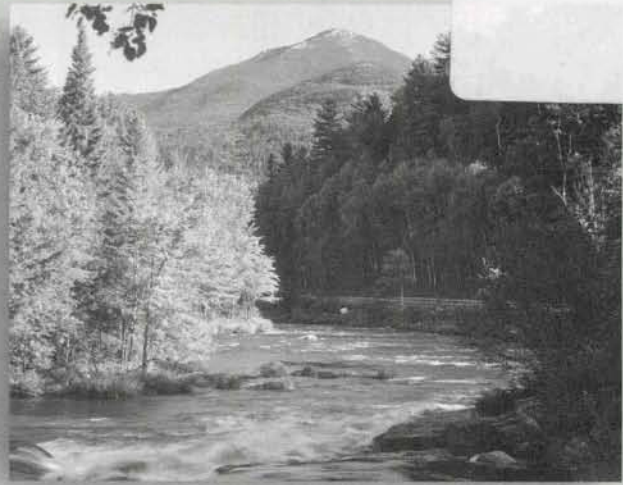
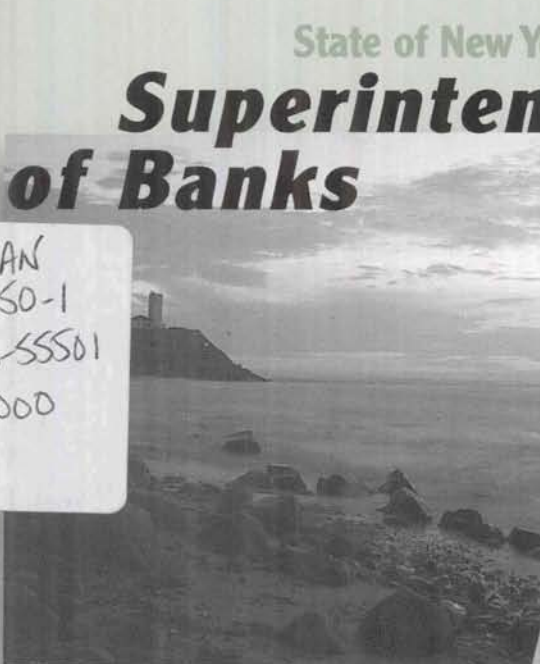
(MASTER.DOC. 9/99)



30 copies  
D  
C4

State of New York  
**Superintendent  
of Banks**

BAN  
350-1  
76-55501  
2000



**ANNUAL REPORT**

**2000**



George E. Pataki  
Governor

Elizabeth McCaul  
Superintendent of Banks

Lighthouse at Montauk Point

Empire State Building

Ausable – Whiteface Mountain

Capitol Building

New York Stock Exchange

## Letter from the Superintendent of Banks

### To the Governor and the Legislature:



George E. Pataki  
Governor

I am very pleased to submit the New York State Banking Department's 2000 Annual Report as required by Section 43 of the Banking Law.

This annual report offers the highlights of the last year, a historical perspective of the Department's role as a premiere regulator, the state of the financial services industry, and a summary of the Department's achievements including our commitment to:

- maintaining a strong State charter;
- consumer advocacy, combating predatory lending, and championing childcare initiatives;
- criminal investigations;
- regulatory reorganization; and
- continuing the progress made by the Holocaust Claims Processing Office.

The report also includes a description of the Banking Board's role and a list of its members.

The narrative, photos, schedules and hard work put into creating this annual report are dedicated to the outstanding efforts of the highly talented men and women who serve the people of New York State and the financial services industry. The inside pages of this year's report feature the Department's staff and highlight each division and the people who are dedicated to maintaining New York's status as the financial capital of the world.



Elizabeth McCaul  
Superintendent of Banks

Superintendent of Banks



Elizabeth McCaul

State of New York

George E. Pataki, Governor

## New York State Banking Department Directory

### Banking Department

Elizabeth McCaul  
Superintendent

Daniel A. Muccia  
First Deputy Superintendent

Sara A. Kelsey  
Deputy Superintendent and Counsel

Barbara Kent  
Director of Consumer Affairs and  
Financial Products

Robert P. Weaver  
Chief of Staff

### Administration

Diana Rulon  
Chief Administrative Officer

### Community Financial Services Division

Manuel Kursky  
Deputy Superintendent

### Consumer Services Division

Edward B. Kramer  
Deputy Superintendent

### Criminal Investigations Bureau

Ralph M. Fatigate  
Director

### Division of Market Regulation

Kevin G. O'Connor  
Director

### Division of Supervision

Michael J. Lesser  
Deputy Superintendent

### Employee Relations

Linda Wilson  
Director

### Foreign Financial Services Division

Michael J. Lesser  
Deputy Superintendent

### Information Technology

Connie Van Decker  
Director

### Licensed Financial Services Division

Paul J. Fazio  
Deputy Superintendent

### Mortgage Banking Division

Richard L. Ehli  
Deputy Superintendent

### Public Information Office

Bethany Blankley  
Director

### U.S. Financial Services Division

P. Vincent Conlon  
Deputy Superintendent

### Secretary to the Banking Board

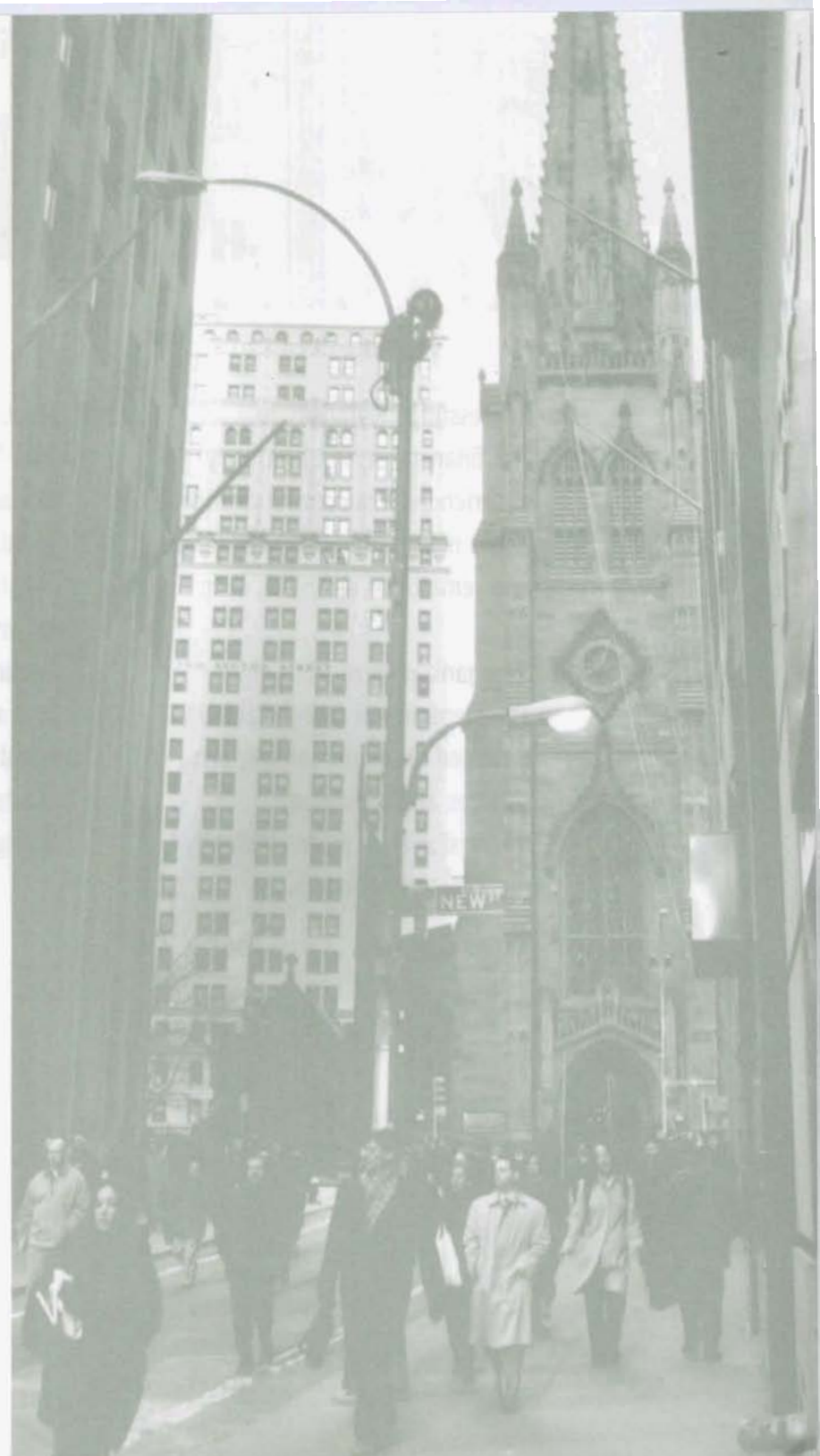
Christine M. Tomczak



Members of the Banking Department Staff: Standing: Wendy Austin, Helen Casper; Sitting: Chelle Henry, Carmen Gonzalez

# Table of Contents

<b>Year 2000 Highlights</b> .....	<b>4</b>
<b>Historical Perspective</b> .....	<b>5</b>
<b>Mission</b> .....	<b>6</b>
Maintaining a Strong State Charter .....	<b>7</b>
Consumer Advocacy & CRA .....	<b>8</b>
Combating Predatory Lending .....	<b>10</b>
Criminal Investigations .....	<b>13</b>
Championing Childcare Initiatives .....	<b>14</b>
<b>Holocaust Claims Processing Office</b> .....	<b>15</b>
<b>Advocate for the Public</b> .....	<b>16</b>
<b>Regulatory Reorganization</b> .....	<b>18</b>
<b>State of the Banking Industry</b> .....	<b>22</b>
Commercial Banks .....	<b>23</b>
Foreign Banking Organizations .....	<b>24</b>
Thrift Institutions .....	<b>25</b>
<b>Conclusion</b> .....	<b>26</b>
<b>Banking Board Membership</b> .....	<b>27</b>
<b>Schedules</b>	
Index of Schedules .....	<b>28</b>
Schedules .....	<b>29</b>
<b>NYSBD Offices, Locations, Telephone Numbers</b> .....	<b>IBC</b>





# 2000 HIGHLIGHTS ANNUAL REPORT

■ **Successful Y2K transition:**

The financial services industry experienced a successful transition into a new century and millennium and remains as strong as ever.

■ **Reorganization of Divisions:**

The Department reorganized and renamed divisions, consolidating services and regulatory responsibility to more efficiently meet institution needs.

■ **Regulatory Initiatives:**

The New York State Banking Department led the industry on the regulatory front. The Department's "High Cost Home Loan" regulation otherwise known as Part 41, became effective in October 2000, and serves as a model for other regulators to set guidelines for loans made in the subprime residential mortgage market.

■ **Consumer Initiatives:**

The Consumer Services Division launched an educational outreach campaign to community groups, as well as not-for-profit and faith-based organizations, promoting useful tools and services available to consumers.

■ **Holocaust Claims Processing Office (HCPO) Continued Success:**

The HCPO retrieved a painting for another claimant and continues to successfully work with other agencies, institutions, and museums to resolve claims.



## HISTORICAL PERSPECTIVE

**E**stablished in 1851, the New York State Banking Department is the oldest bank regulatory agency in the nation. Its history spans 30 Presidents, 37 Governors, over eight wars stretching across the globe, the evolution of the regulatory and legislative landscape, and a number of economic crises, including one worldwide economic depression.



Over the past 150 years, the Department witnessed industrial, political and economic progress, catapulting New York State to the status of financial capital of the world.

The New York State Banking Department is located directly in the center of the financial district at the tip of Manhattan. Its windows look out over memorials to two of the most influential founders of our nation- our first President, George Washington, and the creator of our nation's first monetary system, Alexander Hamilton. To the west of 2 Rector St. lies the harbor where the early ships sailed reaching the New World. To the south, the Statue of Liberty, beckoning freedom to those whose first steps in a new land were upon New York soil; and to the north, the World Trade and Financial Centers-a symbol of the strength of commerce to the world.

The historical surroundings near 2 Rector St. symbolize a nation founded on and committed to freedom. This freedom has afforded entrepreneurs and hard working people the opportunities that make our nation great. As a government agency committed to the public trust, it is the Banking Department's mission to ensure the institutions it regulates operate in a safe and sound manner. During the year 2000, the Superintendent initiated groundbreaking efforts for consumers and the industry alike.

# MISSION

**The Department remains committed to four main goals:**

- Maintaining a competitive State banking charter to ensure New York State remains economically viable;
- Ensuring public confidence in the marketplace through regulations that seek to keep the banking system safe and sound;
- Ensuring the banking community maintains its commitment to meet the credit needs of the state's communities and neighborhoods; and
- Carrying out Governor George E. Pataki's mandate to eliminate abuses in the subprime residential mortgage market.



**Daniel A. Muccia**  
**First Deputy Superintendent**



## Maintaining a Strong State Charter

The Pataki Administration remains committed to maintaining the State charter as the instrument of choice to conduct banking business in New York State and in other state and foreign jurisdictions. Three policy accomplishments have been instrumental in fulfilling that commitment.

First, the Administration developed and promoted amendments to the federal Riegle-Neal Interstate Banking and Branching Law to allow state-chartered banks to engage in interstate branching. This initiative provided for state-chartered banks to exercise the same powers as

national banks in those interstate locations. The Administration also supported home-state regulation of the state-chartered interstate branches, ensuring seamless and uniform supervision.

Second, the Administration ensured continued Wild Card Authority for New York State-chartered banks. This legislation was renewed in August, 2000 for three more years. Wild Card authority gives New York State-chartered banks the same powers as nationally chartered banks – a critical initiative that helps maintain parity between federally and state-chartered banks.

The Governor's initiatives have preserved and maintained an equal balance between the Federal and State bank charters. The ability of New York State to export its strong state banking powers and regulatory scheme helps maintain its position as the world's financial capital and allows the State to influence, to the greatest degree possible, the way the business of banking is conducted. In order to maintain a competitive New York State charter, thereby ensuring the economic viability of the State, the Department has reformed its regulatory structure and process.

## Consumer Advocacy & CRA

### Supporting the Industry and Encouraging Community Reinvestment:

The Consumer Services Division's primary responsibilities are handling consumer complaints, performing compliance examinations and administering the Community Reinvestment Act.

This Division also implements the Banking Development District (BDD) program. The BDD program, through the use of property tax abatement and municipal deposit incentives, promotes the expansion of branch banks in underserved areas. In 2000, the Department approved five Banking Development Districts located in upstate and New York's downstate areas.

In addition, this Division oversees bank compliance with the basic banking account statute and regulation. As part of its oversight of the basic banking requirements, the Division examines banking institutions to determine whether they are offering the account and providing adequate advertisements for their basic banking products.

The Department also promotes public awareness of the Community Reinvestment Act (CRA), seeking input and advising the public of legal requirements and the need to work with the banking community.

The CRA initiatives undertaken in 2000 resulted in expanded lending, investment, and services in low and moderate-income areas. As a result, the availability of financial services is helping to promote stabilization and economic revitalization in



Edward B. Kramer  
Deputy Superintendent  
Consumer Services Division

various communities. Considering the magnitude of the extensive mergers and consolidations occurring within the banking industry, CRA and other laws provide the critical tools necessary to help meet the needs of low- and moderate- income consumers and communities.

**Consumer Outreach:**

The Department implemented additional useful tools and information on its website to help consumers when making financial decisions. The website additions include comparative rates for bank and credit card fees, mortgage rates, and home equity loans.

Through a dedicated community outreach campaign, the Department continued to educate the public about predatory lending.

In addition to printing brochures in different languages that help to educate consumers about the "do's and don'ts" of obtaining a mortgage, the Department also held seminars statewide to educate potential borrowers about abusive lending practices and produced a first of its kind public

education video that was distributed throughout the state and is available to the public by accessing the Department's web site. The video is designed to help consumers avoid becoming victims of predatory lending.



**Members of the Consumer Services Division:**  
(L-R) Gail Bernstein-Gold, Maxine Turner,  
Eduardo Chao, Deputy Ed Kramer

## Combating Predatory Lending

The Banking Department is committed to consumer protection, financial education, and to carrying out Governor Pataki's mandate to send an unequivocal message that New York State will not tolerate abusive lending practices.

The Department has had a long-standing supervisory role overseeing non-bank financial services providers. These entities range from licensed check cashers to mortgage bankers and premium finance agencies. In 2000, the Mortgage Banking and Licensed Financial Services Divisions licensed and regulated over 2500 persons and entities.

In 2000, the Banking Board adopted a new "High Cost Home Loan" Regulation, Part 41,

to address abusive lending practices in the subprime residential mortgage market. The regulation became effective in October, 2000. The adoption of Part 41 established New York as the national leader in instituting regulatory principles for high cost loans. Part 41 was the first such regulation in the nation.

In drafting the regulation, the Banking Department attempted to balance the need for credit with the need to end abuses. The intent was not to dry up credit in the subprime market or in low- and moderate-income communities, but rather to address certain abuses documented by the Department's examinations of mortgage bankers and mortgage brokers.



**Barbara Kent**  
Director of Consumer Services  
and Financial Products

Through the examinations and investigations of abusive subprime mortgage brokers and bankers, as well as from public testimony and written comments received during the comment periods in connection with the proposal and adoption of Part 41, the Department saw first hand the devastating impact that predatory lending practices have on individuals, families and entire communities. Part 41 establishes thresholds that are lower than the thresholds set forth in the federal Home Ownership Equity Protection Act known as HOEPA.

Second, another provision of Part 41 requires the lender to have due regard for

the borrower's ability to repay the loan. The regulation sets forth a presumption that a borrower will be able to make the scheduled monthly payment, if the payment does not exceed 50 percent of his or her verifiable monthly gross income.

Third, the regulation also attempts to limit repetitive re-financings by only allowing a lender to charge points and fees if two years have elapsed since the last financing, or at any time on the additional or new money advanced in the re-financing.

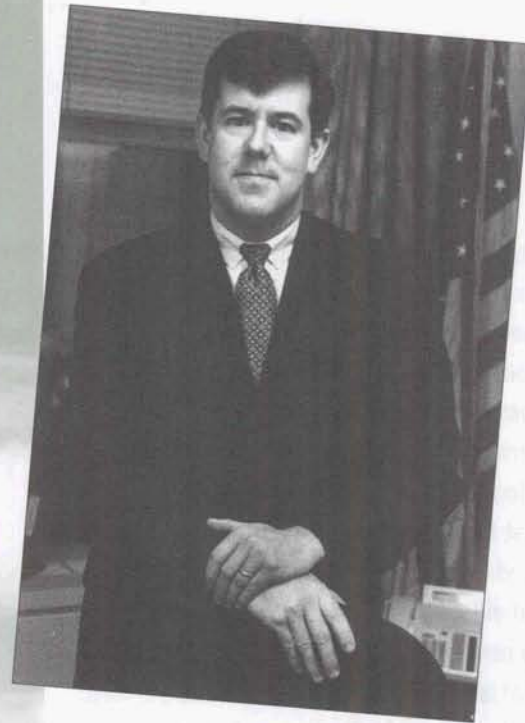


**Members of the Mortgage Banking Division:**  
(Standing, L-R) Ken Bielemeier,  
Deputy Richard Ehli, Elden Weigel,  
(Sitting, L-R) Anthea Simpson, Millie Freel-Mackin

The Department also expanded the resources of an inter-divisional task force consisting of members of the Consumer Services Division, the Mortgage Banking Division, the Legal Division and the Criminal Investigations Bureau.

The mission of the task force is to develop and implement a multi-faceted approach to combating abusive lending practices in the subprime market.

Combining resources to educate consumers, strengthen regulations, and open criminal investigations has proven to be beneficial for the Department's efforts on many fronts to protect consumers.



**Robert P. Weaver**  
Chief of Staff



## Criminal Investigations

The Department's Criminal Investigations Bureau (CIB) has taken an increased role in eradicating abusive lending and has played a critical role in carrying out the Governor's mandate. The Department has significantly increased the resources available to combat predatory lending both through examinations and criminal investigations. When predatory lending took the form of fraud, CIB worked to develop the evidence necessary to coordinate with law enforcement agencies to prosecute violators to the fullest extent of the law.

### Highlights:

- An arrest warrant was issued for a mortgage broker for felonious conduct through his mortgage brokerage business. CIB developed the evidence against the broker;
- CIB worked with banking regulators in several states to seek consumer restitution for rescinded loans made by a company;
- Three individuals were arrested on charges relating to unauthorized budget planning activities. The arrests were the culmination of a joint investigation conducted by CIB and the Queens County District Attorney's Office and involved individuals who targeted residents of Hispanic communities of Queens who were experiencing severe credit problems;
- CIB continued to coordinate with the FBI and the U.S. Attorney's Office on a number of other cases.



**Ralph M. Fatigate**  
Director of the  
Criminal Investigations  
Bureau

## Championing Childcare Initiatives

New York State is on the cutting edge of forging partnerships among communities, banks, and childcare providers. The Department has the support of a Governor who has done more for childcare initiatives than any other previous administration. The Department will continue to encourage banks to form partnerships with their communities by offering enhanced CRA credit to institutions that make multi-year, multi-faceted commitments to childcare centers serving children from low- and moderate-income families. Through this initiative, banks can obtain enhanced CRA credit while significantly benefiting their local communities.

In an effort to heighten awareness of the relationship between childcare and community reinvestment, the Department convened three roundtable discussions of the "Adopt-a-Childcare Center" initiative during the spring and fall months of 2000. The first, in Binghamton, was attended by approximately 30 childcare providers and bank representatives serving the Southern Tier Region. The second was in Albany, and the third roundtable, in downtown Manhattan, was hosted by Chase Manhattan Bank for approximately 250 childcare and bank representatives.

The events were designed to foster a dialogue between childcare providers and banks regarding partnerships to promote quality, affordable childcare for low- and moderate-income families. Both events featured expert speakers from state and city government agencies focusing on childcare, the childcare provider community, non-profit financing intermediaries and banks.

Initiatives by financial institutions represented at these roundtables prove that public and private partnerships can and are expanding childcare services in New York State.

## HOLOCAUST CLAIMS PROCESSING OFFICE GOALS AND ACCOMPLISHMENTS

Governor George E. Pataki has played an integral role in helping individuals of all backgrounds obtain just resolution for the theft of property during the Holocaust.

Through the dedicated staff of the Holocaust Claims Processing Office ("HCPO"), Holocaust victims or their heirs have a committed advocate to help them recover assets deposited in European banks, monies never paid in connection with insurance policies issued by European insurers, or lost or looted art.

The HCPO draws on the talents of a diverse staff. With experience in banking, law, economics, finance, political science, archives, history, and art history, the staff approaches the difficult problems of Holocaust-era asset restitution from a number of perspectives. Underlying these myriad approaches, however, is a strong commitment to achieving a small measure of justice for those who endured the unimaginable.

The year 2000 marked continued progress by the work of the HCPO staff. In particular, the HCPO announced the launch of a worldwide outreach for Holocaust survivors and their families through the International Commission on Holocaust Era Insurance Claims (ICHEIC). The HCPO also achieved a major Holocaust-era art settlement by successfully negotiating the return of the painting, *Madonna and Child in a Landscape*, to the great-nieces of its original owner. *Madonna and Child* was painted by Lucas Cranach the Elder

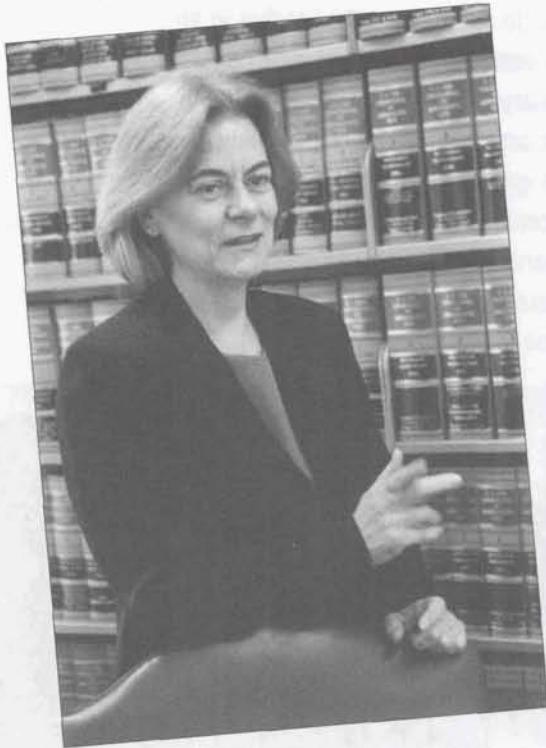
(German, 1472-1553) and seized by the Nazis in 1940.

Throughout 2000, the HCPO staff continued to foster reasoned dialogue between claimants and other parties in an effort to settle claims without incurring unnecessary legal expense. Their efforts to facilitate cooperation and coordination between groups have created a successful track record - while the current generation of claimants is still alive - to secure closure on an issue that has remained unresolved for far too long.

**Members of the  
HCPO staff:**  
**Front row (L-R)**  
Julia Messitte,  
Monica Dugot,  
Andrew Wendling,  
Rhoda Fishler;  
**Middle row (L-R)**  
Manik Hinchey,  
Dir. Catherine Lillie,  
Eleonora Vyadro;  
**Back row (L-R)**  
Ilan Moss,  
Mark Tabiszewski,  
Kevin Klingbeil,  
William Lee



## ADVOCATE FOR THE PUBLIC



**Sara A. Kelsey**  
Deputy Superintendent and Counsel

**C**ontinuing its commitment to ensure the public trust, the Banking Department took a series of regulatory actions.

### **New York State Banking Department Enters into a Written Agreement with the Bank of New York (BONY)**

February 2000: The Bank of New York, a State-chartered bank, took steps to enhance and improve its anti-money laundering policies and procedures and customer due diligence practices. The Federal Reserve Bank of New York and the New York State Banking Department identified deficiencies during the course of their targeted review of BONY's international private banking, retail banking, correspondent banking, and funds transfer operations.

### **Order of Suspension Issued to Canal Transfer Money Corporation**

February 2000: The Banking Department issued an Order Of Suspension to Canal Money Transfer Corporation of New York City, which subsequently surrendered its license with prejudice and ceased all money transmission operations.

The Banking Department immediately began a claims process in accordance with Article XIII-C of the New York Banking Law, known as the State Transmitter of Money Insurance Fund. The Banking Department received over 200 claims for consideration for payment under the State Transmitter of Money Insurance Fund.

### **New York State Banking Department Suspends Mortgage Banker's License**

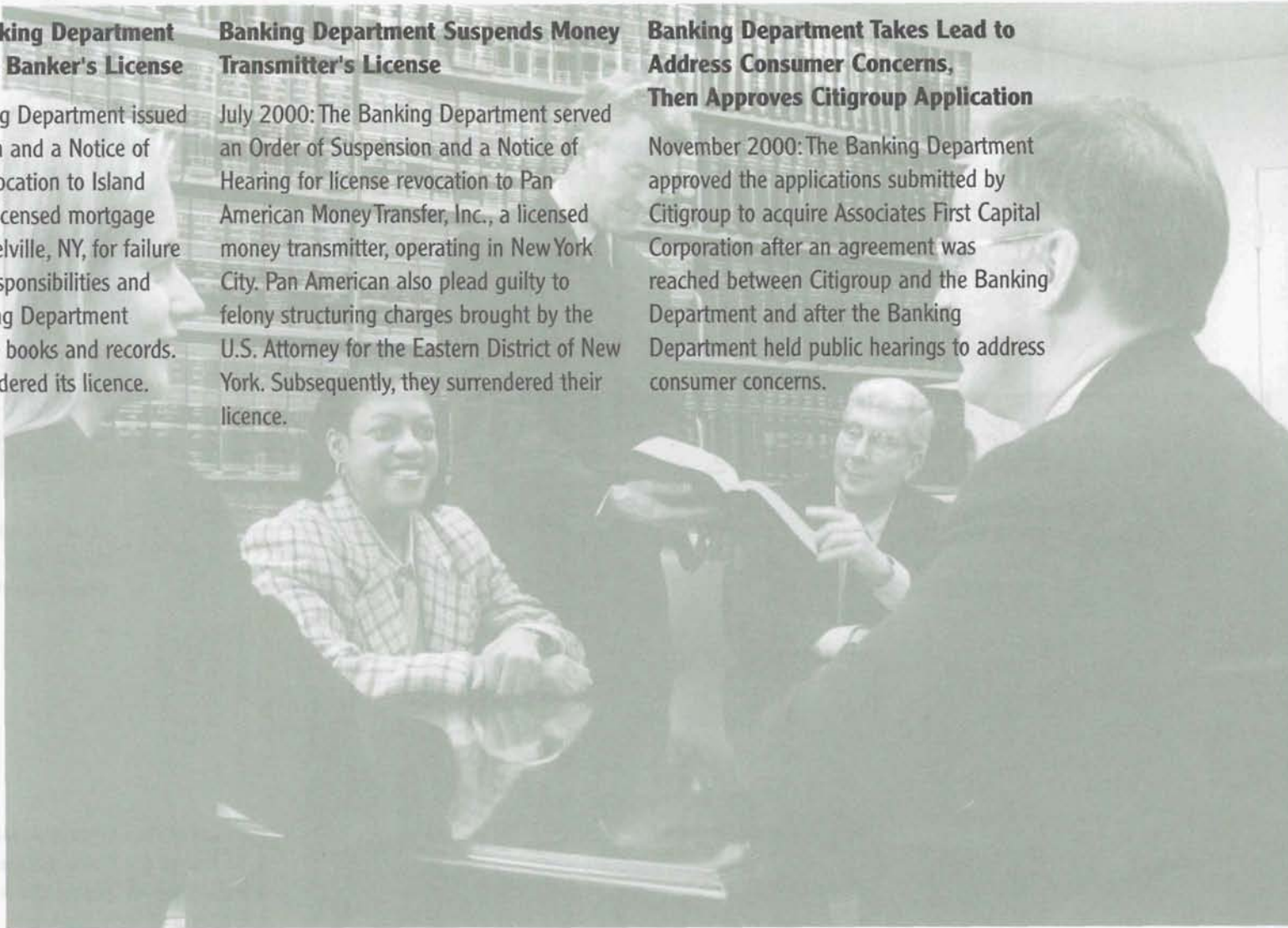
June 2000: The Banking Department issued an Order of Suspension and a Notice of Hearing for license revocation to Island Mortgage Network, a licensed mortgage banker operating in Melville, NY, for failure to meet its financial responsibilities and refusing to give Banking Department examiners access to its books and records. Subsequently, it surrendered its licence.

