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Superintendent of Banks

State of New York

ANNUAL REPORT 2001

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George E. Pataki
Governor



Elizabeth McCaul
Superintendent of Banks

"We triumphantly celebrate 150 years of our history today. The new century and the new millennium not only invite historical reflection on what we have learned, but also prompt speculation concerning what may be a new course for our future."



To the Governor and the Legislature:

I am very pleased to submit the New York State Banking Department's 2001 Annual Report as required by Section 43 of the Banking Law. I am also pleased to announce that this annual report is our first to be made available to the public electronically on the Internet.

2001 was the beginning of a new century, a new millennium and a year none of us will ever forget because of one very tragic day in our State and our nation's history.

The Banking Department and the financial services industry responded to a crisis in a way that surpassed all expectations. The 2001 Annual Report seeks to highlight these efforts as well as pay tribute to those who lost their lives on that fateful day.

In addition to the industry's response to the terrorist attacks on the financial capital of the world, the annual report will provide an overview of the state of the banking industry, the Department's regulatory enforcement actions, consumer advocacy efforts, and the continued work of its Holocaust Claims Processing Office. The report also includes a description of the Banking Board's role and a list of its members.

The narratives, photos, schedules, and hard work put into creating this annual report are dedicated to the many people who lost their lives on September 11th and to the family and friends of the former New York Superintendent of Banks, Neil D. Levin.

Superintendent of Banks,

Elizabeth McCaul

New York State Banking Department Directory

Executive Staff

Elizabeth McCaul
Superintendent

Daniel A. Muccia
First Deputy Superintendent

Sara A. Kelsey
Deputy Superintendent and
Counsel

Gene C. Brooks
First Assistant Council

Barbara Kent
Director of Consumer Affairs
and Financial Products

Diana Rulon
Chief Administrative Officer

Connie Van Decker
Director of Information
Technology

Bethany Blankley
Director of Public Information

Christine M. Tomczak
Secretary to the Banking Board

Divisions

**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 P. Wilson
Director

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

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

Mortgage Banking Division
Barbara Kent
Acting Deputy Superintendent

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

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Letter from the
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Tribute to World Trade Center Victims

On September 11th, New York State lost more than one hundred dedicated state workers. They were committed public servants who performed their duties with honor. They included three court officers, three employees of the Department of Transportation, forty employees from the Department of Taxation and Finance, and seventy-four employees from the Port Authority.

The Banking Department had 20 examiners in the Towers that day performing examinations. All made it out safely and not one of our 635 employees was harmed.

The financial services industry was not as fortunate as the Department's staff.

Fiduciary Trust Company International lost 87 employees.

Credit Agricole Indosuez lost 69 employees of their subsidiary Carr Futures.

Fuji Bank lost 18 employees.

And there were many others who lost their employees.

Twenty-four foreign financial institutions lost their offices. All of the institutions were located in the Towers except for one that was located at 7 WTC.

Citizens of eighty countries died that day.

I lost a very dear friend and mentor when Neil Levin died. In a very short time, Neil accomplished many great things. Neil taught me many things, but one thing stands out. If you do your job well, with integrity and to the best of your abilities, you can make a difference.

On behalf of the Banking Department, I want to extend my deepest sympathies to our entire community for all the loved ones who were lost or hurt by the terrorist attacks.

Ralph Waldo Emerson said, "What lies behind us and what lies before us are tiny matters compared to what lies within us." And

we have found in the aftermath of September 11th that a great deal of good lies within us.

The Banking Department along with federal regulators and financial institutions throughout the State took on an incredible task, securing and stabilizing the financial capital of the world. I am very proud of the industry and of the New York State Banking Department staff.

Sincerely,

Elizabeth McCaul
Superintendent of Banks

Neil D. Levin



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Banking Department and Industry Response to September 11th Attacks

"We worked with no lines drawn between state chartered and federally chartered banks, or between banking and securities institutions."

Amidst the crisis, Governor Pataki made his priorities clear—the rescue efforts first, the financial system second. The National Guard, State Police and NYPD were made available to any firm that needed access to restricted areas. The Lincoln Tunnel was opened to the National Guard who escorted armored cars to flood the city with cash, enabling bank branches and ATM machines to remain operational. The industry responded by remaining open when and where they could. The financial system did not falter. The joint effort with the Federal Reserve, the OTS and the OCC was far more successful than anyone could have anticipated.

What was accomplished that day is truly remarkable— a crisis of consumer confidence was averted.

The same people who experienced the traumatic events of September 11th worked selflessly to ensure that the banking system survived and that New Yorkers did not experience a financial crisis. The thousands of financial services employees proved once again their strong resolve and commitment to serve the public. Only one day after the worst attack to hit the United States, the majority of banks in New York were open for business.

Financial institutions waived ATM fees and late fee charges. They were lenient with mortgage payments and helped customers who needed access to bank accounts of loved ones who perished and for whom they did not have death certificates or bank account information.

In addition, banks in New York teamed up with banks throughout the country and raised tens of millions of dollars towards the relief effort and they made it easy for their customers to contribute to the World Trade Center Relief Fund or the Twin Towers Fund.

"When the attack hit just two blocks from 2

Rector St., the Department's Information Technology staff got the Banking Department up and running at three separate locations within days. On top of this insurmountable job, they also made sure that systems were operational at 2 Rector St.- in less than one month. A staff responsible for one location somehow managed to service four at the same time for the rest of us.



"They worked tirelessly, literally going without sleep many nights, and working every weekend, to make sure that we would have the resources we needed to do our work. Our Technology staff, led by Connie Van Decker, deserves our deepest gratitude for enabling us to do our jobs under the worst of circumstances."

- As viewed from our offices on Rector Street...

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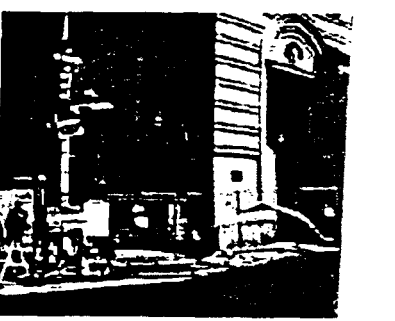
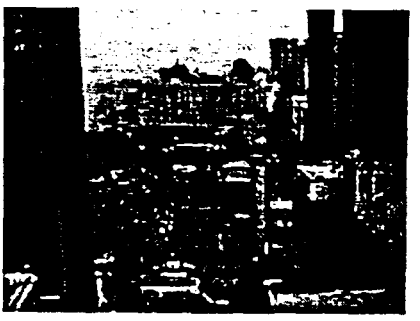
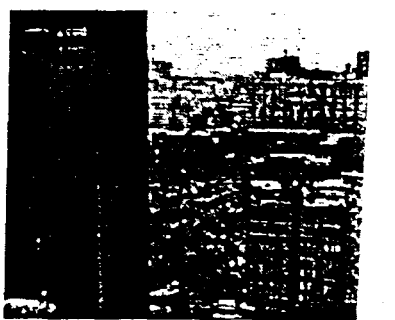
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150th Anniversary Celebration

This year, the Banking Department hosted a Banking Symposium highlighting the Department's position in history as the oldest banking regulator in the United States. The Superintendent addressed the entire Banking Department staff and excerpts from her remarks follow:

"We triumphantly celebrate 150 years of our history today. The new century and the new millennium not only invite historical reflection on what we have learned, but also prompt speculation concerning what may be a new course for our future.

"Consider for a moment what we have accomplished over the last 150 years as a nation and as a state. In 1851, the year the Banking Department was created, our nation would soon experience a devastating Civil War, complications with creating monetary policy and a central banking system, a world-wide economic depression, and the evolution of a political landscape that eventually led to America being the leader of the free world and New York being the financial capital of the world.

"Despite the terrorist attacks, America today is still the leader of the free world and New York is still the financial capital of the world."

Over 150 years of banking regulation is evident by the sheer size of the role the Department plays in the global economy. In 2001, the aggregate assets of both foreign and domestic financial institutions that New York State supervised totaled nearly \$2 trillion.

The Banking Department is the only United States banking regulator to maintain overseas offices. Maintaining the Department's London and Tokyo operations is invaluable and has broadened the Department's understanding of the global markets immensely.

The Banking Department is also the only regulatory agency of

The Banking Department is also the only regulatory agency of its kind that seeks to help victims of the Holocaust obtain financial restitution through the work of staff members in the Holocaust Claims Processing Office. The talents of the claims specialists have helped people all over the world by acting as an advocate and central point of contact for survivors and their heirs seeking to resolve claims.

One hundred and fifty years ago many people were hampered by social barriers, economic hardships, and discrimination. In 2001, the Department saw many people break through a variety of barriers to become economically independent, financially astute, and able and willing to venture into new financial arenas.

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Employee Recognition Awards

"Let the history of our country and our department remind us of the progress we have made and are capable of accomplishing."

Exceptional Contributions

Longevity Awards

At the Department's Banking Symposium many employees were honored for their exceptional contributions to the Department and for their commitment to New York State. Congratulations to all of 2001's award recipients.



"Always remember to keep the right perspective and continue to do the great work that you have been doing—your efforts will help New York and America to continue its prosperity."

**George Buell Memorial
Award**

Cassandra Straughn,
Foreign Financial Services Division

**Exceptional Staff
Development**

Murielle Saint-Preux,
Community Financial Services Division

Cathleen Walbrodt,
Consumer Services Division

Exceptional Team

David Harris,

<i>Building</i>	Community Financial Services Division
<i>Exemplary Public Service</i>	Barbara Kent, Executive Division
<i>"Helping Hand" Award</i>	Juanita Batson, Office Services
<i>International Regulatory Cooperation</i>	John McEnerney, Thomas Moran, and Katherine Wyatt, Division of Market Regulation
<i>Outstanding Examination Work</i>	Charles Carson, Foreign Financial Services Division
	Edward Durand, Community Financial Services Division
	Raymond Meehan, Community Financial Services Division
	Elise Pan, Consumer Services Division
<i>Outstanding Investigative Work</i>	Gary Tancioco, Division of Supervision, Fiduciary Team
	Michael Tuckett, Criminal Investigations Bureau
<i>Outstanding Supervisory Work</i>	Thomas McAlea, U.S. Financial Services Division
<i>Outstanding Technical Work</i>	Aleksandr Panchenko, Division of Information Technology
	Karen Sorady, Finance Office
<i>Overall Excellence</i>	Pauline DeVita, Mortgage Banking Division
	Frank Mackin, Licensed Financial Services Division
	Ileana Jardines, Office Services
	Harris Sibener,

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Employee Recognition Awards

"Let the history of our country and our department remind us of the progress we have made and are capable of accomplishing."

Longevity Awards

Exceptional Contributions

Department employees were also recognized for their long and dedicated service as state employees. These employees served the financial services industry and citizens of New York for twenty-five years or more.



"Your service to the Banking Department and to the State indeed, to our country, is greatly appreciated and is needed now more than ever."

Immanuel Vogel	45 years	Leslie S. Bender	28 years
Francis J. Mackin	41 years	Daniel J. Blendell	28 years
Barbara Heller	39 years	Charles W. Carson	28 years
Bernard Kaye	39 years	Michael A. Desimone	28 years
John F. Geraghty	37 years	Robert F. Hoffman	28 years
Juanita Batson	36 years	Marlene Konsens	28 years
Michael P. Hess	36 years	Corrine Korn	28 years
Eugenia Alameda	35 years	Gerald A. Schwartz	28 years
Terrence C. Miller	35 years	Deborah R. Aiezza	28 years
Linda Bat	34 years	Ronald J. Fritz	27 years
Julia A. McCormick	34 years	George L. Jordan	27 years
Howard F. Sismilich	34 years	Kevin J. McCarthy	27 years
Marla Stevens	34 years		

Kenneth W. Bielemeier	33 years	Kathleen McLean	27 years
P. Vincent Conlon	33 years	Daniel A. Muccia, Jr.	27 years
Edward J. Durand	32 years	John S. Nodalny	27 years
Thomas P. Abballe	31 years	Ira Selby-Gertman	27 years
Manuel Kursky	31 years	Joan Sullivan	27 years
Mark A. McDermott	31 years	Myra E. Yelverton	27 years
John E. Misner, Jr.	31 years	Joseph R. Lima	26 years
Brian M. O'Connor	31 years	Patrick J. Mullins	26 years
Walter J. O'Meara	31 years	Lillian M. Bass	25 years
Joseph D. Rienti	31 years	James W. Gass	25 years
Lois M. Williamson	31 years	Carmen Y. Gonzalez	25 years
Thomas P. McAlea	30 years	Edward P. Halligan	25 years
Peter L. Zanko	30 years	Keith A. Nicholson	25 years
Michael J. Lesser	29 years	Larry L. Schwartz	25 years
		Myron G. Zaidman	25 years

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State of the Financial Services Industry

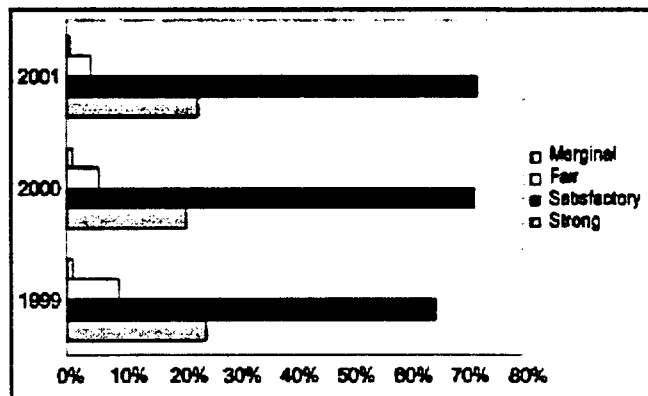
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The year 2001 was marked by a significant turning point in the nation's economy. Following an unprecedented period of prosperity, the economy slipped into recession during March. The national unemployment rate rose progressively, from a low of 3.9% in October 2000 to 5.8% in December 2001, a 6-1/2 year high. Real gross domestic product (GDP), a measurement of the nation's output, turned negative in the third quarter, declining 1.3% at an annual rate.

A major shift in economic performance has important implications for the condition of the banking industry. During a recession, there is a tendency for banking organizations to experience erosion in the quality of assets, a drop in loan demand, and reduction in net income. However, it is important to note that New York State-chartered banks entered the year with strong capital cushions and therefore were relatively well positioned to weather the economic downturn.

Further, the Federal Reserve acted aggressively to counter the slowdown in the economy. In a series of eleven reductions, the targeted overnight Federal funds rate declined from 6.5% to 1.75% by year end, a cumulative decline of 475 basis points. The favorable interest rate environment provided a major stimulus to residential mortgage lending.

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Commercial Banks

The year 2001 tested the strength and resiliency of the State's commercial banking sector. A global economic downturn, major business bankruptcies, debt defaults and the precarious state of the Argentine economy were some of the more challenging issues faced by the industry. The adverse environment was further exacerbated by the events of September 11th.

Asset quality indicators evidenced deterioration as credit weaknesses in the marketplace intensified especially during the latter part of the year. The percentage of noncurrent loans and chargeoffs to total loans climbed to 1.82% and .81%, respectively. The sector's total asset base dropped 3% to \$874 billion due, in large part, to the merger of The Chase Manhattan Bank and Morgan Guaranty Trust Company in the fourth quarter. The combination of these banks created a global giant with nearly \$540 billion in assets, the second largest in the United States. Profit performance also suffered as pressures on net interest income coupled with rising loan loss provisions and a slower rate of growth in non-interest income negatively impacted the bottom line. The industry's return on average assets was .71%, a 39 basis point drop from the previous year.

Despite these difficulties, the industry remains fundamentally sound and well positioned to move forward as economic improvement takes place. Capital adequacy, as measured by risk-based capital guidelines, remained healthy with the tier one capital ratio increasing slightly to 9.89%. In addition to strong capital levels, loan loss reserves have been strengthened, and prudent risk management practices have helped avoid some of the concentration pitfalls of the past.

Besides the Chase/Morgan merger, other noteworthy transactions included the acquisition of Fiduciary Trust Company International of New York by Franklin Resources, Inc. and First Union Corporation acquiring control of Offitbank, a large wealth management trust company. (Wachovia Corporation merged with and into First Union Corporation under the name Wachovia Corporation.)

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Foreign Banking Organizations

The foreign banking community in New York remains vibrant, and New York remains the primary international banking center of the world. The world's largest global banking enterprises are represented in New York through 96 branches and 32 agencies, with aggregate total assets of just under \$800 billion. In addition, New York has 59 licensed representative offices of foreign banks. All told, banks from 46 countries have offices in New York licensed by the Department, including 37 countries with branches and agencies and 9 with representative offices. A decline in the number of institutions was due, in part, to consolidation, but was also due to retrenchment, especially among the Japanese banks. Notwithstanding the decline in numbers of institutions, the total assets at these offices grew 5.9% from the prior year's level. A portion of this growth relates to New York being selected as the consolidated center of many foreign banking organizations' U.S. operations.

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

Several of these foreign banking organizations were severely affected by the tragic events of September 11th, through the loss of life, the destruction of their premises and records, or their temporary displacement from the downtown area. Each managed a swift recovery of their business activity, and virtually all have made a commitment to remain and prosper in the New York market.

International Cooperation

The Department continues to forge relationships with foreign bank supervisors and the international banking community to enhance global bank supervision.

- The Department has conducted extensive research and provided insightful comments on the Basel Capital Accord proposal. These research efforts will be expanded in 2002.

- The examination staff at the Banking Department has attained an outstanding reputation for its breadth of knowledge and sophisticated examination skills. The Department's capital markets and trust teams have assumed a leadership role in providing training seminars abroad to banking supervisors, sharing its expertise in assessing financial and operational risks and our keen understanding of capital markets. The teams have worked with both domestic and foreign supervisors on coordinated examinations and training.
- The Department is the only U.S. banking agency to maintain overseas offices.

The Asian District Office has focused on the safety and soundness of State-chartered/licensed banks in the Asia/Pacific Region. To that end the Asian District Office has performed examinations in all of the major financial centers in the Region. In cooperation with the local country banking supervisory authorities, the Asian District Office has developed a close working relationship to improve the Banking Department's understanding of the unique environment in which New York State-chartered/licensed Banks operate in Asia. The Tokyo Office provides real time information on Asian banking developments to the Department's New York Headquarters. In this way, the Asian District Office acts as an early warning system in the Asia/Pacific region. In 2001 the Region experienced a significant economic slowdown that weakened the banking industry. The Tokyo Office continues to monitor these developments in order to keep the Department's New York Headquarters informed. This activity gives the Department an important edge as the host country supervisor of many Asia/Pacific banks in New York.

During 2001, the European District Office in London continued its efforts to develop and maintain relationships with the major European banking supervisory authorities. This enabled the Department to better supervise the overseas operations of the banks for which it has global consolidated, comprehensive supervisory responsibilities through exchanges of information and local on-site visits. It also enhanced the Department's ability to fulfill its role as a host supervisor to the diverse foreign banking community in New York.

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Thrift Institutions

The overall health of the thrift industry in New York remained strong during 2001. Total assets of all State-chartered savings banks at year-end 2001 increased over 18% from the prior year to \$75.5 billion. The decline in economic conditions was reflected in the average return on assets ("ROA") for these institutions, which was slightly lower in 2001 as compared to the previous year. The slowdown in economic activity was evident in a reduction in the net interest margin, which was partially offset by an increase in non-interest income. These statewide results were not uniform across all size groupings of banks. The medium and large sized savings banks show a decline in ROA during 2001, while the smallest sized savings banks actually show a rise in ROA.

Despite the slowing economy, asset quality through 2001 continued its improving trend that began in 1992. The average ratio of noncurrent loans for savings banks was nine basis points lower than year-end 2000 and was at the lowest level in approximately twelve years. The noncurrent ratios for savings banks' largest loan category, real estate loans, experienced a six basis point improvement.

Capital ratios for all State-chartered savings banks as a whole declined at year-end 2001, primarily due to the significant rise in their asset base. The leverage capital, tier one risk-based capital, and total risk-based capital ratios for all State-chartered savings banks stood at 9.5%, 16.0% and 17.0%, respectively, compared to the previous year-end levels of 10.5%, 17.9% and 19.0%. All State-chartered savings banks met the guidelines for classification as being "well-capitalized" with the exception of one institution, which was "adequately capitalized." At year-end 2001, there were 33 savings banks in New York with state charters.

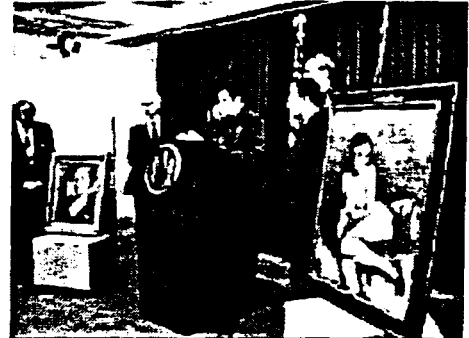
The credit union segment of the thrift industry remained vibrant in 2001. The 38 State-chartered credit unions increased their total assets during the year by 11.3%, or approximately \$300 million, to an aggregate of over \$2.9 billion. This growth was funded primarily by increased member shares and was directed into cash and equivalent instruments (25%), new securities investments (52%), and additional loans to members (16%). Credit union membership increased by more than 15 thousand, rising to almost 565,000 individuals at year-end.

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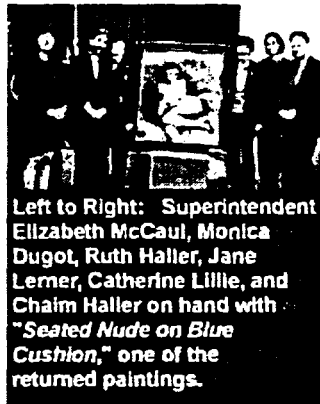
Holocaust Claims Processing Office Accomplishments

In June of 1997, Governor George E. Pataki acted on the suggestions of former Superintendent of Banks Neil Levin and created an office with the sole purpose of assisting Holocaust survivors and their heirs in recovering assets wrongfully held by Swiss banks. The result was the establishment of the Holocaust Claims Processing Office (HCPO). Never before had a government office existed solely to assist Holocaust survivors and their heirs recover assets. The mission of the Office expanded quickly to include accepting Holocaust-era claims against European banks, claims against insurance companies on unpaid policies and claims seeking the recovery of lost or looted art. The Office accepts claims from anywhere in the world, and there are no fees for its services.



Alexander Kanoldt's "Olevano" was returned by a museum in Berlin to the Littman heirs in February 2001.

Louis Corinth's "Portrait of Charlotte Corinth" was located in an auction in Germany and Karl Hofer's "Seated Nude on Blue Cushion" was found in a London gallery. Both were returned in November 2001.



Left to Right: Superintendent Elizabeth McCaul, Monica Dugot, Ruth Haller, Jane Lerner, Catherine Lillie, and Chaim Haller on hand with "Seated Nude on Blue Cushion," one of the returned paintings.

Since the Office's inception, it has responded to approximately 9,400 inquiries resulting in 4,720 claims from 45 states and 34 countries. As of 2001, 2,300 are bank claims, 2,300 are insurance claims, and 120 are art claims.

The HCPO staff are experts in banking, law, economics, finance, political science, archives, history, and art history. In addition, the staff is fluent in multiple languages to better serve their

international claimants.

In the year 2001 alone, the Office helped recover approximately \$3.5 million in offers to claimants seeking proceeds from Holocaust-era insurance policies. It also approached a \$1 million

mark in offers to claimants seeking return of Holocaust-era bank accounts.

Perhaps one of its most notable accomplishments for 2001 was the recovery and return of three paintings to the Littman heirs, one of the very first claimants to file a claim with the HCPO shortly after it opened.



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Criminal Investigations Bureau Accomplishments

In 2001, the Department's Criminal Investigations Bureau (CIB) was involved in the levying of monetary penalties in excess of \$9 million. CIB demonstrated its commitment to the thorough investigation of all criminal allegations involving the State's financial industry, as well as identifying possible victims and future criminal trends. CIB continued to assist federal, state, and local law enforcement agencies throughout the country with investigations involving money laundering, mortgage fraud, predatory lending, and other banking and financial violations. After the terrorist attacks, CIB began working with the FBI Terrorist Task Force to identify and freeze terrorist funds within and outside the United States.

Highlights:

- A joint investigation by CIB and the Internal Revenue Service led to the indictment of a mortgage company president and co-conspirators on several counts of mortgage fraud for knowingly executing a scheme to defraud consumers and financial institutions.
- CIB participated in hearings that resulted in license revocation for two mortgage companies for forged documents and failure to comply with New York State Banking Law.
- CIB, along with the Mortgage Banking Division, worked with the State Attorney General to investigate a mortgage company that was misleading customers. The license was surrendered and over one million dollars in restitution was made to consumers.
- CIB investigation led to monetary penalties and convictions from two financial institutions for falsifying bank records and misapplying bank funds.
- Through the efforts of CIB, the Department became the first state agency to electronically transmit civilian fingerprints to the Division of Criminal Justice Services.

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Enforcement Actions

Joint Order to Cease and Desist Issued Against State Bank of India

The New York State Banking Department, Board of Governors of the Federal Reserve System, and the Federal Deposit Insurance Corporation issued a joint Order to Cease and Desist and Order of Assessment of a Civil Money Penalty and Monetary Payment against the State Bank of India, Mumbai, India, and the bank's three branches in New York, New York, its branch in Chicago, Illinois, and its agency in Los Angeles, California. The State Bank of India paid a total of \$7.5 million in fines, half of which was paid to the State of New York.

Cease and Desist Order Issued Against Continental Stock Transfer and Trust Company

The Banking Department issued a Cease and Desist Order, on consent, to Continental Stock Transfer and Trust Company (CSTT), and the former President, Michael Nelson, pleaded guilty in Manhattan Supreme Court to falsification of banking records. CSTT paid a one million dollar fine to the Banking Department and Mr. Nelson paid a one million dollar fine to the State of New York.

Cease and Desist Order Issued Against Commercial Bank of New York

Commercial Bank of New York, without admitting any allegations, consented to the issuance of a Cease and Desist Order, and agreed to pay a fine of \$4.25 million to the State of New York. The Banking Department took action because of the bank's failure to maintain processes and procedures reasonably designed to ensure the detection and reporting of suspicious activity, as required by the Federal Bank Secrecy Act and Part 300 of New York's Code of Rules and Regulations, and compliance with the rules and guidelines administered by the U.S. Department of Treasury's Office of Foreign Assets Control, 31 C.F.R. Part 500 et seq.

Cease and Desist Order Issued Against U.S. Trust Corporation and its Subsidiary; Fined \$10 Million

The Federal Reserve Board and the New York State Banking Department issued a joint consent Order to Cease and Desist and an Assessment of a Civil Money Penalty and Monetary Payment against U.S. Trust Corporation, and its subsidiary, the United States Trust Company of New York, a state-chartered

bank. U.S. Trust Corporation and the United States Trust Company of New York paid the Board of Governors of the Federal Reserve System a civil money penalty in the amount of \$5 million and a \$5 million monetary payment to the State of New York.

Mortgage Banker Fined \$50,000, Makes Over \$200,000 in Consumer Restitution

The FHB Funding/eHome Credit Corp. (FHB), a licensed mortgage banker in New York State, paid a \$50,000 fine to the State of New York and made \$213,736 in consumer restitution payments to residents of New York and seven other states for failing to comply with state and federal banking regulations; failing to maintain proper books and records; and failing to make refunds to borrowers who rescinded their loans. This is the first time that the Department has taken this type of enforcement action in conjunction with seven other states.

Banking Department Takes Action Against Citigroup

The Banking Department took historic action on behalf of New York's consumers by requiring Citigroup to commit to certain lending projections, to waive \$1 million in fees on certain low interest loans issued to New Yorkers and to establish three new Loan Production Offices in predominantly minority communities in New York City. The action was the first time a regulator at the state or federal level has ever required a financial institution to commit to make loan projections with a specified minimum dollar amount.

Mortgage Banker's License Revoked, Fined \$100,000

The Banking Department announced the revocation of the mortgage banker license of East Bay Funding Corp., for failing to comply with five provisions of the New York State Banking Law and the Superintendent's Regulations. It was the first time that a mortgage company has lost its license for charging fees that are not reasonably related to the work and services performed on the behalf of the borrowers. In addition, a \$100,000 fine was imposed, payable to the State of New York.

Anvil Mortgage Ltd. Surrenders License, Pays \$1.1 Million in Consumer Restitution

The Banking Department and the State Attorney General shut down a mortgage banker where borrowers were paying fees for deceptive pre-approvals. Anvil Mortgage Ltd. can no longer do business in New York State.

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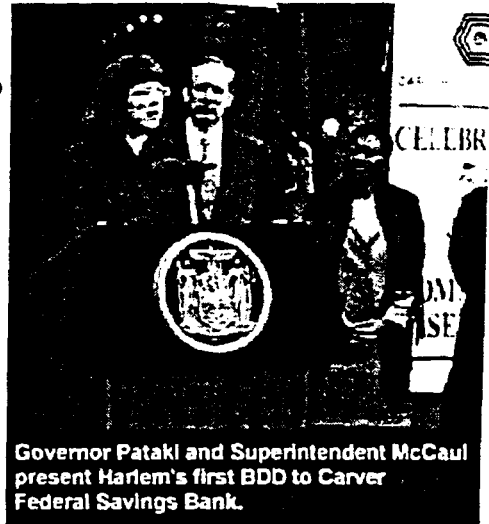
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Banking Development Districts

The Superintendent and Governor Pataki announced two Banking Development District (BDD) designations in Manhattan, one in South-Central Harlem and one on Roosevelt Island and a designation in Onondaga County. The BDD legislation was signed into law by Governor Pataki in 1997 making New York State the first and only state to have this unique program. BDDs provide communities with a powerful resource to promote economic development and to provide financial institutions with incentives to locate in traditionally underserved communities. In 2001, there were nine BDDs in New York State.

South Central Harlem

Manhattan's first Banking Development District designation was presented to Carver Federal Savings Bank President and CEO, Deborah Wright, who together with Manhattan Borough President C. Virginia Fields, applied for South Central Harlem to be designated as a BDD. This is the first time South-Central Harlem has had a bank in over 25 years.



Governor Pataki and Superintendent McCaul present Harlem's first BDD to Carver Federal Savings Bank.

Roosevelt Island

Roosevelt Island's BDD designation was presented to Serafin U. Mariel, the President of the New York National Bank. President Mariel applied jointly with Manhattan Borough President C. Virginia Fields for Roosevelt Island to receive a BDD designation. This designation makes New York National the only full-service bank branch on Roosevelt Island that provides banking services to residents and businesses.

Village of Jordan

Governor Pataki presented the BDD designation to Robert Schick, President and CEO of Lyons National Bank and Mayor of the Village of Jordan, Richard M. Platten, who filed a joint application to have the Village of Jordan in Onondaga County designated as a BDD.

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"On The Road"

Superintendent McCaul toured New York State to learn of successful partnerships in various communities between financial institutions and community groups and to encourage new partnerships in underserved areas. The focus of the tours was to promote community and neighborhood reinvestment, including housing, small business initiatives, and affordable childcare.

"These tours are very important for financial institutions, local government and community groups to discuss specific needs in their communities and to create partnerships that will help to make New York a better place to live, work, and raise a family."

Cypress Hills, Brooklyn

Superintendent McCaul witnessed first hand the result of investments made by the Cypress Hills Local Development Corporation (LDC) and HSBC Bank USA. The tour highlighted a childcare center, newly renovated homes, an employment center, and a proposed site for a mini-mall.

The Northwest Bronx

The Superintendent teamed up with JPMorganChase to tour the Northwest Bronx with members of the University Neighborhood Housing Program (UNHP).

"Pooling the financial and technical resources of banks to support affordable housing redevelopment is not only important for the those living in this community, but is a stabilizing force in communities throughout New York State. The fact that UNHP and Chase are working together to create affordable and high quality daycare throughout their community is just what we need in the new millennium. We want other banks to be involved in more communities, participating and advocating childcare. Not only will banks contribute tremendous benefits to their local communities, but they can obtain CRA credit as well."

Islip, Long Island

The Superintendent was on site at the nearly completed construction of new ownership and rental units for low and moderate-income families in South Wind Village, Bay Shore. After touring other communities in the Town of Islip, the Superintendent met with tour attendees at the Long Island Housing Partnership for discussion.



Reinvestment Opportunities in Buffalo

Superintendent McCaul toured the Niagara, Masten, and University districts of Buffalo with a number of banks and community groups. The tour, hosted by Buffalo's Neighborhood Housing Services, was designed to learn of the reinvestment opportunities that exist in the Buffalo region.

Partnerships at Work in Syracuse

The Superintendent toured the City of Syracuse with Home Headquarters, Inc. and various banks to promote affordable homeownership, encourage partnerships in the community, and view areas in need of project development. Superintendent McCaul met with children at an in-home childcare provider's house in Syracuse, New York. The Superintendent stopped at this location on her tour to encourage financial institutions to make multifaceted, multi-year commitments to child care through the Banking Department's Adopt-A-Center approach. Banks that participate receive enhanced CRA credit.



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Predatory Lending

Nearly three years ago, Governor George E. Pataki directed the Banking Department to launch an extensive, multi-pronged approach to combat predatory lending. In May of 1999, the Department formed an inter-divisional task force with members of the Consumer Services Division, the Mortgage Banking Division, the Legal Division and the Criminal Investigations Bureau. The task force develops and implements a multi-faceted approach to eliminate abusive lending practices in the sub prime market; namely to educate consumers, strengthen the regulation of the mortgage market, open criminal investigations, and conduct intensive examinations of sub prime lenders and mortgage brokers that work within this marketplace.

In 2001, the Department continued to enforce Part 41, the first regulation of its kind in the nation that targets high cost home loans. Part 41 was designed to balance the need for credit with the need to end abuses in the sub prime market. Through Part 41 and its multi-faceted approach, the Department is committed to eliminating the making of unaffordable loans that people cannot repay and the repetitive refinancing of loans without any apparent benefit to the borrower. In late 2001, the Department announced that Part 41 is working as reviews of the industry have shown that since Part 41's inception the cost of sub prime loans has come down, while sub prime credit remains available to help New Yorkers, who do not qualify for credit from mainstream lenders, become homeowners.

In addition to enforcement actions, the Department has organized and participated in a variety of consumer outreach projects to raise the visibility of the Banking Department as a resource for consumers. Throughout 2001, the Department participated in events at Buffalo NHS's annual homeownership fair at Erie Community College; the "Metro Expo" for prospective homebuyers at Madison Square Garden; a Homebuyer Fair sponsored by the United Neighborhood Housing Program in the North West Bronx; the Hispanic Housing Task Force Fair in Jamaica, Queens, and the State Fair in Syracuse. The Department also hosted several forums across the state to promote fair lending. The Department's consumer education materials are publicly available. They include a predatory lending video in both Spanish and English and brochures in multiple languages providing tips on how to not lose a home due to predatory lending practices.

Governor George E. Pataki

Address to
New York State Banking Department Staff

November 2, 2001



View Video

Windows Media Player

28k 100k

Real Player

28k 100k

or

Read Text

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Governor Pataki Addresses the Banking Department Staff November 2, 2001

For the first time in the history of the state banking department a Governor of the State of New York came to talk to the Banking Department staff, a small staff by any agency standard, to talk about the work they did in those first hours. The Governor commended the Banking Department staff for being quiet heroes, and for just doing their jobs in a time of tragedy.

It is only fitting that closing remarks encompass the spirit of those committed to the financial services industry. What follows is a tribute to the Banking Department staff who remained dedicated to ensuring the stability of the nation's financial system during a national crisis.