### **Banking Department Suspends Money Transmitter's License**

July 2000: The Banking Department served an Order of Suspension and a Notice of Hearing for license revocation to Pan American Money Transfer, Inc., a licensed money transmitter, operating in New York City. Pan American also plead guilty to felony structuring charges brought by the U.S. Attorney for the Eastern District of New York. Subsequently, they surrendered their licence.

### **Banking Department Takes Lead to Address Consumer Concerns, Then Approves Citigroup Application**

November 2000: The Banking Department approved the applications submitted by Citigroup to acquire Associates First Capital Corporation after an agreement was reached between Citigroup and the Banking Department and after the Banking Department held public hearings to address consumer concerns.



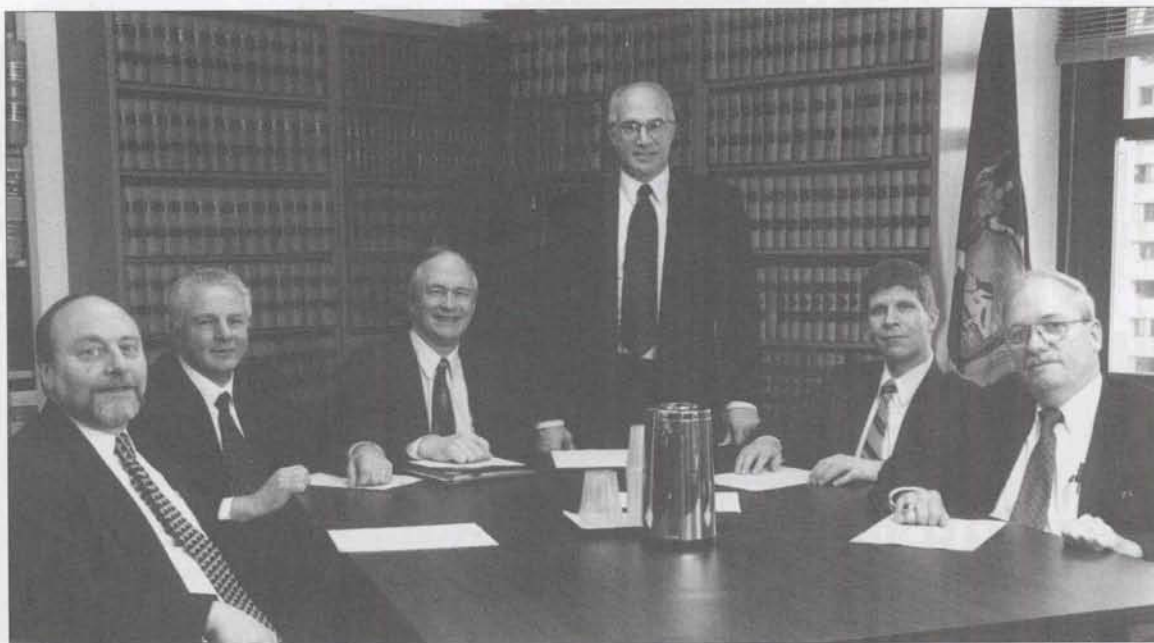
# REGULATORY REORGANIZATION

The Department is committed to ensuring that the institutions it regulates operate in a safe and sound manner. To improve regulatory effectiveness, the Department restructured regulatory staff on a functional basis, integrating examination and supervision for all institutions. A four-pronged approach was designed:

- To provide each supervised institution with a single contact point for information and assistance;
- To increase efficiency in deployment of staff;
- To promote less separation between on-site field staff and office-based supervisory staff; and
- To create less overlap among examiners.



**Manuel Kursky**  
Deputy Superintendent  
Community Financial Services Division



**Members of The Community Financial Services Division:**  
(L-R) Warren Hochbaum, Anthony Calabrese,  
Mark McDermott, Deputy Manuel Kursky,  
David Fredsall, Raymond Meehan



**Paul J. Fazio**  
**Deputy Superintendent**  
**Licensed Financial Services Division**

banking institutions, both commercial and thrift, that have a community or regional retail banking focus.

One major benefit of reorganizing the divisions within the Department is the assurance of a central point of contact

providing continuous supervision for our large complex banking organizations. The primary contact is responsible for the conduct of the examination and supervision plan as well as maintaining effective communication between the Department and the institution.

Over the last year, the Department reassigned and renamed the responsibilities of its supervisory divisions to better allocate staff resources among the divisions and to better reflect their current jurisdictions. For example, the Thrift Institutions Division was renamed the Community Financial Services Division and has responsibility for all



**Members of the Licensed Financial Services Division:**  
**(L-R) Joseph Lima, Robert Gregor,**  
**Frank Mackin, Deputy Paul Fazio**

The Division of Economic Research was renamed the Division of Market Regulation. This division is responsible for the Department's strategic plan and e-commerce initiative, conducts research and analysis on complex supervisory policy issues, develops appropriate guidance on key issues, coordinates formal responses to

regulatory and accounting proposals, identifies emerging financial industry and market trends, performs competitive analysis related to mergers and acquisitions of supervised institutions, and provides technical expertise and training to other divisions.



**Kevin G. O'Connor**  
**Director**  
**Division of Market Regulation**



**Members of the Division of Market Regulation:**  
**(L-R) Dir. Kevin O'Connor, Howard Sismilich,**  
**Helen Waddell, Katherine Wyatt**





**Linda Wilson**  
Director of Employee Relations

**Diana Rulon**  
Chief Administrative Officer



In addition to divisional reorganization, the Department made improvements in its billing of regulation costs to the banking industry. Examination costs are now billed on a quarterly basis. The general assessment billing procedure was modified to reduce large swings in final assessment bills, generally caused by asset changes. Legislation adopted in 1999 permitted the Department to minimize the number of individual assessment bills to improve processing efficiency for both the Department and the entities it regulates.

# STATE OF THE BANKING INDUSTRY - YEAR 2000

As the year 1999 drew to a close, all eyes were focused on the transition of the financial community's information technology systems to the new millennium. Within the first few business days of the New Year it became apparent that the efforts of the banking system to deal with the "Year 2000 Problem" had been successful beyond expectations and the industry's focus quickly returned to its day-to-day business. This was a testament to the unprecedented coordination among worldwide regulators and financial institutions in meeting the Year 2000 challenge.

Although the growth of the national economy was beginning to slow as the year 2000

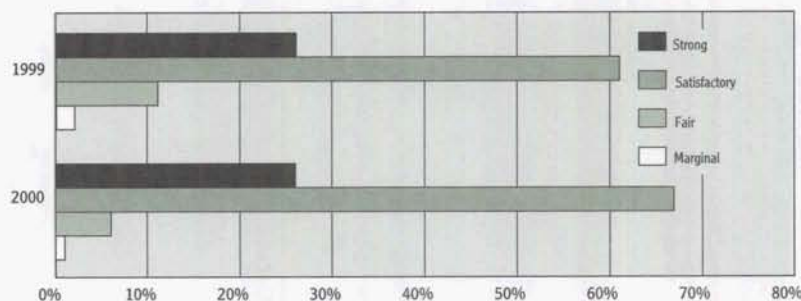
progressed, New York State continued to be economically vibrant. Building upon this strong foundation, the banking institutions supervised by the Department experienced a very successful millennium year. Assets of these institutions increased by nearly eleven percent to \$2.1 trillion, while bank earnings remained historically strong.

Capital also remained high – at year end all but one of the New York State-chartered banks were considered "well capitalized" under regulatory capital standards. In addition, the already low number of the financial institutions supervised by the Department that had overall safety and soundness ratings below "Satisfactory" at the end of 1999 was reduced by nearly half during the year. While the quality of

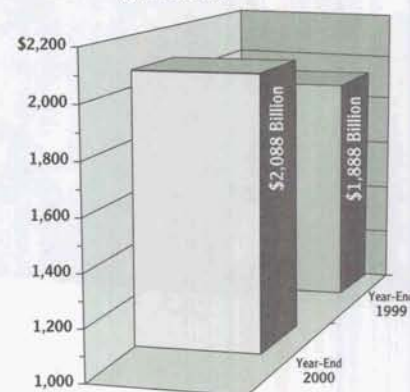
bank assets remained healthy overall, New York's commercial banks began to see an upward trend in loan delinquencies, indicating a need for increased vigilance by bank regulators and managers.

Given New York's position as the financial capital of the world, the Department also continued its review of applications from financial institutions seeking to conduct business in the state. The year 2000 saw nine new banking institutions chartered or licensed - two commercial banks, one trust company, two credit unions, one branch of a foreign bank and three foreign bank representative offices.

NYSBD Supervised Banking Institutions  
Regulatory Safety and Soundness Ratings



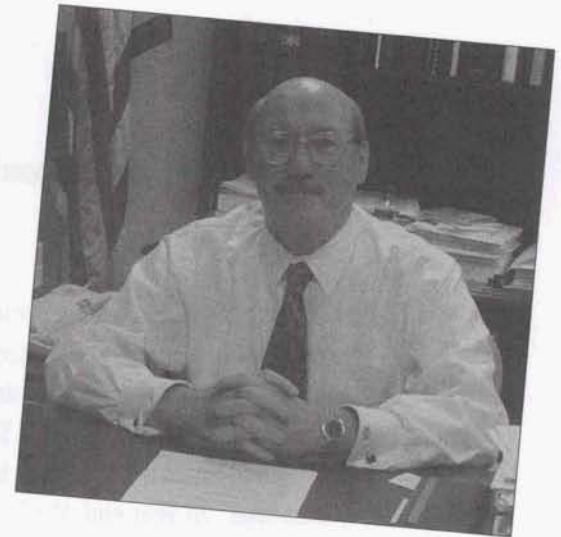
Banking Institution Assets  
Supervised by NYSBD  
(\$ in Billions)



## Commercial Banks

At year end, the Department chartered and supervised more than two-thirds of the commercial banks and trust companies headquartered in New York State, including seven of the state's ten largest banks. These institutions, which controlled nearly 70% of New York's commercial bank assets, again exhibited strong financial performance. Even though continuing consolidation within the banking industry

reduced the number of State-chartered commercial banks by three, total assets of these banks increased by over 9% to \$901 billion, and earnings remained strong at 1.1% of average assets. Capital strength of these institutions, as measured by the risk-adjusted Tier I capital ratio, increased slightly to 9.84% at year-end, more than double the regulatory minimum of 4%.

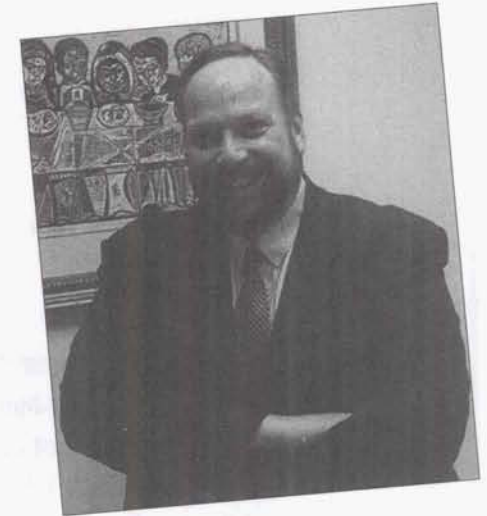


**P. Vincent Conlon**  
**Deputy Superintendent**  
**U.S. Financial Services Division**



**Members of the U.S. Financial Services Division:**  
**(L-R) Min Lin, Deputy P. Vincent Conlon, Russell Damitz,**  
**Thomas McAlea, Sharon Caurthens**

**Michael J. Lesser**  
**Deputy Superintendent**  
**Foreign Financial Services Division**



## Foreign Banking Organizations

New York continued to be the center of international banking in the United States, making the Department the country's most important primary regulator of U.S. branches and agencies of foreign banking organizations. At year end, the Department supervised more than three-quarters of the nationwide assets held by such entities, as well as over 40% of their offices. Foreign branches and agencies not only create

competition for domestic banking organizations, but their presence in New York State strongly contributes to the state's economic vitality and greatly enhances the liquidity of national and local financial markets.

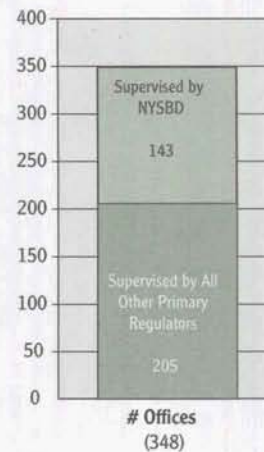
Although the number of foreign branch and agency offices under the Department's supervision decreased, total assets from these institutions grew rapidly, by more

than 16% to \$754 billion. This was primarily due to the large amount of consolidation in the foreign banking markets (largely in Asia) which resulted in significant asset transfers to New York.

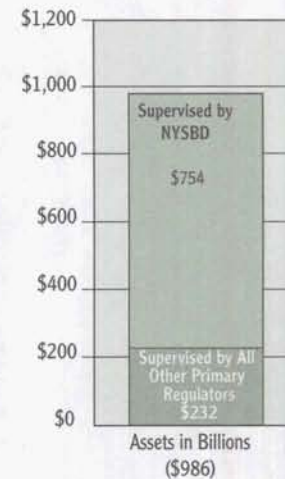
**Members of the Foreign Financial Services Division:**  
**(L-R) Dale LaShomb, Edward Valdes,**  
**Ronald Fritz, and Deputy Michael Lesser**



**Foreign Branches and Agencies in the U.S.**  
**as of December 31, 2000**



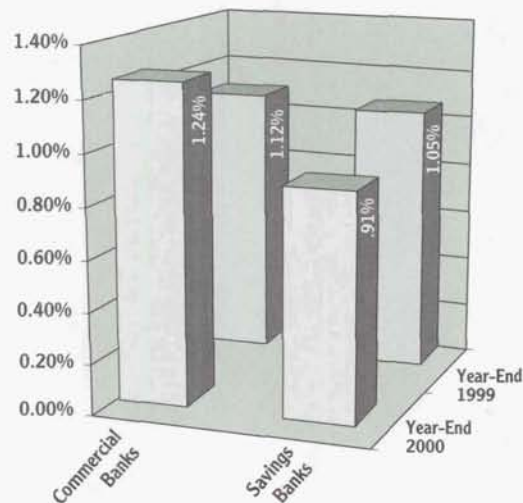
**Assets of Foreign Branches and Agencies in the U.S.**  
**as of December 31, 2000**



## Thrift Institutions

Thrift institutions, more commonly known as savings banks, savings and loan associations and credit unions, provide a wide array of deposit and credit services to New York residents. Unlike commercial banks, which generally have diverse asset structures, the State's thrift institutions have continued their traditional emphasis on consumer finance, focusing predominantly on residential mortgage and personal lending.

NY State Chartered Commercial and Savings Banks  
Ratio of Non-Performing Loans to Total Loans



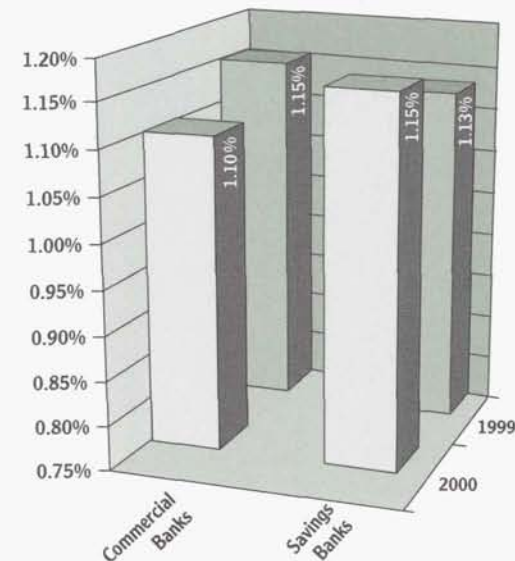
State-chartered savings banks dominate New York's thrift institution marketplace. While these savings banks accounted for only five percent of the total number of thrift institutions in the state at year end, they held over forty percent of the state's thrift institution assets. The assets of the State-chartered savings banks grew nearly 6% during the year to \$63.7 billion, while their earnings rose to a historically strong 1.15% of average assets. In the aggregate, these institutions had a year end risk-weighted Tier I capital ratio of nearly 15%, close to four times the regulatory minimum, and accordingly provide an unusually safe haven for consumer deposits.

The New York State-chartered credit unions continue to perform well. During 2000, their aggregate assets increased 21% to \$2.6 billion, significantly attributable to a

21% increase in membership. Earnings improved to 1.7% of average assets, and capital, at nearly 19% of total assets, remained very strong.

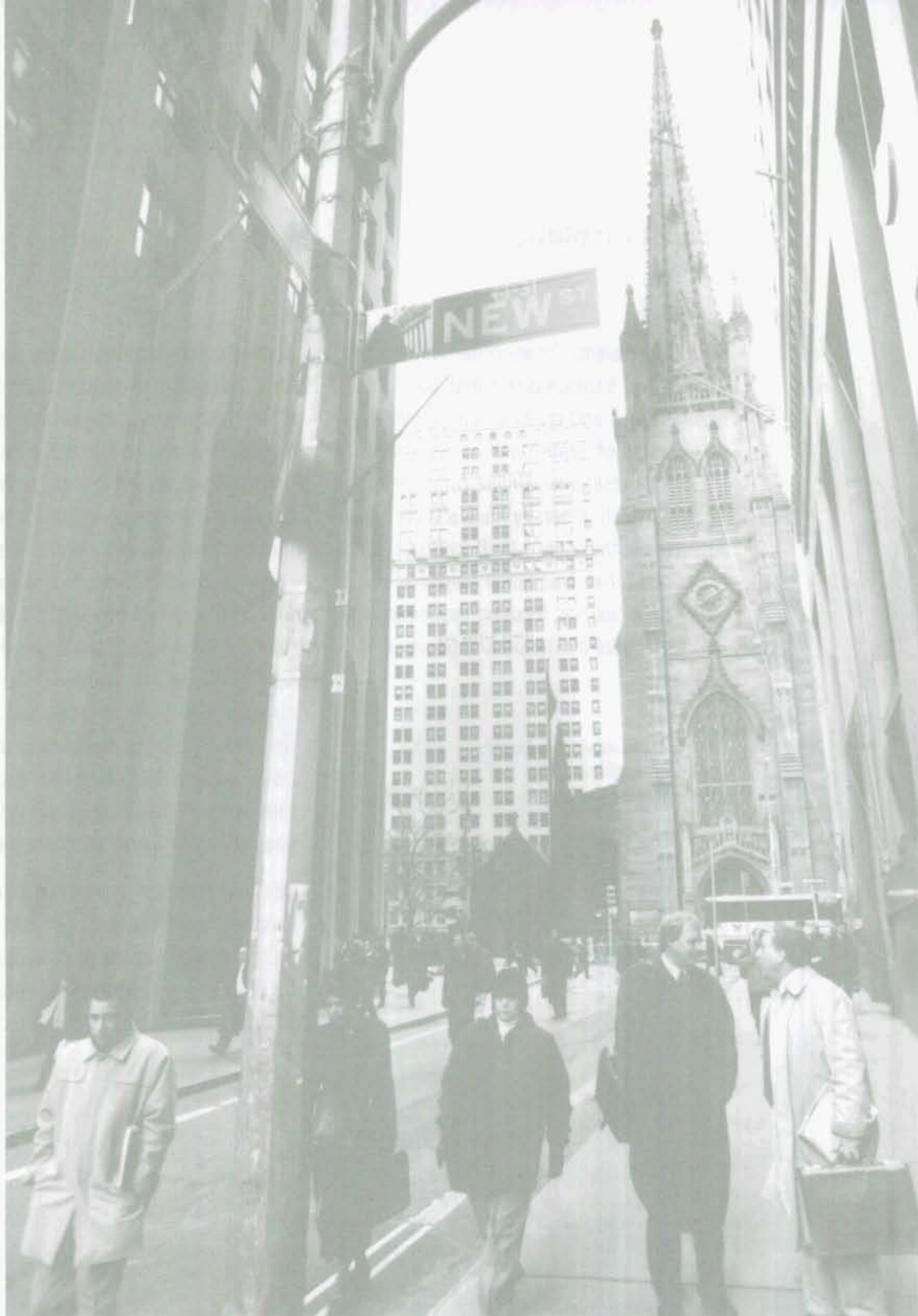
New York State-chartered savings and loan associations continued to perform well. Earnings remained satisfactory, and capital levels complied with all regulatory requirements in the year 2000.

NY State Chartered Commercial and Savings Banks  
Return on Average Assets



## CONCLUSION

The year 2000 marked the beginning of a new century and a new millennium, groundbreaking regulatory and consumer initiatives by the Department, a restructuring of divisions within the Department to strengthen supervision, and continued advocacy of a viable New York State charter. In the midst of the rapidly changing financial services landscape, the Department, ever vigilant, carried out its historic mission of serving as a strong and efficient regulator to maintain and enhance the public trust and confidence in the banking system.



# BANKING BOARD MEMBERSHIP

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

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

## Banking Board Members as of December 31, 2000

Elizabeth McCaul, Chairman

Santa Albicocco, Esq.	Oyster Bay
Michael R. Ambrecht, Esq.	Point Lookout
Wesley Chen, Esq.	New York
Spencer S. Crow	Arkport
Burkhard Frankenberger	Rye
John D. Garrison	Wallkill
Michael D. Grosso	Coxsackie
Charles J. Hamm	Bronxville
Salvatore Marranca	Little Valley
Jeffrey A. Moerdler, Esq.	Riverdale
John B. Robinson, Jr.	Loudonville
Thomas G. Siciliano, Esq.	Commack
George J. Vojta	Bronxville

Christine M. Tomczak, Esq., Secretary

# INDEX of Schedules for Year 2000 Annual Report

## Schedule A Consolidated Banking Statistics

Part 1 Principal Banking and Lending Facilities of New York State - December 31, 2000 .....	29
Part 2 Consolidated Statement of Condition of Banks, Trust Companies, Private Banker - June 30, 2000 .....	30
Part 3 Consolidated Statement of Condition of Banks, Trust Companies, Private Banker - December 31, 2000 .....	38
Part 4 Consolidated Statement of Condition of Credit Unions - December 31, 2000 .....	46
Part 5 Consolidated Statement of Condition of Investment Companies - December 31, 2000 .....	50
Part 6 Consolidated Statement of Condition of Licensed Lenders - December 31, 2000 .....	52
Part 7 Consolidated Statement of Condition of Savings Banks - January 1, 2001 .....	54
Part 8 Consolidated Statement of Condition of Savings and Loan Associations - December 31, 2000 .....	56
Part 9 Consolidated Statement of Condition of Safe Deposit Companies - December 31, 2000 .....	56
Part 10 Consolidated Statement of Condition of Mutual Trust Investment Companies - January 1, 2001 .....	57

## Schedule B Supervised Institutions

Part 1 Summary of Supervised Institutions - December 31, 2000 .....	58
Part 2 Detail of Supervised Banking Institutions and Licensed Lenders - December 31, 2000 .....	59

## Schedule C Closed Institutions

Part 1 Voluntary Liquidations During 2000 - Closing Orders Filed .....	73
Part 2 Voluntary Liquidations During 2000 - Final Dissolution Orders Filed .....	74
Part 3 Unclaimed Deposits or Dividends of Closed Institutions Deposited With the Superintendent - Voluntary Liquidation - December 31, 2000 .....	75
Part 4 Unclaimed Deposits or Dividends of Closed Institutions Deposited With the Superintendent - Involuntary Liquidation - December 31, 2000 .....	76

## Schedule D Banking Board Actions, Mergers, Consolidations and Conversions - Year 2000

Part 1 Banking Board Actions .....	77
Part 2 Mergers and Consolidations .....	80
Part 3 Conversion of a Federally Chartered Institution to a State Chartered Institution .....	83
Part 4 Conversions of State Chartered Institutions to Federally Chartered Institutions .....	84

## Schedule E Receipts and Disbursements of the State Transmitter of Money Insurance Fund - Year 2000

.....	85
-------	----

## Schedule F Summary of Banking Law and Regulations Adopted During 2000

Part 1 Banking Law and Related Chapters .....	86
Part 2 Banking Regulations .....	92

## Schedule G ATM Safety Act - Exemptions and Variances .....

.....	93
-------	----

## Schedule H Banking Department Organization and Maintenance

Part 1 Department Roster, Exempt Class - March 30, 2000 .....	94
Part 2 Banking Department Budget - Fiscal Year 1999-2000 .....	95
Part 3 Banking Department Maintenance Appropriations and Expenditures - Fiscal Year 1999-2000 .....	96



## Schedule A - Consolidated Banking Statistics

# Part 1

### Principal Banking and Lending Facilities of New York State as of December 31, 2000

	NUMBER			TOTAL ASSETS (Amounts in Thousands of Dollars)		
	NYC	Outside NYC	Total	NYC	Outside NYC	Total
<b>STATE CHARTER*</b>						
Commercial Banks	73	49	122	\$ 747,418,619	\$153,921,205	\$ 901,339,824
Savings Banks	8	27	35	39,353,267	24,347,806	63,701,073
Invstmt Co's (Article XII)	10	1	11	33,508,366	332,636,000	366,144,366
Foreign Agencies	34	0	34	64,979,055	0	64,979,055
Foreign Branches	109**	0	109	688,918,946	0	688,918,946
Savings & Loan Assns.	1	4	5	64,099	308,137	372,236
Licensed Lenders	1	14	15	4,472	1,269,860	1,274,332
Safe Deposit Companies	2	2	4	2,273	922	3,195
Credit Unions	13	25	38	1,738,573	906,160	2,644,733
<b>Total State Charter</b>	<b>251</b>	<b>122</b>	<b>373</b>	<b>\$ 1,575,987,670</b>	<b>\$ 513,390,090</b>	<b>\$ 2,089,377,760</b>
<b>FEDERAL CHARTER*</b>						
Commercial Banks	15	48	63	\$391,397,857	\$20,243,935	\$411,641,792
Savings Banks	13	10	23	36,583,398	2,354,304	38,937,702
Invstmt Co's (Article XII)s	0	0	0	0	0	0
Foreign Agencies	0	0	0	0	0	0
Foreign Branches	39	0	39	74,208,856	0	74,208,856
Savings & Loan Assns.	4	14	18	23,579,446	3,102,710	26,682,156
Licensed Lenders	0	0	0	0	0	0
Safe Deposit Companies	0	0	0	0	0	0
Credit Unions	148	457	605	3,496,171	16,772,539	20,268,710
<b>Total Federal Charter</b>	<b>219</b>	<b>529</b>	<b>748</b>	<b>\$ 529,265,728</b>	<b>\$ 42,473,488</b>	<b>\$ 571,739,216</b>
<b>GRAND TOTALS*</b>						
Commercial Banks	88	97	185	\$1,138,816,476	\$174,165,140	\$1,312,981,616
Savings Banks	21	37	58	75,936,665	26,702,110	102,638,775
Invstmt Co's (Article XII)	10	1	11	33,508,366	332,636,000	366,144,366
Foreign Agencies	34	0	34	64,979,055	0	64,979,055
Foreign Branches	148	0	148	763,127,802	0	763,127,802
Savings & Loan Assns.	5	18	23	23,643,545	3,410,847	27,054,392
Licensed Lenders	1	14	15	4,472	1,269,860	1,274,332
Safe Deposit Companies	2	2	4	2,273	922	3,195
Credit Unions	161	482	643	5,234,744	17,678,699	22,913,443
<b>GRAND TOTALS</b>	<b>470</b>	<b>651</b>	<b>1,121</b>	<b>\$ 2,105,253,398</b>	<b>\$ 555,863,578</b>	<b>\$ 2,661,116,976</b>

\* Total consolidated assets distributed by headquarters location.

\*\* Operated by 105 different foreign banking organizations.