Governor George E. Pataki

[view video](#)

I wanted to come by this afternoon. I wanted to come by before this, but I haven't had a chance - to thank you personally for what you represent. Now, Elizabeth talked a little bit about what you've done. But really when I think about what you've done, I am very proud of you, and you should be very proud of yourselves.

Since September 11th, everyone is looking at the word 'hero' in a different way. People we took for granted like New York's firefighters, ambulance workers and police officers, are now held up nationally as heroes and rightfully so. But I think there are other quiet heroes as well - heroes whose names aren't going to be on the marquee at Madison Square Garden and who aren't going to be written up in the newspapers. You are those quiet heroes.

Elizabeth talked about how I've known of your professionalism and competence and of course that's true. We have the best Banking Department in the world. We have the oldest and the best and I've been proud of

that. But you did two other things on September 11th and since that day that stand out beyond your professionalism and your competence.

You know what happened that day. I know from a distance what it was like that early morning, because I watched it on TV. But you were there. You watched it out the windows. You watched it from the base of 2 Rector Street. You watched it from the subways that you couldn't get out of. You watched it from the coffee shops that you had to run into where you couldn't breathe. You were right there at the heart and the rest of New York State and the country appreciate the magnitude of that catastrophe. You lived through it, and you still live through it everyday because 2 Rector looks right out at ground zero.

I know that, and I know another thing as well. I know that you never wavered in your commitment to your professional jobs. You never wavered in the fact that we were going to be back in 2 Rector Street -- and there was a time when a lot of people were saying we shouldn't have anybody downtown. You never wavered in your commitment to go back to 2 Rector Street.

Elizabeth talked a little bit about what you've done since that time and I can recall one time in particular. I remember we were sitting Friday after September 11th in the emergency command center talking about health problems and other concerns and banking concerns: like the fact that there was no cash in the ATM's. Like the fact that there was an inability to move money from one bank to another or to get liquidity into the system. You not only showed the courage of going back to 2 Rector, you showed the commitment to work night and day, to work extra hours and to work weekends, through your suffering and through your sorrow - to make sure that the best banking regulatory group in the world did its job under the most difficult circumstances in the world.

So, I wanted to come tell you, first of all, how proud of you we are. Second of all, that we are going to continue. We are doing, and will continue to do, everything we can to make sure that your environment and your work conditions are as safe as can be. We have our environmental commissioner here and our health commissioner here, and they'll answer any questions you might have. We have been monitoring the air constantly and doing everything we can to make sure that you are safe where you work.

The other thing I wanted to say is that we are in a war, a war against fear and against terror. We're going to win that war and we're not going to win that war because the President has been a strong leader globally, the Mayor has been a strong leader locally, and everyone has put aside partisan politics and pulled together the way that we have.

We're going to win that war because of you -- because of the quiet heroes who do their jobs under very difficult conditions and horrible circumstances, who are suffering not just the remembrance of the horror of that day, but losses of people like Neil Levin and others whom we loved so much. And yet you are doing your jobs, and doing them better than anybody else in the world.

So, I want to thank you. I want to salute you. I want to salute some of the quiet heroes who don't get written about but believe me, who are appreciated enormously by me, by the people of New York, and the people of America.

So thank you, God bless you. Continue doing what you're doing, and you will help us not only to make this City and State stronger but to make this country stronger as we defeat the evil that attacked us on September 11th. Thank you, God bless you.

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Banking Board Membership

Banking Board Members as of December 31, 2001

Elizabeth McCaul, Chairman
Christine Tomczak, Secretary

Santa Albicocco, Esq.	Oyster Bay
Michael R. Ambrecht, Esq.	Point Lookout
Wesley Chen, Esq.	New York
Mallory Factor	New York
E. Peter Forrestel II	Akron
John D. Garrison	Walkkill
Michael D. Grosso	Coxsackie
Thomas E. Hales	Briarcliff Manor
Charles J. Hamm	New York
Erland E. Kailbourne	Williamsville
David C. Mancuso	Dunkirk
Thomas G. Siciliano, Esq.	Commack
George J. Vojta	Bronxville
Jens A. Westrick	Mamaroneck

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

The Banking Board is composed of 17 members, a number established by statute. The Superintendent of Banks serves as Chairman of the Board and Executive Head. The other 16 members of the Board are appointed to a three-year term by the Governor, subject to approval by the Senate. Of these 16 members, eight are so-called public members, while the other eight must have banking experience obtained from employment in the various segments of the banking industry.

There were 7 changes in the Banking Board membership during 2001:

- Jeffrey Moerdler resigned as of September 28, 2001.
- Mallory Factor was appointed on June 18, 2001, succeeding Thomas O'Neill, a public member who served from July 1995 to February 1998.
- E. Peter Forrestel II was appointed on October 15, 2001, succeeding Salvatore Marranca, an industry member who served from June 1990 to October 2001.
- Thomas E. Hales was appointed on October 15, 2001, succeeding John B. Robinson, an industry member who served from June 1990 to October 2001.
- Erland E. Kailbourne of Williamsville was appointed on June 18, 2001, succeeding Edward B. Kramer, a public member who served from December 1995 to March 2000.
- David C. Mancuso was appointed on October 18, 2001, succeeding Spencer S. Crow, an industry member who served from June 1983 to October 2001.
- Jens A. Westrick was appointed on June 18, 2001, succeeding Burkhard Frankenberger, an industry member who served from December 1995 to March 2000.

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George E. Pataki
Governor

Elizabeth McCaul
Superintendent of Banks
New York State Banking Department

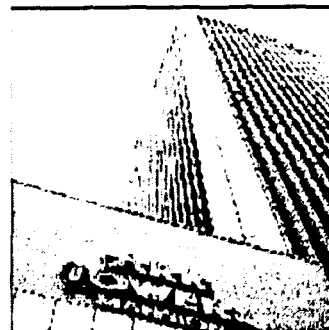
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Albany, NY 12223
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Minato-ku
Tokyo 107-6090, Japan
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www.banking.state.ny.us

Graphic Design: Greene Communications Design Inc., NYC

Photography: Darren McGee, Empire State Development Corp. and
Bethany Blankley, New York State Banking Department

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Federal Funds Bought and Repos	Other Borrowed Money	ASSET (Amounts in Thousands of Dollars)				
\$ 0	\$ 0	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans	Other Assets
0						
5,800						
847,381	129,100					
0						
0						
0						
0						
380,451	32,400					
		Adirondack Trust Company	\$ 19,432	\$ 164,578	\$ 26,000	\$ 0
		Alden State Bank	6,698	64,575	7,200	0
			1,529	107,397	20,800	0

View PDF Part 4 

Part 4 - Consolidated Statement of Condition of Credit Unions

LIABILITIES AND CAPITAL (Amounts in Thousands of Dollars)		Schedule A - Consolidated Banking Statement Part 4: Consolidated Statement of Condition of Credit Unions as of December 31, 2001			
Acc. Int Payable	Accounts Payable	ASSET (Amounts in Thousands of Dollars)			
\$ 0	\$ 65	Loans to Members	Allowance for Loan Losses	Cash	Other Assets
0	(62)				
0	2,352				
0	2				
8	6				
0	130				
0	10				
553	651	1199 SEIU Credit Union	\$ 5,633	(\$ 198)	\$ 3,120
0	1,405	Ambrac Credit Union	1,145	(25)	37,510
		AmeriCU Credit Union	238,192	(3,415)	7,200
		Bakery Salesmen Credit Union	3,418	(65)	48,000
			5,247	(175)	3,120

View PDF Part 5 

Part 5 - Consolidated Statement of Condition of Investment Companies

LIABILITIES AND CAPITAL (Amounts in Thousands of Dollars)		Schedule A - Consolidated Banking Statement Part 5: Consolidated Statement of Condition of Investment Companies as of December 31, 2001			
Fed Funds Purchased & Sec. sold w/ Repurch Agr	Other Liabilities for Borrowed Money	ASSET (Amounts in Thousands of Dollars)			
\$ 0	\$ 289,501	Cash and Due From Depository Institutions	Total Securities	Fed. Funds & Secur. Purch U/A to res	Other Assets
115	551,551				
0	0				
111	0				
9	353				
883	18,848,608				
940	848,454				
134	4,013,541	AIG Finance Holdings, Inc.	\$ 1,868	\$ 24,973	\$ 0
		Commerce Banking Corporation	2,031,066	3,044,409	227,200

View PDF Part 9

Part 9 - Consolidated Statement of Condition of Safe Deposit Companies

LIABILITIES AND CAPITAL (Amounts in Dollars)		Schedule A - Consolidated Banking Statement Part 9: Consolidated Statement of Condition of as of December 31, 2001		
Accounts Payable	0			
Unearned Rental & Storage	\$ 0			
Expenses Payable	2,246	123,897		
	11,744	27,273		
	16,482	379,478		
	<u>10,472</u>	<u>\$480,648</u>		
		Cash and Due from Banks	Bond and Stock Investments	ASSETS (Amounts in Dollars)
		\$ 35,782	\$166,608	\$ 202,390
		897,077	0	1,099,417
		727,801	0	1,827,218
			<u>119,843</u>	

View PDF Part 10

Part 10 - Consolidated Statement of Condition of Mutual Trust Investment Companies

LIABILITIES AND CAPITAL		Schedule A - Consolidated Banking Statement Part 10: Consolidated Statement of Condition as of the Morning of January 1, 2002		
INCOME FUND				
Accounts Payable & Accrued				
Estimated Final Income Distribution				
Total Income Fund				
		BANK FIDUCIARY (Amounts in Dollars)	ASSETS	
		INCOME FUND		
		Cash	\$24,916	
		Estimated Foreign Tax Refunds	7,967	
			<u>\$32,883</u>	

Schedule A - Consolidated Banking Statistics

Part 1: Principal Banking and Lending Facilities of New York State as of December 31, 2001

(Amounts in Thousands of Dollars)

	NYC	NUMBER Outside NYC	Total	NYC	TOTAL ASSETS Outside NYC	Total
STATE CHARTER*						
Commercial Banks	65	50	115	\$ 706,583,743	\$167,243,490	\$ 873,827,233
Savings Banks	7	26	33	48,996,550	26,549,410	75,545,960
Article XII Inv Co's	9	2	11	14,900,103	47,791,637	62,691,740
Foreign Agencies	32	0	32	71,900,703	0	71,900,703
Foreign Branches**	101	0	101	726,119,961	0	726,119,961
Savings and Loans	1	4	5	64,222	328,708	392,930
Licensed Lenders	3	9	12	8,632	1,266,798	1,275,430
Safe Deposit Companies	2	2	4	2,335	1,058	3,393
Credit Unions	13	25	38	1,912,207	1,032,666	2,944,873
Total State Charter	233	118	351	\$1,570,488,456	\$244,213,767	\$1,814,702,223
FEDERAL CHARTER*						
Commercial Banks	15	44	59	\$ 461,943,200	\$ 21,893,670	\$ 483,836,870
Savings Banks	14	8	22	40,357,767	2,026,082	42,383,849
Article XII Inv Co's	0	0	0	0	0	0
Foreign Agencies	0	0	0	0	0	0
Foreign Branches	37	0	37	71,847,949	0	71,847,949
Savings and Loans	4	15	19	23,843,374	3,552,592	27,395,966
Licensed Lenders	0	0	0	0	0	0
Safe Deposit Companies	0	0	0	0	0	0
Credit Unions	143	446	589	4,011,117	19,361,866	23,372,983
Total Federal Charter	213	513	726	\$ 602,003,407	\$ 46,834,210	\$ 648,837,617

continued

Schedule A - Consolidated Banking Statistics

Part 1: Principal Banking and Lending Facilities of New York State as of December 31, 2001

(Amounts in Thousands of Dollars)

	NYC	NUMBER Outside NYC	Total	NYC	TOTAL ASSETS Outside NYC	Total
GRAND TOTALS*						
Commercial Banks	80	94	174	\$1,168,526,943	\$189,137,160	\$1,357,664,103
Savings Banks	21	34	55	89,354,317	28,575,492	117,929,809
Article XII Inv Co's	9	2	11	14,900,103	47,791,637	62,691,740
Foreign Agencies	32	0	32	71,900,703	0	71,900,703
Foreign Branches	138	0	138	797,967,910	0	797,967,910
Savings and Loans	5	19	24	23,907,596	3,881,300	27,788,896
Licensed Lenders	3	9	12	8,632	1,266,798	1,275,430
Safe Deposit Companies	2	2	4	2,335	1,058	3,393
Credit Unions	156	471	627	5,923,324	20,394,532	26,317,856
GRAND TOTALS*	446	631	1,077	\$2,172,491,863	\$291,047,977	\$2,463,539,840

* Total consolidated assets distributed by headquarters location.

** Operated by 96 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, 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 Unconsolidated Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets
Adirondack Trust Company	\$ 16,789	\$ 109,477	\$ 48,700	\$ 244,908	\$ 9,572	\$ 0	\$ 0	\$ 7,064	\$ 436,510
Alden State Bank	4,248	50,572	20,500	92,738	2,569	11	0	3,299	173,937
Alpine Capital Bank	1,276	49,141	52,650	11,366	444	0	0	387	115,264
Amalgamated Bank	117,619	1,884,276	68,000	711,438	12,100	0	0	80,641	2,874,074
Amerasia Bank	14,025	30,284	19,500	71,966	2,982	0	60	1,621	140,438
American Community Bank	636	13,389	6,550	10,407	424	0	0	438	31,844
American Stock Transfer & Trust Co.	582	7,477	0	0	4,373	0	0	7,335	19,767
Arab American Bank	156	0	0	0	0	0	0	141	297
Atlantic Bank of New York	85,329	683,334	105,000	1,028,579	38,410	0	1,752	73,647	2,016,051
Banco Popular North America	145,557	356,441	52,500	4,296,682	88,398	0	498	234,706	5,174,782
Bank Audi (U.S.A.)	219,438	126,363	91,836	267,474	5,489	0	243	13,406	724,249
Bank Leumi USA	73,334	1,967,368	21,382	1,680,192	21,578	0	3,333	114,562	3,881,749
Bank of Akron	3,713	28,578	4,855	83,243	3,275	254	0	1,363	125,281
Bank of Avoca	933	4,027	2,100	10,726	184	0	0	191	18,161
Bank of Bermuda (New York) Ltd.	7,533	95	0	0	1,462	0	0	1,339	10,429
Bank of Castile	13,924	61,647	0	253,500	6,822	0	0	5,590	341,483
Bank of Cattaraugus	1,836	1,362	1,420	6,940	193	0	0	526	12,277
Bank of Holland	1,010	12,291	1,600	28,455	616	0	0	772	44,744
Bank of Millbrook	5,844	30,876	5,900	58,788	1,963	0	0	1,492	104,863
Bank of New York	9,401,346	18,212,508	2,578,045	36,651,865	777,125	197,938	684,954	5,623,937	74,127,718
Bank of New York Trust Company	40	88	1,640	0	0	0	0	168	1,936
Bank of Nova Scotia Trust Company	7,279	1,219	12,307	0	2	0	0	109	20,916
Bank of Richmondville	7,226	24,673	5,225	43,808	1,504	0	0	1,704	84,140
Bank of Smithtown	7,294	55,374	12,604	252,821	4,051	22	0	23,390	355,556
Bank of Tokyo-Mitsubishi Trust Company	619,749	347,381	300,000	3,257,989	4,691	0	0	112,652	4,642,462
Bank of Ulica	25,072	511,961	100	70,429	405	0	0	9,251	617,218
Bankers Trust Company	1,889,000	13,749,000	4,733,000	16,058,000	580,000	2,733,000	163,000	2,757,000	42,662,000
Bankers Trust Company of New York	110,549	10,033	0	0	3	0	0	2,596	123,181

Schedule A - Consolidated Banking Statistics

Part 2: Consolidated Statement of Condition of Banks, Trust Companies and Private Banker as of June 30, 2001

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Adirondack Trust Company	\$ 377,262	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,651	\$ 379,913	\$ 56,597	\$ 436,510
Alden State Bank	150,087	0	0	0	0	342	150,429	23,508	173,937
Alpine Capital Bank	104,037	0	0	0	0	416	104,453	10,811	115,264
Amalgamated Bank	1,619,872	960,257	78,952	0	0	47,809	2,706,890	167,184	2,874,074
Amerasia Bank	126,280	0	0	60	0	1,833	128,173	12,265	140,438
American Community Bank	25,618	0	0	0	0	114	25,732	6,112	31,844
American Stock Transfer & Trust Co.	0	0	0	0	0	1,103	1,103	18,664	19,767
Arab American Bank	0	0	0	0	0	50	50	247	297
Atlantic Bank of New York	1,301,933	465,692	61,232	1,752	0	22,990	1,853,599	162,452	2,016,051
Banco Popular North America	4,346,221	106,913	176,322	498	0	39,931	4,669,885	504,897	5,174,782
Bank Audi (U.S.A.)	630,420	16,696	4,554	243 7,500	9,097 668,510	55,739 724,249			
Bank Leumi USA	3,301,672	45,778	40,964	3,333	50,000	74,733	3,516,480	365,269	3,881,749
Bank of Akron	105,213	0	0	0	0	2,069	107,282	17,999	125,281
Bank of Avoca	16,595	0	0	0	0	54	16,649	1,512	18,161
Bank of Bermuda (New York) Ltd.	0	0	0	0	0	4,998	4,998	5,431	10,429
Bank of Castile	291,996	7,767	12,742	0	0	2,414	314,919	26,564	341,483
Bank of Cattaraugus	10,773	0	0	0	0	214	10,987	1,290	12,277
Bank of Holland	38,430	0	0	0	0	252	38,682	6,062	44,744
Bank of Millbrook	88,487	0	0	0	0	1,424	89,911	14,952	104,863
Bank of New York	53,634,238	2,574,844	3,487,842	689,067	1,646,000	5,442,642	67,474,633	6,653,085	74,127,718
Bank of New York Trust Company	0	0	0	0	0	33	33	1,903	1,936
Bank of Nova Scotia Trust Company	7,658	0	0	0	0	177	7,835	13,081	20,916
Bank of Richmondville	76,263	0	18	0	0	689	76,970	7,170	84,140
Bank of Smithtown	300,220	0	30,000	0	0	1,226	331,446	24,110	355,556
Bank of Tokyo-Mitsubishi Trust Company	3,065,313	196,054	283,106	0	126,431	216,061	3,886,965	755,497	4,642,462
Bank of Utica	556,734	0	1,900	0	0	4,035	562,669	54,549	617,218
Bankers Trust Company	21,048,000	7,238,000	4,416,000	163,000	264,000	2,860,000	35,989,000	6,673,000	42,662,000
Bankers Trust Company of New York	0	0	0	0	0	7,398	7,398	115,783	123,181

continued

Schedule A - Consolidated Banking Statistics

Part 2: Consolidated Statement of Condition of Banks, Trust Companies and Private Banker as of June 30, 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 Unconsolidated Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets
Berkshire Bank	\$ 4,946	\$ 148,042	\$ 8,500	\$ 224,373	\$ 3,751	\$ 0	\$ 0	\$ 28,036	\$ 417,648
BPD International Bank	35,640	18,868	33,000	186,815	851	0	772	5,600	281,546
Brown Brothers Hariman	392,339	469,265	651,369	1,188,723	39,686	669	5,089	140,289	2,887,429
Brown Brothers Hariman Trust Company, LLC	2,253	7,041	0	0	81	0	0	5,204	14,579
BSB Bank & Trust Company	58,170	355,678	47,000	1,599,964	14,835	0	0	69,359	2,145,006
Capital Bank and Trust Company	6,342	13,679	2,900	65,524	678	0	0	1,552	90,675
Cattaraugus County Bank	5,616	28,759	0	67,558	3,147	0	0	3,775	108,855
Cayuga Bank	12,786	99,273	2,000	436,932	9,743	0	0	65,004	625,738
Charter One Commercial	10,569	233,619	41,611	92	22	0	0	3,199	289,112
Chase Manhattan Bank	52,964,000	128,020,000	42,824,000	157,155,000	4,468,000	353,000	346,000	26,118,000	412,248,000
Chemung Canal Trust Company	25,680	249,230	0	416,125	14,127	0	0	19,866	725,028
Chinese American Bank	19,444	87,733	22,200	156,941	11,957	962	103	10,048	309,388
Choehung Bank of New York	3,560	15,989	8,000	79,307	8,561	0	0	1,757	117,174
Chuo Mitsui Trust Company (USA)	82,590	0	0	0	15	0	0	199	82,804
Citi Fiduciary Trust Company	258	2,663	0	0	244	0	0	37,327	40,492
Citibank (New York State)	53,608	8,987	0	17,901,521	13,926	0	0	584,535	18,562,577
Citizens Bank of Cape Vincent	1,138	9,721	3,000	7,723	270	0	0	211	22,063
Community Bank of Sullivan County	6,578	12,632	4,713	29,958	481	0	0	761	55,123
Community Capital Bank	4,142	12,066	4,480	53,601	1,984	0	0	1,508	77,781
Computershare Trust Company of N.Y.	3,237	0	0	0	377	0	0	14,433	18,047
Continental Stock Transfer & Trust Company	398	2,400	0	0	268	0	0	2,487	5,553
Country Bank	3,778	40,234	4,244	77,207	1,813	0	0	4,067	131,343
Dai-ichi Kangyo Trust Company of N.Y.	4,168	0	0	0	4	0	0	1,128	5,300
Depository Trust Company, The	543,796	132,454	1,512,207	0	135,624	0	0	476,138	2,800,219
Dreyfus Trust Company, The	307	9,377	0	0	0	0	0	736	10,420
European American Bank	499,933	5,150,462	47,375	8,157,308	62,740	0	57,107	995,746	14,970,671
Fiduciary Trust Company International	54,888	366,595	123,823	176,407	13,555	0	0	857,341	1,592,609
First American International Bank	6,415	0	2,676	26,142	894	0	0	642	36,769
First Chicago Trust Company of New York	18,326	0	0	0	220	0	0	62,595	81,141
First State Bank	1,325	12,228	4,850	26,188	544	0	0	545	45,680
First Tier Bank & Trust	4,747	30,295	1,244	90,519	2,367	0	0	3,774	132,946

continued

Schedule A - Consolidated Banking Statistics

Part 2: Consolidated Statement of Condition of Banks, Trust Companies and Private Banker as of June 30, 2001

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Berkshire Bank	\$ 319,348	\$ 10,734	\$ 19,500	\$ 0	\$ 0	\$ 4,936	\$ 354,518	\$ 63,130	\$ 417,648
BPD International Bank	256,095	0	0	772	0	1,206	258,073	23,473	281,546
Brown Brothers Harriman	2,231,875	19,002	163,589	5,090	0	154,793	2,574,349	313,080	2,887,429
Brown Brothers Harriman Trust Company, LLC	0	0	0	0	1,600	4,934	6,534	8,045	14,57
BSB Bank & Trust Company	1,665,314	57,243	220,117	0	0	17,714	1,960,388	184,618	2,145,006
Capital Bank and Trust Company	83,195	0	0	0	0	289	83,484	7,191	90,675
Cattaraugus County Bank	89,096	1,400	5,000	0	0	977	96,473	12,382	108,855
Cayuga Bank	469,048	6,317	64,326	0	0	3,556	543,247	82,491	625,738
Charter One Commercial	250,819	0	0	0	0	1,459	252,278	36,834	289,112
Chase Manhattan Bank	251,789,000	65,474,000	50,184,000	346,000	6,355,000	14,861,000	389,009,000	23,239,000	412,248,000
Chemung Canal Trust Company	524,788	79,310	39,700	0	0	8,600	652,398	72,630	725,028
Chinese American Bank	261,586	0	0	103	0	2,363	264,052	45,336	309,388
Chohung Bank of New York	66,978	0	20,000	0	0	656	87,634	29,540	117,174
Chuo Mitsui Trust Company (USA)	0	0	0	0	0	116	116	82,688	82,804
Citi Fiduciary Trust Company	0	0	0	0	0	12,986	12,986	27,506	40,492
Citibank (New York State)	3,989,003	725,000	12,247,000	0	0	752,766	17,713,769	848,808	18,562,577
Citizens Bank of Cape Vincent	17,681	0	0	0	0	45	17,726	4,337	22,063
Community Bank of Sullivan County	49,504	0	0	0	0	272	49,776	5,347	55,123
Community Capital Bank	65,443	750	5,000	0	0	1,057	72,250	5,531	77,781
Computershare Trust Co. of N.Y.	0	0	0	0	0	1,558	1,558	16,489	18,047
Continental Stock Transfer & Trust Company	0	0	0	0	0	693	693	4,860	5,553
Country Bank	103,499	5,000	6,500	0	0	1,954	116,953	14,390	131,343
Dai-ichi Kangyo Trust Company of N.Y.	0	0	0	0	0	1,861	1,861	3,439	5,300
Depository Trust Company, The	0	0	185,693	0	0	2,512,719	2,698,412	101,807	2,800,219
Dreyfus Trust Company, The	0	0	0	0	0	1,366	1,366	9,054	10,420
European American Bank	10,455,471	1,182,612	1,869,887	58,110	0	363,299	13,929,379	1,041,292	14,970,671
Fiduciary Trust Company International	676,555	0	0	0	0	140,456	817,011	775,598	1,592,609
First American International Bank	30,690	0	0	0	0	404	31,094	5,675	36,769
First Chicago Trust Company of New York	0	0	0	0	0	17,400	17,400	63,741	81,141
First State Bank	41,688	0	0	0	0	249	41,937	3,743	45,680
First Tier Bank & Trust	116,439	6,495	0	0	0	1,180	124,114	8,832	132,946

continued

Schedule A - Consolidated Banking Statistics

Part 2: Consolidated Statement of Condition of Banks, Trust Companies and Private Banker as of June 30, 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	Customers' Liability on Acceptances	Other Assets	Total Assets
Friends Ivory & Sime Trust Company	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,889	\$ 2,889
Fuji Bank and Trust Company	26,269	2,249	52,000	564,300	1,318	0	0	6,972	653,108
Genesee Regional Bank	1,142	4,115	2,110	37,290	656	0	0	1,367	46,680
Genesee Valley Trust Company	285	1,396	0	0	145	0	0	81	1,907
Goldman Sachs Trust Company, The	5,096	15,148	0	0	167	0	0	24,807	45,218
Gotham Bank of New York	8,407	66,267	13,200	44,707	296	0	0	1,329	134,206
Great Eastern Bank	9,162	70,071	30,300	133,776	9,010	0	664	3,751	256,734
Habib American Bank	22,113	8,990	69,600	120,512	1,340	0	2,795	7,366	232,716
Hamptons State Bank	2,260	10,185	6,400	10,942	1,200	0	0	355	31,342
Hanvit America Bank	11,859	54,330	41,000	170,288	6,163	0	181	5,169	288,990
Harris Trust Company of New York	25,311	5,485	0	0	0	0	0	3,043	33,839
Herkimer County Trust Company	12,104	92,309	6,580	195,119	5,282	0	0	3,033	314,427
HSBC Bank USA	5,424,460	26,158,171	3,338,625	41,323,012	790,761	238,203	102,403	5,446,988	82,822,623
Hudson Valley Bank	33,114	681,622	6,500	565,812	12,511	0	0	30,989	1,330,548
IBJ Whitehall Bank & Trust Company	47,131	215,701	207,505	2,251,689	22,619	13,053	72	164,406	2,922,176
Industrial Bank of Japan Trust Company	5,203	148,410	188,000	1,183,117	998	0	0	19,202	1,544,930
ING Institutional Trust Co.	1,298	1,990	0	0	0	0	0	524	3,812
Interbank of New York	40,323	4,455	31,360	126,162	4,607	0	0	5,137	212,044
Israel Discount Bank of New York	189,474	3,358,935	170,367	1,836,979	14,424	0	13,558	186,895	5,770,632
LBS Bank - New York	4,405	23,977	30,127	95,697	10,844	0	0	6,193	171,243
Liberty Bank of New York	7,484	16,278	7,100	41,617	1,636	0	596	667	75,378
Long Island Commercial Bank	12,319	138,717	17,000	154,374	2,209	0	0	14,738	339,357
Manufacturers and Traders Trust Company	717,459	2,981,129	193,080	23,648,320	268,212	6,956	4,196	2,612,807	30,432,159
Market Street Trust Company	307	2,214	0	0	693	0	0	99	3,313
Mellon Securities Trust Co.	1,293	0	0	0	126	0	0	290	1,709
Mellon Trust of New York	4	2,740	0	0	1,148	0	0	651	4,543
Merrill Lynch Trust Company of New York	64	7,398	0	0	995	0	0	1,469	9,926
Mitsubishi Trust and Banking Corporation (U.S.A.)	369,311	102,623	0	23,164	448	0	0	7,002	502,548
Mizuho Trust & Banking Co. USA	31,343	0	50,000	0	5,426	0	0	25,234	112,003
Morgan Guaranty Trust Company of NY	14,384,000	97,056,000	47,999,000	22,920,000	1,810,000	300,000	28,000	16,536,000	201,033,000
Neuberger Berman Trust Company	166	2,564	0	0	95	0	0	1,380	4,205

continued

Schedule A - Consolidated Banking Statistics

Part 2: Consolidated Statement of Condition of Banks, Trust Companies and Private Banker as of June 30, 2001

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Friends Ivory & Sime Trust Company	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2,889	\$ 2,889
Fuji Bank and Trust Company	145,225	0	205,547	0	13,500	27,384	391,656	261,452	653,108
Genesee Regional Bank	42,127	0	314	0	0	123	42,564	4,116	46,680
Genesee Valley Trust Company	0	0	0	0	0	156	0	1,751	1,907
Goldman Sachs Trust Company, The	0	0	1,847	0	0	18,086	19,933	25,285	45,218
Gotham Bank of New York	114,672	0	0	0	0	1,211	115,883	18,323	134,206
Great Eastern Bank	231,908	0	0	664	0	983	233,555	23,179	256,734
Habib American Bank	208,254	0	16	2,795	0	2,178	213,243	19,473	232,716
Hamptons State Bank	21,426	5,000	0	0	0	234	26,660	4,682	31,342
Hanvit America Bank	234,615	0	0	181	0	2,419	237,215	51,775	288,990
Harris Trust Company of New York	0	0	0	0	0	7,241	7,241	26,598	33,839
Herkimer County Trust Company	287,184	0	0	0	0	1,383	288,567	25,860	314,427
HSBC Bank USA	59,419,590	1,322,930	10,774,557	102,403	1,539,678	2,714,316	75,873,474	6,949,149	82,822,623
Hudson Valley Bank	887,180	143,289	180,133	0	0	17,003	1,227,605	102,943	1,330,548
IBJ Whitehall Bank & Trust Company	2,396,764	0	14,856	72	125,000	105,297	2,641,989	280,187	2,922,176
Industrial Bank of Japan Trust Company	755,893	167,659	15,720	0	152,000	80,109	1,171,381	373,549	1,544,930
ING Institutional Trust Co.	0	0	0	0	0	1,340	1,340	2,472	3,812
Interbank of New York	191,824	0	0	0	0	1,258	193,082	18,962	212,044
Israel Discount Bank of New York	4,302,765	720,929	212,899	13,558	0	60,615	5,310,766	459,866	5,770,632
LBS Bank - New York	129,640	10,220	0	0	7,500	2,514	149,874	21,369	171,243
Liberty Bank of New York	66,237	0	0	596	0	279	67,112	8,266	75,378
Long Island Commercial Bank	269,068	0	43,000	0	0	3,308	315,376	23,981	339,357
Manufacturers and Traders Trust Company	19,491,031	3,104,569	3,508,614	4,196	674,054	397,893	27,180,357	3,251,802	30,432,159
Market Street Trust Company	0	0	0	0	0	259	259	3,054	3,313
Mellon Securities Trust Co.	0	0	0	0	0	255	255	1,454	1,709
Mellon Trust of New York	0	0	0	0	0	430	430	4,113	4,543
Merrill Lynch Trust Company of New York	0	0	0	0	6,985	0	6,985	2,941	9,926
Mitsubishi Trust and Banking Corporation (U.S.A.)	367,234	0	0	0	0	2,364	369,598	132,950	502,548
Mizuho Trust & Banking Co. USA	27,703	0	18,000	0	0	3,186	48,889	63,114	112,003
Morgan Guaranty Trust Company of NY	46,424,000	50,071,000	81,364,000	28,000	3,304,000	8,832,000	190,023,000	11,010,000	201,033,000
Neuberger Berman Trust Company	0	0	0	0	0	1,423	1,423	2,782	4,205

continued

Schedule A - Consolidated Banking Statistics

Part 2: Consolidated Statement of Condition of Banks, Trust Companies and Private Banker as of June 30, 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	Customers' Liability on Acceptances	Other Assets	Total Assets
New Commercial Bank of New York	\$ 36,087	\$ 815,312	\$ 3,500	\$ 424,774	\$ 9,922	\$ 0	\$ 4,336	\$ 86,077	\$ 1,380,008
New York Life Trust Company	45	35,440	0	0	0	0	0	2,129	37,614
North Fork Bank	358,083	4,845,476	0	9,636,630	102,553	0	2,069	674,658	15,619,469
Northern Trust Company of New York	471	5,047	0	0	743	0	0	209	6,470
Offitbank	6,807	17,073	0	0	5,598	0	0	167,958	197,436
Oppenheimer Trust Company	250	3,857	0	0	0	0	0	1,889	5,996
Orange County Trust Company	10,167	106,749	9,600	115,830	7,010	0	0	9,737	259,093
Pavilion State Bank	4,634	41,418	2,700	127,242	1,273	0	0	3,740	181,007
Reliance Bank	1,327	5,019	3,825	22,284	174	0	0	906	33,535
Riverside Bank	3,930	18,273	13,400	29,395	1,031	0	0	610	66,639
Rockefeller Trust Company, The	3,618	1,021	0	0	15	0	0	322	4,976
Signature Bank	12,897	130,561	1,000	12,155	11,741	0	0	957	169,311
Solvay Bank	13,328	58,926	11,400	259,787	4,250	0	0	7,703	355,394
State Bank of Chittenango	2,929	26,045	3,892	27,523	1,041	0	0	1,004	62,434
State Bank of Long Island	24,967	337,492	29,000	539,539	5,146	0	0	25,500	961,644
Steuben Trust Company	7,139	47,044	6,900	180,920	10,044	0	0	12,470	264,517
Sumitomo Trust and Banking Co. (U.S.A.)	7,454	121,916	132,300	8	4,430	0	0	24,995	291,103
Tioga State Bank	3,190	61,863	3,750	89,049	1,692	5	0	3,224	162,773
Tompkins County Trust Company	24,117	242,901	22,300	427,431	7,648	3,295	0	28,227	755,919
Toyo Trust Company of N.Y.	2,962	15,701	56,100	0	480	0	0	3,070	78,313
Troy Commercial Bank	199	22,429	3,400	0	0	0	0	443	26,471
UBS Trust Company	5,359	0	0	0	0	0	0	28	5,387
Union State Bank	34,635	718,828	41,400	1,085,157	11,899	0	0	59,672	1,951,591
United Orient Bank	3,983	26,266	9,000	48,388	1,183	0	107	1,694	90,621
United States Trust Company of New York	124,967	668,602	35,000	3,157,146	67,108	0	0	227,584	4,280,407
Victory State Bank	5,116	21,978	6,700	46,121	1,297	0	0	940	82,152
Winthrop Trust Company	215	5,345	0	0	0	0	0	2,010	7,570
Wyoming County Bank	10,380	144,707	3,849	361,047	4,741	0	0	11,221	535,945
Zurich Capital Markets Trust Co	4,255	0	0	0	0	0	0	1,079	5,334
Grand Totals	\$89,718,991	\$313,645,283	\$106,353,476	\$365,353,545	\$9,613,748	\$3,847,368	\$1,421,888	\$65,076,078	\$955,030,377

continued

Schedule A - Consolidated Banking Statistics

Part 2: Consolidated Statement of Condition of Banks, Trust Companies and Private Banker as of June 30, 2001