## Schedule A - Consolidated Banking Statistics

# Part 2

### Consolidated Statement of Condition of Banks, Trust Companies and Private Banker as of June 30, 2000

#### ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets
Adirondack Trust Company	\$ 20,868	\$ 105,248	\$ 13,400	\$ 235,220	\$ 8,660	\$ 0	\$ 0	\$ 7,592	\$ 390,988
Alden State Bank	5,374	44,966	9,000	95,990	2,524	0	0	2,100	159,954
Alpine Capital Bank	258	7,162	60,300	3,173	468	0	0	83	71,444
Amalgamated Bank of New York	46,774	1,847,874	23,000	722,449	11,169	0	0	39,858	2,691,124
Amerasia Bank	8,674	12,330	13,500	72,139	3,026	0	26	1,672	111,367
American Community Bank	367	8,058	4,900	262	404	0	0	215	14,206
American Stock Transfer & Trust Co.	470	3,933	0	0	4,208	0	0	9,344	17,955
Arab American Bank	5,846	346,608	17,400	149,820	2,751	0	2,190	7,987	532,602
Atlantic Bank of New York	52,067	846,028	139,076	875,142	19,817	0	619	58,761	1,991,510
Banco Popular North America	196,128	361,642	34,798	4,208,166	99,807	0	137	192,843	5,093,521
Bank Audi (U.S.A.)	278,240	112,409	62,890	215,749	5,578	0	609	10,656	686,131
Bank Leumi USA	154,189	1,751,267	0	1,696,847	20,018	0	3,825	126,845	3,752,991
Bank of Akron	2,610	34,985	5,925	73,481	3,473	241	0	1,310	122,025
Bank of Avoca	1,370	3,065	1,550	11,258	178	0	0	297	17,718
Bank of Bermuda (New York) Ltd.	10,138	264	0	0	346	0	0	1,621	12,369
Bank of Castile	17,366	74,167	0	226,077	7,123	0	0	5,565	330,298
Bank of Cattaraugus	526	2,632	875	6,921	209	0	0	686	11,849
Bank of Holland	928	9,241	1,400	28,745	685	0	0	519	41,518
Bank of Millbrook	4,984	34,502	4,500	49,446	1,941	0	0	1,742	97,115
Bank of New York	8,287,026	16,826,432	4,471,741	37,820,067	722,622	166,189	1,154,448	4,737,596	74,186,121
Bank of New York Trust Company	25	85	1,664	0	0	0	0	142	1,916
Bank of Nova Scotia Trust Company	8,565	859	13,400	0	4	0	0	170	22,998
Bank of Richmondville	6,284	19,826	6,100	41,732	1,600	0	0	1,679	77,221
Bank of Smithtown	8,720	68,753	950	209,012	3,148	0	0	11,942	302,525
Bank of Tokyo-Mitsubishi Trust Company	1,020,368	347,875	300,000	2,857,601	5,758	0	21	119,769	4,651,392
Bank of Utica	24,399	406,466	6,200	68,936	496	0	0	7,415	513,912
Bankers Trust Company	3,536,000	13,636,000	4,317,000	18,853,000	597,000	510,000	247,000	2,474,000	44,170,000
Bankers Trust Company of New York	103,483	9,436	0	0	0	0	0	2,326	115,245
BCH-USA	435	0	11,506	0	0	0	0	2,119	14,060
Berkshire Bank	1,694	93,950	3,250	61,768	330	0	0	15,490	176,482
BPD International Bank	31,943	18,777	16,000	142,694	1,178	0	1,164	3,410	215,166

## Schedule A - Consolidated Banking Statistics

# Part

Consolidated Statement of Condition of Banks,  
Trust Companies and Private Banker as of  
June 30, 2000

### LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought & Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Adirondack Trust Company	\$ 336,971	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,757	\$ 339,728	\$ 51,260	\$ 390,988
Alden State Bank	137,747	0	0	0	0	326	138,073	21,881	159,954
Alpine Capital Bank	61,351	0	0	0	0	310	61,661	9,783	71,444
Amalgamated Bank of New York	1,435,781	965,231	98,989	0	0	43,636	2,543,637	147,487	2,691,124
Amerasia Bank	98,731	0	0	26	0	1,406	100,163	11,204	111,367
American Community Bank	7,533	0	0	0	0	65	7,598	6,608	14,206
American Stock Transfer & Trust Co.	0	0	0	0	0	1,016	1,016	16,939	17,955
Arab American Bank	366,957	130,406	0	2,190	0	11,994	511,547	21,055	532,602
Atlantic Bank of New York	1,313,186	444,784	84,522	619	0	19,563	1,862,674	128,836	1,991,510
Banco Popular North America	4,333,061	18,448	232,013	137	0	39,447	4,623,106	470,415	5,093,521
Bank Audi (U.S.A.)	614,361	1,402	4,598	609	7,500	8,514	636,984	49,147	686,131
Bank Leumi USA	3,250,985	38,586	4,620	3,825	50,000	67,241	3,415,257	337,734	3,752,991
Bank of Akron	103,649	0	0	0	0	1,681	105,330	16,695	122,025
Bank of Avoca	16,162	0	0	0	0	41	16,203	1,515	17,718
Bank of Bermuda (New York) Ltd.	0	0	5,000	0	0	5,441	10,441	1,928	12,369
Bank of Castile	288,737	10,532	7,557	0	0	2,112	308,938	21,360	330,298
Bank of Cattaraugus	10,450	0	0	0	0	204	10,654	1,195	11,849
Bank of Holland	35,688	0	0	0	0	142	35,830	5,688	41,518
Bank of Millbrook	82,660	0	0	0	0	1,105	83,765	13,350	97,115
Bank of New York	55,180,943	1,619,310	4,223,289	1,155,970	1,652,000	4,169,081	68,000,593	6,185,528	74,186,121
Bank of New York Trust Company	0	0	0	0	0	92	92	1,824	1,916
Bank of Nova Scotia Trust Company	10,070	0	0	0	0	117	10,187	12,811	22,998
Bank of Richmondville	69,754	0	485	0	0	735	70,974	6,247	77,221
Bank of Smithtown	251,267	5,000	25,000	0	0	1,294	282,561	19,964	302,525
Bank of Tokyo-Mitsubishi Trust Company	3,034,319	224,224	346,214	21	133,679	144,535	3,882,992	768,400	4,651,392
Bank of Utica	460,875	0	0	0	0	2,918	463,793	50,119	513,912
Bankers Trust Company	22,038,000	5,994,000	5,652,000	247,000	312,000	3,605,000	37,848,000	6,322,000	44,170,000
Bankers Trust Company of New York	0	0	0	0	0	7,157	7,157	108,088	115,245
BCH-USA	0	0	0	0	0	2,065	2,065	11,995	14,060
Berkshire Bank	127,110	21,075	1,500	0	0	1,358	151,043	25,439	176,482
BPD International Bank	192,057	0	0	1,164	0	1,381	194,602	20,564	215,166

## Schedule A - Consolidated Banking Statistics

### Part (continued)

### Consolidated Statement of Condition of Banks, Trust Companies and Private Banker as of June 30, 2000

#### ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets
Brown Brothers Harriman & Co.	\$ 398,672	\$ 373,095	\$ 483,255	\$ 1,235,381	\$ 39,451	\$ 16,699	\$ 6,916	\$ 125,094	\$ 2,678,563
Brown Brothers Harriman Trust Company, LLC	2,254	4,673	0	0	107	0	0	4,925	11,959
BSB Bank & Trust Company	61,205	382,129	7,000	1,785,887	15,228	0	0	50,722	2,302,171
Capital Bank & Trust Company	5,605	10,328	12,390	64,866	701	0	0	1,244	95,134
Cattaraugus County Bank	5,085	30,476	1,150	61,737	2,891	0	0	3,889	105,228
Cayuga Bank	13,387	107,424	0	348,274	6,556	0	0	12,745	488,386
Charter One Commercial	3,396	136,470	131,238	0	37	0	0	2,925	274,066
Chase Manhattan Bank	20,005,000	106,064,000	29,490,000	140,141,000	3,447,000	259,000	676,000	20,394,000	320,476,000
Chemung Canal Trust Company	29,213	227,723	0	382,537	13,312	0	0	16,089	668,874
Chinese American Bank	44,826	58,897	16,500	161,472	11,741	873	35	10,293	304,637
Chohung Bank of New York	4,720	18,985	8,400	86,757	9,065	0	0	1,700	129,627
Chuo Mitsui Trust Company (USA)	31,863	41,209	6,400	0	746	0	0	4,087	84,305
Citi Fiduciary Trust Company	39	2,638	0	0	314	0	0	13,328	16,319
Citibank (New York State)	65,341	14,990	270,000	14,151,486	20,543	0	0	463,037	14,985,397
Citizens Bank of Cape Vincent	1,213	9,502	2,300	7,646	283	0	0	265	21,209
Commercial Bank of New York	33,016	712,451	25,200	478,840	10,645	0	6,263	76,692	1,343,107
Community Bank of Sullivan County	5,917	12,070	4,483	25,550	424	0	0	781	49,225
Community Capital Bank	4,084	3,858	6,540	38,090	740	0	0	484	53,796
Continental Stock Transfer & Trust Company	2,064	800	0	0	300	0	0	2,623	5,787
Country Bank	4,921	33,651	6,378	89,259	4,179	0	0	3,571	141,959
Dai-Ichi Kangyo Trust Company of N.Y.	3,620	0	0	0	39	0	0	694	4,353
Depository Trust Company	270,298	135,129	1,468,329	0	125,339	0	0	385,017	2,384,112
DKF Trust Company (USA)	12,993	0	64,000	0	3,410	0	0	2,203	82,606
Dreyfus Trust Company	443	9,022	0	0	0	0	0	275	9,740
European American Bank	434,431	6,618,601	2,110	7,444,019	67,330	0	76,648	551,370	15,194,509
Fiduciary Trust Company International	35,343	119,593	267,653	143,417	19,268	0	0	74,695	659,969
First American International Bank	5,390	1,338	0	8,702	966	0	0	231	16,627
First Chicago Trust Company of New York	847,335	1,107	0	0	209	26,397	0	41,986	917,034
First State Bank	2,096	18,307	600	18,819	345	0	0	670	40,837
First Tier Bank & Trust	3,551	40,294	656	80,216	1,704	0	0	2,850	129,271
Friends Ivory & Sime Trust Company	112	3,313	0	0	523	0	0	3,983	7,931

## Schedule A - Consolidated Banking Statistics

### Part (continued)

Consolidated Statement of Condition of Banks,  
Trust Companies and Private Banker as of  
June 30, 2000

### LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought & Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Brown Brothers Harriman & Co.	\$ 2,074,338	\$ 40,171	\$ 86,853	\$ 6,917	\$ 0	\$ 164,080	\$ 2,372,359	\$ 306,204	\$ 2,678,563
Brown Brothers Harriman Trust Company, LLC	0	0	0	0	1,600	4,880	6,480	5,479	11,959
BSB Bank & Trust Company	1,953,779	105,149	52,267	0	0	12,386	2,123,581	178,590	2,302,171
Capital Bank & Trust Company	86,908	0	0	0	0	489	87,397	7,737	95,134
Cattaraugus County Bank	89,219	0	4,000	0	0	933	94,152	11,076	105,228
Cayuga Bank	375,703	0	78,549	0	0	1,598	455,850	32,536	488,386
Charter One Commercial	232,660	0	0	0	0	1,683	234,343	39,723	274,066
Chase Manhattan Bank	195,919,000	49,016,000	38,023,000	676,000	5,430,000	12,129,000	301,193,000	19,283,000	320,476,000
Chemung Canal Trust Company	511,230	49,142	39,100	0	0	6,018	605,490	63,384	668,874
Chinese American Bank	261,251	0	0	35	0	1,058	262,344	42,293	304,637
Chohung Bank of New York	100,571	0	0	0	0	696	101,267	28,360	129,627
Chuo Mitsui Trust Company (USA)	1,121	0	0	0	0	687	1,808	82,497	84,305
Citi Fiduciary Trust Company	0	0	0	0	0	5,730	5,730	10,589	16,319
Citibank (New York State)	2,995,859	60,000	10,955,000	0	0	350,271	14,361,130	624,267	14,985,397
Citizens Bank of Cape Vincent	17,023	0	0	0	0	46	17,069	4,140	21,209
Commercial Bank of New York	1,216,137	0	1,432	6,263	0	31,485	1,255,317	87,790	1,343,107
Community Bank of Sullivan County	44,262	0	0	0	0	210	44,472	4,753	49,225
Community Capital Bank	47,246	750	0	0	0	877	48,873	4,923	53,796
Continental Stock Transfer & Trust Company	0	0	0	0	0	2,733	2,733	3,054	5,787
Country Bank	130,601	0	0	0	0	1,043	131,644	10,315	141,959
Dai-ichi Kangyo Trust Company of N.Y.	0	0	0	0	0	1,566	1,566	2,787	4,353
Depository Trust Company	0	0	62,572	0	0	2,291,540	2,354,112	30,000	2,384,112
DKF Trust Company (USA)	15,611	0	0	0	0	2,591	18,202	64,404	82,606
Dreyfus Trust Company	0	0	0	0	0	769	769	8,971	9,740
European American Bank	11,177,402	891,582	1,847,286	77,558	0	287,604	14,281,432	913,077	15,194,509
Fiduciary Trust Company International	518,677	0	0	0	0	45,028	563,705	96,264	659,969
First American International Bank	10,547	0	0	0	0	217	10,764	5,863	16,627
First Chicago Trust Company of New York	866,374	0	0	0	0	8,912	875,286	41,748	917,034
First State Bank	37,440	0	0	0	0	173	37,613	3,224	40,837
First Tier Bank & Trust	112,996	3,490	3,000	0	0	880	120,366	8,905	129,271
Friends Ivory & Sime Trust Company	0	0	10	0	0	380	390	7,541	7,931

## Schedule A - Consolidated Banking Statistics

**Part**

(continued)

### Consolidated Statement of Condition of Banks, Trust Companies and Private Banker as of June 30, 2000

#### ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets
Fuji Bank and Trust Company	\$ 76,766	\$ 9,789	\$ 80,000	\$ 513,445	\$ 1,711	\$ 0	\$ 0	\$ 36,027	\$ 717,738
Furman Selz Trust Company	566	2,181	0	0	0	0	0	605	3,352
Genesee Regional Bank	1,860	0	3,000	31,912	469	0	0	981	38,222
Genesee Valley Trust Company	111	1,724	0	0	46	0	0	145	2,026
Goldman Sachs Trust Company	2,808	14,110	0	0	180	0	0	18,952	36,050
Gotham Bank of New York	9,108	49,183	12,400	45,720	334	0	0	1,370	118,115
Great Eastern Bank	9,773	66,696	12,500	129,166	7,896	0	1,186	3,380	230,597
Habib American Bank	18,254	9,135	35,500	115,267	1,528	0	1,671	5,294	186,649
Hamptons State Bank	5,164	4,977	6,100	6,406	1,242	0	0	274	24,163
Hanvit America Bank	8,823	46,563	26,200	163,238	5,900	0	347	7,855	258,926
Harris Trust Company of New York	2,775	10,066	4,884	0	0	0	0	15,520	33,245
Herkimer County Trust Company	15,577	93,833	1,350	182,419	6,275	0	0	4,693	304,147
HSBC Bank USA	7,299,206	26,159,111	2,438,516	37,106,024	753,627	2,536,086	231,070	5,292,263	81,815,903
Hudson Valley Bank	35,066	668,652	11,700	445,366	13,284	0	0	32,196	1,206,264
IBJ Whitehall Bank & Trust Company	34,138	221,971	73,700	2,424,440	9,139	13,839	553	103,558	2,881,338
Industrial Bank of Japan Trust Company	444,158	266,700	145,000	1,373,832	791	0	0	20,186	2,250,667
Interbank of New York	41,439	4,464	12,700	118,652	4,784	0	0	4,890	186,929
Israel Discount Bank of New York	294,781	2,753,073	195,878	1,535,576	14,255	0	25,281	87,891	4,906,735
LBS Bank - New York	10,384	67,978	26,044	135,483	11,137	0	0	11,003	262,029
Liberty Bank of New York	4,443	9,601	10,900	31,850	1,388	0	374	496	59,052
Long Island Commercial Bank	7,048	121,719	0	132,112	1,894	0	0	12,274	275,047
Manufacturers and Traders Trust Company	547,044	2,766,957	63,811	15,925,751	161,288	2,864	1,200	1,420,276	20,889,191
Market Street Trust Company	686	1,607	0	0	559	0	0	124	2,976
Mellon Securities Trust Co.	1,120	36	0	0	173	0	0	94	1,423
Mellon Trust of New York	684	2,696	0	0	978	0	0	437	4,795
Merchants Bank of New York	43,769	814,128	0	469,174	6,201	0	19,072	17,876	1,370,220
Merrill Lynch Trust Company of New York	86	5,381	0	0	60	0	0	1,508	7,035
Mitsubishi Trust and Banking Corporation (U.S.A.)	297,953	76,036	0	62,292	427	0	0	8,273	444,981
Morgan Guaranty Trust Company of New York	7,418,317	84,341,660	35,906,028	26,626,109	1,777,045	734	74,135	17,462,028	173,606,056
NationsBank Trust Company of New York	3,187	0	0	0	0	0	0	1	3,188
New York Life Trust Company	104	46,189	0	0	0	0	0	850	47,143

## Schedule A - Consolidated Banking Statistics

### Part (continued)

Consolidated Statement of Condition of Banks,  
Trust Companies and Private Banker as of  
June 30, 2000

### LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought & Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Fuji Bank and Trust Company	\$ 204,167	\$ 0	\$ 169,420	\$ 0	\$ 43,500	\$ 28,656	\$ 445,743	\$ 271,995	\$ 717,738
Furman Selz Trust Company	0	0	0	0	0	169	169	3,183	3,352
Genesee Regional Bank	33,663	0	0	0	0	219	33,882	4,340	38,222
Genesee Valley Trust Company	0	0	0	0	0	213	213	1,813	2,026
Goldman Sachs Trust Company	0	0	3,980	0	0	10,177	14,157	21,893	36,050
Gotham Bank of New York	99,985	0	0	0	0	1,156	101,141	16,974	118,115
Great Eastern Bank	208,345	0	0	1,186	0	519	210,050	20,547	230,597
Habib American Bank	167,290	0	719	1,671	0	1,817	171,497	15,152	186,649
Hamptons State Bank	18,972	0	0	0	0	110	19,082	5,081	24,163
Hanvit America Bank	209,322	0	0	347	0	3,492	213,161	45,765	258,926
Harris Trust Company of New York	0	0	0	0	0	5,883	5,883	27,362	33,245
Herkimer County Trust Company	279,027	0	0	0	0	1,736	280,763	23,384	304,147
HSBC Bank USA	55,653,187	2,645,371	9,880,668	231,070	1,648,404	2,203,388	72,262,088	9,553,815	81,815,903
Hudson Valley Bank	863,473	136,507	120,139	0	0	11,592	1,131,711	74,553	1,206,264
IBJ Whitehall Bank & Trust Company	2,176,796	85,000	70,085	553	175,000	108,236	2,615,670	265,668	2,881,338
Industrial Bank of Japan Trust Company	1,338,008	256,931	33,793	0	158,000	75,460	1,862,192	388,475	2,250,667
Interbank of New York	168,809	0	0	0	0	1,338	170,147	16,782	186,929
Israel Discount Bank of New York	3,893,400	377,753	133,526	25,281	0	64,218	4,494,178	412,557	4,906,735
LBS Bank - New York	171,628	56,263	2,800	0	7,500	3,220	241,411	20,618	262,029
Liberty Bank of New York	51,142	0	0	374	0	147	51,663	7,389	59,052
Long Island Commercial Bank	208,989	5,350	39,000	0	0	3,378	256,717	18,330	275,047
Manufacturers and Traders Trust Company	14,401,462	2,074,843	1,888,349	1,200	175,000	237,427	18,778,281	2,110,910	20,889,191
Market Street Trust Company	0	0	0	0	0	210	210	2,766	2,976
Mellon Securities Trust Co.	0	0	0	0	0	70	70	1,353	1,423
Mellon Trust of New York	0	0	0	0	0	1	1	4,794	4,795
Merchants Bank of New York	927,087	233,000	79,096	19,072	0	14,733	1,272,988	97,232	1,370,220
Merrill Lynch Trust Company of New York	0	0	0	0	0	4,479	4,479	2,556	7,035
Mitsubishi Trust and Banking Corporation (U.S.A.)	315,554	0	0	0	0	4,113	319,667	125,314	444,981
Morgan Guaranty Trust Company of New York	49,540,643	17,859,830	80,880,614	74,135	3,415,916	11,183,179	162,954,317	10,651,739	173,606,056
NationsBank Trust Company of New York	0	0	0	0	0	213	213	2,975	3,188
New York Life Trust Company	0	0	0	0	0	39,874	39,874	7,269	47,143

## Schedule A - Consolidated Banking Statistics

**Part**

(continued)

### Consolidated Statement of Condition of Banks, Trust Companies and Private Banker as of June 30, 2000

#### ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets
Newberger Berman Trust Company	\$ 1	\$ 2,814	\$ 0	\$ 0	\$ 102	\$ 0	\$ 0	\$ 1,071	\$ 3,988
North Fork Bank	281,133	4,427,015	30,700	8,975,926	100,428	0	2,443	538,312	14,355,957
Northern Trust Company of New York	4,029	43	0	0	759	0	0	477	5,308
Offitbank	1,218	26,024	0	0	1,852	0	0	178,025	207,119
Oppenheimer Trust Co.	4,121	700	0	0	1	0	0	1,421	6,243
Orange County Trust Company	8,592	99,375	5,200	100,337	6,890	0	0	8,275	228,669
Pavilion State Bank	4,152	38,925	2,075	110,670	1,344	0	0	2,854	160,020
Reliance Bank	621	171	3,176	18,670	247	0	0	1,219	24,104
Riverside Bank	3,245	16,205	6,133	22,510	697	0	0	863	49,653
Rockefeller Trust Company	4,575	947	0	0	13	0	0	376	5,911
Sakura Trust Company	19,233	0	0	0	0	0	0	923	20,156
Solvay Bank	11,544	56,163	7,800	246,015	3,631	0	0	5,896	331,049
State Bank of Chittenango	2,070	23,270	1,056	26,975	892	0	0	1,050	55,313
State Bank of Long Island	35,490	354,833	0	473,071	4,289	0	0	24,573	892,256
Steuben Trust Company	8,725	47,160	2,500	180,666	10,310	0	0	12,209	261,570
Sumitomo Trust and Banking Co. (U.S.A.)	11,008	177,926	189,300	494	4,548	0	0	24,617	407,893
Tioga State Bank	3,372	71,127	6,140	82,401	1,763	5	0	3,253	168,061
Tompkins County Trust Company	25,950	216,347	0	445,143	7,623	2,244	0	28,891	726,198
Toyo Trust Company of New York	321	17,309	53,800	0	593	0	0	4,526	76,549
UBS Trust Company	5,555	0	0	0	0	0	0	84	5,639
Union State Bank	36,161	655,178	29,500	1,023,670	11,269	0	0	31,335	1,787,113
United Orient Bank	2,875	29,046	1,800	45,542	1,315	0	176	1,004	81,758
United States Trust Company of New York	209,939	565,989	4,000	2,733,888	63,040	0	0	322,866	3,899,722
Victory State Bank	3,022	14,653	5,500	38,345	1,591	0	0	785	63,896
Winthrop Trust Company	166	5,022	0	0	2	0	0	1,260	6,450
Wyoming County Bank	11,494	126,785	13,056	321,045	4,550	0	0	10,414	487,344
Zurich Capital Markets Trust Co	2,947	0	0	0	0	0	0	92	3,039
<b>Grand Totals</b>	<b>\$ 53,510,309</b>	<b>\$ 277,836,156</b>	<b>\$ 81,242,854</b>	<b>\$ 337,899,252</b>	<b>\$ 8,338,277</b>	<b>\$ 3,535,171</b>	<b>\$ 2,533,409</b>	<b>\$ 55,876,213</b>	<b>\$ 820,771,641</b>



## Schedule A - Consolidated Banking Statistics

### Part (continued)

Consolidated Statement of Condition of Banks,  
Trust Companies and Private Banker as of  
June 30, 2000

### LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought & Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Newberger Berman Trust Company	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,168	\$ 1,168	\$ 2,820	\$ 3,988
North Fork Bank	8,790,018	2,915,282	1,145,382	2,443	0	192,449	13,045,574	1,310,383	14,355,957
Northern Trust Company of New York	0	0	0	0	0	950	950	4,358	5,308
Offitbank	0	0	1,000	0	0	7,498	8,498	198,621	207,119
Oppenheimer Trust Co.	0	0	0	0	0	1,789	1,789	4,454	6,243
Orange County Trust Company	172,590	20,000	0	0	0	1,039	193,629	35,040	228,669
Pavilion State Bank	133,923	1,250	11,000	0	0	1,557	147,730	12,290	160,020
Reliance Bank	22,202	0	0	0	0	276	22,478	1,626	24,104
Riverside Bank	43,398	0	0	0	0	157	43,555	6,098	49,653
Rockefeller Trust Company	0	0	0	0	0	1,398	1,398	4,513	5,911
Sakura Trust Company	754	0	0	0	0	670	1,424	18,732	20,156
Solvay Bank	303,882	0	0	0	0	1,614	305,496	25,553	331,049
State Bank of Chittenango	49,710	0	36	0	0	303	50,049	5,264	55,313
State Bank of Long Island	792,929	15,011	21,000	0	0	4,296	833,236	59,020	892,256
Steuben Trust Company	224,106	0	13,000	0	0	1,690	238,796	22,774	261,570
Sumitomo Trust and Banking Co. (U.S.A.)	297,520	0	361	0	0	16,116	313,997	93,896	407,893
Tioga State Bank	145,049	1,663	4,000	0	0	1,239	151,951	16,110	168,061
Tompkins County Trust Company	507,533	95,480	55,100	0	0	9,854	667,967	58,231	726,198
Toyo Trust Company of New York	15,789	0	0	0	0	1,573	17,362	59,187	76,549
UBS Trust Company	0	0	0	0	0	546	546	5,093	5,639
Union State Bank	1,398,170	177,780	78,748	0	0	13,554	1,668,252	118,861	1,787,113
United Orient Bank	66,653	0	8,500	176	0	609	75,938	5,820	81,758
United States Trust Company of New York	3,004,559	286,684	152,053	0	0	194,401	3,637,697	262,025	3,899,722
Victory State Bank	56,676	0	0	0	0	530	57,206	6,690	63,896
Winthrop Trust Company	0	0	0	0	0	746	746	5,704	6,450
Wyoming County Bank	403,119	1,864	34,030	0	0	5,073	444,086	43,258	487,344
Zurich Capital Markets Trust Co	0	0	0	0	0	0	0	3,039	3,039
<b>Grand Totals</b>	<b>\$460,013,889</b>	<b>\$ 86,885,144</b>	<b>\$156,665,255</b>	<b>\$2,535,842</b>	<b>\$13,210,099</b>	<b>\$37,968,815</b>	<b>\$757,279,044</b>	<b>\$ 63,492,597</b>	<b>\$820,771,641</b>

## Schedule A - Consolidated Banking Statistics

# Part 3

### Consolidated Statement of Condition of Banks, Trust Companies and Private Banker as of December 31, 2000

#### ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets
Adirondack Trust Company	\$ 14,036	\$ 105,530	\$ 47,000	\$ 228,004	\$ 9,027	\$ 0	\$ 0	\$ 6,587	\$ 410,184
Alden State Bank	3,926	47,327	8,000	96,991	2,573	11	0	2,134	160,962
Alpine Capital Bank	1,034	26,753	41,000	8,491	484	0	0	239	78,001
Amalgamated Bank	57,719	1,886,830	30,000	717,271	12,279	0	0	58,034	2,762,133
Amerasia Bank	9,528	19,662	15,200	74,781	2,945	0	75	1,566	123,757
American Community Bank	837	14,295	6,600	4,292	443	0	0	256	26,723
American Stock Transfer & Trust Co.	8,139	0	0	0	4,122	0	0	7,243	19,504
Arab American Bank	1,427	318,583	23,800	127,548	2,446	0	3,399	6,290	483,493
Atlantic Bank of New York	54,932	818,661	56,184	934,805	30,952	0	231	37,934	1,933,699
Banco Popular North America	200,809	360,653	8,600	4,152,090	91,455	0	480	202,236	5,016,323
Bank Audi (U.S.A.)	222,499	116,794	114,232	255,038	5,549	0	912	8,867	723,891
Bank Leumi USA	201,836	2,043,684	11,967	1,666,507	20,950	0	2,235	132,701	4,079,880
Bank of Akron	4,428	33,486	3,745	79,785	3,378	254	0	1,286	126,362
Bank of Avoca	961	4,033	1,450	10,402	158	0	0	278	17,282
Bank of Bermuda (New York) Ltd.	11,080	174	0	0	1,417	0	0	2,649	15,320
Bank of Castile	14,034	63,407	8,925	244,264	6,942	0	0	4,843	342,415
Bank of Cattaraugus	607	2,002	600	7,065	196	0	0	535	11,005
Bank of Holland	1,300	9,821	1,275	28,691	635	100	0	551	42,373
Bank of Millbrook	5,317	33,639	4,900	55,912	1,956	0	0	1,625	103,349
Bank of New York	8,033,053	17,981,744	5,695,708	35,979,345	763,241	183,836	424,303	5,205,199	74,266,429
Bank of New York Trust Company	13	88	1,680	0	0	0	0	140	1,921
Bank of Nova Scotia Trust Company	4,488	1,016	14,000	0	2	0	0	164	19,670
Bank of Richmondville	7,092	20,265	1,250	43,210	1,537	0	0	1,497	74,851
Bank of Smithtown	8,954	61,329	0	225,819	3,571	3	0	14,905	314,581
Bank of Tokyo-Mitsubishi Trust Company	513,723	191,908	465,000	3,008,117	5,124	0	0	122,826	4,306,698
Bank of Utica	23,923	443,083	500	71,848	463	0	0	9,010	548,827
Bankers Trust Company	2,842,000	13,133,000	8,525,000	15,892,000	600,000	51,000	254,000	3,027,000	44,324,000
Bankers Trust Company of New York	103,647	9,645	0	0	0	0	0	2,915	116,207
BCH-USA	166	0	1,312	0	0	0	0	3,676	5,154
Berkshire Bank	2,423	113,065	27,250	66,571	359	0	0	14,552	224,220
BPD International Bank	42,718	12,773	20,500	186,161	1,017	0	1,174	4,828	269,171
Brown Brothers Harriman	322,423	491,257	645,301	1,149,204	37,890	569	5,917	138,235	2,790,796
Brown Brothers Harriman Trust Company, LLC	2,793	6,912	0	0	93	0	0	5,232	15,030
BSB Bank & Trust Company	65,335	401,675	0	1,781,318	14,405	0	0	53,589	2,316,322

## Schedule A - Consolidated Banking Statistics

# Part

Consolidated Statement of Condition of Banks,  
Trust Companies and Private Banker as of  
December 31, 2000

### LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought & Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Adirondack Trust Company	\$ 353,001	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3,132	\$ 356,133	\$ 54,051	\$ 410,184
Alden State Bank	137,858	0	0	0	0	382	138,240	22,722	160,962
Alpine Capital Bank	67,216	0	0	0	0	534	67,750	10,251	78,001
Amalgamated Bank	1,468,814	1,056,859	28,214	0	0	49,235	2,603,122	159,011	2,762,133
Amerasia Bank	109,435	0	0	75	0	2,217	111,727	12,030	123,757
American Community Bank	20,293	0	0	0	0	124	20,417	6,306	26,723
American Stock Transfer & Trust Co.	0	0	0	0	0	8,628	8,628	10,876	19,504
Arab American Bank	338,787	87,505	0	3,399	0	28,217	457,908	25,585	483,493
Atlantic Bank of New York	1,220,386	508,057	35,160	231	0	17,311	1,781,145	152,554	1,933,699
Banco Popular North America	4,224,139	22,912	231,953	480	0	37,650	4,517,134	499,189	5,016,323
Bank Audi (U.S.A.)	649,807	1,813	4,504	912	7,500	6,907	671,443	52,448	723,891
Bank Leumi USA	3,493,697	78,949	10,284	2,235	50,000	84,477	3,719,642	360,238	4,079,880
Bank of Akron	107,082	0	0	0	0	1,841	108,923	17,439	126,362
Bank of Avoca	15,689	0	0	0	0	58	15,747	1,535	17,282
Bank of Bermuda (New York) Ltd.	0	0	0	0	0	9,622	9,622	5,698	15,320
Bank of Castile	306,809	1,783	7,157	0	0	2,347	318,096	24,319	342,415
Bank of Cattaraugus	9,538	0	0	0	0	214	9,752	1,253	11,005
Bank of Holland	36,276	0	0	0	0	213	36,489	5,884	42,373
Bank of Millbrook	87,698	0	0	0	0	1,280	88,978	14,371	103,349
Bank of New York	56,249,238	1,437,916	3,460,023	427,110	1,646,000	4,604,478	67,824,765	6,441,664	74,266,429
Bank of New York Trust Company	0	0	0	0	0	61	61	1,860	1,921
Bank of Nova Scotia Trust Company	6,534	0	0	0	0	321	6,855	12,815	19,670
Bank of Richmondville	66,808	0	325	0	0	906	68,039	6,812	74,851
Bank of Smithtown	257,650	8,500	25,000	0	0	1,342	292,492	22,089	314,581
Bank of Tokyo-Mitsubishi Trust Company	2,821,699	92,413	293,779	0	131,515	171,689	3,511,095	795,603	4,306,698
Bank of Utica	492,010	0	0	0	0	4,156	496,166	52,661	548,827
Bankers Trust Company	19,159,000	8,319,000	6,243,000	254,000	284,000	3,467,000	37,726,000	6,598,000	44,324,000
Bankers Trust Company of New York	0	0	0	0	0	4,443	4,443	111,764	116,207
BCH-USA	0	0	0	0	0	3,047	3,047	2,107	5,154
Berkshire Bank	170,750	23,127	1,500	0	0	2,405	197,782	26,438	224,220
BPD International Bank	240,860	0	3,000	1,174	0	2,036	247,070	22,101	269,171
Brown Brothers Harriman	2,150,664	28,913	154,390	5,918	0	189,721	2,529,606	261,190	2,790,796
Brown Brothers Harriman Trust Company, LLC	0	0	0	0	1,600	7,061	8,661	6,369	15,030
BSB Bank & Trust Company	1,898,989	125,319	100,149	0	0	17,419	2,141,876	174,446	2,316,322

## Schedule A - Consolidated Banking Statistics

### Part (continued)

### Consolidated Statement of Condition of Banks, Trust Companies and Private Banker as of December 31, 2000

#### ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets
Capital Bank & Trust Company	\$ 5,919	\$ 14,485	\$ 7,570	\$ 62,914	\$ 755	\$ 0	\$ 0	\$ 1,343	\$ 92,986
Cattaraugus County Bank	5,246	29,188	1,300	64,444	3,026	0	0	3,212	106,416
Cayuga Bank	15,740	97,488	0	449,612	9,252	0	0	57,872	629,964
Charter One Commercial	3,258	125,329	199,082	0	29	0	0	2,849	330,547
Chase Manhattan Bank	29,256,000	126,914,000	35,508,000	155,635,000	4,398,000	338,000	367,000	24,700,000	377,116,000
Chemung Canal Trust Company	28,164	228,117	0	389,812	13,598	0	0	12,968	672,659
Chinese American Bank	24,154	66,468	17,000	174,431	12,048	915	0	10,189	305,205
Chohung Bank of New York	6,132	15,988	7,500	87,024	8,764	0	76	1,311	126,795
Chuo Mitsui Trust Company (USA)	60,490	0	20,500	0	783	0	0	1,811	83,584
Citi Fiduciary Trust Company	1,066	1,815	0	0	278	0	0	24,454	27,613
Citibank (New York State)	45,023	13,650	0	16,491,458	14,185	0	0	520,041	17,084,357
Citizens Bank of Cape Vincent	1,058	9,663	1,200	8,070	278	0	0	275	20,544
Commercial Bank of New York	36,072	833,763	98,500	468,617	10,124	0	4,956	74,051	1,526,083
Community Bank of Sullivan County	6,107	12,317	5,360	26,717	401	0	0	743	51,645
Community Capital Bank	4,022	12,961	5,530	44,776	1,834	0	0	878	70,001
Computershare Trust Company of N.Y.	3,025	0	0	0	650	0	0	46	3,721
Continental Stock Transfer & Trust Company	485	2,397	0	0	292	0	0	2,386	5,560
Country Bank	5,241	38,501	2,683	100,706	3,998	0	0	2,877	154,006
Dai-Ichi Kangyo Trust Company of N.Y.	6,559	0	0	0	28	0	0	4,283	10,870
Depository Trust Company	1,627,802	144,528	1,048,687	0	137,596	0	0	436,570	3,395,183
Dreyfus Trust Company	359	10,764	0	0	0	0	0	643	11,766
European American Bank	538,280	5,598,997	109,175	8,402,119	69,706	0	60,941	647,601	15,426,819
Fiduciary Trust Company International	39,037	194,046	255,753	176,430	19,353	0	0	66,977	751,596
First American International Bank	4,799	349	0	23,757	933	0	0	371	30,209
First Chicago Trust Company of New York	1,126,253	1,187	0	0	0	21,518	0	56,628	1,205,586
First State Bank	1,346	18,434	2,400	21,380	371	0	0	397	44,328
First Tier Bank & Trust	3,768	41,492	0	81,914	2,221	0	0	2,599	131,994
Friends Ivory & Sime Trust Company	0	0	0	0	0	0	0	2,889	2,889
Fuji Bank and Trust Company	17,803	10,475	98,000	523,741	1,573	0	0	22,474	674,066
Genesee Regional Bank	977	1,514	3,575	35,319	572	0	0	1,302	43,259
Genesee Valley Trust Company	244	1,502	0	0	43	0	0	76	1,865
Goldman Sachs Trust Company	2,772	14,999	0	0	219	0	0	16,549	34,539
Gotham Bank of New York	11,097	55,001	28,000	48,034	311	0	0	1,444	143,887
Great Eastern Bank	11,164	67,226	24,000	130,372	7,764	0	541	3,160	244,227

## Schedule A - Consolidated Banking Statistics

### Part (continued)

Consolidated Statement of Condition of Banks,  
Trust Companies and Private Banker as of  
December 31, 2000

### LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought & Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Capital Bank & Trust Company	\$ 84,309	\$ 0	\$ 0	\$ 0	\$ 0	\$ 569	\$ 84,878	\$ 8,108	\$ 92,986
Cattaraugus County Bank	90,665	0	3,000	0	0	1,019	94,684	11,732	106,416
Cayuga Bank	471,107	4,333	67,984	0	0	5,902	549,326	80,638	629,964
Charter One Commercial	298,592	0	0	0	0	3,269	301,861	28,686	330,547
Chase Manhattan Bank	238,835,000	45,967,000	48,882,000	367,000	6,349,000	14,515,000	354,915,000	22,201,000	377,116,000
Chemung Canal Trust Company	512,550	49,407	33,400	0	0	7,704	603,061	69,598	672,659
Chinese American Bank	259,163	0	0	0	0	2,137	261,300	43,905	305,205
Chohung Bank of New York	96,553	0	0	76	0	864	97,493	29,302	126,795
Chuo Mitsui Trust Company (USA)	78	0	0	0	0	684	762	82,822	83,584
Citi Fiduciary Trust Company	0	0	0	0	0	8,248	8,248	19,365	27,613
Citibank (New York State)	2,352,424	215,000	13,297,000	0	0	464,886	16,329,310	755,047	17,084,357
Citizens Bank of Cape Vincent	16,239	0	0	0	0	64	16,303	4,241	20,544
Commercial Bank of New York	1,345,170	0	1,465	4,956	0	73,468	1,425,059	101,024	1,526,083
Community Bank of Sullivan County	46,187	0	0	0	0	269	46,456	5,189	51,645
Community Capital Bank	61,865	750	200	0	0	1,825	64,640	5,361	70,001
Computershare Trust Company of N.Y.	0	0	0	0	0	764	764	2,957	3,721
Continental Stock Transfer & Trust Company	0	0	0	0	0	506	506	5,054	5,560
Country Bank	140,773	0	0	0	0	1,315	142,088	11,918	154,006
Dai-ichi Kangyo Trust Company of N.Y.	0	0	0	0	0	7,071	7,071	3,799	10,870
Depository Trust Company	0	0	56,704	0	0	3,233,479	3,290,183	105,000	3,395,183
Dreyfus Trust Company	0	0	0	0	0	951	951	10,815	11,766
European American Bank	11,486,269	615,670	2,028,175	62,606	0	259,157	14,451,877	974,942	15,426,819
Fiduciary Trust Company International	603,701	0	0	0	0	51,044	654,745	96,851	751,596
First American International Bank	24,016	0	0	0	0	429	24,445	5,764	30,209
First Chicago Trust Company of New York	916,552	0	0	0	0	254,199	1,170,751	34,835	1,205,586
First State Bank	40,332	0	0	0	0	213	40,545	3,783	44,328
First Tier Bank & Trust	119,386	1,516	0	0	0	3,246	124,148	7,846	131,994
Friends Ivory & Sime Trust Company	0	0	0	0	0	0	0	2,889	2,889
Fuji Bank and Trust Company	176,970	800	176,507	0	33,500	25,417	413,194	260,872	674,066
Genesee Regional Bank	38,750	0	0	0	0	196	38,946	4,313	43,259
Genesee Valley Trust Company	0	0	0	0	0	99	99	1,766	1,865
Goldman Sachs Trust Company	0	0	63	0	0	11,358	11,421	23,118	34,539
Gotham Bank of New York	125,136	0	0	0	0	632	125,768	18,119	143,887
Great Eastern Bank	220,159	0	0	541	0	1,522	222,222	22,005	244,227

## Schedule A - Consolidated Banking Statistics

### Part (continued)

### Consolidated Statement of Condition of Banks, Trust Companies and Private Banker as of December 31, 2000

#### ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets
Habib American Bank	\$ 19,643	\$ 6,782	\$ 37,900	\$ 122,929	\$ 1,457	\$ 0	\$ 1,221	\$ 5,480	\$ 195,412
Hamptons State Bank	2,852	3,999	7,200	9,013	1,228	0	0	280	24,572
Hanvit America Bank	22,750	42,291	10,000	180,506	6,619	0	993	6,108	269,267
Harris Trust Company of New York	11,345	8,033	7,998	0	0	0	0	5,240	32,616
Herkimer County Trust Company	15,840	89,795	16,027	188,944	5,630	0	0	3,477	319,713
HSBC Bank USA	6,259,121	25,943,511	1,895,492	39,710,092	773,407	22,618	239,405	5,277,787	80,121,433
Hudson Valley Bank	30,410	663,923	7,300	505,501	13,345	0	0	72,998	1,293,477
IBJ Whitehall Bank & Trust Company	31,578	251,920	21,200	2,488,481	22,442	13,756	175	130,927	2,960,479
Industrial Bank of Japan Trust Company	426,802	196,462	224,000	1,354,573	853	0	0	20,899	2,223,589
ING Institutional Trust Co.	483	1,987	0	0	0	0	0	550	3,020
Interbank of New York	41,718	4,475	25,600	122,575	4,769	0	608	5,199	204,944
Israel Discount Bank of New York	229,807	3,117,137	57,493	1,810,005	15,539	0	14,034	139,014	5,383,029
LBS Bank - New York	7,903	70,552	26,735	118,877	10,993	0	0	6,625	241,685
Liberty Bank of New York	5,493	16,126	7,900	31,931	1,703	0	466	635	64,254
Long Island Commercial Bank	14,708	169,422	1,500	134,853	1,868	0	0	10,272	332,623
Manufacturers and Traders Trust Company	752,850	3,136,989	25,761	21,642,306	257,468	7,606	2,626	2,179,343	28,004,949
Market Street Trust Company	226	1,652	0	0	718	0	0	252	2,848
Mellon Securities Trust Co.	1,386	36	0	149	0	0	0	189	1,760
Mellon Trust of New York	0	2,684	0	0	1,302	0	0	526	4,512
Merchants Bank of New York	52,222	834,343	35,000	520,803	5,821	0	14,389	14,049	1,476,627
Merrill Lynch Trust Company of New York	1,674	4,489	0	0	1,119	0	0	1,503	8,785
Mitsubishi Trust and Banking Corporation (U.S.A.)	364,691	72,164	0	42,968	498	0	0	6,926	487,247
Mizuho Trust & Banking Co. USA	71,637	0	0	0	3,868	0	0	2,679	78,184
Morgan Guaranty Trust Company of New York	3,232,000	101,831,000	38,357,000	24,378,000	1,829,000	299,000	14,000	15,822,000	185,762,000
Nationsbank Trust Company of New York	3,239	0	0	0	0	0	0	1	3,240
Neuberger Berman Trust Company	794	1,991	0	0	81	0	0	1,347	4,213
New York Life Trust Company	75	31,754	0	0	0	0	0	797	32,626
North Fork Bank	340,393	4,338,958	0	9,246,249	96,493	0	3,163	513,517	14,538,773
Northern Trust Company of New York	4,784	43	0	0	801	0	0	199	5,827
Offitbank	7,807	21,906	0	0	4,041	0	0	170,540	204,294
Oppenheimer Trust Company	4,788	0	0	0	0	0	0	1,601	6,389
Orange County Trust Company	9,283	107,720	9,200	105,223	6,671	0	0	7,471	245,568
Pavilion State Bank	4,996	39,839	0	121,437	1,306	0	0	3,608	171,186
Reliance Bank	749	0	7,425	21,649	211	0	0	806	30,840

## Schedule A - Consolidated Banking Statistics

**Part**  
(continued)

Consolidated Statement of Condition of Banks,  
Trust Companies and Private Banker as of  
December 31, 2000

### LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought & Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Habib American Bank	\$ 175,459	\$ 0	\$ 1	\$ 1,221	\$ 0	\$ 1,937	\$ 178,618	\$ 16,794	\$ 195,412
Hamptons State Bank	19,496	0	0	0	0	188	19,684	4,888	24,572
Hanvit America Bank	218,479	0	0	993	0	1,405	220,877	48,390	269,267
Harris Trust Company of New York	0	0	0	0	0	5,575	5,575	27,041	32,616
Herkimer County Trust Company	292,638	0	0	0	0	1,584	294,222	25,491	319,713
HSBC Bank USA	56,895,932	2,868,156	8,965,000	239,405	1,539,070	2,495,914	73,003,477	7,117,956	80,121,433
Hudson Valley Bank	879,773	136,622	149,209	0	0	35,126	1,200,730	92,747	1,293,477
IBJ Whitehall Bank & Trust Company	2,395,565	25,000	22,471	175	175,000	101,016	2,719,227	241,252	2,960,479
Industrial Bank of Japan Trust Company	1,371,519	212,940	18,195	0	158,000	81,792	1,842,446	381,143	2,223,589
ING Institutional Trust Co.	0	0	0	0	0	438	438	2,582	3,020
Interbank of New York	185,144	0	0	608	0	1,356	187,108	17,836	204,944
Israel Discount Bank of New York	4,276,456	415,996	176,889	14,034	0	76,428	4,959,803	423,226	5,383,029
LBS Bank - New York	168,401	38,070	128	0	7,500	5,518	219,617	22,068	241,685
Liberty Bank of New York	55,725	0	0	466	0	171	56,362	7,892	64,254
Long Island Commercial Bank	278,642	0	29,000	0	0	3,599	311,241	21,382	332,623
Manufacturers and Traders Trust Company	19,516,412	1,615,887	2,773,961	2,626	674,415	451,011	25,034,312	2,970,637	28,004,949
Market Street Trust Company	0	0	0	0	0	102	102	2,746	2,848
Mellon Securities Trust Co.	0	0	0	0	0	306	306	1,454	1,760
Mellon Trust of New York	0	0	0	0	0	38	38	4,474	4,512
Merchants Bank of New York	1,013,111	260,000	57,992	14,389	0	19,501	1,364,993	111,634	1,476,627
Merrill Lynch Trust Company of New York	0	0	0	0	0	6,535	6,535	2,250	8,785
Mitsubishi Trust and Banking Corporation (U.S.A.)	354,489	0	0	0	0	3,882	358,371	128,876	487,247
Mizuho Trust & Banking Co. USA	12,126	0	0	0	0	2,390	14,516	63,668	78,184
Morgan Guaranty Trust Company of New York	39,493,000	31,619,000	90,494,000	14,000	3,422,000	9,782,000	174,824,000	10,938,000	185,762,000
Nationsbank Trust Company of New York	0	0	0	0	0	212	212	3,028	3,240
Neuberger Berman Trust Company	0	0	0	0	0	1,155	1,155	3,058	4,213
New York Life Trust Company	0	0	0	0	0	24,677	24,677	7,949	32,626
North Fork Bank	8,848,212	2,552,770	1,651,367	3,163	0	166,794	13,222,306	1,316,467	14,538,773
Northern Trust Company of New York	0	0	0	0	0	811	811	5,016	5,827
Offitbank	0	0	1,000	0	0	9,798	10,798	193,496	204,294
Oppenheimer Trust Company	0	0	0	0	0	1,682	1,682	4,707	6,389
Orange County Trust Company	175,164	30,000	0	0	0	1,351	206,515	39,053	245,568
Pavilion State Bank	143,081	1,955	11,000	0	0	4,286	160,322	10,864	171,186
Reliance Bank	25,503	0	0	0	0	191	25,694	5,146	30,840

## Schedule A - Consolidated Banking Statistics

### Part

(continued)

### Consolidated Statement of Condition of Banks, Trust Companies and Private Banker as of December 31, 2000

#### ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets
Riverside Bank	\$ 3,232	\$ 15,180	\$ 8,559	\$ 24,564	\$ 871	\$ 0	\$ 0	\$ 414	\$ 52,820
Rockefeller Trust Company	3,586	976	0	0	21	0	0	362	4,945
Sakura Trust Company	19,387	0	0	0	0	0	0	511	19,898
Solvay Bank	13,553	60,325	0	248,998	3,466	0	0	6,268	332,610
State Bank of Chittenango	2,274	23,207	200	28,015	1,090	0	0	1,049	55,835
State Bank of Long Island	29,549	418,591	61,300	488,115	4,472	0	0	18,935	1,020,962
Steuben Trust Company	9,216	36,630	10,000	186,582	9,913	0	0	12,209	264,550
Sumitomo Trust and Banking Co. (U.S.A.)	5,945	153,325	191,250	31	4,692	0	0	22,272	377,515
Tioga State Bank	2,998	68,161	0	87,181	1,751	5	0	2,408	162,504
Tompkins County Trust Company	25,503	229,634	10,500	447,622	7,422	2,351	0	25,566	748,598
Toyo Trust Company of N.Y.	450	17,464	54,900	0	523	0	0	4,655	77,992
Troy Commercial Bank	103	16,832	4,800	0	0	0	0	156	21,891
UBS Trust Company	5,456	0	0	0	0	0	0	66	5,522
Union State Bank	37,712	686,049	37,200	1,075,443	11,999	0	0	34,395	1,882,798
United Orient Bank	4,142	27,957	3,400	44,573	1,230	0	130	1,149	82,581
United States Trust Company of New York	219,598	646,963	300,000	2,873,771	65,582	0	0	177,923	4,283,837
Victory State Bank	3,956	14,765	2,100	44,346	1,455	0	0	824	67,446
Winthrop Trust Company	33	5,204	0	0	1	0	0	2,210	7,448
Wyoming County Bank	11,869	126,341	0	341,134	4,602	0	0	11,038	494,984
Zurich Capital Markets Trust Co.	3,584	0	0	0	0	0	0	221	3,805
<b>Grand Totals</b>	<b>\$58,062,855</b>	<b>\$316,909,325</b>	<b>\$94,689,734</b>	<b>\$359,289,616</b>	<b>\$9,532,935</b>	<b>\$941,542</b>	<b>\$1,417,450</b>	<b>\$60,496,367</b>	<b>\$901,339,824</b>



## Schedule A - Consolidated Banking Statistics

### Part (continued)

Consolidated Statement of Condition of Banks,  
Trust Companies and Private Banker as of  
December 31, 2000

### LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought & Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Riverside Bank	\$ 46,201	\$ 0	\$ 0	\$ 0	\$ 0	\$ 90	\$ 46,291	\$ 6,529	\$ 52,820
Rockefeller Trust Company	0	0	0	0	0	845	845	4,100	4,945
Sakura Trust Company	0	0	0	0	0	594	594	19,304	19,898
Solvay Bank	304,092	0	0	0	0	1,830	305,922	26,688	332,610
State Bank of Chittenango	49,491	0	1	0	0	657	50,149	5,686	55,835
State Bank of Long Island	895,262	10,025	35,000	0	0	8,643	948,930	72,032	1,020,962
Steuben Trust Company	226,243	0	13,000	0	0	1,950	241,193	23,357	264,550
Sumitomo Trust and Banking Co. (U.S.A.)	260,102	300	113	0	0	9,223	269,738	107,777	377,515
Tioga State Bank	131,999	2,988	8,160	0	0	1,416	144,563	17,941	162,504
Tompkins County Trust Company	541,090	76,348	60,100	0	0	11,561	689,099	59,499	748,598
Toyo Trust Company of N.Y.	14,474	0	0	0	0	1,341	15,815	62,177	77,992
Troy Commercial Bank	11,696	0	0	0	0	57	11,753	10,138	21,891
UBS Trust Company	0	0	0	0	0	490	490	5,032	5,522
Union State Bank	1,492,495	225,514	17,730	0	0	13,764	1,749,503	133,295	1,882,798
United Orient Bank	71,306	0	3,000	130	0	959	75,395	7,186	82,581
United States Trust Company of New York	3,131,486	366,093	226,474	0	0	171,591	3,895,644	388,193	4,283,837
Victory State Bank	59,675	0	0	0	0	598	60,273	7,173	67,446
Winthrop Trust Company	0	0	0	0	0	1,536	1,536	5,912	7,448
Wyoming County Bank	422,666	4,227	15,732	0	0	20,716	463,341	31,643	494,984
Zurich Capital Markets Trust Co.	0	0	0	0	0	0	0	3,805	3,805
<b>Grand Totals</b>	<b>\$ 498,975,278</b>	<b>\$ 99,109,433</b>	<b>\$ 179,874,459</b>	<b>\$ 1,421,923</b>	<b>\$ 14,479,100</b>	<b>\$ 41,204,610</b>	<b>\$ 835,064,803</b>	<b>\$ 66,275,021</b>	<b>\$ 901,339,824</b>

## Schedule A - Consolidated Banking Statistics

# Part

## Consolidated Statement of Condition of Credit Unions as of December 31, 2000

### ASSETS

(Amounts in Thousands of Dollars)

	Loans to Members	Allowance for Loan Losses	Cash	Total Investments	Fixed Assets	Other Real Estate Owned	Other Assets	Total Assets
Ambrac Credit Union	\$ 1,198	(\$ 21)	\$ 1	\$ 585	\$ 17	\$ 0	\$ 16	\$ 1,796
AmeriCU Credit Union	233,159	(4,209)	31,060	22,973	11,448	442	6,663	301,535
Bakery Salesmen Credit Union	3,893	(31)	111	3,477	0	0	63	7,512
Branch 6000 NALC Credit Union	5,347	(166)	63	3,443	8	0	82	8,777
Buffalo Service Credit Union	10,222	(41)	5,983	10,264	100	0	807	27,336
Buffalo Telephone Employees Credit Union	13,183	(66)	264	30,111	243	0	516	44,252
Central Credit Union	38,613	(135)	1,663	778	442	0	1,761	43,122
Cornell Fingerlakes Credit Union	173,889	(915)	11,080	52,295	7,942	0	4,476	248,766
Directors Choice Credit Union	43	0	158	1,006	0	0	19	1,226
Dressmakers Credit Union	591	(14)	269	457	0	0	23	1,326
Empire Br 36 Natl Assoc of Ltr Carr Credit Union	4,222	(183)	612	1,511	112	0	95	6,370
Empire State Credit Union	1,918	(25)	1,049	1,694	6	0	58	4,701
Erie County Employees Credit Union	6,451	(76)	269	3,580	23	0	155	10,402
Excelsior Credit Union	28,332	(224)	4,823	3,332	772	92	620	37,748
GRS Employees Credit Union	2,005	(24)	268	451	0	0	30	2,731
Holy Family Parish Credit Union	146	(5)	12	85	0	0	3	241
Hudson River Credit Union	46,497	(375)	1,054	5,301	181	0	847	53,505
Independent Credit Union	2,179	(100)	145	1,889	24	0	37	4,174
Jamaica Postal Credit Union	460	(16)	141	577	4	0	9	1,174
Jamestown Post Office Employees Credit Union	2,102	(55)	70	2,126	16	0	66	4,324
Local 1199 Credit Union	3,830	(178)	2,911	14,802	75	0	594	22,034
Melrose Credit Union	445,861	(7,047)	9,278	69,139	6,135	0	10,153	533,519
Middle Village Credit Union	31,930	(3,832)	160	9,027	38	0	155	37,479
Montauk Credit Union	38,679	(393)	1,549	530	133	0	644	41,142
Municipal Credit Union	657,760	(16,201)	70,550	69,137	9,531	0	18,437	809,213
Newspaper Employees Credit Union	719	(17)	0	412	0	0	8	1,122
Niagara Dupont Employees Credit Union	4,639	(39)	55	1,805	17	0	43	6,519
Niagara Falls Penn Central Employees Credit Union	3,011	(64)	20	2,188	14	0	44	5,214
Niagara Frontier Federal Employees Credit Union	1,219	(11)	31	1,069	7	0	21	2,336
Norton-Troy Employees Credit Union	2,696	(166)	490	4,558	1	0	103	7,683
Postal Employees Credit Union	1,818	(24)	77	1,300	34	0	102	3,307
Poughkeepsie Public School Credit Union	480	(4)	53	3	0	0	5	537

## Schedule A - Consolidated Banking Statistics

# 4

### Part

### Consolidated Statement of Condition of Credit Unions as of December 31, 2000

#### LIABILITIES AND EQUITY

(Amounts in Thousands of Dollars)

	Total Borrowings	Accr Int Payable	Accounts Payable	Share Accounts	Reserves	Valuation Reserves	Other Reserves	Undivided Earnings	Total Liabilities and Equity
Ambrac Credit Union	\$ 0	\$ 0	(\$ 74)	\$ 1,612	\$ 109	\$ 0	\$ 0	\$ 149	\$ 1,796
AmeriCU Credit Union	0	0	3,909	275,956	14,170	(165)	200	7,466	301,535
Bakery Salesmen Credit Union	0	0	9	5,866	662	0	0	975	7,512
Branch 6000 NALC Credit Union	0	17	5	7,948	508	0	0	298	8,777
Buffalo Service Credit Union	0	0	77	23,259	1,640	0	0	2,360	27,336
Buffalo Telephone Employees Credit Union	0	0	8	36,139	4,231	289	0	3,584	44,252
Central Credit Union	0	580	765	37,757	2,828	0	0	1,191	43,122
Cornell Fingerlakes Credit Union	256	0	2,397	210,027	15,713	(26)	0	20,400	248,766
Directors Choice Credit Union	0	0	0	1,217	0	0	5	4	1,226
Dressmakers Credit Union	0	42	3	1,173	72	0	0	36	1,326
Empire Br 36 Natl Assoc of Ltr Carr Credit Union	0	0	9	5,443	278	(29)	0	668	6,370
Empire State Credit Union	0	7	7	4,411	216	0	0	60	4,701
Erie County Employees Credit Union	0	0	42	9,049	687	16	1	607	10,402
Excelsior Credit Union	0	0	313	32,562	2,137	0	0	2,736	37,748
GRS Employees Credit Union	175	14	4	2,171	271	0	75	20	2,731
Holy Family Parish Credit Union	0	1	4	198	25	0	0	13	241
Hudson River Credit Union	0	0	719	45,442	2,986	0	0	4,358	53,505
Independent Credit Union	0	0	2	3,469	404	0	0	300	4,174
Jamaica Postal Credit Union	0	0	(1)	882	104	0	0	189	1,174
Jamestown Post Office Employees Credit Union	0	0	9	3,608	302	0	0	404	4,324
Local 1199 Credit Union	0	0	67	20,280	222	0	0	1,465	22,034
Melrose Credit Union	0	3,816	1,287	372,340	37,702	(349)	0	118,723	533,519
Middle Village Credit Union	0	0	37	15,173	3,169	0	0	19,099	37,479
Montauk Credit Union	0	492	87	34,256	3,495	0	0	2,813	41,142
Municipal Credit Union	0	277	19,622	694,811	28,271	53	0	66,179	809,213
Newspaper Employees Credit Union	0	0	(11)	837	102	0	0	193	1,122
Niagara Dupont Employees Credit Union	0	0	5	5,543	329	(0)	0	644	6,519
Niagara Falls Penn Central Employees Credit Union	0	0	(13)	4,248	450	0	10	519	5,214
Niagara Frontier Federal Employees Credit Union	0	3	3	1,972	172	0	0	186	2,336
Norton-Troy Employees Credit Union	0	93	7	6,858	486	0	0	239	7,683
Postal Employees Credit Union	0	0	6	3,058	218	0	0	25	3,307

## Schedule A - Consolidated Banking Statistics

### Part

(continued)

### Consolidated Statement of Condition of Credit Unions as of December 31, 2000

#### ASSETS

(Amounts in Thousands of Dollars)

	<u>Loans to Members</u>	<u>Allowance for Loan Losses</u>	<u>Cash</u>	<u>Total Investments</u>	<u>Fixed Assets</u>	<u>Other Real Estate Owned</u>	<u>Other Assets</u>	<u>Total Assets</u>
Progressive Credit Union	\$ 215,497	\$ (1,999)	\$ 323	\$ 1,571	\$ 409	\$ 0	\$ 4,268	\$ 220,068
Riverside Credit Union	12,925	(126)	1,030	23,342	393	0	615	38,179
Rochester Postal Employees Credit Union	16,009	(135)	373	3,161	258	0	399	20,066
Sixth Avenue Credit Union	10,799	(207)	574	190	6	0	77	11,439
Western Division Credit Union	53,280	(528)	6,949	8,654	1,312	0	792	70,459
Yonkers Postal Employees Credit Union	1,835	(13)	157	1,383	4	0	30	3,397
<b>Grand Totals</b>	<b>\$ 2,077,437</b>	<b>(\$37,662)</b>	<b>\$ 153,676</b>	<b>\$ 358,205</b>	<b>\$ 39,705</b>	<b>\$ 534</b>	<b>\$ 52,838</b>	<b>\$ 2,644,733</b>

Note: Totals may not foot due to rounding.