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
New Commercial Bank of New York	\$ 1,231,772	\$ 0	\$ 1,279	\$ 4,336	\$ 0	\$ 38,279	\$ 1,275,666	\$ 104,342	\$ 1,380,008
New York Life Trust Company	0	0	0	0	0	29,084	29,084	8,530	37,614
North Fork Bank	9,422,999	2,738,112	1,551,349	2,069	0	481,475	14,196,004	1,423,465	15,619,469
Northern Trust Company of New York	0	0	0	0	0	917	917	5,553	6,470
Offitbank	0	0	1,000	0	0	5,960	6,960	190,476	197,436
Oppenheimer Trust Company	0	0	0	0	0	1,025	0	4,971	5,996
Orange County Trust Company	185,862	30,000	0	0	0	1,447	217,309	41,784	259,093
Pavilion State Bank	145,991	7,212	14,000	0	0	2,032	169,235	11,772	181,007
Reliance Bank	29,291	0	0	0	0	245	29,536	3,999	33,535
Riverside Bank	59,917	0	0	0	0	133	60,050	6,589	66,639
Rockefeller Trust Company, The	0	0	0	0	0	802	802	4,174	4,976
Signature Bank	125,099	0	0	0	0	6,248	131,347	37,964	169,311
Solvay Bank	325,570	0	0	0	0	1,735	327,305	28,089	355,394
State Bank of Chittenango	56,078	0	0	0	0	469	56,547	5,887	62,434
State Bank of Long Island	824,405	10,700	45,506	0	0	6,549	887,160	74,484	961,644
Steuben Trust Company	231,233	0	8,000	0	0	1,617	240,850	23,667	264,517
Sumitomo Trust and Banking Co. (U.S.A.)	166,724	0	10,084	0	0	5,749	182,557	108,546	291,103
Tioga State Bank	132,858	5,628	4,000	0	0	1,376	143,862	18,911	162,773
Tompkins County Trust Company	533,877	80,911	67,100	0	0	11,375	693,263	62,656	755,919
Toyo Trust Company of N.Y.	13,483	0	0	0	0	12,811	26,294	52,019	78,313
Troy Commercial Bank	15,943	0	0	0	0	103	16,046	10,425	26,471
UBS Trust Company	0	0	0	0	0	408	408	4,979	5,387
Union State Bank	1,441,577	255,398	85,920	0	0	26,481	1,809,376	142,215	1,951,591
United Orient Bank	78,823	0	3,000	107	0	1,011	82,941	7,680	90,621
United States Trust Company of New York	3,018,361	257,139	250,231	0	0	324,247	3,849,978	430,429	4,280,407
Victory State Bank	73,639	0	0	0	0	823	74,462	7,690	82,152
Winthrop Trust Company	0	0	0	0	0	1,433	0	6,137	7,570
Wyoming County Bank	449,274	17,441	28,251	0	0	6,176	501,142	34,803	535,945
Zurich Capital Markets Trust Co	0	0	0	0	0	0	0	5,334	5,334
Grand Totals	\$519,353,553	\$138,128,001	\$172,033,167	\$1,427,005	\$14,273,248	\$40,872,876	\$886,085,236	\$68,942,527	\$955,030,377

Schedule A - Consolidated Banking Statistics

Part 3: Consolidated Statement of Condition of Banks, Trust Companies and Private Banker as of December 31, 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	Customers' Liability on Acceptances	Other Assets	Total Assets
Adirondack Trust Company	\$ 19,432	\$ 164,578	\$ 26,000	\$ 264,666	\$ 9,985	\$ 0	\$ 0	\$ 8,056	\$ 492,717
Alden State Bank	6,698	64,575	7,200	92,672	2,566	11	0	4,335	178,057
Alpine Capital Bank	1,529	107,397	20,800	14,316	379	0	0	505	144,926
Amalgamated Bank	239,575	1,935,452	0	720,568	12,682	0	0	77,908	2,986,185
Amerasia Bank	14,957	32,162	18,500	72,022	2,944	0	0	1,396	141,981
American Community Bank	842	11,606	1,650	13,583	399	0	0	329	28,409
American Stock Transfer & Trust Co.	975	14,995	0	0	4,992	0	0	5,304	26,266
Arab American Bank	156	0	0	0	0	0	0	141	297
Atlantic Bank of New York	71,882	810,926	8,985	986,991	36,279	0	814	69,948	1,985,825
Banco Popular North America	168,134	718,492	49,300	4,351,008	87,640	0	228	231,484	5,606,286
Bank Audi (U.S.A.)	131,571	129,149	160,000	255,671	5,459	0	288	8,576	690,714
Bank Leumi USA	124,595	2,146,229	25,000	1,666,009	21,001	0	3,254	96,149	4,082,237
Bank of Akron	5,119	26,001	7,115	85,640	3,974	263	0	1,768	129,880
Bank of Avoca	1,311	3,741	1,700	10,879	160	0	0	142	17,933
Bank of Bermuda (New York) Ltd.	11,356	47	0	0	1,766	0	0	1,108	14,277
Bank of Castile	10,524	60,794	785	273,482	6,717	0	0	5,702	358,004
Bank of Cattaraugus	2,392	1,757	0	6,956	176	0	0	495	11,776
Bank of Holland	1,220	11,240	1,425	29,366	594	0	0	782	44,627
Bank of Millbrook	8,089	29,251	10,900	59,686	1,931	0	0	1,320	111,177
Bank of New York	9,086,772	18,847,335	4,723,579	36,700,849	836,786	207,616	292,295	7,323,513	78,018,745
Bank of New York Trust Company	36	89	1,680	0	0	0	0	207	2,012
Bank of Nova Scotia Trust Company	5,462	1,220	13,000	0	0	0	0	1,255	20,937
Bank of Richmondville	7,031	20,296	6,350	46,178	1,482	0	0	1,754	83,091
Bank of Smithtown	10,912	67,310	40	278,647	5,001	35	0	18,237	380,182
Bank of Tokyo-Mitsubishi Trust Company	649,703	387,460	65,000	3,136,786	4,311	0	0	93,294	4,336,554
Bank of Utica	25,597	590,583	150	69,256	498	0	0	9,695	695,779
Bankers Trust Company	1,574,000	13,389,000	9,578,000	12,277,000	615,000	2,917,000	81,000	2,247,000	42,678,000
Bankers Trust Company of New York	112,698	13,234	0	0	13	0	0	2,088	128,033

Schedule A - Consolidated Banking Statistics

Part 3: Consolidated Statement of Condition of Banks, Trust Companies and Private Banker as of December 31, 2001

LIABILITIES AND CAPITAL (Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Adirondack Trust Company	\$ 431,657	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3,691	\$ 435,348	\$ 57,369	\$ 492,717
Alden State Bank	153,430	0	0	0	0	260	153,690	24,367	178,057
Alpine Capital Bank	124,222	5,000	0	0	0	303	129,525	15,401	144,926
Amalgamated Bank	1,784,235	847,381	129,101	0	0	50,192	2,810,909	175,276	2,986,185
Amerasia Bank	127,418	0	0	0	0	1,392	128,810	13,171	141,981
American Community Bank	22,329	0	0	0	0	116	22,445	5,964	28,409
American Stock Transfer & Trust Co.	0	0	0	0	0	11,205	11,205	15,061	26,266
Arab American Bank	0	0	0	0	0	50	50	247	297
Atlantic Bank of New York	1,372,056	380,451	32,432	814	0	28,609	1,814,362	171,463	1,985,825
Banco Popular North America	4,760,983	124,929	175,733	228	0	34,236	5,096,109	510,177	5,606,286
Bank Audi (U.S.A.)	612,085	9,946	4,639	288	0	5,453	632,411	58,303	690,714
Bank Leumi USA	3,295,586	28,988	227,605	3,254	50,000	98,191	3,703,624	378,613	4,082,237
Bank of Akron	109,682	0	0	0	0	1,861	111,543	18,337	129,880
Bank of Avoca	16,397	0	0	0	0	120	16,517	1,416	17,933
Bank of Bermuda (New York) Ltd.	0	0	0	0	0	10,607	10,607	3,670	14,277
Bank of Castile	309,776	1,911	16,128	0	0	2,089	329,904	28,100	358,004
Bank of Cattaraugus	10,260	0	0	0	0	211	10,471	1,305	11,776
Bank of Holland	38,248	0	0	0	0	241	38,489	6,138	44,627
Bank of Millbrook	94,111	0	0	0	0	1,482	95,593	15,584	111,177
Bank of New York	55,810,439	1,872,762	3,874,159	336,900	1,940,000	7,718,063	71,552,323	6,466,422	78,018,745
Bank of New York Trust Company	0	0	0	0	0	70	70	1,942	2,012
Bank of Nova Scotia Trust Company	7,645	0	0	0	0	218	7,863	13,074	20,937
Bank of Richmondville	75,208	0	8	0	0	869	76,085	7,006	83,091
Bank of Smithtown	312,640	4,750	35,000	0	0	1,297	353,687	26,495	380,182
Bank of Tokyo-Mitsubishi Trust Company	2,800,922	173,772	232,320	0	123,429	245,611	3,576,054	760,500	4,336,554
Bank of Ulica	626,263	8,091	0	0	0	4,140	638,494	57,285	695,779
Bankers Trust Company	21,423,000	7,256,000	4,309,000	82,000	264,000	2,522,000	35,856,000	6,822,000	42,678,000
Bankers Trust Company of New York	0	0	0	0	0	9,625	9,625	118,408	128,033

continued

Schedule A - Consolidated Banking Statistics

Part 3: Consolidated Statement of Condition of Banks, Trust Companies and Private Banker as of December 31, 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 Unconsold' Subsidiaries	Customers' Liability on Acceptances	Other Assets	Total Assets
Berkshire Bank	\$ 6,497	\$ 236,418	\$ 3,000	\$ 243,725	\$ 3,681	\$ 0	\$ 0	\$ 26,741	\$ 520,062
BPD International Bank	36,684	29,236	10,000	175,483	921	0	2,325	7,154	261,803
Brown Brothers Harriman	370,201	446,408	563,680	1,195,715	35,853	569	4,247	132,710	2,749,383
Brown Brothers Harriman Trust Company, LLC	2,131	9,616	0	0	51	0	0	6,087	17,885
BSB Bank & Trust Company	55,985	500,820	0	1,442,152	14,872	0	0	55,421	2,069,250
Capital Bank and Trust Company	5,033	11,062	7,450	68,389	644	0	0	1,507	94,085
Cattaraugus County Bank	8,316	25,695	0	70,914	3,276	0	0	3,494	111,695
Cayuga Bank	16,126	99,932	15,900	409,430	9,504	0	0	60,879	611,771
Charter One Commercial	10,658	179,489	123,625	482	0	0	0	2,582	316,836
Chemung Canal Trust Company	30,381	239,453	0	418,241	14,734	0	0	19,089	721,898
Chinese American Bank	31,359	97,855	20,000	146,830	12,454	974	0	9,863	319,335
Chohung Bank of New York	3,735	16,307	7,000	76,495	8,339	0	9	1,412	113,297
Chuo Mitsui Trust Company (USA)	83,445	0	0	0	0	0	0	0	83,445
Citibank (New York State)	93,044	7,480	60,240	19,073,045	12,113	0	0	537,159	19,783,081
Citizens Bank of Cape Vincent	1,115	9,923	2,300	7,510	272	0	0	262	21,382
Community Bank of Sullivan County	8,659	15,177	6,087	30,770	520	0	0	683	61,896
Community Capital Bank	4,913	12,229	4,630	55,945	1,869	0	0	1,209	80,795
Computershare Trust Company of N.Y.	3,038	0	0	0	356	0	0	14,037	17,431
Continental Stock Transfer & Trust Company	(3)	499	0	0	1,418	0	0	3,204	5,118
Country Bank	4,500	41,245	10,562	84,597	1,736	0	0	3,595	146,235
Dai-Ichi Kangyo Trust Company of N.Y.	3,640	0	0	0	0	0	0	423	4,063
Depository Trust Company, The	447,142	164,067	1,511,881	0	140,140	0	0	454,677	2,717,907
Dreyfus Trust Company, The	765	9,535	0	0	0	0	0	2,149	12,449
Fiduciary Trust Company International	55,549	428,699	51,425	241,109	1,778	0	0	862,493	1,641,053
First American International Bank	6,739	0	2,735	30,854	844	0	0	1,065	42,237
First Chicago Trust Company of New York	19,420	0	0	0	0	0	0	64,266	83,686
First State Bank	1,360	7,019	400	33,090	711	0	0	647	43,227
First Tier Bank & Trust	6,399	51,381	5,454	93,327	2,411	0	0	2,791	161,763
Friends Ivory & Sime Trust Company	0	0	0	0	0	0	0	2,889	2,889
Fuji Bank and Trust Company	22,321	2,241	90,000	507,097	923	0	0	2,899	625,481
Genesee Regional Bank	1,271	4,133	1,200	40,096	628	0	0	1,204	48,532

continued

Schedule A - Consolidated Banking Statistics

Part 3: Consolidated Statement of Condition of Banks, Trust Companies and Private Banker as of December 31, 2001

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Berkshire Bank	\$ 354,371	\$ 53,756	\$ 42,278	\$ 0	\$ 0	\$ 5,440	\$ 455,845	\$ 64,217	\$ 520,062
BPD International Bank	233,325	0	0	2,325	0	1,760	237,410	24,393	261,803
Brown Brothers Harriman	2,202,037	17,457	128,706	4,248	0	118,977	2,471,425	277,958	2,749,383
Brown Brothers Harriman Trust Company, LLC	0	0	0	0	1,600	11,012	12,612	5,273	17,885
BSB Bank & Trust Company	1,509,925	120,200	240,051	0	0	18,783	1,888,959	180,291	2,069,250
Capital Bank and Trust Company	86,535	0	0	0	0	570	87,105	6,980	94,085
Cattaraugus County Bank	93,276	0	5,000	0	0	767	99,043	12,652	111,695
Cayuga Bank	455,546	7,526	66,358	0	0	4,535	533,965	77,806	611,771
Charter One Commercial	275,541	0	0	0	0	1,248	276,789	40,047	316,836
Chemung Canal Trust Company	521,862	92,057	25,000	0	0	8,162	647,081	74,817	721,898
Chinese American Bank	270,603	0	0	0	0	2,664	273,267	46,068	319,335
Chohung Bank of New York	72,649	0	10,000	9	0	1,121	83,779	29,518	113,297
Chuo Mitsui Trust Company (USA)	0	0	0	0	0	0	0	83,445	83,445
Citibank (New York State)	5,264,477	600,000	12,246,556	0	0	716,116	18,827,149	955,932	19,783,081
Citizens Bank of Cape Vincent	16,939	0	0	0	0	34	16,973	4,409	21,382
Community Bank of Sullivan County	56,183	0	0	0	0	233	56,416	5,480	61,896
Community Capital Bank	66,015	750	7,000	0	0	1,292	75,057	5,738	80,795
Computershare Trust Co. of N.Y.	0	0	0	0	0	612	612	16,819	17,431
Continental Stock Transfer & Trust Company	0	0	0	0	0	1,258	1,258	3,860	5,118
Country Bank	131,059	0	0	0	0	1,363	132,422	13,813	146,235
Dai-Ichi Kangyo Trust Company of N.Y.	0	0	0	0	0	649	649	3,414	4,063
Depository Trust Company, The	0	0	209,157	0	0	2,406,943	2,616,100	101,807	2,717,907
Dreyfus Trust Company, The	0	0	0	0	0	1,380	1,380	11,069	12,449
Fiduciary Trust Company International	706,391	0	0	0	0	188,728	895,119	745,934	1,641,053
First American International Bank	35,337	0	400	0	0	528	36,265	5,972	42,237
First Chicago Trust Company of New York	0	0	0	0	0	17,687	17,687	65,999	83,686
First State Bank	39,395	0	0	0	0	237	39,632	3,595	43,227
First Tier Bank & Trust	146,279	5,312	0	0	0	851	152,442	9,321	161,763
Friends Ivory & Sime Trust Company	0	0	0	0	0	0	0	2,889	2,889
Fuji Bank and Trust Company	159,716	0	161,089	0	13,500	27,109	361,414	264,067	625,481
Genesee Regional Bank	44,073	0	474	0	0	176	44,723	3,809	48,532

continued

Schedule A - Consolidated Banking Statistics

Part 3: Consolidated Statement of Condition of Banks, Trust Companies and Private Banker as of December 31, 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	Customers' Liability on Acceptances	Other Assets	Total Assets
Genesee Valley Trust Company	\$ 285	\$ 1,572	\$ 0	\$ 0	\$ 126	\$ 0	\$ 0	\$ 52	\$ 2,035
Goldman Sachs Trust Company, The	5,804	15,978	0	0	114	0	0	26,468	48,364
Gotham Bank of New York	9,763	63,826	28,500	49,079	359	0	0	1,285	152,812
Great Eastern Bank	15,275	82,300	16,000	140,744	9,101	0	527	3,538	267,485
Habib American Bank	19,683	8,318	75,500	121,066	1,375	0	2,106	5,742	233,790
Hamptons State Bank	1,837	10,481	5,000	13,882	1,217	0	0	280	32,697
Hanvit America Bank	24,119	54,184	50,600	192,758	4,270	0	174	6,431	332,536
Harris Trust Company of New York	7,663	23,494	0	0	0	0	0	2,844	34,001
Herkimer County Trust Company	16,983	81,059	13,554	193,699	4,947	0	0	2,962	313,204
HSBC Bank USA	5,206,772	27,714,057	3,744,624	40,320,130	748,470	241,219	95,864	6,159,244	84,230,380
Hudson Valley Bank	29,821	623,313	76,300	600,377	12,129	0	0	29,624	1,371,564
IBJ Whitehall Bank & Trust Company	63,201	485,430	88,500	1,538,160	22,094	12,952	18	133,392	2,343,747
Industrial Bank of Japan Trust Company	6,083	145,787	280,500	1,208,128	545	0	0	21,257	1,662,300
ING Institutional Trust Co.	2,731	0	0	0	0	0	0	500	3,231
Interbank of New York	32,991	9,097	27,200	129,618	4,488	0	0	6,556	209,950
Israel Discount Bank of New York	290,795	3,565,560	223,858	1,729,641	17,244	0	9,317	184,485	6,020,900
JPMorgan Chase Bank	33,891,000	193,827,000	75,076,000	174,894,000	5,502,000	360,000	270,000	54,006,000	537,826,000
LBS Bank - New York	5,707	46,241	7,745	89,476	10,709	0	0	4,535	164,413
Liberty Bank of New York	6,052	19,690	6,000	35,227	1,496	0	28	898	69,391
Long Island Commercial Bank	30,626	214,424	0	176,769	2,929	0	0	13,340	438,088
Manufacturers and Traders Trust Company	969,908	2,626,257	252,286	24,116,163	261,492	8,843	2,239	2,567,253	30,804,441
Market Street Trust Company	10	2,457	0	0	627	0	0	151	3,245
Mellon Securities Trust Co.	1,234	0	0	0	106	0	0	236	1,576
Mellon Trust of New York	99	2,710	0	0	995	0	0	662	4,466
Mitsubishi Trust and Banking Corporation (U.S.A.)	257,808	114,880	0	10,501	502	0	0	5,038	388,729
Mizuho Trust & Banking Co. USA	52,067	0	38,600	33	3,474	0	0	24,672	118,846
New Commercial Bank of New York	3,000	0	0	0	0	0	0	0	3,000
New York Life Trust Company	94	8,517	0	0	0	0	0	3,317	11,928
North Fork Bank	458,912	5,400,969	0	10,156,985	110,691	0	2,711	820,913	16,951,181
Northern Trust Company of New York	519	4,418	0	0	721	0	0	213	5,871
Offitbank	11,863	16,289	0	0	4,989	0	0	75,859	109,000

continued

Schedule A - Consolidated Banking Statistics

Part 3: Consolidated Statement of Condition of Banks, Trust Companies and Private Banker as of December 31, 2001

LIABILITIES AND CAPITAL
(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Genesee Valley Trust Company	\$ 0	\$ 0	\$ 0	\$ 0	0	\$ 252	\$ 252	\$ 1,783	\$ 2,035
Goldman Sachs Trust Company, The	0	0	0	0	0	23,567	23,567	24,797	48,364
Gotham Bank of New York	133,226	0	0	0	0	648	133,874	18,938	152,812
Great Eastern Bank	240,246	0	0	527	0	1,883	242,656	24,829	267,485
Habib American Bank	210,178	0	0	2,106	0	1,706	213,990	19,800	233,790
Hamptons State Bank	22,981	4,900	0	0	0	310	28,191	4,506	32,697
Hanvit America Bank	277,684	0	0	174	0	1,407	279,265	53,271	332,536
Harris Trust Company of New York	0	0	0	0	0	7,227	7,227	26,774	34,001
Herkimer County Trust Company	284,576	0	0	0	0	1,768	286,344	26,860	313,204
HSBC Bank USA	58,220,243	437,967	11,805,137	95,864	1,540,229	5,232,144	77,331,584	6,898,796	84,230,380
Hudson Valley Bank	888,820	142,376	210,345	0	0	17,398	1,258,939	112,625	1,371,564
IBJ Whitehall Bank & Trust Company	1,788,396	0	16,442	18	125,000	141,159	2,071,015	272,732	2,343,747
Industrial Bank of Japan Trust Company	861,968	202,783	14,763	0	152,000	68,825	1,300,339	361,961	1,662,300
ING Institutional Trust Co.	0	0	0	0	0	791	791	2,440	3,231
Interbank of New York	188,038	0	0	0	0	2,168	190,206	19,744	209,950
Israel Discount Bank of New York	4,206,281	979,310	189,597	9,317	0	150,617	5,535,122	485,778	6,020,900
JPMorgan Chase Bank	280,473,000	79,946,000	103,607,000	293,000	9,467,000	30,767,000	504,553,000	33,273,000	537,826,000
LBS Bank - New York	112,842	21,819	0	0	7,500	828	142,989	21,424	164,413
Liberty Bank of New York	60,630	0	0	28	0	339	60,997	8,394	69,391
Long Island Commercial Bank	349,611	4,500	55,000	0	0	3,947	413,058	25,030	438,088
Manufacturers and Traders Trust Company	21,139,352	2,983,559	2,454,917	2,239	675,594	351,544	27,607,205	3,197,236	30,804,441
Market Street Trust Company	0	0	0	0	0	263	263	2,982	3,245
Mellon Securities Trust Co.	0	0	0	0	0	122	122	1,454	1,576
Mellon Trust of New York	0	0	0	0	0	526	526	3,940	4,466
Mitsubishi Trust and Banking Corporation (U.S.A.)	250,127	0	0	0	0	2,116	252,243	136,486	388,729
Mizuho Trust & Banking Co. USA	48,877	0	18,067	0	0	11,224	78,168	40,678	118,846
New Commercial Bank of New York	0	0	0	0	0	0	0	3,000	3,000
New York Life Trust Company	0	0	0	0	0	3,169	3,169	8,759	11,928
North Fork Bank	10,997,530	2,378,521	1,550,803	2,711	0	497,647	15,427,212	1,523,969	16,951,181
Northern Trust Company of New York	0	0	0	0	0	365	365	5,506	5,871
Offitbank	0	0	805	0	0	27,666	28,471	80,529	109,000

continued

Schedule A - Consolidated Banking Statistics

Part 3: Consolidated Statement of Condition of Banks, Trust Companies and Private Banker as of December 31, 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	Customers' Liability on Acceptances	Other Assets	Total Assets
Oppenheimer Trust Company	\$ 436	\$ 4,654	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,433	\$ 6,523
Orange County Trust Company	11,328	128,693	0	124,600	7,217	0	0	11,762	283,600
Pavilion State Bank	5,303	34,959	2,753	129,151	1,354	0	0	3,480	177,000
Reliance Bank	1,144	6,605	2,500	19,145	170	0	0	513	30,077
Riverside Bank	4,166	19,429	6,785	42,342	1,009	0	0	683	74,414
Rockefeller Trust Company, The	3,434	1,033	0	0	23	0	0	288	4,778
Signature Bank	37,160	338,422	0	102,630	11,518	0	0	5,287	495,017
Solvay Bank	13,053	60,950	27,000	268,191	4,148	0	0	7,740	381,082
State Bank of Chittenango	2,659	27,057	5,464	27,797	995	0	0	1,119	65,091
State Bank of Long Island	25,310	273,241	112,800	542,439	5,948	0	0	25,822	985,560
Steuben Trust Company	10,385	56,336	9,000	174,032	9,628	0	0	11,810	271,191
Sumitomo Trust and Banking Co. (U.S.A.)	3,927	108,944	138,800	6	4,007	0	0	23,975	279,659
Tioga State Bank	3,863	61,065	1,720	92,209	1,594	5	0	3,145	163,601
Tompkins Trust Company	27,225	300,570	0	438,343	7,973	2,932	0	33,913	810,956
Toyo Trust Company of N.Y.	109	24,915	44,200	0	448	0	0	3,108	72,780
Troy Commercial Bank	533	28,688	2,500	0	0	0	0	507	32,228
UBS Paine Webber Trust Company	5,473	0	0	0	0	0	0	83	5,556
Union State Bank	49,011	752,785	21,100	1,158,534	11,343	0	0	44,134	2,036,907
United Orient Bank	4,323	28,953	3,000	49,908	1,134	0	119	2,216	89,653
United States Trust Company of New York	287,896	654,907	916,786	3,659,704	54,368	0	0	261,364	5,835,025
Victory State Bank	9,390	39,287	0	49,530	1,342	0	0	1,705	101,254
Warwick Commercial Bank, The	264	7,986	8,240	0	0	0	0	122	16,612
Winthrop Trust Company	116	5,434	0	0	0	0	0	2,226	7,776
Wyoming County Bank	20,651	129,166	1,009	382,067	4,739	0	0	13,714	551,346
Zurich Capital Markets Trust Co	5,452	0	0	0	0	0	0	47	5,499
Grand Totals	\$55,588,307	\$280,493,225	\$98,539,152	\$348,834,591	\$8,788,951	\$3,752,419	\$767,563	\$77,063,025	\$873,827,233

continued

Schedule A - Consolidated Banking Statistics

Part 3: Consolidated Statement of Condition of Banks, Trust Companies and Private Banker as of December 31, 2001

LIABILITIES AND CAPITAL
(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought and Repos	Other Borrowed Money	Acceptances Outstanding	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Oppenheimer Trust Company	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,244	\$ 1,244	\$ 5,279	\$ 6,523
Orange County Trust Company	198,306	40,300	0	0	0	1,595	240,201	43,399	283,600
Pavilion State Bank	144,813	4,303	14,000	0	0	1,594	164,710	12,290	177,000
Reliance Bank	26,620	0	0	0	0	468	27,088	2,989	30,077
Riverside Bank	67,443	0	0	0	0	153	67,596	6,818	74,414
Rockefeller Trust Company, The	0	0	0	0	0	579	579	4,199	4,778
Signature Bank	409,517	0	0	0	0	9,132	418,649	76,368	495,017
Solvay Bank	349,073	0	0	0	0	2,130	351,203	29,879	381,082
State Bank of Chittenango	58,571	0	0	0	0	455	59,026	6,065	65,091
State Bank of Long Island	885,293	12,000	7,100	0	0	5,693	910,086	75,474	985,560
Steuben Trust Company	240,340	0	6,000	0	0	1,570	247,910	23,281	271,191
Sumitomo Trust and Banking Co. (U.S.A.)	156,198	0	58	0	0	7,543	163,799	115,860	279,659
Tioga State Bank	132,523	3,801	5,941	0	0	1,488	143,753	19,848	163,601
Tompkins Trust Company	550,511	125,523	57,100	0	0	11,583	744,717	66,239	810,956
Toyo Trust Company of N.Y.	18,658	0	0	0	0	725	19,383	53,397	72,780
Troy Commercial Bank	21,552	0	0	0	0	55	21,607	10,621	32,228
UBS Paine Webber Trust Company	0	0	0	0	0	639	639	4,917	5,556
Union State Bank	1,430,022	303,279	114,291	0	0	21,363	1,868,955	167,952	2,036,907
United Orient Bank	77,546	0	3,000	119	0	986	81,651	8,002	89,653
United States Trust Company of New York	4,143,577	742,460	353,847	0	0	288,612	5,528,496	306,529	5,835,025
Victory State Bank	91,961	0	0	0	0	1,072	93,033	8,221	101,254
Warwick Commercial Bank, The	13,523	0	0	0	0	47	13,570	3,042	16,612
Winthrop Trust Company	0	0	0	0	0	1,431	1,431	6,345	7,776
Wyoming County Bank	441,049	22,148	46,246	0	0	4,969	514,412	36,934	551,346
Zurich Capital Markets Trust Co	0	0	0	0	0	0	0	5,499	5,499
Grand Totals	\$497,271,828	\$99,966,588	\$142,708,653	\$836,169	\$14,359,852	\$51,976,189	\$807,119,279	\$66,707,954	\$873,827,233

Schedule A - Consolidated Banking Statistics

Part 4: Consolidated Statement of Condition of Credit Unions as of December 31, 2001

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
1199 SEIU Credit Union	\$ 5,633	(\$ 198)	\$ 39	\$ 17,656	\$ 119	\$ 0	\$ 463	\$ 23,711
Ambrac Credit Union	1,145	(25)	2	599	12	0	16	1,749
AmeriCU Credit Union	238,192	(3,415)	37,511	56,092	13,263	723	6,869	349,234
Bakery Salesmen Credit Union	3,418	(65)	73	4,033	0	0	59	7,516
Branch 6000 NALC Credit Union	5,247	(175)	482	3,902	46	0	78	9,580
Buffalo Service Credit Union	9,241	(50)	3,120	17,303	90	0	524	30,229
Buffalo Telephone Employees Credit Union	12,358	(185)	158	34,013	264	0	783	47,392
Central Credit Union	42,468	(169)	727	817	422	0	1,423	45,689
Comell Fingerlakes Credit Union	194,278	(859)	15,625	62,997	9,528	0	4,636	286,205
Directors Choice Credit Union	54	0	393	707	0	0	23	1,177
Dressmakers Credit Union	488	(8)	289	579	0	0	21	1,368
Empire Br 36 Natl Assoc of Ltr Carr Credit Union	3,672	(125)	673	1,848	94	0	108	6,271
Erie County Employees Credit Union	6,353	(55)	503	5,357	30	0	172	12,361
Excelsior Credit Union	30,167	(210)	13,616	794	724	0	635	45,727
GRS Employees Credit Union	1,901	(26)	324	396	0	0	25	2,618
Holy Family Parish Credit Union	175	(6)	14	88	0	0	3	274
Hudson River Credit Union	49,727	(494)	1,020	11,330	216	0	2,021	63,820
Independent Credit Union	1,942	(100)	81	2,545	22	0	36	4,525
Jamaica Postal Credit Union	489	(8)	162	597	2	0	9	1,252
Jamestown Post Office Employees Credit Union	2,115	(39)	119	2,678	18	0	59	4,951
Melrose Credit Union	457,483	(8,739)	18,793	95,114	8,362	0	11,342	582,355
Middle Village Credit Union	25,749	(3,832)	33	16,289	38	0	268	38,546
Montauk Credit Union	40,280	(396)	3,992	881	100	0	988	45,843
Municipal Credit Union	658,434	(18,538)	109,171	120,569	10,332	0	34,319	914,288
Newspaper Employees Credit Union	663	(17)	0	479	0	0	8	1,134
Niagara Du Pont Employees Credit Union	5,789	(11)	44	1,233	26	0	58	7,140
Niagara Falls Penn Central Employees Credit Union	2,921	(35)	106	2,875	11	0	43	5,920
Niagara Frontier Federal Employees Credit Union	1,169	(1)	91	1,138	5	0	44	2,446
Norton-Troy Employees Credit Union	2,256	(89)	481	5,157	0	0	96	7,902
Poughkeepsie Public School Credit Union	440	(7)	51	54	0	0	5	542

Schedule A - Consolidated Banking Statistics

Part 4: Consolidated Statement of Condition of Credit Unions as of December 31, 2001

LIABILITIES AND CAPITAL (Amounts in Thousands of Dollars)										
	Total Borrowings	Acc. Int. Payable	Accounts Payable	Share Accounts	Reserves	Valuation Reserves	Other Reserves	Undivided Earnings	Total Liabilities and Equity	
1199 SEIU Credit Union	\$ 0	\$ 0	\$ 65	\$ 21,790	\$ 392	\$ 0	\$ 0	\$ 1,465	\$ 23,711	
Ambrac Credit Union	0	0	(62)	1,537	109	0	13	152	1,749	
AmericU Credit Union	0	0	2,392	322,653	16,848	164	200	6,977	349,234	
Bakery Salesmen Credit Union	0	0	2	5,856	662	0	0	996	7,516	
Branch 6000 NALC Credit Union	0	8	6	8,634	587	(1)	0	346	9,580	
Buffalo Service Credit Union	0	0	130	26,087	1,640	1	0	2,371	30,229	
Buffalo Telephone Employees Credit Union	0	0	10	38,931	4,231	403	0	3,817	47,392	
Central Credit Union	0	553	651	40,077	3,205	0	0	1,202	45,689	
Cornell Fingerlakes Credit Union	246	0	1,405	245,299	16,030	121	0	23,104	286,205	
Directors Choice Credit Union	0	0	0	956	6	0	0	215	1,177	
Dressmakers Credit Union	0	29	0	1,229	68	0	0	43	1,368	
Empire Br 36 Natl Assoc of Ltr Carr Credit Union	0	0	20	5,390	278	(1)	0	584	6,271	
Erie County Employees Credit Union	0	0	192	10,756	670	22	0	722	12,361	
Excelsior Credit Union	0	0	447	39,765	2,319	1	0	3,196	45,727	
GRS Employees Credit Union	0	13	6	2,229	271	(1)	75	25	2,618	
Holy Family Parish Credit Union	0	2	2	229	25	(1)	0	16	274	
Hudson River Credit Union	0	0	1,313	53,840	3,305	0	0	5,362	63,820	
Independent Credit Union	0	0	0	3,838	404	(1)	0	284	4,525	
Jamaica Postal Credit Union	0	0	1	957	104	0	0	189	1,252	
Jamestown Post Office Employees Credit Union	0	0	7	4,237	302	0	0	404	4,951	
Melrose Credit Union	0	3,931	776	410,175	47,930	1,005	0	118,538	582,355	
Middle Village Credit Union	0	0	37	14,829	3,169	1	0	20,510	38,546	
Montauk Credit Union	0	475	504	38,125	3,673	1	0	3,064	45,843	
Municipal Credit Union	0	202	19,813	794,427	37,194	47	0	62,606	914,288	
Newspaper Employees Credit Union	0	0	0	834	102	3	0	197	1,134	
Niagara Du Pont Employees Credit Union	0	0	13	6,077	364	(1)	0	687	7,140	
Niagara Falls Penn Central Employees Credit Union	0	0	13	4,892	450	0	0	565	5,920	
Niagara Frontier Federal Employees Credit Union	0	2	2	2,055	172	0	0	214	2,446	
Norton-Troy Employees Credit Union	0	67	7	7,044	486	1	0	298	7,902	
Poughkeepsie Public School Credit Union	0	0	0	478	47	0	0	17	542	

continued

Schedule A - Consolidated Banking Statistics

Part 4: Consolidated Statement of Condition of Credit Unions as of December 31, 2001

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
Progressive Credit Union	\$ 221,682	(\$ 2,004)	\$ 353	\$ 3,158	\$ 0	\$ 0	\$ 2,810	\$ 226,000
Riverside Credit Union	11,163	(95)	4,352	22,148	451	0	466	38,487
Rochester Postal Employees Credit Union	19,550	(156)	2,062	477	234	0	487	22,653
Schenectady Postal Employees Credit Union	1,614	(22)	30	1,549	25	0	74	3,269
Sixth Avenue Credit Union	11,197	(232)	1,559	2,219	3	0	97	14,844
Spring Valley Credit Union	2,036	(30)	511	2,317	5	0	74	4,913
Western Division Credit Union	51,774	(469)	12,855	13,064	1,365	0	822	79,410
Yonkers Postal Employees Credit Union	1,928	(15)	91	1,483	15	0	30	3,532
Grand Totals	\$2,125,191	(\$40,900)	\$229,506	\$514,535	\$45,822	\$723	\$69,994	\$2,944,873

Note: Totals may not foot due to rounding.

continued

Schedule A - Consolidated Banking Statistics

Part 4: Consolidated Statement of Condition of Credit Unions as of December 31, 2001

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Borrowings	Acc. Int. Payable	Accounts Payable	Share Accounts	Reserves	Valuation Reserves	Other Reserves	Undivided Earnings	Total Liabilities and Equity
Progressive Credit Union	\$5,000	\$1,153	\$ 857	\$ 116,866	\$ 17,809	\$ 1	\$ 0	\$ 84,315	\$ 226,000
Riverside Credit Union	0	168	226	32,814	2,039	0	0	3,239	38,487
Rochester Postal Employees Credit Union	0	0	95	20,373	1,311	1	0	873	22,653
Schenectady Postal Employees Credit Union	0	0	9	3,034	218	(1)	0	9	3,269
Sixth Avenue Credit Union	0	0	130	12,979	731	0	0	1,004	14,844
Spring Valley Credit Union	0	7	5	4,572	238	0	0	90	4,913
Western Division Credit Union	0	0	118	67,937	4,942	0	0	6,413	79,410
Yonkers Postal Employees Credit Union	0	0	4	3,010	317	0	0	201	3,532
Grand Totals	\$5,246	\$6,610	\$29,196	\$2,374,811	\$172,648	\$1,765	\$288	\$354,310	\$2,944,873

Note: Totals may not foot due to rounding.