## Schedule A - Consolidated Banking Statistics

### Part (continued)

Consolidated Statement of Condition of  
Credit Unions as of December 31, 2000

### LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Borrowings	Accr Int Payable	Accounts Payable	Share Accounts	Reserves	Valuation Reserves	Other Reserves	Undivided Earnings	Total Liabilities and Equity
Poughkeepsie Public School Credit Union	0	0	0	476	45	0	0	16	537
Progressive Credit Union	\$ 18,000	\$ 1,217	\$ 720	\$ 107,499	\$ 16,803	\$ 0	\$ 0	\$ 75,830	\$ 220,068
Riverside Credit Union	0	92	73	33,095	2,039	0	0	2,880	38,179
Rochester Postal Employees Credit Union	476	0	114	17,506	1,216	(29)	0	783	20,066
Sixth Avenue Credit Union	300	0	0	9,491	973	0	0	676	11,439
Western Division Credit Union	0	0	103	59,480	4,902	0	0	5,973	70,459
Yonkers Postal Employees Credit Union	0	0	8	2,896	301	0	0	193	3,397
<b>Grand Totals</b>	<b>\$ 19,207</b>	<b>\$ 6,652</b>	<b>\$ 30,322</b>	<b>\$ 2,098,008</b>	<b>\$ 148,239</b>	<b>(\$ 240)</b>	<b>\$ 291</b>	<b>\$ 342,254</b>	<b>\$ 2,644,733</b>

## Schedule A - Consolidated Banking Statistics

### Part

### Consolidated Statement of Condition of Investment Companies as of December 31, 2000

#### ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due From Depository Institutions	U.S. Treasury Securities	Obligations of U.S. Gov't Agencies and Corporations	Other Bonds, Notes Debentures & Corp. Stocks	Fed. Funds Sold & Securities Purch. Under Agr. to Resell	Loans and Leases (net)	Customers Liability on Acceptances Outstanding	Other Assets	Net Due from Related Banking Institutions	Total Assets
AIG Finance Holdings, Inc.	\$ 6,711	\$ 0	\$ 0	\$ 11,530	\$ 0	\$ 772,356	\$ 0	\$ 20,170	\$ 0	\$ 810,767
American Express Bank Ltd.	2,116,253	0	0	2,935,693	118,844	5,309,335	87,728	984,038	0	11,551,891
American Scandinavian Banking Corporation	0	0	0	2,925	0	0	0	391	8,365	11,681
Fiduciary Investment Corporation	23,550	5,756	5,487	9,940	0	1,167	0	20,470	32,184	98,554
French American Banking Corporation	4	0	0	28,736	0	100,000	0	5,289	0	134,029
General Electric Capital Corporation	5,819,000	0	1,595,000	68,687,000	0	191,013,000	0	65,522,000	0	332,636,000
Goldman Sachs London Holdings, Inc.	195,363	0	0	0	0	1,227,633	0	7,231	0	1,430,227
Merrill Lynch International Finance Corp.	5,671,092	0	0	5,177,189	0	6,596,201	0	1,019,830	0	18,464,312
Prudential-Bache International Banking Corp.	14,711	0	0	111,839	0	481,022	0	90,478	0	698,050
Skandinaviska Enskilda Banken Corp.	0	0	0	0	300,000	7,059	0	661	0	307,720
Sterling Banking Corporation	0	0	0	0	0	0	0	1,135	0	1,135
<b>Grand Totals</b>	<b>\$ 13,846,684</b>	<b>\$ 5,756</b>	<b>\$ 1,600,487</b>	<b>\$ 76,964,852</b>	<b>\$ 418,844</b>	<b>\$ 205,507,773</b>	<b>\$ 87,728</b>	<b>\$ 67,671,693</b>	<b>\$ 40,549</b>	<b>\$ 366,144,366</b>

## Schedule A - Consolidated Banking Statistics

# 5

### Part

### Consolidated Statement of Condition of Investment Companies as of December 31, 2000

#### LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits and Credit Balances	Fed Funds Purchased & Sec. Sold Under Repurch Agr.	Other Liabilities for Borrowed Money	Liabilities Acceptances Executed & Outstanding	Other Liabilities Non-Related Parties	Due to Related Banking Institutions	Total Liabilities	Capital Stock and Notes	Surplus	Undivided Profits, Reserves & Other Capital	Total Liabilities & Capital
AIG Finance Holdings, Inc.	\$ 319,703	\$ 0	\$ 346,141	\$ 0	\$ 33,237	\$ 0	\$ 699,081	\$ 100	\$ 102,431	\$ 9,155	\$ 810,767
American Express Bank Ltd.	8,304,052	125,053	1,234,675	87,674	1,043,939	0	10,795,393	121,000	527,803	107,695	11,551,891
American Scandinavian Banking Corporation	0	0	0	0	343	0	343	5,000	5,000	1,338	11,681
Fiduciary Investment Corporation	7,619	0	0	0	9,296	0	16,915	100	3,362	78,177	98,554
French American Banking Corporation	0	0	405	0	15,987	14,584	30,976	50,000	20,000	33,053	134,029
General Electric Capital Corporation	0	0	196,258,000	0	108,961,000	0	305,219,000	771,000	6,347,000	20,299,000	332,636,000
Goldman Sachs London Holdings, Inc.	6,893	0	1,227,633	0	170,465	0	1,404,991	5,967	0	19,269	1,430,227
Merrill Lynch International Finance Corporation	9,095,326	0	3,322,004	0	4,125,246	0	16,542,576	100	0	1,921,636	18,464,312
Prudential-Bache International Banking Corp.	530,039	0	0	0	62,700	0	592,739	100	110,000	(4,789)	698,050
Skandinaviska Enskilda Banken Corp.	0	0	0	0	25	292,989	293,014	10,000	5,500	(794)	307,720
Sterling Banking Corporation	0	0	0	0	0	4	4	850	170	111	1,135
<b>Grand Totals</b>	<b>\$ 18,263,632</b>	<b>\$ 125,053</b>	<b>\$ 202,388,858</b>	<b>\$ 87,674</b>	<b>\$ 114,422,238</b>	<b>\$ 307,577</b>	<b>\$ 335,595,032</b>	<b>\$ 964,217</b>	<b>\$ 7,121,266</b>	<b>\$ 22,463,851</b>	<b>\$ 366,144,366</b>

## Schedule A - Consolidated Banking Statistics

### Part

### Consolidated Statement of Condition of Licensed Lenders as of December 31, 2000

#### ASSETS

(Amounts in Thousands of Dollars)

	Total Loans (net)	Cash on Hand & in Banks	Furniture Fixtures & Equipment	Other Assets	Total Assets Applicable to NY Business	Total Assets Not Applicable to NY Business	Total Assets
American General Finance, Inc.	\$ 40,552	\$ 215	\$ 320	\$ 1,595	\$ 42,682	\$ 20,919	\$ 63,601
Beneficial New York Inc.	369,941	1,144	931	3,818	375,834	0	375,834
CitiFinancial, Inc.	191,812	1,527	0	28,179	221,518	0	221,518
Financial Network Alliance, L.L.P.	0	250	0	0	250	0	250
GE Capital Consumer Lending, Inc.	228	14	0	848	1,090	6,951	8,041
Gemini Capital Corporation	910	101	2	532	1,545	2,927	4,472
Guardian Loan Company of Massapequa, Inc.	5,712	26	36	1,490	7,264	1,283	8,547
Household Automotive Credit Corporation	1,937	2	6	30	1,975	77,969	79,944
Household Finance Corporation III	389,550	188	379	48,283	438,400	0	438,400
NationsCredit Financial Services Corp.	4,482	(238)	2	95	4,341	0	4,341
Northwest Finance Company, Inc.	1,948	5	17	2	1,972	0	1,972
Novus Credit Services Inc.	1,201	0	0	0	1,201	393	1,594
Ray Bills Finance Corp.	1,219	117	59	267	1,662	0	1,662
Retail Charge Financial Services Corp.	449	11	11	294	765	0	765
Wells Fargo Financial New York, Inc.	63,056	26	115	194	63,391	0	63,391
<b>Grand Totals</b>	<b>\$1,072,997</b>	<b>\$3,388</b>	<b>\$1,878</b>	<b>\$85,627</b>	<b>\$1,163,890</b>	<b>\$110,442</b>	<b>\$1,274,332</b>



## Schedule A - Consolidated Banking Statistics

# Part

## Consolidated Statement of Condition of Licensed Lenders as of December 31, 2000

### LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	<u>Borrowed Funds</u>	<u>Bonds &amp; Debentures</u>	<u>Other Liabilities</u>	<u>Valuation Reserves</u>	<u>Capital Stock</u>	<u>Appropriated Surplus or Capital Reserves</u>	<u>Surplus, Incl Undivided Profits</u>	<u>Total Liabilities &amp; Capital</u>
American General Finance, Inc.	\$ 59,143	\$ 0	\$ 73	\$ 1,569	\$ 80	\$ 181	\$ 2,555	\$ 63,601
Beneficial New York Inc.	335,437	0	0	0	500	0	39,897	375,834
CitiFinancial, Inc.	190,297	0	932	10,231	150	140,655	(120,747)	221,518
Financial Network Alliance, L.L.P.	0	0	0	0	0	0	250	250
GE Capital Consumer Lending, Inc.	0	0	0	0	0	14,475	(6,435)	8,040
Gemini Capital Corporation	3,478	0	81	0	1,677	(764)	0	4,472
Guardian Loan Company of Massapequa, Inc.	7,499	0	165	208	545	0	131	8,548
Household Automotive Credit Corporation	78,521	0	0	0	0	1,423	0	79,944
Household Finance Corporation III	438,400	0	0	0	0	0	0	438,400
NationsCredit Financial Services Corp.	4,179	0	(130)	0	0	266	26	4,341
Northwest Finance Company, Inc.	1,842	0	27	0	200	0	(97)	1,972
Novus Credit Services Inc.	1,491	0	0	0	0	160	(57)	1,594
Ray Bills Finance Corp.	290	1,573	32	0	1	(341)	107	1,662
Retail Charge Financial Services Corp.	0	0	1	0	0	353	411	765
Wells Fargo Financial New York, Inc.	60,863	0	131	2,207	1	20,775	(20,586)	63,391
<b>Grand Totals</b>	<b>\$1,181,440</b>	<b>\$1,573</b>	<b>\$1,312</b>	<b>\$14,215</b>	<b>\$3,154</b>	<b>\$177,183</b>	<b>(\$104,545)</b>	<b>\$1,274,332</b>

## Schedule A - Consolidated Banking Statistics

### Part

### Consolidated Statement of Condition of Savings Banks as of Opening of Business January 1, 2001

#### ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Other Assets	Total Assets
Apple Bank for Savings	\$ 67,893	\$ 3,527,068	\$ 650,449	\$ 1,662,238	\$ 37,341	\$ 0	\$ 68,450	\$ 6,013,439
Bank of Greene County	7,037	47,369	4,300	101,829	5,034	0	1,686	167,255
Cohoes Savings Bank	15,334	77,394	0	624,193	7,333	0	10,828	735,082
Community Mutual Savings Bank	3,982	21,714	5,600	66,928	398	0	1,484	100,106
Cortland Savings Bank	6,266	33,025	10,000	181,810	3,591	0	21,537	256,229
Emigrant Savings Bank	52,776	2,174,773	95,000	5,709,757	76,654	301	128,970	8,238,231
First Central Savings Bank	1,818	4,593	18,800	26,889	413	0	404	52,917
First Niagara Bank	28,522	388,991	900	1,186,115	27,251	0	95,529	1,727,308
Fulton Savings Bank	10,293	56,656	6,700	174,807	3,093	1	3,997	255,547
Greater Buffalo Savings Bank	2,481	19,135	8,608	13,542	2,342	0	1,129	47,237
GreenPoint Bank	136,827	3,230,026	171,260	10,560,467	115,779	0	1,542,239	15,756,598
Hudson River Bank & Trust Company	25,657	248,649	0	851,819	18,931	0	27,849	1,172,905
Independence Community Bank	205,088	979,295	0	5,309,714	86,113	135	457,710	7,038,055
Jamestown Savings Bank	13,427	20,029	0	73,480	2,278	0	906	110,120
New York Community Bank	47,282	210,142	115,400	1,466,274	7,695	0	57,657	1,904,450
North Country Savings Bank	8,816	41,653	9,400	130,517	2,374	0	2,507	195,267
Northfield Savings Bank	24,812	593,482	0	80,283	3,358	0	27,252	729,187
Oneida Savings Bank	7,136	127,216	1,600	164,696	6,120	0	8,636	315,404
Oswego County Savings Bank	7,268	33,166	0	86,000	3,049	0	7,173	136,656
PathFinder Bank	4,777	62,947	0	149,707	4,611	0	10,645	232,687
Pioneer Savings Bank	16,534	131,019	14,070	368,256	5,536	0	4,021	539,436
Putnam County Savings Bank	44,653	246,932	14,000	236,053	5,880	0	5,385	552,903
Rhinebeck Savings Bank	12,861	18,990	0	190,495	9,821	0	2,461	234,628
Richmond County Savings Bank	50,465	1,078,568	37,000	1,818,606	30,045	0	193,645	3,208,329
Ridgewood Savings Bank	21,485	1,058,065	36,600	1,255,720	14,351	0	39,279	2,425,500
Rome Savings Bank	7,770	50,809	12,500	165,846	3,389	0	4,934	245,248
Rondout Savings Bank	2,676	66,522	0	64,025	1,211	0	2,276	136,710
Roslyn Savings Bank	58,220	3,079,399	19,800	4,090,964	29,419	2,006	194,763	7,474,571
Savings Bank of Utica	16,858	342,967	700	604,793	16,129	1,908	36,630	1,019,985
Sawyer Savings Bank	1,825	54,342	0	52,089	829	0	2,568	111,653
Troy Savings Bank	23,342	255,447	7,538	749,727	18,863	0	65,704	1,120,621
Ulster Savings Bank	8,215	32,390	1,800	397,432	7,941	0	18,728	466,506
Walden Savings Bank	7,075	35,796	3,180	93,700	2,410	0	3,061	145,222
Warwick Savings Bank	14,075	156,757	0	417,153	7,027	0	19,256	614,268
Watertown Savings Bank	10,370	60,293	2,000	131,940	4,661	76	11,473	220,813
<b>54 Grand Totals</b>	<b>\$ 973,916</b>	<b>\$ 18,565,619</b>	<b>\$ 1,247,205</b>	<b>\$ 39,257,864</b>	<b>\$ 571,270</b>	<b>\$ 4,427</b>	<b>\$ 3,080,772</b>	<b>\$ 63,701,073</b>

## Schedule A - Consolidated Banking Statistics

# Part

### Consolidated Statement of Condition of Savings Banks as of Opening of Business January 1, 2001

#### LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	<u>Total Deposits</u>	<u>Federal Funds Bought &amp; Repos</u>	<u>Other Borrowed Money</u>	<u>Subordinated Notes and Debentures</u>	<u>All Other Liabilities</u>	<u>Total Liabilities</u>	<u>Total Equity Capital</u>	<u>Total Liabilities and Capital</u>
Apple Bank for Savings	\$ 5,010,017	\$ 470,761	\$ 976	\$ 0	\$ 22,156	\$ 5,503,910	\$ 509,529	\$ 6,013,439
Bank of Greene County	137,300	0	10,000	0	789	148,089	19,166	167,255
Cohoes Savings Bank	496,802	23,610	108,261	0	4,024	632,697	102,385	735,082
Community Mutual Savings Bank	89,344	0	0	0	1,976	91,320	8,786	100,106
Cortland Savings Bank	208,289	7,898	4,000	0	4,962	225,149	31,080	256,229
Emigrant Savings Bank	5,069,971	698,447	1,511,299	0	64,129	7,343,846	894,385	8,238,231
First Central Savings Bank	47,793	0	0	0	103	47,896	5,021	52,917
First Niagara Bank	1,244,865	101,148	237,274	0	14,609	1,597,896	129,412	1,727,308
Fulton Savings Bank	190,070	0	29,500	0	2,099	221,669	33,878	255,547
Greater Buffalo Savings Bank	37,333	0	0	0	332	37,665	9,572	47,237
GreenPoint Bank	11,401,246	300,180	1,189,739	149,739	486,928	13,527,832	2,228,766	15,756,598
Hudson River Bank & Trust Company	742,556	20,648	238,278	0	14,985	1,016,467	156,438	1,172,905
Independence Community Bank	4,620,692	0	1,581,575	0	105,033	6,307,300	730,755	7,038,055
Jamestown Savings Bank	102,386	0	0	0	279	102,665	7,455	110,120
New York Community Bank	1,212,701	0	535,858	0	14,951	1,763,510	140,940	1,904,450
North Country Savings Bank	164,305	0	5,231	0	798	170,334	24,933	195,267
Northfield Savings Bank	520,940	125,000	0	0	7,406	653,346	75,841	729,187
Oneida Savings Bank	203,442	0	72,100	0	2,885	278,427	36,977	315,404
Oswego County Savings Bank	108,494	200	12,267	0	1,818	122,779	13,877	136,656
PathFinder Bank	164,385	6,435	41,058	0	2,413	214,291	18,396	232,687
Pioneer Savings Bank	477,548	0	350	0	2,704	480,602	58,834	539,436
Putnam County Savings Bank	499,813	0	0	0	931	500,744	52,159	552,903
Rhinebeck Savings Bank	210,175	2,700	2,500	0	1,577	216,952	17,676	234,628
Richmond County Savings Bank	2,095,548	0	791,031	0	23,479	2,910,058	298,271	3,208,329
Ridgewood Savings Bank	1,890,454	39,468	59,033	0	24,776	2,013,731	411,769	2,425,500
Rome Savings Bank	185,620	0	19,635	0	6,297	211,552	33,696	245,248
Rondout Savings Bank	108,323	0	8,612	0	870	117,805	18,905	136,710
Roslyn Savings Bank	4,140,703	2,006,284	782,411	0	63,963	6,993,361	481,210	7,474,571
Savings Bank of Utica	654,453	112,771	153,347	0	9,503	930,074	89,911	1,019,985
Sawyer Savings Bank	81,975	900	18,000	0	433	101,308	10,345	111,653
Troy Savings Bank	794,123	18,745	171,342	0	6,152	990,362	130,259	1,120,621
Ulster Savings Bank	306,005	25,000	71,958	0	6,114	409,077	57,429	466,506
Walden Savings Bank	130,701	0	0	0	692	131,393	13,829	145,222
Warwick Savings Bank	334,646	47,744	172,820	0	5,572	560,782	53,486	614,268
Watertown Savings Bank	186,833	0	0	0	1,095	187,928	32,885	220,813
<b>Grand Totals</b>	<b>\$43,869,851</b>	<b>\$4,007,939</b>	<b>\$7,828,455</b>	<b>\$149,739</b>	<b>\$906,833</b>	<b>\$56,762,817</b>	<b>\$6,938,256</b>	<b>\$63,701,073</b>

## Schedule A - Consolidated Banking Statistics

### Part 8

#### Consolidated Statement of Condition of Savings and Loan Associations as of December 31, 2000

(Amounts in Thousands of Dollars)

#### ASSETS

#### LIABILITIES AND CAPITAL

	ASSETS						LIABILITIES AND CAPITAL					
	Mortgage Loans	Other Loans	Cash, Deposits & Investments	Fixed Assets	Other Assets	Total Assets	Deposits	Borrowed Money	Other Liabilities	Total Liabilities	Undivided Profits	Total Liabilities & Capital
Atlas Savings and Loan Association	\$ 6,207	\$ 2	\$ 55,395	\$1,318	\$1,177	\$ 64,099	\$ 48,791	\$ 0	\$ 963	\$ 49,754	\$14,345	\$ 64,099
Canisteo Savings and Loan Association	3,239	186	2,281	20	36	5,762	5,144	0	7	5,151	611	5,762
Lake Shore Savings and Loan Association	121,236	8,558	60,651	3,342	6,954	200,741	173,789	7,140	1,362	182,291	18,450	200,741
Massena Savings and Loan Association	54,070	6,004	2,584	1,296	528	64,482	50,794	7,000	99	57,893	6,589	64,482
Medina Savings and Loan Association	22,488	4,257	8,913	1,057	437	37,152	30,232	3,700	102	34,034	3,118	37,152
<b>Grand Totals</b>	<b>\$207,240</b>	<b>\$19,007</b>	<b>\$129,824</b>	<b>\$7,033</b>	<b>\$9,132</b>	<b>\$372,236</b>	<b>\$308,750</b>	<b>\$17,840</b>	<b>\$2,533</b>	<b>\$329,123</b>	<b>\$43,113</b>	<b>\$372,236</b>

### Part 9

#### Consolidated Statement of Condition of Safe Deposit Companies as of December 31, 2000

#### ASSETS

#### LIABILITIES AND CAPITAL

	ASSETS						LIABILITIES AND CAPITAL						
	Cash and Due from Banks	Bond and Stock Investments	Vaults and Safes	Furniture and Fixtures	Rentals and Storage Chgs Due-Accrued	Other Assets	Total Assets	Loans, Taxes, Int & Expense Payable	Unearned Rental & Storage	Other Liabilities	Capital Stock	Surplus & Undivd Profits	Total Liabilities & Capital
Akron Safe Deposit Company	\$ 52,265	\$ 167,292	\$ 43,664	\$ 0	\$ 0	\$ 3,880	\$ 267,101	\$ 0	\$ 0	\$ 0	\$ 10,000	\$ 257,101	\$ 267,101
China Safe Deposit Company	827,150	0	204,475	1,672	7,390	28,502	1,069,189	2,408	152,326	0	100,000	814,455	1,069,189
Universal Safe Deposit Corp.	776,540	0	0	82,543	0	344,496	1,203,579	29,603	24,241	91,979	250,000	807,756	1,203,579
Zurich Depository Corporation	486,222	111,495	0	23,608	0	33,668	654,993	58,191	333,980	97,453	48,220	117,149	654,993
<b>Grand Totals</b>	<b>\$2,142,177</b>	<b>\$278,787</b>	<b>\$248,139</b>	<b>\$107,823</b>	<b>\$7,390</b>	<b>\$410,546</b>	<b>\$3,194,862</b>	<b>\$90,202</b>	<b>\$510,547</b>	<b>\$189,432</b>	<b>\$408,220</b>	<b>\$1,996,461</b>	<b>\$3,194,862</b>

Schedule A - Consolidated Banking Statistics

10  
Part

Consolidated Statement of Condition of  
Mutual Trust Investment Companies as of the  
Morning of January 1, 2001

**BANK FIDUCIARY (EQUITY) FUND**

<b>ASSETS</b>		<b>LIABILITIES</b>	
<u>Income Fund</u>		<u>Income Fund</u>	
Cash	\$25,723	Accounts Payable & Accrued Exp.	\$29,280
Estimated Foreign Tax Reclaims	7,967	Estimated Final Income Distribution	4,410
<hr/>		<hr/>	
<b>Total Income Fund</b>	<b>\$33,690</b>	<b>Total Income Fund</b>	<b>\$33,690</b>
<hr/> <hr/>		<hr/> <hr/>	

**BANK FIDUCIARY (FIXED INCOME) FUND**

<b>ASSETS</b>		<b>LIABILITIES</b>	
<u>Income Fund</u>		<u>Income Fund</u>	
Cash	\$23,992	Accounts Payable & Accrued Exp.	\$23,992
<hr/>		<hr/>	
<b>Total Income Fund</b>	<b>\$23,992</b>	<b>Total Income Fund</b>	<b>\$23,992</b>
<hr/> <hr/>		<hr/> <hr/>	

# Schedule B - Supervised Institutions

## Part 1

### Summary of Supervised Institutions as of December 31, 2000

<u>Type of Institution</u>	<u>Number of Institutions</u>	<u>Number of Domestic Offices</u>
Commercial Banks	41	153
Trust Companies	45	2460
Limited Purpose Trust Companies	36	40
Savings Banks	35	534
Savings & Loan Associations	5	10
Credit Unions	38	72
Private Banker	1	1
Investment Companies (Article XII)	12	12
Safe Deposit Companies	4	6
Foreign Branches	105*	122
Foreign Agencies	34	34
Foreign Representative Offices	62	62
Mutual Investment Trusts	2	2
Common Trust Funds	74	74
Holding Companies - One Bank	47	47
Holding Companies - Multi Bank	11	11
Mutual Holding Companies	8	8
Licensed Lenders	15	185
Sales Finance Companies	138	248
Premium Finance Agencies	52	56
Check Cashers	219	621
Money Transmitters	53	208
Budget Planners	13	35
Mortgage Bankers	257	923
Mortgage Brokers	1833	2172
NYS Regulated Corporations	7	7
Charitable Foundations	16	16
<b>Total</b>	<b>3,163</b>	<b>8,119</b>

\* Four of these branches operate more than one office in New York.

## Schedule B - Supervised Institutions

### Part 2

### Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2000

<u>Name of Institution</u>	<u>Address</u>	<u>Number of Domestic Offices</u>	<u>Date of Charter or License</u>
<b>Commercial Banks</b>			
Alden State Bank	13216 Broadway	Alden, NY 14004	2 September 30, 1916
Alpine Capital Bank	680 Fifth Avenue	New York, NY 10019	1 February 29, 2000
Amerasia Bank	41-04/41-06 Main Street	Flushing, NY 11355	1 February 16, 1988
American Community Bank	300 Glen Street	Glen Cove, NY 11542	1 October 20, 1999
Bank of Akron	46 Main Street	Akron, NY 14001	4 December 31, 1919
Bank of Avoca	18 North Main Street	Avoca, NY 14809	2 September 21, 1901
Bank of Cattaraugus	24 Main Street	Cattaraugus, NY 14719	1 March 30, 1892
Bank of Holland	12 South Main Street	Holland, NY 14080	1 October 21, 1893
Bank Audi (U.S.A.)	19 East 54th Street	New York, NY 10022	1 June 6, 1983
BPD International Bank	152 West 57th Street	New York, NY 10019	1 January 24, 1986
Cattaraugus County Bank	116-120 Main Street	Little Valley, NY 14755	5 January 2, 1902
Charter One Commercial	10 North Pearl Street	Albany, NY 12207	1 May 25, 1999
Chohung Bank of New York	241 Fifth Avenue	New York, NY 10016	2 October 10, 1990
Citibank (New York State)	99 Gamsey Road	Perinton, NY 14534	22 May 1, 1987
Citizens Bank of Cape Vincent	P.O. Box 277, 154 Broadway	Cape Vincent, NY 13618	2 September 11, 1919
Community Bank of Sullivan County	4058 Route 42 North, Monticello Mall	Monticello, NY 12701	2 July 27, 1993
Community Capital Bank	111 Livingston Street	Brooklyn, NY 11201	2 August 27, 1990
Country Bank	102 Brewster Avenue	Carmel, NY 10512	5 April 20, 1988
First American International Bank	5503 8th Avenue	Brooklyn, NY 11220	1 October 15, 1999
First State Bank, Canisteo, N.Y.	3 Main Street	Canisteo, NY 14823	3 April 28, 1897
Genesee Regional Bank	3670 Mt. Read Blvd., North Pointe Centre	Rochester, NY 14616	4 August 8, 1985
Gotham Bank of New York	1412 Broadway	New York, NY 10018	1 November 17, 1980
Great Eastern Bank	41-48 Main Street	Flushing, NY 11355	3 December 29, 1986
Hamptons State Bank	243 North Sea Road	Southampton, NY 11968	1 August 17, 1998
Hanvit America Bank	1250 Broadway	New York, NY 10001	5 January 20, 1984
Interbank of New York	420 Park Avenue South	New York, NY 10016	4 September 24, 1990
Liberty Bank of New York	11 West 32nd Street	New York, NY 10001	2 February 6, 1998
Long Island Commercial Bank	One Suffolk Square	Islandia, NY 11749	6 November 13, 1989
LBS Bank-New York	12 East 52 Street	New York, NY 10022	1 August 26, 1986
Reliance Bank	1200 Mamaroneck Avenue	White Plains, NY 10605	1 August 15, 1986
Riverside Bank	11-13 Garden Street	Poughkeepsie, NY 12602	2 February 12, 1988
State Bank of Chittenango	101 Falls Boulevard	Chittenango, NY 13037	2 February 23, 1923
The Bank of Castile	50 North Main Street	Castile, NY 14427	13 August 2, 1917
The Berkshire Bank	600 Madison Avenue	New York, NY 10022	3 May 4, 1989

## Schedule B - Supervised Institutions

### Part

(continued)

### Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2000

<u>Name of Institution</u>	<u>Address</u>	<u>Number of Domestic Offices</u>	<u>Date of Charter or License</u>	
<b>Commercial Banks continued</b>				
The Chinese American Bank	77-79 Bowery	New York, NY 10002	3	June 23, 1967
The Pavilion State Bank	6948 Cato Street	Pavilion, NY 14525	6	November 30, 1928
Tioga State Bank	Main & Tioga Streets	Spencer, NY 14883	7	March 22, 1884
The Troy Commercial Bank	433 River Street	Troy, NY 12180	1	August 1, 2000
Union State Bank	46 College Avenue	Nanuet, NY 10954	23	November 18, 1969
United Orient Bank	10 Chatham Square	New York, NY 10038	2	May 7, 1980
Victory State Bank	3155 Amboy Road, Oakwood Shopping Plaza	Staten Island, NY 10306	3	November 13, 1997
<b>Trust Companies</b>				
Amalgamated Bank	11-15 Union Square	New York, NY 10003	8	March 16, 1923
Arab American Bank	40 East 52nd Street	New York, NY 10022	1	June 17, 1976
Atlantic Bank of New York	960-964 Avenue of the Americas	New York, NY 10001	13	April 1, 1926
Banco Popular North America	7 West 51st Street	New York, NY 10019	103	January 1, 1999
Bank of Millbrook	Franklin Avenue	Millbrook, NY 12545	1	March 14, 1891
Bank of Richmondville	5 East Main Street	Richmondville, NY 12149	3	December 8, 1893
Bank of Smithtown	1 East Main Street	Smithtown, NY 11787	8	May 4, 1923
Bank of Tokyo - Mitsubishi Trust Company	1251 Avenue of the Americas, 14th Floor	New York, NY 10020	3	September 15, 1955
Bank of Utica	220-222 Genesee Street	Utica, NY 13502	1	September 30, 1958
Bank Leumi USA	579 Fifth Avenue	New York, NY 10017	7	July 15, 1968
Bankers Trust Company	130 Liberty Street, DB Plaza	New York, NY 10006	5	March 24, 1903
BCH - USA	45 East 53rd Street	New York, NY 10022	4	November 7, 1929
BSB Bank & Trust Company	58-68 Exchange Street	Binghamton, NY 13902	22	July 31, 1995
Capital Bank & Trust Company	145 Wolf Road, Wolf Road Shoppers Park, Building F	Colonie, NY 12205	2	December 11, 1995
Cayuga Bank	115 Genesee Street	Auburn, NY 13021	11	December 30, 1996
Chemung Canal Trust Company	One Chemung Canal Plaza	Elmira, NY 14902	14	July 10, 1902
Commercial Bank of New York	320 Park Avenue	New York, NY 10022	14	June 24, 1988
European American Bank	120 Broadway	New York, NY 10271	103	December 12, 1952
Fiduciary Trust Company International	2 World Trade Center, Floors 94-97	New York, NY 10048	1	November 17, 1930
First Tier Bank & Trust	107 Main Street	Salamanca, NY 14779	5	February 14, 1902
Habib American Bank	99 Madison Avenue	New York, NY 10016	3	November 7, 1983
Hudson Valley Bank	35 East Grassy Sprain Road	Yonkers, NY 10710	16	May 20, 1994
HSBC Bank USA	One HSBC Center	Buffalo, NY 14203	440	December 31, 1999