Schedule A - Consolidated Banking Statistics

Part 5: Consolidated Statement of Condition of Investment Companies as of December 31, 2001

		ASSETS (Amounts in Thousands of Dollars)									
		Cash and Due From Depository Institutions	Total Securities	Fed. Funds Sold & Securities Purch. U/Agmt 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.	\$	1,868	24,973	0	705,295	0	44,290	0	776,426		
American Express Banking Corporation		2,031,066	3,044,409	227,291	4,830,595	59,046	1,349,676	0	11,542,083		
American Scandinavian Banking Corporation		0	2,034	0	512	0	405	8,193	11,144		
Fiduciary Investment Corporation		30,252	8,243	0	1,125	0	23,646	68,299	131,565		
French American Banking Corporation		14	14,092	0	126,702	0	8,423	0	149,231		
GE Capital International Financing Corporation		1,779,565	916,806	0	25,126,688	0	2,739,117	0	30,562,176		
Goldman Sachs London Holdings, LLC		617,170	0	0	848,454	0	13,899	0	1,479,523		
Merrill Lynch International Finance Corporation		5,475,200	3,931,297	0	6,673,865	0	1,149,099	0	17,229,461		
Prudential-Bache International Banking Corporation		7,802	0	0	690,468	0	7,684	0	705,954		
Skandinaviska Enskilda Banken Corp.		0	0	100,000	3,042	0	90	0	103,132		
Sterling Banking Corporation		0	0	0	0	0	1,045	0	1,045		
Grand Totals		\$9,942,937	\$7,941,854	\$327,291	\$39,006,746	\$59,046	\$5,337,374	\$76,492	\$62,691,740		

Schedule A - Consolidated Banking Statistics

Part 5: Consolidated Statement of Condition of Investment Companies as of December 31, 2001

	LIABILITIES AND CAPITAL (Amounts in Thousands of Dollars)											Total Liabilities & Capital
	Total Deposits and Credit Balances	Fed Funds Purchased & Sec. sold u/ Repurch Agr.	Other Liabilities for Borrowed Money	Liabilities Acceptances Executed & Outstanding	Other Liabilities Non-related Parties	Due to Related Banking Institutions	Total Liabilities	Capital Stock and Notes	Surplus	Undivided Profits Reserves & Other Capital	Total	
AIG Finance Holdings, Inc.	\$ 334,014	\$ 0	\$ 289,501	\$ 20,840	\$ 14,476	\$ 0	\$ 658,831	\$ 100	\$ 102,571	\$ 14,924	\$ 776,426	
American Express Banking Corporation	8,841,115	169,770	551,551	338,978	874,547	0	10,775,961	121,000	552,934	92,188	11,542,083	
American Scandinavian Banking Corporation	0	0	0	0	103	0	103	5,000	5,000	1,041	11,144	
Fiduciary Investment Corporation	15,511	0	0	0	2,339	23,731	41,581	100	3,362	86,522	131,565	
French American Banking Corporation	9	0	353	0	26,501	20,289	47,152	50,000	20,000	32,079	149,231	
GE Capital International Financing Corporation	2,829,883	0	18,848,608	0	2,324,485	0	24,002,976	0	0	6,559,200	30,562,176	
Goldman Sachs London Holdings, LLC	431,840	0	848,454	49,840	126,181	0	1,456,315	5,967	0	17,241	1,479,523	
Merrill Lynch International Finance Corporation	8,763,414	0	4,013,541	682,000	1,672,631	0	15,131,586	100	0	2,097,775	17,229,461	
Prudential-Bache International Banking Corporation	588,694	0	0	0	7,799	0	596,493	100	110,000	(639)	705,954	
Skandinaviska Enskilda Banken Corp.	0	0	0	0	1,675	84,478	86,153	10,000	5,500	1,479	103,132	
Sterling Banking Corporation	0	0	0	0	2	0	2	850	170	23	1,045	
Grand Totals	\$21,804,480	\$169,770	\$24,552,008	\$1,091,658	\$5,050,739	\$128,498	\$52,797,153	\$193,217	\$799,537	\$8,901,833	\$62,691,740	

Schedule A - Consolidated Banking Statistics

Part 6: Consolidated Statement of Condition of Licensed Lenders as of December 31, 2001

	ASSETS						
	(Amounts in Dollars)						
	Total Loans (net)	Cash on Hand & In Banks	Furniture Fixtures & Equipment	Other Assets	Total Assets Applicable to NY Business	Total Assets Not Applicable to NY Business	Total Assets
American General Finance, Inc.	\$ 51,129,740	\$1,107,315	\$ 493,578	\$ 1,697,449	\$ 54,428,082	\$ 5,344,292	\$ 59,772,374
Beneficial New York Inc.	335,520,279	582,932	1,111,404	13,385,567	350,600,182	0	350,600,182
CitiFinancial, Inc.	202,179,973	2,813,870	6,985	25,741,212	230,742,040	0	230,742,040
E-Loan, Inc.	192,059	0	0	0	192,059	210,434,941	210,627,000
Gemini Capital Corporation	528,894	104,553	0	222,173	855,620	1,610,489	2,466,109
Guardian Loan Company of Massapequa, Inc.	3,154,342	115,555	36,102	1,216,233	4,522,232	916,986	5,439,218
Household Automotive Credit Corporation	2,805,793	0	5,102	39,543	2,850,438	76,328,405	79,178,843
Household Finance Corporation III	254,837,104	322,187	1,379,588	16,840,638	273,379,517	0	273,379,517
Northwest Finance Company, Inc.	2,391,494	10,400	35,804	1,245	2,438,943	0	2,438,943
Novus Credit Services Inc.	400,175	0	0	0	400,175	184,613	584,788
Retail Charge Financial Services Corp.	350,139	7,893	9,515	358,968	726,515	0	726,515
Wells Fargo Financial New York, Inc.	57,666,335	490,972	134,890	1,182,558	59,474,755	0	59,474,755
Grand Totals	\$911,156,327	\$5,555,677	\$3,212,968	\$60,685,586	\$980,610,558	\$294,819,726	\$1,275,430,284

Schedule A - Consolidated Banking Statistics

Part 6: Consolidated Statement of Condition of Licensed Lenders as of December 31, 2001

LIABILITIES AND CAPITAL

(Amounts in Dollars)

	Borrowed Funds	Bonds & Debentures	Other Liabilities	Valuation Reserves	Capital Stock	Appropriated Surplus or Capital Reserves	Surplus, Incl Undivided Profits	Total Liabilities & Capital
American General Finance, Inc.	\$ 55,508,137	\$0	\$ 52,098	\$ 1,718,636	\$ 80,000	\$ 981,000	\$ 1,432,503	\$ 59,772,374
Beneficial New York Inc.	302,862,071	0	0	0	47,738,111	0	0	350,600,182
CitiFinancial, Inc.	181,201,722	0	1,581,393	8,776,103	100,000	47,214,644	(8,131,822)	230,742,040
E-Loan, Inc.	163,148,000	0	7,711,000	0	0	39,768,000	0	210,627,000
Gemini Capital Corporation	2,703,774	0	130,047	0	1,677,401	(2,045,113)	0	2,466,109
Guardian Loan Company of Massapequa, Inc.	4,501,606	0	192,443	111,500	645,452	0	(11,783)	5,439,218
Household Automotive Credit Corporation	77,690,836	0	52,261	0	1	1,435,745	0	79,178,843
Household Finance Corporation III	273,379,517	0	0	0	0	0	0	273,379,517
Northwest Finance Company, Inc.	2,314,655	0	37,368	0	200,000	0	(113,080)	2,438,943
Novus Credit Services Inc.	543,853	0	0	0	88	58,479	(17,632)	584,788
Retail Charge Financial Services Corp.	0	0	1,678	0	30	353,469	371,338	726,515
Wells Fargo Financial New York, Inc.	54,335,240	0	60,855	2,018,322	1,000	25,375,000	(22,315,662)	59,474,755
Grand Totals	\$1,118,189,411	\$0	\$9,819,143	\$12,624,561	\$50,442,083	\$113,141,224	(\$28,786,138)	\$1,275,430,284

Schedule A - Consolidated Banking Statistics

Part 7: Consolidated Statement of Condition of Savings Banks as of Opening of Business January 1, 2002

ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Other Assets	Total Assets
Apple Bank for Savings	\$ 84,707	\$ 4,020,835	\$ 426,470	\$ 1,652,983	\$ 40,541	\$ 0	\$ 67,272	\$ 6,292,808
Bank of Greene County	8,606	48,358	9,602	120,336	4,976	0	2,901	194,779
Community Mutual Savings Bank	5,015	16,820	3,525	82,688	389	0	1,931	110,368
Cortland Savings Bank	6,626	38,057	3,980	177,801	3,229	0	25,924	255,617
Emigrant Savings Bank	55,191	2,087,166	110,000	6,355,251	77,228	301	248,500	8,933,637
First Central Savings Bank	13,475	24,689	0	43,916	1,064	0	849	83,993
First Niagara Bank	26,946	550,814	1,000	1,260,517	27,499	0	118,070	1,984,846
Fulton Savings Bank	14,088	36,408	1,600	209,215	3,501	1	7,759	272,572
Greater Buffalo Savings Bank	2,407	37,044	157	69,801	2,450	0	2,008	113,867
GreenPoint Bank	192,669	3,301,986	166,516	14,904,699	131,014	0	1,485,911	20,182,795
Hudson River Bank & Trust Company	30,431	157,718	141,112	1,448,589	24,629	0	82,698	1,885,177
Independence Community Bank	204,753	1,027,103	0	5,799,892	81,062	35	477,478	7,590,323
Jamestown Savings Bank	16,648	67,777	0	107,026	3,398	0	1,069	195,918
New York Community Bank	168,282	2,500,885	10,000	5,368,826	64,549	0	508,564	8,621,106
North Country Savings Bank	6,160	46,886	7,500	132,309	2,510	0	4,046	199,411
Northfield Savings Bank	49,278	690,262	0	92,434	3,705	0	46,782	882,461
Oneida Savings Bank	11,601	125,717	9,900	171,174	7,058	0	24,485	349,935
Oswego County Savings Bank	6,546	40,135	0	103,917	3,712	0	8,729	163,039
PathFinder Bank	7,578	49,360	0	167,830	4,929	0	14,770	244,467
Pioneer Savings Bank	24,400	138,832	33,515	389,206	5,848	0	7,493	599,294
Putnam County Savings Bank	37,318	296,146	53,400	262,144	6,011	0	8,384	663,403
Rhinebeck Savings Bank	10,654	38,430	7,079	214,284	10,547	0	3,426	284,420
Ridgewood Savings Bank	98,897	1,197,730	3,150	1,282,817	15,230	0	104,411	2,702,235
Rome Savings Bank	6,471	47,262	16,900	167,608	3,195	0	5,668	247,104
Rondout Savings Bank	5,228	67,587	0	72,813	1,893	0	3,328	150,849
Roslyn Savings Bank	74,203	4,363,358	27,200	3,703,368	32,589	1,770	311,922	8,514,410
Savings Bank of Utica	20,352	297,578	12,100	596,503	14,727	0	43,693	984,953
Sawyer Savings Bank	3,276	51,381	300	71,474	918	0	3,144	130,493

Schedule A - Consolidated Banking Statistics

Part 7: Consolidated Statement of Condition of Savings Banks as of Opening of Business January 1, 2002

LIABILITIES AND CAPITAL (Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought & Repos	Other Borrowed Money	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Apple Bank for Savings	\$ 5,384,245	\$ 335,309	\$ 970	\$ 0	\$ 34,035	\$ 5,754,559	\$ 538,249	\$ 6,292,808
Bank of Greene County	167,952	0	5,000	0	884	173,836	20,943	194,779
Community Mutual Savings Bank	100,099	0	0	0	1,535	101,634	8,734	110,368
Cortland Savings Bank	209,772	8,367	1,000	0	3,677	222,816	32,801	255,617
Emigrant Savings Bank	5,177,954	487,981	2,161,632	0	106,384	7,933,951	999,686	8,933,637
First Central Savings Bank	75,838	0	0	0	107	75,945	8,048	83,993
First Niagara Bank	1,348,398	217,179	261,862	0	17,993	1,845,432	139,414	1,984,846
Fullton Savings Bank	203,875	0	30,800	0	2,273	236,948	35,624	272,572
Greater Buffalo Savings Bank	101,611	0	0	0	226	101,837	12,030	113,867
GreenPoint Bank	10,952,048	2,559,827	3,935,035	149,766	742,005	18,338,681	1,844,114	20,182,795
Hudson River Bank & Trust Company	1,294,535	13,733	373,958	0	26,212	1,708,438	176,739	1,885,177
Independence Community Bank	4,928,623	655,000	1,027,788	0	142,667	6,754,078	836,245	7,590,323
Jamestown Savings Bank	184,341	0	180	0	439	184,960	10,958	195,918
New York Community Bank	5,679,151	0	2,306,510	0	144,297	8,129,958	491,148	8,621,106
North Country Savings Bank	169,361	0	3,309	0	934	173,604	25,807	199,411
Northfield Savings Bank	580,591	197,000	14	0	15,736	793,341	89,120	882,461
Oneida Savings Bank	231,021	0	76,600	0	2,737	310,358	39,577	349,935
Oswego County Savings Bank	131,309	874	14,000	0	1,951	148,134	14,905	163,039
PathFinder Bank	170,619	3,581	46,068	0	3,022	223,290	21,177	244,467
Pioneer Savings Bank	534,310	0	350	0	2,706	537,366	61,928	599,294
Putnam County Savings Bank	605,288	0	0	0	1,175	606,463	56,940	663,403
Rhinebeck Savings Bank	261,266	0	2,500	0	1,135	264,901	19,519	284,420
Ridgewood Savings Bank	2,148,062	39,500	70,993	0	17,835	2,276,390	425,845	2,702,235
Rome Savings Bank	190,425	0	16,857	0	5,878	213,160	33,944	247,104
Rondout Savings Bank	121,382	0	7,518	0	1,208	130,108	20,741	150,849
Roslyn Savings Bank	4,564,579	1,748,553	1,687,806	0	68,837	8,069,775	444,635	8,514,410
Savings Bank of Utica	618,519	28,362	228,090	0	9,834	884,805	100,148	984,953
Sawyer Savings Bank	92,961	0	25,840	0	344	119,145	11,348	130,493

continued

Schedule A - Consolidated Banking Statistics

Part 7: Consolidated Statement of Condition of Savings Banks as of Opening of Business January 1, 2002

ASSETS

(Amounts in Thousands of Dollars)

	Cash and Due from Banks	Total Securities	Federal Funds Sold and Repos	Loans and Leases Net	Bank Premises and Equipment	Investment in Unconsol'd Subsidiaries	Other Assets	Total Assets
Troy Savings Bank	\$ 28,720	\$ 202,738	\$ 0	\$ 748,293	\$ 17,096	\$ 0	\$ 73,119	\$ 1,069,966
Ulster Savings Bank	27,095	20,713	0	393,541	7,676	0	18,295	467,320
Walden Savings Bank	18,760	37,749	0	100,835	2,216	0	6,085	165,645
Warwick Savings Bank	18,898	207,499	5,000	488,662	8,603	0	40,178	768,840
Watertown Savings Bank	15,433	77,557	0	134,497	8,533	78	3,811	239,909
Grand Totals	\$1,300,712	\$21,912,580	\$1,050,006	\$46,895,249	\$622,525	\$2,185	\$3,762,703	\$75,545,960

continued

Schedule A - Consolidated Banking Statistics

Part 7: Consolidated Statement of Condition of Savings Banks as of Opening of Business January 1, 2002

LIABILITIES AND CAPITAL

(Amounts in Thousands of Dollars)