## Schedule B - Supervised Institutions

### Part (continued)

### Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2000

<u>Name of Institution</u>	<u>Address</u>	<u>Number of Domestic Offices</u>	<u>Date of Charter or License</u>	
<b>Trust Companies continued</b>				
Israel Discount Bank of New York	511 Fifth Avenue	New York, NY 10017	3	July 17, 1922
IBJ Whitehall Bank & Trust Company	One State Street	New York, NY 10004	3	April 24, 1929
Manufacturers and Traders Trust Company	One M & T Plaza	Buffalo, NY 14240	455	June 27, 1893
Mitsubishi Trust & Banking Corporation (U.S.A.)	520 Madison Avenue (39th Floor)	New York, NY 10022	1	March 24, 1986
Mizuho Trust and Banking Company (USA)	666 Fifth Avenue (Suite 801)	New York, NY 10103	1	October 22, 1987
Morgan Guaranty Trust Company of New York	60 Wall Street	New York, NY 10260	5	April 13, 1864
North Fork Bank	245 Love Lane	Mattituck, NY 11952	154	July 28, 1988
Orange County Trust Company	212 Dolson Avenue	Middletown, NY 10940	4	May 3, 1892
Solvay Bank	1537 Milton Avenue	Solvay, NY 13209	6	March 20, 1917
State Bank of Long Island	699 Hillside Avenue	New Hyde Park, NY 11040	11	November 1, 1966
Steuben Trust Company	One Steuben Square	Hornell, NY 14843	10	December 31, 1919
Sumitomo Trust & Banking Co. (U.S.A.)	527 Madison Avenue	New York, NY 10022	1	September 17, 1987
The Adirondack Trust Company	473 Broadway	Saratoga Springs, NY 12866	7	September 19, 1901
The Bank of New York	One Wall Street	New York, NY 10005	377	February 16, 1871
The Chase Manhattan Bank	270 Park Avenue	New York, NY 10017	579	November 26, 1968
The Fuji Bank and Trust Company	Two World Trade Center	New York, NY 10048	1	November 29, 1974
The Herkimer County Trust Company	501 East Main Street	Little Falls, NY 13365	12	April 26, 1917
The Industrial Bank of Japan Trust Company	1251 Avenue of the Americas	New York, NY 10020	1	November 29, 1974
The Merchants Bank of New York	275 Madison Avenue	New York, NY 10016	7	May 17, 1926
Tompkins County Trust Company	110 North Tioga Street	Ithaca, NY 14850	11	September 18, 1891
United States Trust Company of New York	114 West 47th Street	New York, NY 10036	6	August 30, 1995
Wyoming County Bank	55 North Main Street	Warsaw, NY 14569	16	November 29, 1913
<b>Limited Purpose Trust Companies</b>				
American Stock Transfer & Trust Company	59 Maiden Lane	New York, NY 10038	1	December 31, 1987
Bankers Trust Company of New York	280 Park Avenue	New York, NY 10017	2	May 5, 1995
Bank of Bermuda (New York) Limited	100 Wall Street	New York, NY 10005	1	July 3, 1989
Brown Brothers Harriman Trust Company, LLC	63 Wall Street	New York, NY 10005	1	January 13, 1984
Chuo Mitsui Trust Company (U.S.A.)	2 World Trade Center	New York, NY 10048	1	October 20, 1987
Citi Fiduciary Trust Company	Citicorp Center, 153 E. 53rd Street	New York, NY 10022	1	February 26, 1991
Computershare Trust Company of New York	88 Pine Street	New York, NY 10005	1	December 12, 2000
Continental Stock Transfer & Trust Company	2 Broadway	New York, NY 10004	1	May 1, 1974

## Schedule B - Supervised Institutions

### Part (continued)

### Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2000

<u>Name of Institution</u>	<u>Address</u>	<u>Number of Domestic Offices</u>	<u>Date of Charter or License</u>
<b>Limited Purpose Trust Companies continued</b>			
Dai-ichi Kangyo Trust Company of New York	One World Trade Center (Suite 5031)	1	June 24, 1986
First Chicago Trust Company of New York	14 Wall Street	1	April 29, 1986
Friends Ivory & Sime Trust Company	One World Trade Center	1	October 11, 1995
Genesee Valley Trust Company	5 Tobey Village Office Park	1	March 30, 1994
Harris Trust Company of New York	88 Pine Street	1	November 27, 1923
ING Institutional Trust Company	237 Park Avenue, 9th Floor	1	July 30, 1997
Lehman Brothers Trust Company*	3 World Financial Center	1	June 28, 1996
Market Street Trust Company	80 East Market Street	1	November 17, 1987
Mellon Securities Trust Company	120 Broadway	1	September 12, 1985
Mellon Trust of New York	200 Park Avenue	1	June 16, 1988
Merrill Lynch Trust Company of New York	717 Fifth Avenue	2	February 28, 1997
Nationsbank Trust Company of New York	One Exchange Plaza, 55 Broadway	1	June 30, 1994
Neuberger Berman Trust Company	605 Third Avenue	1	April 7, 1994
New York Life Trust Company	51 Madison Avenue	1	March 9, 1995
Offitbank	520 Madison Avenue	1	July 13, 1990
Oppenheimer Trust Company	Two World Trade Center	1	April 14, 1988
Sakura Trust Company	101 Park Avenue, 12th Floor	1	September 28, 1988
The Bank of New York Trust Company	123 Main Street	1	March 9, 1982
The Bank of Nova Scotia Trust Company of New York	One Liberty Plaza	1	June 22, 1959
The Depository Trust Company	55 Water Street	1	May 11, 1973
The Dreyfus Trust Company	144 Glenn Curtiss Boulevard	1	December 17, 1984
The Goldman Sachs Trust Company	One New York Plaza	3	August 20, 1990
The Northern Trust Company of New York	40 Broad Street	1	June 29, 1989
The Rockefeller Trust Company	30 Rockefeller Plaza	1	February 21, 1986
Toyo Trust Company of New York	280 Park Avenue, 39th Floor	1	September 26, 1988
UBS Trust Company	10 East 50th Street	1	November 30, 1999
Winthrop Trust Company	277 Park Avenue	1	May 15, 1995
Zurich Capital Markets Trust Company	One Chase Manhattan Plaza	1	April 9, 1999

\*Dissolution order issued in November, 2000; institution in liquidation as of December 31, 2000.

## Schedule B - Supervised Institutions

### Part (continued)

### Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2000

<u>Name of Institution</u>	<u>Address</u>	<u>Number of Domestic Offices</u>	<u>Date of Charter or License</u>
<b>Savings Banks</b>			
Apple Bank For Savings	1075 Central Park Avenue	49	April 17, 1863
Cohoes Savings Bank	75 Remsen Street	19	April 11, 1851
Community Mutual Savings Bank	10 Bank Street	5	February 1, 1980
Cortland Savings Bank	1 North Main Street	4	April 13, 1866
Emigrant Savings Bank	5 East 42nd Street	47	April 10, 1850
First Central Savings Bank	19-19 Francis Lewis Boulevard	1	March 31, 1999
First Niagara Bank	6950 South Transit Road	23	January 1, 1870
Fulton Savings Bank	75 South First Street	9	January 1, 1871
Greater Buffalo Savings Bank	47 Court Street	3	October 8, 1999
Greenpoint Bank	807 Manhattan Avenue	77	January 1, 1868
Hudson River Bank & Trust	One Hudson City Centre	19	April 4, 1850
Independence Community Bank	130 Court Street	70	April 7, 1992
Jamestown Savings Bank	311 East Fairmont Avenue	4	November 8, 1995
New York Community Bank	136-65 Roosevelt Avenue	15	April 14, 1859
Northfield Savings Bank	1731 Victory Boulevard	11	July 8, 1993
Oneida Savings Bank	182 Main Street	6	February 19, 1866
PathFinder Bank	214 West First Street	5	March 4, 1859
Pioneer Savings Bank	21 Second Street	7	July 1, 1972
Putnam County Savings Bank	Route 6 & Drewville Road	6	July 1, 1972
Rhinebeck Savings Bank	6414 Montgomery Street	5	April 12, 1860
Richmond County Savings Bank	1214 Castleton Avenue	26	October 19, 1886
Ridgewood Savings Bank	71-02 Forest Avenue	17	May 18, 1921
Rondout Savings Bank	300 Broadway	2	January 1, 1868
Sawyer Savings Bank	87 Market Street	2	July 1, 1972
The Bank of Greene County	425 Main Street	7	May 14, 1974
The North Country Savings Bank	127 Main Street	4	March 9, 1909
The Oswego County Savings Bank	44 East Bridge Street	6	January 1, 1870
The Rome Savings Bank	100 OnThe Mall	4	June 30, 1851
The Roslyn Savings Bank	1400 Northern Boulevard	27	December 17, 1875
The Savings Bank of Utica	233 Genesee Street	11	April 26, 1839
The Troy Savings Bank	Second & State Streets	21	April 23, 1823
The Warwick Savings Bank	18 Oakland Avenue	5	June 27, 1875

## Schedule B - Supervised Institutions

### Part (continued)

### Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2000

<u>Name of Institution</u>	<u>Address</u>	<u>Number of Domestic Offices</u>	<u>Date of Charter or License</u>
<b>Savings Banks continued</b>			
Ulster Savings Bank	280 Wall Street	5	April 12, 1851
Walden Savings Bank	2 Bank Street	6	January 1, 1872
Watertown Savings Bank	111 Clinton Street	6	October 2, 1893
<b>Savings &amp; Loan Associations</b>			
Atlas Savings and Loan Association	689 Fifth Avenue	1	October 17, 1900
Canisteo Savings and Loan Association	1 Main Street	1	August 15, 1921
Lake Shore Savings and Loan Association	128 East Fourth Street	5	February 13, 1891
Massena Savings and Loan Association	255 Main Street	1	May 21, 1924
Medina Savings and Loan Association	11182 Maple Ridge Road	2	March 20, 1888
<b>Credit Unions</b>			
Ambrac Credit Union	70 Sayre Street	1	October 7, 1940
AmeriCU Credit Union	1916 Black River Boulevard	10	May 1, 2000
Bakery Salesmen Credit Union	41-20 Crescent Street	1	August 12, 1940
Branch 6000 NALC Credit Union	630 Broadway	1	October 10, 1973
Buffalo Service Credit Union	111 W. Huron St. Federal Building, Room 1104	3	February 27, 1933
Buffalo Telephone Employees Credit Union	2727 Main Street	1	February 16, 1942
Central Credit Union	107-14 71st Road	2	January 2, 1920
Cornell Fingerlakes Credit Union	1030 Craft Road	7	December 1, 1997
Directors Choice Credit Union	4 Wembley Square	1	January 5, 2000
Dressmakers Credit Union	218 West 40th Street, Room 402	1	November 24, 1937
Empire Branch 36 National Association of Letter Carriers Credit Union	347 West 41st Street, Suite 101	1	February 3, 1939
Empire State Credit Union	385 West Route 59	1	August 30, 1920
Erie County Employees Credit Union	95 Franklin Street	1	March 13, 1940
Excelsior Credit Union	341 New Karner Road	1	July 22, 1915
GRS Employees Credit Union	150 Sawgrass Drive	1	February 4, 1955
Holy Family Parish Credit Union	42 Lorenzo Street	1	April 3, 1937
Hudson River Credit Union	312 Palmer Avenue	1	March 23, 1998
Independent Credit Union	1609 Avenue Z	1	January 16, 1922
Jamaica Postal Credit Union	88-40 164th Street	1	February 5, 1931
Jamestown Post Office Employees' Credit Union	300 East Third Street	1	November 30, 1928
Local 1199 Credit Union	310 West 43rd Street	1	October 25, 1940
Melrose Credit Union	58-25 Queens Boulevard	1	May 27, 1922

## Schedule B - Supervised Institutions

### Part (continued)

### Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2000

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License
<b>Credit Unions continued</b>			
Middle Village Credit Union	78-09 Metropolitan Avenue	Middle Village, NY 11379	1 January 2, 1924
Montauk Credit Union	363 Seventh Avenue, Suite 1200	New York, NY 10001	2 March 20, 1922
Municipal Credit Union	2 Lafayette Street	New York, NY 10007	8 November 15, 1916
Newspaper Employees Credit Union	645 Albany Shaker Road	Albany, NY 12211	1 May 31, 1933
Niagara Dupont Employees Credit Union	5301 Buffalo Ave. & 26th St., PO Box 787	Niagara Falls, NY 14302	1 May 3, 1934
Niagara Falls Penn Central Employees Credit Union	8610 Buffalo Avenue	Niagara Falls, NY 14304	1 January 12, 1939
Norton-Troy Employees Credit Union	Norton-Troy Company Building, 10th Ave. & 25th St	Watervliet, NY 12189	1 March 3, 1939
Postal Employees Credit Union	29 Jay Street	Schenectady, NY 12301	1 October 20, 1928
Poughkeepsie Public School Credit Union	May & Forbus Street	Poughkeepsie, NY 12601	1 March 4, 1937
Progressive Credit Union	370 Seventh Avenue, Suite 1400	New York, NY 10001	2 July 15, 1918
Riverside Credit Union	245 Vulcan Street	Buffalo, NY 14207	1 April 14, 1942
Rochester Postal Employees Credit Union	1225 Jefferson Road	Rochester, NY 14692	2 November 9, 1931
Sixth Avenue Credit Union	425 Grand Street	New York, NY 10002	5 October 13, 1921
The Niagara Frontier Federal Employees Credit Union	615 Main Street	Niagara Falls, NY 14302	1 February 5, 1931
Western Division Credit Union	6750 Main Street	Williamsville, NY 14221	3 June 24, 1937
Yonkers Postal Employees Credit Union	75 Main Street	Yonkers, NY 10702	1 March 26, 1934
<b>Private Banker</b>			
Brown Brothers Harriman & Co.	59 Wall Street	New York, NY 10005	1 June 15, 1934
<b>Investment Companies (Article XII)</b>			
American Express Bank Ltd.	American Express Tower World Financial Center	New York, NY 10285	1 April 1, 1998
American Scandinavian Banking Corporation	437 Madison Avenue	New York, NY 10022	1 March 2, 1981
AIG Finance Holdings, Inc.	70 Pine Street	New York, NY 10270	1 October 23, 1996
Fiduciary Investment Corporation	2 World Trade Center	New York, NY 10048	1 February 27, 1970
French American Banking Corporation	1 World Financial Center, 200 Liberty Street	New York, NY 10281	1 May 21, 1919
General Electric Capital Corporation	335 Madison Ave. - 12th Floor	New York, NY 10017	1 November 17, 1943
Goldman Sachs London Holdings LLC	85 Broad Street	New York, NY 10004	1 December 4, 1995
GE Capital International Financing Corporation*	335 Madison Avenue	New York, NY 10017	1 November 13, 2000
Merrill Lynch International Finance Corporation	North Tower, World Financial Center	New York, NY 10281	1 March 27, 1984
Prudential-Bache International Banking Corporation	199 Water Street, 29th Floor	New York, NY 10292	1 June 17, 1996
Skandinaviska Enskilda Banken Corporation	245 Park Avenue	New York, NY 10167	1 July 23, 1982
Sterling Banking Corporation	430 Park Avenue	New York, NY 10022	1 August 30, 1951

\*Charter approved; not yet operating as of December 31, 2000.

## Schedule B - Supervised Institutions

### Part

(continued)

### Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2000

<u>Name of Institution</u>	<u>Address</u>	<u>Number of Domestic Offices</u>	<u>Date of Charter or License</u>	
<b>Foreign Branches</b>				
Allied Irish Banks plc	405 Park Avenue	New York, NY 10022	1	December 12, 1977
ABN AMRO Bank N.V.	Bank of America Plaza, 500 Park Avenue	New York, NY 10022	1	January 31, 1941
Banca di Roma S.p.A.	34 East 51st Street	New York, NY 10022	1	December 24, 1988
Banca Antoniana Popolare Veneta S.c.p.a., a.r.l.	17 State Street	New York, NY 10004	1	September 28, 2000
Banca Commerciale Italiana	One William Street	New York, NY 10004	1	June 3, 1969
Banca Intesa S.p.A.	10 East 53rd Street	New York, NY 10022	1	April 19, 2000
Banca Monte dei Paschi di Siena S.p.A.	55 East 59th Street	New York, NY 10022	1	February 4, 1983
Banca Nazionale del Lavoro	25 West 51st Street	New York, NY 10019	1	March 7, 1962
Banco de La Nacion Argentina	299 Park Avenue	New York, NY 10171	1	August 21, 1973
Banco di Napoli S.p.A.	4 East 54th Street	New York, NY 10022	1	September 1, 1949
Banco di Sicilia S.p.A.	250 Park Avenue	New York, NY 10177	1	July 6, 1977
Banco do Brasil, S.A.	550-552 Fifth Avenue	New York, NY 10036	1	March 25, 1969
Banco Bilbao Vizcaya Argentaria, S.A.	1345 Avenue of the Americas	New York, NY 10105	1	October 1, 1988
Banco Commercial Portugues, S.A.	2 Wall Street	New York, NY 10005	1	August 14, 2000
Banco Espanol de Credito, S.A.	730 Fifth Avenue	New York, NY 10019	1	February 22, 1984
Banco Espirito Santo, S.A.	320 Park Avenue	New York, NY 10022	1	May 6, 1988
Banco Itau, S.A.	540 Madison Avenue	New York, NY 10022	1	October 2, 1979
Banco Mercantil de Sao Paulo S. A.	450 Park Avenue	New York, NY 10022	1	March 6, 1974
Banco Popular de Puerto Rico	5 West 51st Street	New York, NY 10019	1	January 1, 1999
Banco Santander Central Hispano, S.A.	45 East 53rd Street	New York, NY 10022	1	April 12, 1977
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	430 Park Avenue	New York, NY 10022	1	September 1, 1911
Bank Hapoalim B.M.	1177 Avenue of the Americas	New York, NY 10036	3	November 19, 1974
Bank Muamalat Malaysia Berhad	325 West 38th Street	New York, NY 10018	1	September 15, 1978
Barclays Bank PLC	222 Broadway	New York, NY 10038	2	September 1, 1911
Bayerische Hypo-und Verinsbank Aktiengesellschaft	150 East 42nd Street	New York, NY 10017	2	July 17, 1974
BNP Paribas	787 7th Avenue	New York, NY 10019	3	November 3, 1976
Caixa Geral de Depositos, S.A.	250 Park Avenue, 38th Floor	New York, NY 10017	1	May 7, 1999
Chang Hwa Commercial Bank, Ltd.	One World Trade Center	New York, NY 10048	1	August 4, 1989
Chinatrust Commercial Bank, Ltd.	366 Madison Avenue	New York, NY 10017	1	December 25, 1998
Chohung Bank	320 Park Avenue, 27th Floor	New York, NY 10022	1	December 6, 1977

## Schedule B - Supervised Institutions

### Part (continued)

### Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2000

<u>Name of Institution</u>	<u>Address</u>	<u>Number of Domestic Offices</u>	<u>Date of Charter or License</u>	
<b>Foreign Branches continued</b>				
Christiania Bank OG Kreditkasse ASA	11 West 42nd Street	New York, NY 10036	1	April 11, 1987
Commerzbank Aktiengesellschaft	Two World Financial Center	New York, NY 10281	1	August 20, 1971
Cooperatieve Centrale Raiffeisen-Boeren Leenbank B.A., Rabobank Nederland	245 Park Avenue	New York, NY 10167	1	December 19, 1995
Credit Agricole Indosuez	666 Third Avenue	New York, NY 10017	1	December 5, 1979
Credit Commercial de France	590 Madison Avenue, 25th Floor	New York, NY 10022	1	April 7, 1977
Credit Industriel et Commercial	520 Madison Avenue	New York, NY 10022	1	December 10, 1991
Credit Lyonnais	1301 Avenue of the Americas	New York, NY 10019	1	August 16, 1971
Credit Suisse First Boston	11 Madison Avenue	New York, NY 10010	1	April 8, 1940
Danske Bank A/S	280 Park Avenue	New York, NY 10017	1	December 13, 1985
Den norske Bank ASA	200 Park Avenue	New York, NY 10166	1	November 3, 1988
Deutsche Bank AG	31 West 52nd Street	New York, NY 10019	3	July 15, 1978
Dexia Bank Belgium, S.A.	445 Park Avenue	New York, NY 10022	1	March 1, 1996
Dresdner Bank AG	75 Wall Street	New York, NY 10005	1	September 14, 1972
DG Bank Deutsche Genossenschaftsbank Aktiengesellschaft	609 Fifth Avenue	New York, NY 10017	1	November 22, 1976
Habib Bank Limited	44 Wall Street	New York, NY 10005	1	February 19, 1971
Housing and Commercial Bank	320 Park Avenue	New York, NY 10022	1	November 24, 1997
Industrial Bank of Korea	16 West 32nd Street	New York, NY 10001	1	November 1, 1990
Kookmin Bank	565 Fifth Avenue	New York, NY 10017	1	January 4, 1999
Korea Exchange Bank	460 Park Avenue	New York, NY 10022	2	September 6, 1967
KBC Bank N.V.	125 West 55th Street	New York, NY 10019	1	June 4, 1998
Landesbank Baden - Wurttemberg	535 Madison Avenue	New York, NY 10022	1	December 1, 1998
Landesbank Hessen - Thuringen Girozentrale	420 Fifth Avenue	New York, NY 10018	1	January 2, 1981
Leonia Bank plc	60 East 42nd Street	New York, NY 10165	1	November 1, 1990
Lloyds TSB Bank plc	575 Fifth Avenue, 18th Floor	New York, NY 10017	1	October 1, 1971
Malayan Banking Berhad	400 Park Avenue, 9th Floor	New York, NY 10022	1	March 28, 1984
Mashreq Bank psc	255 Fifth Avenue	New York, NY 10016	1	January 24, 1989
Merita Bank Plc	437 Madison Avenue	New York, NY 10022	1	July 1, 1991
Natexis Banques Populaire	1251 Avenue of the Americas	New York, NY 10020	1	December 22, 1976
National Bank of Canada	125 West 55th Street	New York, NY 10019	1	November 1, 1979
National Bank of Egypt*	40 East 52nd Street	New York, NY 10022	1	December 6, 2000
National Bank of Pakistan	100 Wall Street	New York, NY 10005	2	July 23, 1964

\* Licensed Dec. 2000, not yet operational at year-end 2000.

## Schedule B - Supervised Institutions

### Part (continued)

### Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2000

<u>Name of Institution</u>	<u>Address</u>	<u>Number of Domestic Offices</u>	<u>Date of Charter or License</u>
<b>Foreign Branches continued</b>			
National Westminster Bank plc	101 Park Avenue	2	January 1, 1970
Norddeutsche Landesbank Girozentrale	1114 Avenue of the Americas, 37th Floor	1	February 15, 1991
P.T. Bank Central Asia (Persero)	641 Lexington Avenue	1	January 11, 1991
Philippine National Bank	546 Fifth Avenue, 8th Floor	1	February 3, 1917
Shinhan Bank	800 Third Avenue	1	June 10, 1989
Shinkin Central Bank	1251 Avenue of the Americas	1	October 10, 1987
Skandinaviska Enskilda Banken	245 Park Avenue	1	October 9, 1987
Societe Generale	1221 Avenue of the Americas	1	November 8, 1978
Standard Chartered Bank	7 World Trade Center	3	May 25, 1976
State Bank of India	460 Park Avenue	3	November 26, 1971
Svenska Handelsbanken AB	153 East 53rd Street	1	May 8, 1987
Swedbank (ForeningsSparbanken AB)	One Penn Plaza	1	January 23, 1991
T.C. Ziraat Bankasi	330 Madison Avenue	1	September 1, 1983
The Asahi Bank Ltd.	One World Trade Center (Suite 6011)	1	October 3, 1973
The Bank of Tokyo - Mitsubishi, Ltd.	1251 Avenue of the Americas, 14th Floor	1	October 2, 1952
The Chiba Bank, Ltd.	1133 Avenue of the Americas, 15th Floor	1	March 3, 1987
The Chugoku Bank, Ltd.	One World Trade Center (Suite 9007)	1	September 4, 1991
The Dai-ichi Kangyo Bank, Ltd.	One World Trade Center (Suite 4911)	1	July 17, 1963
The Fuji Bank, Limited	Two World Trade Center	1	August 22, 1956
The Gunma Bank, Ltd.	245 Park Avenue, 29th Floor	1	January 20, 1988
The Industrial Bank of Japan, Limited	1251 Avenue of the Americas	1	November 16, 1972
The Jyo Bank, Ltd.	150 East 52nd Street, 6th Floor	1	December 13, 1988
The Korea Development Bank	320 Park Avenue	1	April 1, 1997
The Mitsubishi Trust and Banking Corporation	520 Madison Avenue, 39th Floor	1	December 11, 1973
The Nishi-Nippon Bank, Ltd.	One World Trade Center (Suite 10227)	1	April 25, 1991
The Norinchukin Bank	245 Park Avenue, 29th Floor	1	July 8, 1984
The Ogaki Kyoritsu Bank, Ltd.	One Liberty Plaza, 165 Broadway	1	July 16, 1990
The Royal Bank of Scotland PLC	101 Park Avenue, 10th & 11th Floor	2	June 6, 1985
The Sakura Bank, Limited	101 Park Avenue	1	August 22, 1956
The San-In Godo Bank, Ltd.	One World Trade Center	1	September 6, 1991
The Sanwa Bank, Limited	Park Avenue Plaza, 55 East 52nd Street	1	March 22, 1963
The Shoko Chukin Bank	666 Fifth Avenue	1	October 11, 1986



## Schedule B - Supervised Institutions

### Part (continued)

Detail of Supervised Banking Institutions and  
Licensed Lenders as of December 31, 2000

Name of Institution	Address		Number of Domestic Offices	Date of Charter or License
<b>Foreign Branches continued</b>				
The Sumitomo Bank, Limited	277 Park Avenue	New York, NY 10172	1	September 17, 1952
The Sumitomo Trust and Banking Company Limited	527 Madison Avenue, 3rd Floor	New York, NY 10022	1	September 20, 1976
The Tokai Bank, Ltd.	Park Ave. Plaza, 55 E. 52nd St	New York, NY 10055	1	March 3, 1965
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
Unibank A/S	13-15 West 54th Street	New York, NY 10019	1	June 7, 1990
United Bank Limited	30 Wall Street	New York, NY 10005	1	April 5, 1977
UniCredito Italiano S.p.A.	375 Park Avenue	New York, NY 10152	1	July 31, 1973
UBS AG	299 Park Avenue	New York, NY 10171	2	June 26, 1998
Westdeutsche Landesbank Girozentrale	1211 Avenue of the Americas	New York, NY 10036	1	August 11, 1975
<b>Foreign Agencies</b>				
American Express Bank Ltd.	American Express Tower, World Financial Center	New York, NY 10285	1	May 2, 1919
Banco de la Provincia de Buenos Aires	609 Fifth Avenue	New York, NY 10017	1	December 5, 1979
Banco de Bogota	375 Park Avenue	New York, NY 10152	1	March 6, 1974
Banco do Estado de Sao Paulo, S.A.	399 Park Avenue	New York, NY 10022	1	September 6, 1973
Banco Atlantico, S.A.	88 Pine Street	New York, NY 10005	1	March 6, 1975
Banco Industrial de Venezuela, C.A.	900 Third Avenue	New York, NY 10022	1	September 10, 1975
Banco Internacional, S.A.	437 Madison Avenue	New York, NY 10022	1	January 15, 1981
Banco Latinoamericano de Exportaciones, S.A.	One World Trade Center	New York, NY 10048	1	November 4, 1988
Banco Mercantil C.A., S.A.C.A., S.A.I.C.A.	11 East 51st Street	New York, NY 10022	1	October 1, 1987
Banco Nacional de Mexico	767 Fifth Avenue	New York, NY 10153	1	July 11, 1929
Banco Totta & Acores, S.A.	590 Fifth Avenue	New York, NY 10036	1	November 8, 1978
Banco Union S.A.C.A.	609 Fifth Avenue	New York, NY 10017	1	September 10, 1975
Bancomer, S.A.	430 Park Avenue	New York, NY 10022	1	July 12, 1978
Bank of Taiwan	One World Trade Center (Suite 5323)	New York, NY 10048	1	May 3, 1990
Bank Leumi Le-Israel B.M.	562 Fifth Avenue	New York, NY 10036	1	September 2, 1959
Beogradska Banka dd	C/O NYS Banking Department, 2 Rector Street	New York, NY 10006	1	July 27, 1982
Canadian Imperial Bank of Commerce	425 Lexington Avenue	New York, NY 10017	1	September 1, 1911
Chiao Tung Bank Co., Ltd.	One World Financial Center, 30th Floor	New York, NY 10281	1	March 19, 1993
Dexia Public Finance Bank	445 Park Avenue	New York, NY 10022	1	November 5, 1990
First Commercial Bank	Two World Trade Center, (Suite 7868)	New York, NY 10048	1	October 5, 1989
Hanvit Bank	245 Park Avenue, 41st Floor	New York, NY 10167	1	March 3, 1976
Hua Nan Commercial Bank, Ltd.	Two World Trade Center (Suite 2846)	New York, NY 10048	1	June 8, 1990

## Schedule B - Supervised Institutions

### Part (continued)

### Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2000

<u>Name of Institution</u>	<u>Address</u>	<u>Number of Domestic Offices</u>	<u>Date of Charter or License</u>
<b>Foreign Agencies continued</b>			
Jugobanka dd	C/O NYS Banking Department, 2 Rector Street	New York, NY 10006	1 June 6, 1980
Oversea-Chinese Banking Corporation Limited	Two World Fin. Ctr. -36th Flr.	New York, NY 10281	1 April 8, 1981
Overseas Union Bank, Ltd.	One World Trade Center	New York, NY 10048	1 April 4, 1973
P.T. Bank Negara Indonesia (Persero) Tbk	One Exchange Plaza, 55 Broadway	New York, NY 10006	1 August 3, 1983
P.T. Bank Rakyat Indonesia (Persero)	430 Park Avenue	New York, NY 10022	1 April 7, 1988
Seoul Bank	280 Park Avenue, 24th Floor	New York, NY 10017	1 December 6, 1977
Taipeibank	One World Trade Center (Suite 2911)	New York, NY 10048	1 March 11, 1991
The Bank of Nova Scotia	One Liberty Plaza, 22nd-26th Floors	New York, NY 10006	1 September 1, 1911
The International Commercial Bank of China	59-65 Liberty Street	New York, NY 10005	1 April 2, 1936
The Shizuoka Bank, Ltd.	One World Trade Center	New York, NY 10048	1 May 5, 1989
The Siam Commercial Bank Public Company Limited	One Exchange Plz / 55 Broadway	New York, NY 10006	1 January 2, 1979
United Overseas Bank Limited	592 Fifth Avenue	New York, NY 10036	1 September 8, 1976
<b>Holding Companies - One Bank</b>			
Bank Leumi le-Israel Corp.	579 Fifth Avenue	New York, NY 10014	1 December 24, 1984
Bank One Corporation	One Bank One Plaza	Chicago, IL 60670	1 November 29, 1966
Bermuda (U.S.) Holdings Limited	350 Park Avenue	New York, NY 10022	1 August 10, 1983
Brown Brothers Harriman & Co	59 Wall Street	New York, NY 10005	1 March 1, 1990
BSB Bancorp, Inc.	58-68 Exchange Street	Binghamton, NY 13901	1 October 3, 1988
Canisteo Valley Corporation	3 Main Street	Canisteo, NY 14823	1 September 30, 1998
Charter One Financial, Inc.	1215 Superior Avenue	Cleveland, OH 44114	1 January 29, 1988
Chemung Financial Corporation	1 Chemung Canal Plaza	Elmira, NY 14901	1 June 1, 1985
Cohoes Bancorp, Inc.	75 Remsen Street	Cohoes, NY 12047	1 December 31, 1998
CAB Holdings LLC	77-79 Bowery	New York, NY 10022	1 November 30, 1998
Depository Trust & Clearing Corporation	55 Water Street	New York, NY 10041	1 March 22, 1999
Discount Bancorp, Inc.	511 Fifth Avenue	New York, NY 10017	1 March 23, 2000
Emigrant Bancorp, Inc.	5 East 42nd Street	New York, NY 10017	1 November 8, 1994
First Niagara Financial Group	55 East Avenue	Lockport, NY 14095	1 April 17, 1998
Greene County Bancorp, Inc.	425 Main Street	Catskill, NY 12414	1 December 30, 1998
GreenPoint Financial Corp.	807 Manhattan Avenue	Brooklyn, NY 11222	1 January 28, 1994
Herkimer Trust Corporation, Inc.	500 East Main Street	Little Falls, NY 13365	1 March 21, 1983
Hudson River Bancorp, Inc.	One Hudson City Centre	Hudson, NY 12534	1 June 30, 1998
Hudson Valley Holding Corp.	21 Scarsdale Road	Yonkers, NY 10707	1 December 31, 1983
HSBC North America	One HSBC Center	Buffalo, NY 14203	1 December 31, 1999
Independence Community Bank Corp.	195 Montague Street	Brooklyn, NY 11201	1 March 13, 1998

## Schedule B - Supervised Institutions

### Part (continued)

### Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2000

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License
<b>Holding Companies - One Bank continued</b>			
Long Island Financial Corp.	One Suffolk Square	Islandia, NY 11722	1 January 28, 1999
Massachusetts Mutual Life Insurance Company	1295 State Street	Springfield, MA 01111	1 March 2, 2000
Merchants New York Bancorp, Inc.	275 Madison Avenue	New York, NY 10016	1 July 1, 1993
Millbrook Bank System, Inc.	Franklin Avenue, PO Box AF	Millbrook, NY 12545	1 April 13, 1998
North Fork Bancorporation, Inc.	275 Broad Hollow Road	Melville, NY 11747	1 December 17, 1981
Northern Trust Corporation	50 South LaSalle Street	Chicago, NY 60675	1 December 1, 1971
Oneida Financial Corp.	182 Main Street	Oneida, NY 13421	1 December 30, 1998
Oswego County Bancorp, Inc.	44 East Bridge Street	Oswego, NY 13126	1 July 13, 1999
PathFinder Bancorp, Inc.	214 West First Street	Oswego, NY 13126	1 December 31, 1997
Popular, Inc.	Popular Center Building, 208 Ponce de Leon Avenue	Hato Rey, PR 00918	1 August 1, 1985
Queens County Bancorp, Inc.	3825 Main Street	Flushing, NY 11354	1 November 23, 1993
Richmond County Financial Corp.	1214 Castleton Avenue	Staten Island, NY 10310	1 February 17, 1998
Rome Bancorp, Inc.	100 West Dominick Street	Rome, NY 13440	1 October 6, 1999
Roslyn Bancorp	1400 Northern Boulevard	Roslyn, NY 11576	1 January 10, 1997
Smithtown Bancorp Inc.	One East Main Street	Smithtown, NY 11787	1 November 1, 1984
Solvay Bank Corp.	1537 Milton Avenue	Solvay, NY 13209	1 June 30, 1987
State Bancorp, Inc.	2 Jericho Plaza	Jericho, NY 11753	1 June 24, 1986
Steuben Trust Corporation	One Steuben Square	Hornell, NY 14843	1 July 31, 1990
SBC Financial Corp.	101 Falls Boulevard	Chittenango, NY 13037	1 June 17, 1985
Troy Financial Corporation	32 Second Street	Troy, NY 12180	1 March 31, 1999
TSB Services Inc.	One Main Street	Spencer, NY 14883	1 March 16, 1984
U.S. Trust Corporation	114 West 47th Street	New York, NY 10036	1 May 24, 1995
U.S.B. Holding Co., Inc.	100 Dutch Hill Road	Orangeburg, NY 19062	1 January 11, 1983
Wachovia Corporation	100 North Main Street	Winston-Salem, NC 27150	1 August 5, 1999
Warwick Community Bancorp	18 Oakland Avenue	Warwick, NY 10990	1 December 23, 1997
473 Broadway Holding Corp.	473 Broadway	Saratoga Springs, NY 12866	1 June 17, 1926
<b>Holding Companies - Multi Bank</b>			
Arrow Financial Corporation	250 Glen Street	Glens Falls, NY 12801	1 September 1, 1983
Bankers Trust Corporation	130 Liberty Street, DB Plaza	New York, NY 10006	1 May 31, 1966
Citigroup, Inc.	153 East 53rd Street	New York, NY 10043	1 December 31, 1912
Financial Institutions, Inc.	220 Libery Street P.O. Box 227	Warsaw, NY 14569	1 September 15, 1931
J.P. Morgan Chase & Co.	270 Park Avenue	New York, NY 10017	1 October 28, 1968

## Schedule B - Supervised Institutions

### Part

(continued)

### Banking Institutions and Licensed Lenders as of December 31, 2000

<u>Name of Institution</u>	<u>Address</u>	<u>Number of Domestic Offices</u>	<u>Date of Charter or License</u>
<b>Holding Companies - Multi Bank continued</b>			
M & T Bank Corporation	One M & T Plaza	Buffalo, NY 14203	1 December 31, 1969
Mellon Financial Corporation	One Mellon Bank Center	Pittsburgh, PA 15258	1 November 28, 1972
Mizuho Holdings, Inc.	1-6 Marunouchi, 1-Chome, Chiyoda-ku	Tokyo, JP	1 September 7, 2000
The Bank of New York Company, Inc.	One Wall Street	New York, NY 10005	1 May 29, 1969
The Sanwa Bank, Ltd.	5-6 Fushimimachi, 3-Chome, Chuo-Ku	Osaka, 541 JP	1 June 7, 1999
Tompkins Trustco, Inc.	110 North Tioga Street	Ithaca, NY 14850	1 October 17, 1995
<b>Mutual Holding Companies</b>			
First Niagara Financial Group, MHC	55 East Avenue	Lockport, NY 14095	1 April 17, 1998
Greene County Bancorp, MHC	425 Main Street	Catskill, NY 12414	1 December 30, 1998
Northwest Bancorp, MHC	Liberty Street at Second Avenue	Warren, PA 16365	1 March 9, 1998
NSB Holding Corp.	1731 Victory Boulevard	Staten Island, NY 10314	1 August 7, 1995
Oneida Financial, MHC	182 Main Street	Oneida, NY 13421	1 December 30, 1998
Oswego County MHC	44 East Bridge Street	Oswego, NY 13126	1 July 13, 1999
PathFinder Bancorp, MHC	214 West First Street	Oswego, NY 13126	1 November 15, 1995
Rome, MHC	100 West Dominick Street	Rome, NY 13440	1 October 6, 1999
<b>Licensed Lenders</b>			
American General Finance, Inc.	601 N.W. Second Street - P.O. Box 59	Evansville, IN 47701	14 April 4, 1962
Beneficial New York Inc.	2700 Sanders Road	Prospect Heights, IL 60070	69 November 15, 1930
CitiFinancial, Inc.	300 St. Paul Place	Baltimore, MD 21202	43 November 10, 1988
Financial Network Alliance, L.L.P.	2700 Sanders Road	Prospect Heights, IL 60070	1 September 29, 1997
Gemini Capital Corporation	747 Third Avenue	New York, NY 10017	1 February 19, 1997
Guardian Loan Company of Massapequa, Inc.	105 Grand Avenue	Massapequa, NY 11758	1 February 10, 1977
GE Capital Consumer Lending, Inc.	9510 West 67th Street	Merriam, KS 66203	1 January 15, 1997
Household Automotive Credit Corporation	11452 El Camino Real, Ste. #400	San Diego, CA 92130	1 January 4, 1999
Household Finance Corporation III	2700 Sanders Road	Prospect Heights, IL 60070	36 December 31, 1984
NationsCredit Financial Services Corporation	225 E. John Carpenter Freeway, Tower II	Irving, TX 75062	2 March 30, 1998
Northwest Finance Company, Inc.	2 Liberty Street	Warren, PA 16365	1 October 1, 1990
Novus Credit Services Inc.	2500 Lake Cook Road - 3 West	Riverwoods, IL 60015	1 August 24, 1983
Ray Bills Finance Corp.	1427 Milton Avenue	Solvay, NY 13209	1 January 7, 1964
Retail Charge Financial Services Corp.	2650 Merrick Road	Bellmore, NY 11710	1 April 18, 1995
Wells Fargo Financial New York, Inc.	206 Eighth Street	Des Moines, IA 50309	12 July 14, 1987

## Schedule C - Closed Institutions

### Part 1

### Voluntary Liquidations During 2000 - Closing Orders Filed

<u>Name of Institution</u>	<u>Location</u>	<u>Date of Last Report</u>	<u>Total Amount of Resources</u>	<u>Due Depositors or Shareholders</u>	<u>Capital Amount</u>	<u>Other Liabilities</u>
<b>Banks</b>						
MTB Bank	New York	June 30, 2000	\$20,270	\$ 0	\$18,623	\$1,647
<b>Foreign Agencies</b>						
Banco Real, S.A.	New York	Dec. 31, 1999	5,015	5,015	0	0
The Development Bank of Singapore, Ltd.	New York	Jan. 21, 2000	1,000	1,000	0	0
<b>Foreign Branches</b>						
Bank of the Philippine Islands	New York	Oct. 17, 2000	11,362	11,362	0	0
BSI AG	New York	Mar. 31, 2000	214	0	157	57
Cariplo-Cassa Di Risparmio Delle Provincie Lombarde S.P.A.	New York	Dec. 18, 2000	5,336	5,336	0	0
HSBC Bank plc	New York	Dec. 31, 1999	992	0	0	992
<b>Investment Companies</b>						
DLJ Bank Holdings LLC	New York	June 30, 2000	81,996	0	75,204	6,792
Paine Webber International Banking Corporation	New York	June 30, 2000	38,024	0	35,734	2,290
<b>Limited Purpose Trust Companies</b>						
Lehman Brothers Trust Company	New York	Dec. 31, 1999	3,758	0	3,623	135
Sanwa Bank Trust Company of New York	New York	June 30, 2000	4,353	0	2,787	1,566
The Royal Bank and Trust Company	New York	Feb. 29, 2000	1,918	0	1,918	0
United Missouri Trust Company of New York	New York	Dec. 31, 1999	2,885	0	2,872	13

## Schedule C - Closed Institutions

### Part 2

### Voluntary Liquidations During 2000 - Final Dissolution Orders Filed

<u>Name of Institution</u>	<u>Location</u>	<u>Date of Last Report</u>	<u>Total Amount of Resources</u>	<u>Due Depositors or Shareholders</u>	<u>Capital Amount</u>	<u>Other Liabilities</u>
<b>Banks</b>						
MTB Bank	New York	June 30, 2000	\$20,270	\$0	\$18,623	\$1,647
<b>Investment Companies</b>						
DLJ Bank Holdings LLC	New York	June 30, 2000	81,996	0	75,204	6,792
Paine Webber International Banking Corporation	New York	June 30, 2000	38,024	0	35,734	2,290
<b>Limited Purpose Trust Companies</b>						
Multinet International Bank	New York	Dec. 31, 1998	3,500	0	3,044	456
Sanwa Bank Trust Company of New York	New York	June 30, 2000	4,353	0	2,787	1,566
Sumitomo Bank of New York Trust Company	New York	Dec. 31, 1999	15,219	0	14,625	594
The Royal Bank and Trust Company	New York	Feb. 29, 2000	1,918	0	1,918	0
United Missouri Trust Company of New York	New York	Dec. 31, 1999	2,885	0	2,872	13

## Schedule C - Closed Institutions

# Part

### Unclaimed Deposits or Dividends of Closed Institutions Deposited With the Superintendent as of December 31, 2000 - Voluntary Liquidation

<u>Date Funds Paid Over to Superintendent</u>	<u>Name of Institution</u>	<u>Unclaimed Deposits or Dividends Deposited with Superintendent</u>	<u>Paid During 2000 by Superintendent to Claimants</u>	<u>Paid to Date by Superintendent to Claimants</u>	<u>Balance of Unclaimed Deposits or Dividends Deposited with Superintendent</u>
Mar. 29, 1995	Venezuelan American Banking Corp.	\$ 1,193.00	\$0.00	\$ 0.00	\$ 1,193.00
July 26, 1996	Banesto Banking Corp.	31,787.69	0.00	0.00	31,787.69
Feb. 2, 1996	Daiwa Bank Ltd.	27,666.58	0.00	0.00	27,666.58
July 31, 1996	Daiwa Bank Trust Co.	53,592.74	0.00	205.20	53,387.54
Aug. 28, 1997	Banco Santander Mexicano	12,373.95	0.00	0.00	12,373.95
Oct. 14, 1997	Dellwood Employees Credit Union	453.10	0.00	0.00	453.10
May 22, 1998	Bahrain Middle East Bank	805.00	0.00	0.00	805.00
May 28, 1998	Ideal Credit Union	12,683.95	0.00	63.22	12,620.73
July 30, 1998	East Buffalo Credit Union	630.44	0.00	0.00	630.44
Aug. 6, 1998	Envios Internacionale	219.00	0.00	0.00	219.00
Dec. 30, 1998	Unibanco-Uniao Bancas Brasileiros	33,792.35	0.00	0.00	33,792.35
July 26, 1999	Rochester Hebrew Credit Union	3,042.74	0.00	0.00	3,042.74
Sept. 9, 1999	Banco Real	2,297.43	0.00	0.00	2,297.43
Nov. 22, 1999	Banca Serfin S.A.	2,149.67	0.00	0.00	2,149.67
Feb. 22, 2000	Sumitomo Bank of New York Trust Co.	15,440.79	0.00	0.00	15,440.79
June 29, 2000	BSI AG	15,079.46	0.00	0.00	15,079.46
Oct. 2, 2000	Bank of the Philippine Islands	2,765.08	0.00	0.00	2,765.08
<b>Total</b>		<b>\$215,972.97</b>	<b>\$0.00</b>	<b>\$268.42</b>	<b>\$215,704.55</b>

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

Schedule C - Closed Institutions

**Part 4**

**Unclaimed Deposits or Dividends of Closed Institutions Deposited With the Superintendent as of December 31, 2000 - Involuntary Liquidation**

<u>Date Funds Paid Over to Superintendent</u>	<u>Name Of Institution</u>	<u>Unclaimed Deposits or Dividends Deposited with Superintendent</u>	<u>Paid During 2000 by Superintendent to Claimants</u>	<u>Paid to Date by Superintendent to Claimants</u>	<u>Balance of Unclaimed Deposits or Dividends Deposited with Superintendent</u>
April 27, 1998	Bank of Credit and Commerce International SA	\$1,468,341.07	\$ 0.00	\$ 0.00	\$1,468,341.07
July 10, 1998	Nationar	541,114.58	0.00	961.67	540,152.91
July 24, 1998	PIC Banking Corp.	8,309.83	369.23	896.94	7,412.89
<b>Total</b>		<b>\$2,017,765.48</b>	<b>\$369.23</b>	<b>\$1,858.61</b>	<b>\$2,015,906.87</b>

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



# Schedule D - Banking Board Actions, Mergers, Consolidations and Conversions During 2000

## 1

### Part Banking Board Actions

#### New Banking Organizations Chartered

Alpine Capital Bank  
 General Electric Capital International Financing Corporation  
 Troy Commercial Bank  
 Signature Bank  
 Computershare Trust Company of New York

#### Date Approved

Feb. 3, 2000  
 Feb. 3, 2000  
 June 28, 2000  
 Sept. 7, 2000  
 Oct. 5, 2000

#### New Branches of Foreign Banking Organizations Licensed

Dexia Project & Public Finance International Bank (France)  
 Banca Intesa, S.P.A. (Italy)  
 National Bank of Egypt (Egypt)  
 Banco Commercial Portugues, S.A. (Portugal)  
 Banca Antoniana Popolare Veneta, S.c.p.a., a.r.l. (Italy)

Feb. 3, 2000  
 Mar. 2, 2000  
 April 6, 2000  
 June 28, 2000  
 Sept. 7, 2000

#### Conversions to Limited Liability Trust Companies

Brown Brothers Harriman Trust Company  
 Mellon Trust of New York

April 6, 2000  
 Dec. 14, 2000

#### Acquisitions of Subsidiaries and Other Interests

Manufacturers & Traders Trust Company  
 Approval granted to acquire 100% of the outstanding capital stock of  
 Matthews, Bartlett & Dedecker, Inc., an insurance agency.

HSBC Bank USA  
 Approval granted to acquire HSBC Asset Management (Americas) Inc.  
 from its parent HSBC Holdings BV.

HSBC Bank USA  
 Approval granted to acquire control of 12.5 % of the shares of Swiss Newco.

Feb. 3, 2000  
 Feb. 3, 2000  
 Dec. 14, 2000

## Schedule D - Banking Board Actions, Mergers, Consolidations and Conversions During 2000

### Part 1 Banking Board Actions (continued)

Merger, Holding Company and Holding Company Expansion Activities	Date Approved
<b>ABN-AMRO Holding Company</b> Approval granted to become a bank holding company as a consequence of its proposed acquisition of Olympian New York Corporation.	April 6, 2000
<b>Niagara Bancorp</b> Approval granted to expand its mutual holding company activities through merger of CNY Financial Corporation with and into Niagara Bancorp, Inc.	June 28, 2000
<b>Troy Financial Corporation</b> Approval granted to become a bank holding company in the course of forming a new bank, Troy Commercial Bank, to engage in the business of accepting municipal deposits.	June 28, 2000
<b>Mizuho Holdings, Inc.</b> Approval granted to become a bank holding company by virtue of its acquisition of all outstanding shares of Dai-Ichi Kangyo Bank Trust Company of New York, DKF Trust Company (USA), The Fuji Bank and Trust Company, The Industrial Bank of Japan Trust Company, and IBI Whitehall Bank & Trust Company.	Sept. 7, 2000
<b>First Niagara Financial Group</b> Approval granted to expand its mutual holding company activities by its acquisition of Iroquois Bancorp, parent of Cayuga Bank.	Oct. 5, 2000
<b>Queens County Bancorp, Inc.</b> Approval granted to become a bank holding company as a consequence of its acquisition of CFS Bank.	Dec. 14, 2000
<b>The Chase Manhattan Corp.</b> Approval granted to become a bank holding company through the merger of J.P. Morgan Co. with and into itself.	Dec. 14, 2000

**Schedule D - Banking Board Actions, Mergers, Consolidations  
and Conversions During 2000**

**Part  
(continued)**

**Banking Board Actions**

**Changes in Control of Banking Organizations**

Massachusetts Mutual Life Insurance Company

**Date Approved**

Mar. 2, 2000

Approval granted to acquire control of PIMCO Trust Company.

Joseph G. Audi

April 6, 2000

Approval granted to acquire control of Bank Audi (USA).

Chuo Trust and Banking Company Ltd.

April 6, 2000

Approval granted to acquire control of Mitsui Trust Company (USA).

Richard F. Czaja and Gregg S. Wolpert

April 6, 2000

Approval granted to acquire control of Apple Bank for Savings as co-executors of the estate of Stanley Stahl.

Charles Schwab Corporation and Charles Schwab

May 4, 2000

Approval granted to acquire control of United States Trust Company of New York.

Avant Financial LLC

Oct. 5, 2000

Approval granted to acquire control of Reliance Bank.

M&T Bank Corporation and its subsidiary, Olympia Financial Corporation

Dec. 14, 2000

Approval granted to acquire control of all the capital stock of Premier National Bancorp, Inc., and to merge Premier National Bank with and into Manufacturers and Traders Trust Company.

Richard F. Czaja and Gregg S. Wolpert

Dec. 14, 2000

Approval granted to acquire control of Apple Bank for Savings as co-trustees under the testamentary trust of Stanley Stahl.

**Schedule D - Banking Board Actions, Mergers, Consolidations  
and Conversions During 2000**

**Part**

**Mergers and Consolidations**

<u>Name</u>	<u>Location</u>	<u>Name After Merger</u>	<u>Merger Date</u>
<b>Commercial Banks</b>			
Nara Bank N.A. Korea First Bank of New York	New York, NY New York, NY	Nara Bank N.A.	Feb. 25, 2000
<b>Trust Companies</b>			
Banco Popular North America Banco Popular, N.A. (Texas)	New York, NY Houston, TX	Banco Popular North America	Jan. 1, 2000
North Fork Bank Reliance Federal Savings Bank	Mattituck, NY Garden City, NY	North Fork Bank	Feb. 19, 2000
North Fork Bank Jamaica Savings Bank, F.S.B.	Mattituck, NY Lynbrook, NY	North Fork Bank	Mar. 10, 2000
Manufacturers and Traders Trust Company Chase Trust Company	Buffalo, NY Buffalo, NY	Manufacturers and Traders Trust Company	Mar. 31, 2000
European American Bank Olympian Bank	New York, NY Brooklyn, NY	European American Bank	April 7, 2000
The Chase Manhattan Bank Chase Bank of Texas, National Association	New York, NY Houston, TX	The Chase Manhattan Bank	Aug. 1, 2000
Banco Popular North America Aurora National Bank, N.A.	New York, NY Aurora, IL	Banco Popular North America	Sept. 23, 2000
Manufacturers and Traders Trust Company Keystone Financial Bank, N.A.	Buffalo, NY Harrisburg, PA	Manufacturers and Traders Trust Company	Oct. 6, 2000
HSBC Bank USA Republic Bank California National Association	Buffalo, NY Beverly Hills, CA	HSBC Bank USA	Oct. 27, 2000
Cayuga Bank Homestead Savings, FA	Auburn, NY Utica, NY	Cayuga Bank	Nov. 3, 2000

## Schedule D - Banking Board Actions, Mergers, Consolidations and Conversions During 2000

### Part (continued)

### Mergers and Consolidations

<u>Name</u>	<u>Location</u>	<u>Name After Merger</u>	<u>Merger Date</u>
<b>Savings Banks</b>			
Independence Community Bank Statewide Savings Bank, S.L.A.	Brooklyn, NY Jersey City, NJ	Independence Community Bank	Jan. 7, 2000
First Niagara Bank Albion Federal Savings & Loan Association	Lockport, NY Albion, NY	First Niagara Bank	Mar. 24, 2000
Richmond County Savings Bank South Jersey Savings and Loan Association	Staten Island, NY Turnersville, NJ	Richmond County Savings Bank	July 31, 2000
The Troy Savings Bank Catskill Savings Bank	Troy, NY Catskill, NY	The Troy Savings Bank	Nov. 10, 2000
<b>Credit Unions</b>			
Ulster Federal Credit Union Ellenville Credit Union	Kingston, NY Ellenville, NY	Ulster Federal Credit Union	May 1, 2000
Sixth Avenue Credit Union Homler Credit Union	New York, NY New York, NY	Sixth Avenue Credit Union	Nov. 30, 2000
<b>Investment Companies (Article XII)</b>			
CIT Group/Equipment Financing, Inc. CIT Group/Capital Investments, Inc.	Wilmington, DE New York, NY	CIT Group/Equipment Financing, Inc.	Nov. 30, 2000
CIT Group/Equipment Financing, Inc. CIT Group/Equipment Financing, Inc.	Wilmington, DE New York, NY	CIT Group/Equipment Financing, Inc.	Nov. 30, 2000

**Schedule D - Banking Board Actions, Mergers, Consolidations  
and Conversions During 2000**

**Part** Mergers and Consolidations  
(continued)

<u>Name</u>	<u>Location</u>	<u>Name After Merger</u>	<u>Merger Date</u>
<b>Foreign Branches</b>			
Banque Nationale de Paris Paribas	New York, NY New York, NY	BNP Paribas	May 23, 2000
Banco Bilbao Vizcaya, S.A. Argentaria, Caja Postal y Banco Hipotecario S.A.	New York, NY New York, NY	Banco Bilbao Vizcaya Argentaria, S.A.	June 1, 2000
Banco Commercial Portugues, S.A. Banco Portugues do Atlantico, S.A.	New York, NY New York, NY	Banco Commercial Portugues, S.A.	Aug. 14, 2000
Banca Antoniana Popolare Veneta, S.c.p.a., a.r.l. Banca Nazionale dell' Agricoltura, S.p.a.	New York, NY New York, NY	Banca Antoniana Popolare Veneta, S.c.p.a., a.r.l.	Sept. 28, 2000
<b>Holding Companies - Multi Bank</b>			
First Niagara Financial Group CNY Financial Corporation	Lockport, NY Cortland, NY	First Niagara Financial Group	July 7, 2000
First Niagara Financial Group Iroquois Bancorp, Inc.	Lockport, NY Auburn, NY	First Niagara Financial Group	Nov. 3, 2000
The Chase Manhattan Corporation J.P. Morgan & Co., Incorporated	New York, NY New York, NY	J.P. Morgan Chase & Co.	Dec. 31, 2000

Schedule D - Banking Board Actions, Mergers, Consolidations  
and Conversions During 2000

Part 3

Conversion of a Federally-Chartered Institution  
to a State-Chartered Institution

<u>Name</u>	<u>Location</u>	<u>Name After Conversion</u>	<u>Effective Date</u>
<b>Credit Unions</b>			
Up State Federal Credit Union	Rome, NY	Up State Credit Union*	May 1, 2000

\* Subsequently changed to AmeriCU Credit Union in September 2000

## Schedule D - Banking Board Actions, Mergers, Consolidations and Conversions During 2000

### Part

#### Conversions of State-Chartered Institutions to Federally-Chartered Institutions

<u>Name</u>	<u>Location</u>	<u>Name After Conversion</u>	<u>Effective Date</u>
<b>Savings Bank</b> Seneca Falls Savings Bank	Seneca Falls, NY	Seneca Falls Savings Bank	Jan. 28, 2000
<b>Savings and Loan Association</b> Maple City Savings and Loan Association	Homell, NY	Maple City Savings and Loan Association	Dec. 27, 2000
<b>Foreign Branch</b> Banco Santander Puerto Rico	New York, NY	Commercebank N.A.	June 16, 2000





## Schedule E - State Transmitter of Money Insurance Fund

# E

### Report of Receipts and Disbursements for the Year Ending December 31, 2000

For the year ending December 31, 2000, the State Transmitter of Money Insurance Fund received interest income of \$245,327.

For the year ending December 31, 2000, in connection with the February 2000 suspension by the Superintendent of Banks of a license to conduct the business of money transmission in New York State held by Canal Money Transfer Corporation, \$128,195 in total disbursements were made from the State Transmitter of Money Insurance Fund. The disbursements resulted from Canal's failure to effectuate transactions for the transmission of money. The disbursements were comprised of \$115,143 in payments to claimants for the failed money transmission transactions and \$13,052 in costs associated with the administration of claims made under the State Transmitter of Money Insurance Fund.

Subsequently, in the year 2001, the State Transmitter of Money Insurance Fund was reimbursed for the amount paid to claimants from the proceeds of a surety bond that had been obtained by Canal Money Transfer Corporation pursuant to New York Banking Law and Regulations.

# Schedule F - Summary of Banking Law and Regulations Adopted During 2000

## Part 1

### Banking Law and Related Chapters

Chapter 418, Extension of the Wild Card Authorization; approved September 8, effective immediately. Amends sections 14-g and 14-h of the Banking Law and sections 2114, 2115, 2116 and 2123 of the Insurance Law.

This chapter extends the effective date of chapter 3 of the laws of 1997 (the Wild Card Law) for an additional three-year period (until September 10, 2003). Chapter 3 empowered the Banking Board to grant powers enjoyed by national banks not previously granted to State-chartered banks and trust companies and also enacted certain consumer-related provisions governing the sale of insurance by banks. (Chapter 392 of the laws of 1998, in extending the "wild card" power until September 10, 2000, also empowered the Banking Board to grant to State-chartered savings banks and savings and loan associations any "wild card" insurance powers that had been or will be extended to State-chartered banks and trust companies. This chapter also extended the consumer provisions governing the sale of insurance by banks to the State-chartered savings banks and savings and loan associations.)

Chapter 418 also enacted additional provisions governing insurance transactions by banks, trust companies, savings banks, and savings and loan associations (hereafter in this paragraph "banks"). These provisions include: (1) prohibiting banks from charging an additional fee in connection with handling insurance that is required in order to grant a loan or credit or convey some other banking product, if such insurance is provided by an authorized insurance entity other than the banking institution or a subsidiary or affiliate thereof; (2) requiring banks to maintain separate books and records of their insurance transactions, including any files concerning consumer complaints, and to make such books and records available for inspection by the Superintendent of Insurance; and (3) permitting employees of banks, or their affiliates or subsidiaries, to receive fees for referral of customers to a licensed insurance broker or agent, provided the employee does not discuss the terms and conditions of a specific insurance policy and the fee is not conditioned upon the sale of an insurance product. These provisions governing insurance transactions within banking entities are permitted under the insurance "safe-harbor" provisions of the federal Gramm-Leach-Bliley Act of 1999 ("GLBA") that allowed banking institutions to engage in the business of insurance, under certain conditions, and preempted state laws that restricted or prohibited such activity.

Chapter 493, GLBA Clean-up; approved October 4, effective immediately, except that the amendments to the General Business Law were made effective July 1, 2001. Repeals sections 103(9), 130(4) and 143(1) and amends sections 36, 97 and 235 of the Banking Law; amends section 1601 and repeals sections 2113, 2501 and 3427(g) of the Insurance Law; and amends sections 359-e and 359-eee of the General Business Law.

This chapter conforms provisions of State law governing banking and insurance activities with the provisions of the federal GLBA that allowed certain State and federally chartered financial institutions, under certain conditions, to engage in various financial activities either limited or prohibited previously.

Specifically, the repealed provisions of sections 103, 130 and 143 of the Banking Law, respectively, prohibited the investment or loan of moneys by a State-chartered bank or trust company to any affiliated securities corporation or its officers or employees beyond certain limits; prohibited any officer or employee of such bank or trust company from also being an officer, director or employee of any incorporated or unincorporated entity, or as an individual, engaging in the underwriting, sale or distribution of securities (i.e., stocks and bonds) unless otherwise approved by the Banking Board; and similarly prohibited any officer or employee of a bank holding company from holding such positions in such corporate or non-corporate entities. Certain GLBA provisions preempted any state law provisions that prohibited such activities or affiliations, but the repeal of the preempted provisions (more commonly referred to as the State's "mini-Glass/Steagall Act") eliminates any legal uncertainty regarding the effect of such State restrictions or prohibitions.

The section 36 amendment, because of the affiliations of financial services companies now permitted by the GLBA, extends the confidentiality restrictions regarding regulatory reports of examinations and investigations of banking regulators, and correspondence related thereto, to similar reports and correspondence by regulators of insurance and security firms that may be shared with or in the possession of the Banking Department. The section 97 amendment eliminates for commercial banks and trust companies, the prohibition upon investment in the stock of other banks and trust companies, savings banks, national banks, and life insurance companies. Similarly, the section 235 amendment eliminates for savings banks and savings and loan associations the prohibition upon investment in the stock of commercial banks and trust companies, national banks, life insurance companies and certain fire and casualty insurance companies. The percentage-of-asset limitations upon the amounts State-chartered commercial banks, trust companies, and thrifts may invest in such stock remain unchanged as do other limitations upon such investments. Again, under the GLBA, such investments are permitted and conflicting state law provisions are preempted.

## Schedule F - Summary of Banking Law and Regulations Adopted During 2000

### Part

(continued)

### Banking Law and Related Chapters

The amendments to 1601 of the Insurance Law repeal for State-licensed property and casualty insurance companies the prohibition upon investment in or ownership of any federally or state-chartered bank, trust company, stock savings banks or savings and loan association, credit union, Article 12 investment company, licensed sales finance company or similar entities in any other jurisdiction, or any other company that accepts deposits insurable by any federal or state bank insuring agency. The section 2501 amendment repeals prohibitions upon state and federal banking organizations and holding companies that prevented them from selling any type of insurance policy that covered real or personal property that was the security for, or the subject of, any type of credit extended by such organizations and companies. The remaining insurance amendments are simply technical amendments conforming the Insurance Law to the repealed provisions of section 2501. The GLBA allows insurance companies to engage in the business of banking, and similarly allows banking institutions to engage in the business of insurance. These preemptive provisions therefore supercede the State prohibitions and restrictions upon such activities, and this chapter conforms State law to what is now permissible under federal law.

The General Business Law amendments modify the bank exemption from the definitions of "dealer" and "broker" of securities under New York's "Martin Act," which governs the offering and sale of commodities and securities, to conform to the revised definitions in the federal Securities Exchange Act. The GLBA amendments to the Securities Exchange Act narrowed the exemption for banks.

**Chapter 532, Chapter Amendment to the GLBA Clean-up Chapter; approved October 4, effective immediately. Amends section 235 of the Banking Law.**

This chapter repeals provisions that expressly prohibited the Banking Board, under its "leeway" authority, from authorizing investments by savings banks and savings and loan associations in common stock of commercial banks or life insurance companies. Such investments authorized by the Banking Board, however, continue to be limited in an amount equal to one percent of the assets of the investing institution.

**Chapter 530, Credit Union Membership Standards; approved October 4, effective immediately. Amends sections 451, 453 and 456 of the Banking Law.**

This chapter revises the qualifications for membership in New York State chartered credit unions to mirror the membership standards applicable to federally chartered credit unions. Under the revised qualifications, membership may be based upon the following qualifications: 1) persons having a common employer; 2) persons and organizations who are members of the same trade, profession, club, union, society or other association; 3) more than one group that has a common bond of

occupation (including a common employer) or association; and 4) persons and organizations within a well-defined community, neighborhood or rural district. In addition, the previous membership qualification covering employees of multi-employer group (if the membership of an employer group does not adversely affect competition within a municipality) is retained for those credit unions chartered prior to the effective date of this chapter.

For the new membership category of multiple groups comprising occupations and/or associations, the groups must be within reasonable proximity to the credit union's service areas. Also, if a group is larger than 3000 members, the Superintendent may only approve its addition to the membership of the credit union if he or she finds the group could not reasonably or feasibly establish a single common bond credit union due to certain defined conditions. These standards are identical to the federal charter standards for a multiple group credit union.

In addition, the chapter also permits any credit union to extend membership, with the approval of the Superintendent, to persons and organizations in an under-served local community, neighborhood or rural district, where the Superintendent has determined the area to be an "investment area" as defined under the federal Community Development Banking and Financial Institutions Act.

The chapter also expands the ability of credit unions to enhance their liquidity. Credit unions are authorized to pay commissions or compensation to deposit brokers for selling or issuing shares to other state or federally chartered credit unions. In addition, the chapter also increases the shares that may be sold or issued to another credit union that do not exceed in aggregate the equivalent of thirty percent of the credit union's capital; however, the Superintendent may approve a request by a credit union to sell or issue shares exceeding that threshold. This latter provision has application only to smaller credit unions due to certain caps imposed by the federal credit union deposit insurance fund, which also insures state-chartered credit union deposits, that limit the sale or issuing of such shares to institutions below a certain asset size.

**Chapter 81, Extends Licensed Lender Fee Authority, Credit Line Lending; approved September 8, effective immediately. Amends section 3 of chapter 223 of the laws of 1996.**

This chapter extends the effective date of such chapter 223 until June 30, 2005, thus permitting licensed lenders, under section 351 of the Banking Law as amended by such chapter, to charge fees in connection with making lines of credit to consumers.

## Schedule F - Summary of Banking Law and Regulations Adopted During 2000

### Part

(continued)

### Banking Law and Related Chapters

**Chapter 567, Revises and Updates Bank Liquidation Authority;** approved December 8, effective immediately, except the chapter does not apply to any involuntary liquidation commenced by the Superintendent prior to its effective date. Repeals sections 322, 322-a, 632, 6027 and 6028 of the Banking Law and amends sections 605, 606, 618, 618-a, 619, 620, 621, 627 and 634 of such law.

This chapter generally modernizes, clarifies and updates provisions of the Banking Law relating to voluntary and involuntary liquidations of banking organizations in order to facilitate the expeditious resolution of such liquidation proceedings.

In particular, the chapter repeals provisions of various sections that established stockholder liability in liquidation proceedings of banking organizations because such liability no longer exists. A number of amendments to various sections also clarify the authority and application of Banking Law liquidation provisions when federal regulators are the designated liquidators.

Among various substantive amendments, the chapter clarifies the voting rights of stockholder classes regarding voluntary liquidation actions; permits the Superintendent to share excess assets of a foreign bank branch or agency being liquidated with other liquidators of U.S. offices of such banks prior to returning any remaining assets to the home bank office or liquidator; gives preference to third-party creditors over affiliated creditors of Article 12 investment companies being liquidated; facilitates the resolution and payment of certain non-disputed claims by the Superintendent; and clarifies the computation and payment of interest on rejected claims that are ultimately upheld.

**Chapter 582, Electronic Check Cashing Machines;** approved December 8, effective immediately. Amends section 374 of the Banking Law.

This chapter clarifies that any operator of electronic checking cashing machines, that otherwise would be subject to licensing as a cashier of checks, is subject to such licensing requirements and all of the business standards attended thereto.

#### **Non-Banking Law Chapters of Interest**

**Chapter 546, Registration of Telemarketing Entities;** approved October 12, effective June 1, 2001. Amends sections 399-p the General Business Law and adds a new section 399-pp to such law, and amends section 444 of the Personal Property Law, section 92-d of the Public Service Law, and section 97-y of the State Finance Law.

This chapter establishes a Telemarketing and Consumer Fraud and Abuse Prevention Act that is intended

to provide for state enforcement of the federal law counterpart (P.L. 103-297) to the act, and also provide additional protections from telemarketing abuses.

The Act requires that telemarketers, in order to engage in telemarketing activities, be registered by the Department of State, and that such registration be renewable for periods of two years. The Act also requires registered telemarketers to file a bond of \$25,000 with the Secretary of the Department of State and specifies grounds for the denial of an application for registration and the suspension or revocation of a registration.

The Act requires telemarketers to clearly and coherently provide certain information when making telemarketing calls prior to requesting any personal or financial customer information. Such information is to include (1) identifying that the purpose of the call is to offer goods or services for a fee or to provide an investment opportunity, (2) providing the name of the telemarketer and the name of the person on behalf of whom the call is made if not the telemarketer, and (3) identifying the goods and services offered. The telemarketer is also required to indicate the cost of the goods and services and, in the case of any prize promotion, to indicate the odds of winning or how the odds would be calculated, that no purchase or payment is necessary to participate or win and the method or source of information in order to participate under that condition, and all costs or conditions to receive or redeem a prize that is part of the promotion.

The Act defines certain abusive telemarketing acts or practices, including engaging in any telemarketing calls other than between 8 AM and 9 PM at the customer's location and making such calls to a person that has previously stated to the telemarketer that he or she does not wish to receive telemarketing calls.

The Act exempts governmental entities; collegiate-level educational institutions; certain retail establishments that are also the telemarketer where the products are displayed at and must be obtained from the place of business; persons licensed, registered, certified, chartered or incorporated by state or federal governmental entities; and not-for-profit and charitable organizations. In addition, the Act exempts certain types of calls by or involving telemarketers from the requirements of the Act or from the specific informational requirements that must be conveyed to the customer.

"Goods and services" is defined as any goods and services and includes any real property and any tangible and intangible personal property or services of any kind. "Investment opportunity" is defined as anything tangible or intangible offered for sale, sold or traded, based in whole or in part, on representations, express or implied, regarding past, present, or future income, profit or appreciation. A "telemarketer" is defined as any person, who for profit or commercial purposes, makes or makes and receives telephone calls to or from a customer in this state, or a person who controls a telemarketer

## Schedule F - Summary of Banking Law and Regulations Adopted During 2000

### Part

(continued)

### Banking Law and Related Chapters

(commercial purposes means the sale or offer for sale of goods and services). "Telemarketing" is defined as any plan, program or campaign conducted to induce payment or exchange of consideration for goods or services, involving more than one telephone call by a telemarketer to a customer in this state. Telemarketing, however, does not include solicitation of sales through any other media other than telephone calls.

**Chapter 547, "No Solicitation Calls" Registry; approved October 12, effective April 1, 2001.** Amends section 553 of the Executive Law and adds section 399-z to the General Business Law.

This chapter establishes a statewide registry for New York State residents who do not wish to receive unsolicited telemarketing sales calls. Telemarketers and sellers may not make any such calls beginning thirty days after an individual's name and telephone number(s) appear upon the then current registry. "Telemarketer" means any person (natural person, association, any business entity and affiliates or subsidiaries of such business entities) who for financial profit or commercial purposes makes, or that controls or supervises a telemarketer that makes, a telemarketing sales call to a customer (a natural person who is a resident of this state who would be required to pay for or exchange consideration for goods and services offered through telemarketing). "Telemarketing" means any plan, program or campaign conducted to induce payment or the exchange of any other consideration for any goods and services by use of one or more telephones and which involves more than one call by a telemarketer to a customer located in this state at the time of the call.

An unsolicited telemarketing sales call is any telemarketing call other than (1) in response to an express written or verbal request of the customer called; or (2) in connection with an existing established business relationship; or (3) to an existing customer, unless the customer has stated to the telemarketer that the customer no longer wishes to receive such sales calls; or (4) when the sale is not completed and payment or authorization of payment is not required until after a face-to-face sales presentation by the telemarketer or meeting between the customer and the telemarketer.

The State Consumer Protection Board is required to establish and maintain the registry, but the Board may contract with a qualified private vendor to establish and maintain the registry. The Board must provide a toll-free number which customers may use to notify the Board of their wish to be included on the registry. The Board may also provide additional means to notify the Board. A customer is deleted from the registry upon written notification to the Board. The Board must assure updating of the registry on a quarterly basis.

The chapter provides that a violation of the law does not occur if a telemarketer has obtained an updated and then current registry, has established and implemented written policies and procedures regarding the requirements of the law, has trained the telemarketer's personnel in such requirements, can demonstrate compliance regarding these conditions and the law's requirements, and any subsequent unsolicited call is the result of an error.

**Chapter 489, Reform of Money Laundering Law; approved September 8, effective immediately.** Amends sections 105.10, 460.10, and 470.00, repeals 470.05, 470.10 and 470.15, adds new sections 470.03, 470.05, 470.10, 470.15, and 470.20, and re-numbers section 470.20 as 470.25 and amends such section of the Penal Law and amends section 700.05 of the Criminal Procedure Law.

Generally, the chapter is intended to conform the State Penal Law definitions of the crimes of money laundering with the federal definitions, to permit the effective prosecution of the crimes of money laundering under New York State law.

Of particular interest, the amendments include modifications of various definitions used in the Penal Law provisions to define the crimes of money laundering:

- The definition of "monetary instrument" is modified to include "personal checks" and investment securities and negotiable instruments "in bearer form or otherwise" so that title passes on delivery; also expressly excludes payments to attorneys for legal services from the definition.
- The present definition of "equivalent property" (metals, stones, jewelry, airline tickets, stamps, or a credit account in a financial institution) is repealed; added is a definition of "conducts" to mean initiating, concluding or participating in initiating or concluding a transaction.
- "Transaction" is modified to include expressly a "gift," but certain other transactions are now defined as those occurring with respect to a financial institution. Such transactions now include "a deposit, withdrawal, transfer between accounts, exchange of currency, loan, extension of credit, purchase or sale of any stock, bond, certificate or deposit, or other monetary instrument, use of a safe or a safe deposit box, or any other payment, transfer, or delivery by, through, or to a financial institution, by whatever means effected" but now such transactions expressly do not include payment to attorneys for legal services.

## Schedule F - Summary of Banking Law and Regulations Adopted During 2000

# Part

(continued)

## Banking Law and Related Chapters

- "Specified criminal conduct" is modified to now expressly refer to criminal conduct either "committed in this state" or "in any other jurisdiction which is or would be specified criminal conduct if committed in this state."
- The definition of a "financial institution" is modified by:
  - including a reference to a "credit union";
  - expanding the present reference to the issuer, redeemer, or cashier of travelers' checks, checks, or money orders to include the phrase "or similar instruments";
  - changing the reference to a sender of money to "a person licensed to engage in the business of receiving money for transmission or transmitting the same by whatever means, or any other person engaged in such business as an agent of a licensee or engaged in such business without a license";
  - altering the reference to a governmental entity by repealing the terms "public authority or public benefit corporation" and restating the entire reference as "an agency of the U.S. government or of a state or local government carrying out a duty or power of a business described in this subdivision" (which means the types of actions defined as financial transactions);
  - adding a reference to a "casino, a gambling casino, or gaming establishment with an annual gaming revenue of more than \$1 million" which may include either an Indian gaming operation (other than a class 1 entity) and any such entity licensed by a state or a political subdivision of any state; and
  - adding a reference to any other business or agency conducting an activity which either the Superintendent of Banks or the Treasury Secretary determines by regulation to be an activity similar or related to or a substitute for an activity which a business may conduct under this definition.

A definition of "financial transaction" is added to mean a transaction involving "the movement of funds by wire or other means; or one or more monetary transactions; or the transfer of title to any real property, vehicle, vessel or aircraft; or the use of a financial instrument."

The term "represented" is added and defined as "any representation made by a law enforcement officer, or by another person at the direction of, or with the approval of, such law enforcement officer."

A definition of "law enforcement officer" is added to mean "any public servant, federal or state, who is authorized to conduct an investigation, prosecute or make an arrest for a criminal offense."

Finally, the five counties of New York City, under the money-laundering article, are to be considered as separate counties.

The chapter also provides that in determining the various definitions of the criminal degrees of money laundering, separate financial transactions or the transfer, transmittal, or transport of monetary instruments of varying value or amounts may be considered together and their value aggregated if the transactions or instruments are part of the same money laundering "criminal transaction" as defined in the Criminal Procedure Law ("CPL"). The CPL definition states that such a transaction is conduct "which is comprised of two or more or a group of acts either (a) so closely related and connected in point of time and circumstance of commission as to constitute a single criminal incident, or (b) so closely related in criminal purpose or objective as to constitute elements or integral parts of a single criminal venture." This amendment is intended to address and permit prosecution of a crime at a level of degree commensurate with "singular" nature of crime, as may occur, for example, when the money laundering activity employs structured transactions or instruments to avoid Bank Secrecy Act or Tax Law reporting thresholds.

The chapter, in addition, repeals the existing definitions of the crimes of money laundering in the first, second and third degrees, and re-enacts by redefining and expanding such definitions to include crimes in the first through the fourth degrees. Such crimes now are all defined as felonies ranging in class from E through B.

The revised criminal definitions all consist essentially of identical types of actions by persons, which are predicated upon either (1) knowing that the property involved in one or more financial transactions represents the proceeds of criminal conduct; (2) knowing that one or more monetary instruments represents the proceeds of criminal conduct; or (3) conducting one or more financial transactions involving property represented to be the proceeds of specified criminal conduct or represented to be used to conduct or facilitate such conduct.

In the case of money laundering in the fourth degree, the value of (1) the property exceeds \$5000; (2) the instrument or instruments exceeds \$10,000; and (3) the property involved in the financial transactions exceeds \$10,000.

## Schedule F - Summary of Banking Law and Regulations Adopted During 2000

### Part

(continued)

### Banking Law and Related Chapters

For the definitions of money laundering in the third through the first degrees, another tier of such criminal actions is included within each of the three categories by reference of those actions to controlled substances. Thus, in the case of money laundering in the third degree, the value of (1) the property exceeds \$10,000 when related to controlled substances or \$50,000 otherwise; (2) the instrument or instruments exceed \$10,000 when related to controlled substances or \$50,000 otherwise; and (3) the property involved in the financial transactions exceeds \$10,000 when related to controlled substances or \$50,000 otherwise. In the case of the second degree, the value respectively, for each category is in excess of \$50,000 and \$100,000, and in the case of the first degree, in excess of \$500,000 and \$1,000,000.

Chapter 471, Revision to Article 5, UCC, Letters of Credit; approved September 20, effective November 1, 2000, except that section 5-118 of such article provides that the new article applies only to letters of credit issued on or after the effective date. Repeals Article 5 of the Uniform Commercial Code, enacts a new Article 5, and amends sections 1-105, 2-512, 9-103, 9-104, 9-105, 9-106, 9-304 and 9-305 of such Code.

The new Article 5 is intended to update New York's law governing letters of credit issued by banks or other parties for commercial purposes. It is meant to reflect changes in technology as it affects such transactions and also innovations in the use of letters of credit in international and domestic transactions.

The Uniform Customs and Practice for Documentary Credits (UCP) is widely used to govern letters of credit involving international transactions, and provisions of the repealed Article 5 rendered New York's law inapplicable if a letter of credit is subject to the UCP. Thus, many of the revisions in the new article reflect current practice under the UCP. Modifications include authorizing the use of electronic technology, deferred payment letters of credit, two-party letters of credit, and perpetual letters of credit.

The new article also addresses issues not covered by UCP. Such amendments provide for a statute of limitations for commencing actions to enforce a right or obligation, the availability of injunctive relief in cases of material fraud, and resolution of conflicting case law.

The new article is derived from the revisions proposed by the National Conference of Commissioners on Uniform State Laws, but it reflects two non-conforming modifications. By deletion of sentences contained in the Conference's version of section 5-108 (e), the new article is intended to preserve access to a jury as finder of fact in disputes, in order to avoid the possibility of a constitutional challenge. However, the legislative sponsor's memorandum advises the intent of this modification is not to change current practice of expeditiously resolving disputes related to letters of credit. In addition, the Conference version also included provisions that mandated the award of attorney's fees to the prevailing party by the court. These provisions were deleted from section 5-111.

## Schedule F – Summary of Banking Law and Regulations Adopted During 2000

### Part 2

#### Banking Regulations

Emergency Amendment to Part 301 of the Superintendent's Regulations – "Security at Automated Teller Machines" – adopted January 4, 2000; effective January 24, 2000 - final adoption along with several nonsubstantive changes to the amendment as proposed June 6, 2000; effective June 21, 2000.


This emergency amendment renumbers Sections 301.5, 6 and 7 to 301.6, 7 and 8 and adds a new section 301.5 to the Superintendent's Regulations. The new section establishes quality standards for videotapes used in ATM surveillance cameras, the maximum frequency at which tapes can be used, the maximum number of times tapes can be used and how often tapes must be replaced, and the period of time an institution must retain a tape after each use. The amendment also allows for approval by the Superintendent of Banks of alternative methods for producing clear picture images so long as they are at least as effective as the requirements set forth above.

Adoption of and Notice of Proposed Rulemaking for New Part 41 of the General Regulations of the Banking Board – "Restrictions and Limitations on High Cost Home Loans" – adopted June 28, 2000; effective October 1, 2000.

This regulation, which addresses abuses in the high-cost home loan market, adds a new Section 41 to the General Regulations of the Banking Board. It establishes thresholds at which home loans will be considered to be high cost and sets forth circumstances under which lenders must give due consideration to the borrower's ability to repay such loans. Among its numerous consumer protections, it allows lenders to charge points and fees only if two years have elapsed since the last re-financing or at any time on new-money advanced in a refinancing, and limits the amount of points and fees that may be financed. Further, lenders are required to annually report borrower repayment histories, favorable or not, to national credit reporting agencies.

The regulation also prohibits "packing" high-cost home loans with various types of credit insurance, call provisions that allow lenders to unilaterally accelerate the indebtedness (except under certain conditions), negative amortization and oppressive mandatory arbitration. Lastly, it sets forth certain unfair and deceptive acts or practices as prima facie evidence for license revocation of those involved in the mortgage banking business.





## Schedule G – ATM Safety Act – Exemptions and Variances

# G

During the year ended December 31, 2000, the Banking Department neither received nor approved requests for exemptions or variances from the requirements of the ATM Safety Act.

---

# G

# Schedule H - Banking Department Organization and Maintenance

## Part 1

### Department Roster, Exempt Class as of March 30, 2000

<u>Name</u>	<u>Title</u>	<u>Per Annum Compensation</u>
McCaul, Elizabeth	Acting Superintendent of Banks	\$126,000.00
Muccia, Daniel, A. Jr.	Acting First Deputy Superintendent	126,000.00
Kelsey, Sara A.	Deputy Superintendent & Counsel	125,000.00
Kramer, Edward B.	Deputy Superintendent of Banks	125,000.00
Gelman, Arthur A.	First Assistant Counsel	113,574.00
Weintraub, Cathy	Director-Economic Research	113,574.00
Barras, Steven	Assistant Counsel	102,972.00
Billet, P. David	Assistant Counsel	102,972.00
Kent, Barbara	Exec. Asst. to The Supt. Banks	102,972.00
Kane, Jeffrey	Assistant Counsel	100,786.00
Fatigate, Ralph M. Jr.	Chief Banking Dept. Investigator	99,084.00
Cruz, Victor R.	Investigator	92,562.00
Farrell, Bryan J.	Assistant Counsel	92,562.00
Nack, Irwin	Investigator	92,562.00
Weingarten, Gideon	Director-Internal Audit	92,562.00
Notaro, Rosanne	Assistant Counsel	87,127.00
Narin, Alvin A.	Assistant Counsel	83,315.00
D'Angelo, Mireya C.	Investigator	79,659.00
Wassell, Michael	Investigator	79,658.00
Levy, Delroy A.	Investigator	76,431.00
Papovitch, Patricia Ann	Investigator	76,431.00
Frey, Albert J.	Investigator	75,400.00
Farrell, Sharon P.	Investigator	73,205.00
O'Leary, Sheila M.	Assistant Director Internal Audit	71,895.00
Balsamo, Suzanne C.	Assistant to Superintendent	62,139.00
Henry, Cherelle M.	Assistant to Superintendent	54,876.00
Joyce, John	Secretary to the Banking Board	51,664.00
Keller, Laura K.	Secretary	42,600.00
Flowers, Albert A. Jr.	Confidential Aide	41,332.00
McElroy, Theodore R. III	Asst. Public Information Officer	37,132.00

Employees in NYC receive an additional \$1,000 per annum in location pay.

## Schedule H - Banking Department Organization and Maintenance

### Part 2

### Banking Department Budget for the Fiscal Year 1999-2000

---

#### **BANKING DEPARTMENT ACCOUNT:**

Total expenditures for the operation of the New York State Banking Department Account were \$54,504,570.89 for the fiscal year 1999-2000. This includes the expended sub-allocations of \$495,461.33 to the Department of Law; \$64,735.90 to the Department of Taxation and Finance; and \$199,989.19 to the Office of the Inspector General.

Revenues from examination fees amounted to \$14,979,782.46. The balance was assessed to banking organizations, foreign banking corporations and other financial institutions. The final assessment rate was \$2.22 per \$100,000 of assets for all assessed institutions.

For the fiscal year 1999-2000, revenues of \$7,439,625.91 were collected for investigation, license, other fees and fines, and credited to the General Fund.

---

#### **BANKING DEPARTMENT SEIZED ASSETS ACCOUNT:**

Total expenditures from the Seized Assets Account were \$50,614.42. Funding for this account is the Department's portion of the proceeds from criminal activities obtained by our Criminal Investigations Bureau.

---

#### **BANKING DEPARTMENT HOLOCAUST CLAIMS PROCESSING OFFICE ACCOUNT:**

The funding for this account is a sub-allocation from the Insurance Department. Total funding and expenditures for this account were \$281,800.00.

---

## Schedule H - Banking Department Organization and Maintenance

### Part 3

#### Banking Department Maintenance Appropriations and Expenditures for the Fiscal Year 1999-2000

##### BANKING DEPARTMENT ACCOUNT:

###### Special Revenue Appropriations:

1999-00 Appropriations available	\$58,995,900.00
Expenditures from appropriation:	
Personal Service	\$33,298,784.61
Non-Personal Service	20,445,599.86

Total Banking Department Expenditures From Appropriation	<u>\$53,744,384.47</u>
--	------------------------

###### Other Expenditures:

Charges by other state agencies and departments	\$ 760,186.42
---	---------------

Total other Expenditures	<u>\$ 760,186.42</u>
--------------------------	----------------------

Total Expenditures From Banking Department Account	<u><u>\$54,504,570.89</u></u>
--	-------------------------------

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

##### BANKING DEPARTMENT SEIZED ASSETS ACCOUNT:

###### Special Revenue Appropriations:

1999-00 Appropriations available	<u>\$150,000.00</u>
Expenditures from appropriation:	
Non-Personal Service	\$ 50,614.42

Total Expenditures From Banking Department Seized Assets Account	<u><u>\$ 50,614.42</u></u>
--	----------------------------

##### BANKING DEPARTMENT HOLOCAUST CLAIMS PROCESSING OFFICE ACCOUNT:

###### Special Revenue Appropriations:

1999-00 Appropriations available	<u>\$281,800.00</u>
Expenditures from appropriation:	
Personal Service	\$209,600.00
Non-Personal Service	72,200.00

Total Expenditures From Banking Department Holocaust Claims Account	<u><u>\$281,800.00</u></u>
---	----------------------------

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

**George E. Pataki**

Governor

**Elizabeth McCaul**

Superintendent of Banks  
New York State Banking Department

**Headquarters**

2 Rector Street  
New York, NY 10006  
(212) 618-6642

**Regional Offices**

5 Empire State Plaza  
Suite 2310  
Albany, NY 12223  
(518) 473-6160

333 East Washington Street  
Syracuse, NY 13202  
(315) 428-4049

**Overseas Offices**

Sardinia House  
Lincoln's Inn Fields  
London, England WC2A 3LZ  
011 44-207-405-5474

ARK Mori Building  
P.O. Box 510  
1-12-32 Akasaka, Minato-ku  
Tokyo 107-6090, Japan  
011 81-3-5570-8350

**Web Site**

[www.banking.state.ny.us](http://www.banking.state.ny.us)



Printed on 60% Post Consumer Recycled Paper

Photography: Darren McGee, Empire State Development Corp. Graphic Design: Greene Communications Design, NYC