	Total Deposits	Federal Funds Bought & Repos	Other Borrowed Money	Subordinated Notes and Debentures	All Other Liabilities	Total Liabilities	Total Equity Capital	Total Liabilities and Capital
Troy Savings Bank	\$ 799,942	\$ 6,334	\$ 116,638	\$ 0	\$ 10,311	\$ 933,225	\$ 136,741	\$ 1,069,966
Ulster Savings Bank	356,632	0	45,360	0	4,047	406,039	61,281	467,320
Walden Savings Bank	149,621	0	0	0	775	150,396	15,249	165,645
Warwick Savings Bank	401,767	11,038	289,354	0	8,766	710,925	57,915	768,840
Watertown Savings Bank	204,486	0	0	0	1,130	205,616	34,293	239,909
Grand Totals	\$48,140,583	\$6,312,638	\$12,736,032	\$149,766	\$1,381,095	\$68,720,114	\$6,825,846	\$75,545,960

Schedule A - Consolidated Banking Statistics

Part 8: Consolidated Statement of Condition of Savings and Loan Associations as of December 31, 2001

ASSETS

(Amounts in Thousands of Dollars)

	Mortgage Loans	Other Loans	Cash, Deposits & Investments	Fixed Assets	Other Assets	Total Assets
Atlas Savings and Loan Association	\$ 7,025	\$ 0	\$ 54,697	\$1,238	\$1,262	\$ 64,222
Canisteo Savings and Loan Association	3,040	184	2,427	16	32	5,699
Lake Shore Savings and Loan Association	134,753	10,884	57,905	3,812	7,461	214,815
Massena Savings and Loan Association	55,516	6,957	5,410	1,318	596	69,797
Medina Savings and Loan Association	21,737	6,183	8,970	1,056	451	38,397
Grand Totals	\$222,071	\$24,208	\$129,409	\$7,440	\$9,802	\$392,930

Schedule A - Consolidated Banking Statistics

Part 8: Consolidated Statement of Condition of Savings and Loan Associations as of December 31, 2001

LIABILITIES AND CAPITAL
(Amounts in Thousands of Dollars)

	Deposits	Borrowed Money	Other Liabilities	Total Liabilities	Undivided Profits	Total Liabilities & Capital
Atlas Savings and Loan Association	\$ 48,395	\$ 0	\$ 975	\$ 49,370	\$14,852	\$ 64,222
Canisteo Savings and Loan Association	5,095	0	4	5,099	600	5,699
Lake Shore Savings and Loan Association	183,994	6,655	2,460	193,109	21,706	214,815
Massena Savings and Loan Association	57,687	5,000	99	62,786	7,011	69,797
Medina Savings and Loan Association	31,367	3,500	151	35,018	3,379	38,397
Grand Totals	\$326,538	\$15,155	\$3,689	\$345,382	\$47,548	\$392,930

Schedule A - Consolidated Banking Statistics

Part 9: Consolidated Statement of Condition of Safe Deposit Companies as of December 31, 2001

	ASSETS						Total Assets
	(Amounts in Dollars)						
	Cash and Due from Banks	Bond and Stock Investments	Vaults and Safes	Furniture and Fixtures	Rentals and Storage Chgs Due-Accrued	Other Assets	
Akron Safe Deposit Company	\$ 35,782	\$166,608	\$ 76,064	\$ 0	\$ 0	\$ 3,688	\$ 282,142
China Safe Deposit Company	897,077	0	179,625	1,765	6,994	14,392	\$1,099,852
Universal Safe Deposit Corp.	727,801	0	0	68,919	0	438,055	\$1,234,775
Zurich Depository Corporation	591,495	119,843	0	33,260	0	31,519	\$ 776,117
Grand Totals	\$2,252,155	\$286,451	\$255,688	\$103,944	\$6,994	\$487,654	\$3,392,886

Note: Totals may not foot due to rounding.

Schedule A - Consolidated Banking Statistics
Part 9: Consolidated Statement of Condition of Safe Deposit Companies
as of December 31, 2001

	LIABILITIES AND CAPITAL					Total Liabilities & Capital
	(Amounts in Dollars)					
	Loans, Taxes, Int & Expense Payable	Unearned Rental & Storage	Other Liabilities	Capital Stock	Surplus & Undivd Profits	
Akron Safe Deposit Company	\$ 0	\$ 0	\$ 0	\$ 10,000	\$ 272,142	\$ 282,142
China Safe Deposit Company	2,246	123,897	0	100,000	873,709	1,099,852
Universal Safe Deposit Corp.	21,744	27,273	86,926	250,000	848,832	1,234,775
Zurich Depository Corporation	56,482	329,478	93,650	48,220	248,287	776,117
Grand Totals	\$80,472	\$480,648	\$180,576	\$408,220	\$2,242,969	\$3,392,886

Note: Totals may not foot due to rounding.

Schedule A - Consolidated Banking Statistics

Part 10: Consolidated Statement of Condition of Mutual Trust Investment Companies as of the Morning of January 1, 2002

BANK FIDUCIARY (EQUITY) FUND (Amounts in Dollars)

ASSETS	
INCOME FUND	
Cash	\$24,916
Estimated Foreign Tax Reclaims	7,967
Total Income Fund	\$32,883

LIABILITIES AND CAPITAL	
INCOME FUND	
Accounts Payable & Accrued Exp.	\$28,474
Estimated Final Income Distribution	4,409
Total Income Fund	\$32,883

BANK FIDUCIARY (FIXED INCOME) FUND (Amounts in Dollars)

ASSETS	
INCOME FUND	
Cash	\$23,185
Total Income Fund	\$23,185

LIABILITIES AND CAPITAL	
INCOME FUND	
Accounts Payable & Accrued Exp.	\$23,185
Total Income Fund	\$23,185

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Schedule B: Supervised Institutions

The following pictures are designed to provide you with a glimpse of the various parts of the schedule. If you prefer to read the schedule in its entirety please click on the "view pdf" link. If you are only interested in viewing one part of the schedule please click on that corresponding link (ie. Part 1, Part 2, etc.). The schedules can be printed out in their entirety for easy viewing in pdf format.

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Schedule B - Supervised Institutions

Part 1: Summary of Supervised Institutions as of December 31, 2001

Type of Institution	Number of Institutions	Domestic Offices
Commercial Banks	44	173
Trust Companies	41	2,363
Limited Purpose Trust Companies	30	35
Savings Banks	33	643
Savings & Loan Associations	5	10
Credit Unions	38	72
Private Banker	1	9
Investment Companies (Article XII)	11	13
	4	6
		120

Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensees as of December 31, 2001

Name of Institution	Address	
COMMERCIAL BANKS		
Alden State Bank	13216 Broadway	Alden, NY 1
Alpine Capital Bank	680 Fifth Avenue	New York, NY 1
Amerasia Bank	41-08/41-06 Main Street	Flushing, NY 1
American Community Bank	300 Glen Street	Glen Cove, NY 1
Bank of Akron	46 Main Street	Akron, NY 1
Bank of Avoca	18 North Main Street	Avoca, NY 1
	24 Main Street	Cattaraugus, NY 1
		Holland, NY 1

Schedule B - Supervised Institutions

Part 1: Summary of Supervised Institutions as of December 31, 2001

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Private Banker	1	9
Investment Companies (Article XII)	11	13
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Foreign Branches	96	120
Foreign Agencies	32	32
Foreign Representative Offices	59	59
Mutual Investment Trusts	2	2
Common Trust Funds	73	73
Holding Companies - One Bank	46	46
Holding Companies - Multi Bank	13	13
Mutual Holding Companies	5	5
Licensed Lenders	12	195
Sales Finance Companies	129	173
Premium Finance Agencies	51	60
Check Cashers	211	626
Money Transmitters	59	208
Budget Planners	13	35
Mortgage Bankers	247	936
Mortgage Brokers	1,867	2,266
NYS Regulated Corporations	7	7
Charitable Foundations	16	16
Total	3,145	8,196

Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2001

Name of Institution	Address		Number of Domestic Offices	Date of Charter or License
COMMERCIAL BANKS				
Alden State Bank	13216 Broadway	Alden, NY 14004	2	September 30, 1916
Alpine Capital Bank	680 Fifth Avenue	New York, NY 10019	1	February 29, 2000
Amerasia Bank	41-04/41-06 Main Street	Flushing, NY 11355	1	February 16, 1988
American Community Bank	300 Glen Street	Glen Cove, NY 11542	1	October 20, 1999
Bank of Akron	46 Main Street	Akron, NY 14001	4	December 31, 1919
Bank of 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	3	July 27, 1993
Community Capital Bank	111 Livingston Street	Brooklyn, NY 11201	2	August 27, 1990
Country Bank	200 East 42nd Street	New York, NY 10017	6	April 20, 1988
First American International Bank	5503 8th Avenue	Brooklyn, NY 11220	2	October 15, 1999
First State Bank, Canisteo, N.Y.	3 Main Street	Canisteo, NY 14823	3	April 28, 1897
Genesee Regional Bank	3670 Mt. Read Blvd, Store #5 North Pointe Centre	Rochester, NY 14616	4	August 8, 1985
Gotham Bank of New York	1412 Broadway	New York, NY 10018	1	November 17, 1980
Great Eastern Bank	41-48 Main Street	Flushing, NY 11355	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	3	February 6, 1998
Long Island Commercial Bank	One Suffolk Square	Islandia, NY 11749	9	November 13, 1989
LBS Bank-New York	12 East 52 Street	New York, NY 10022	1	August 26, 1986
PCSB Commercial Bank	Route 6 & Drewville Road	Brewster, NY 10509	1	December 20, 2001

continued

Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2001

Name of Institution	Address		Number of Domestic Offices	Date of Charter or License
COMMERCIAL BANKS continued				
Reliance Bank	1200 Mamaroneck Avenue	White Plains, NY 10605	1	August 15, 1986
Riverside Bank	11-13 Garden Street	Poughkeepsie, NY 12602	3	February 12, 1988
Signature Bank	565 Fifth Avenue	New York, NY 10017	7	April 5, 2001
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
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	7	November 30, 1928
The Troy Commercial Bank	433 River Street	Troy, NY 12180	1	August 1, 2000
Tioga State Bank	Main & Tioga Streets	Spencer, NY 14883	7	March 22, 1884
Union State Bank	46 College Avenue	Nanuet, NY 10954	23	November 18, 1969
United Orient Bank	10 Chatham Square	New York, NY 10038	3	May 7, 1990
Victory State Bank	3155 Amboy Road Oakwood Shopping Plaza	Staten Island, NY 10306	4	November 13, 1997
Warwick Commercial Bank, The	18 Oakland Avenue	Warwick, NY 10990	1	June 18, 2001
TRUST COMPANIES				
Amalgamated Bank	11-15 Union Square	New York, NY 10003	9	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	104	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	8	July 15, 1968
Bankers Trust Company	31 West 32nd Street	New York, NY 10001	4	March 24, 1903
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	Colonia, 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
Fiduciary Trust Company International	600 Fifth Avenue	New York, NY 10020	1	November 17, 1930
First Tier Bank & Trust	107 Main Street	Salamanca, NY 14779	5	February 14, 1902

continued

Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2001

Name of Institution	Address		Number of Domestic Offices	Date of Charter or License
TRUST COMPANIES <i>continued</i>				
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	17	May 20, 1994
HSBC Bank USA	One HSBC Center	Buffalo, NY 14203	439	December 31, 1999
Israel Discount Bank of New York	511 Fifth Avenue	New York, NY 10017	5	July 17, 1922
IBJ Whitehall Bank & Trust Company	One State Street	New York, NY 10004	3	April 24, 1929
JPMorgan Chase Bank	270 Park Avenue	New York, NY 10017	588	November 26, 1968
Manufacturers and Traders Trust Company	One M & T Plaza	Buffalo, NY 14240	469	June 27, 1893
Mitsubishi Trust & Banking Corporation (U.S.A.)	520 Madison Avenue (39th Floor)	New York, NY 10022	1	March 24, 1986
Mizhuo Trust and Banking Company (USA)	666 Fifth Avenue (Suite 801)	New York, NY 10103	1	October 22, 1987
New Commercial Bank of New York	320 Park Avenue	New York, NY 10022	1	June 24, 1988
North Fork Bank	245 Love Lane	Mattituck, NY 11952	168	July 28, 1988
Orange County Trust Company	212 Dolson Avenue	Middleton, NY 10940	5	May 3, 1892
Solvay Bank	1537 Milton Avenue	Solvay, NY 13209	6	March 20, 1917
State Bank of Long Island	699 Hillside Avenue	New Hyde Park, NY 11040	14	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	367	February 16, 1871
The Fuji Bank and Trust Company	55 East 52nd St.	New York, NY 10055	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
Tompkins 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	17	November 29, 1913
LIMITED PURPOSE TRUST COMPANIES				
American Stock Transfer & Trust Company	59 Maiden Lane	New York, NY 10038	1	December 31, 1987
Bank of Bermuda (New York) Limited	100 Wall Street	New York, NY 10005	1	July 3, 1989
Bankers Trust Company of New York	280 Park Avenue	New York, NY 10017	1	May 5, 1995
Brown Brothers Harriman Trust Company, LLC	63 Wall Street	New York, NY 10005	2	January 13, 1984
Chuo Mitsui Trust Company (U.S.A.)	655 Third Avenue	New York, NY 10018	1	October 20, 1987
Computershare Trust Company of New York	88 Pine Street	New York, NY 10005	1	December 12, 2000
Continental Stock Transfer & Trust Company	17 Battery Place	New York, NY 10004	1	May 1, 1974

continued

Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2001

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License
LIMITED PURPOSE TRUST COMPANIES continued			
Dai-ichi Kangyo Trust Company of New York	95 Christopher Columbus Drive	1	June 24, 1986
First Chicago Trust Company of New York	14 Wall Street	1	April 29, 1986
Friends Ivory & Sime Trust Company	101 Park Avenue	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
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, LLC	200 Park Avenue	1	June 16, 1988
New York Life Trust Company	51 Madison Avenue	2	March 9, 1995
Offitbank	520 Madison Avenue	1	July 13, 1990
Oppenheimer Trust Company	498 Seventh Avenue	1	April 14, 1988
The Bank of New York Trust Company	123 Main Street	2	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	666 Fifth Avenue	1	September 26, 1988
UBS PaineWebber Trust Company	10 East 50th Street	1	November 30, 1999
Winthrop Trust Company	466 Lexington Avenue	1	May 15, 1995
Zurich Capital Markets Trust Company	One Chase Manhattan Plaza	1	April 9, 1999
SAVINGS BANKS			
Apple Bank For Savings	1075 Central Park Avenue	51	April 17, 1863
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	2	March 31, 1999
First Niagara Bank	6950 South Transit Road	25	January 1, 1870
Fulton Savings Bank	75 South First Street	9	January 1, 1871
Greater Buffalo Savings Bank	47 Court Street	4	October 8, 1999
	Scarsdale, NY 10583		
	White Plains, NY 10606		
	Cortlandt, NY 13045		
	New York, NY 10017		
	Whitestone, NY 11357		
	Lockport, NY 14095		
	Fulton, NY 13069		
	Buffalo, NY 14202		

continued

Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2001

Name of Institution	Address		Number of Domestic Offices	Date of Charter or License
SAVINGS BANKS continued				
Greenpoint Bank	807 Manhattan Avenue	Brooklyn, NY 11222	77	January 1, 1868
Hudson River Bank & Trust	One Hudson City Centre	Hudson, NY 12534	38	April 4, 1850
Independence Community Bank	130 Court Street	Brooklyn, NY 11201	73	April 7, 1992
Jamestown Savings Bank	311 East Fairmont Avenue	Lakewood, NY 14750	5	November 8, 1995
New York Community Bank	138-65 Roosevelt Avenue	Flushing, NY 11354	122	April 14, 1859
Northfield Savings Bank	1731 Victory Boulevard	Staten Island, NY 10314	12	July 8, 1993
Oneida Savings Bank	182 Main Street	Oneida, NY 13421	6	February 19, 1866
Pathfinder Bank	214 West First Street	Oswego, NY 13126	5	March 4, 1859
Pioneer Savings Bank	21 Second Street	Troy, NY 12180	9	July 1, 1972
Putnam County Savings Bank	Route 6 & Drewville Road	Brewster, NY 10509	7	July 1, 1972
Rhinebeck Savings Bank	6414 Montgomery Street	Rhinebeck, NY 12572	6	April 12, 1860
Ridgewood Savings Bank	71-02 Forest Avenue	Ridgewood, NY 11385	17	May 18, 1921
Rondout Savings Bank	300 Broadway	Kingston, NY 12401	2	January 1, 1868
Sawyer Savings Bank	87 Market Street	Saugerties, NY 12477	3	July 1, 1972
The Bank of Greene County	425 Main Street	Catskill, NY 12414	7	May 14, 1974
The North Country Savings Bank	127 Main Street	Canton, NY 13617	4	March 9, 1909
The Oswego County Savings Bank	44 East Bridge Street	Oswego, NY 13126	8	January 1, 1870
The Rome Savings Bank	100 On The Mall	Rome, NY 13440	4	June 30, 1851
The Roslyn Savings Bank	1400 Northern Boulevard	Roslyn, NY 11576	35	December 17, 1875
The Savings Bank of Utica	233 Genesee Street	Utica, NY 13501	11	April 26, 1839
The Troy Savings Bank	Second & State Streets	Troy, NY 12180	21	April 23, 1823
The Warwick Savings Bank	18 Oakland Avenue	Warwick, NY 10990	6	June 27, 1875
Ulster Savings Bank	280 Wall Street	Kingston, NY 12401	6	April 12, 1851
Walden Savings Bank	2 Bank Street	Walden, NY 12586	6	January 1, 1872
Watertown Savings Bank	111 Clinton Street	Watertown, NY 13601	6	October 2, 1893
SAVINGS & LOAN ASSOCIATIONS				
Atlas Savings and Loan Association	689 Fifth Avenue	Brooklyn, NY 11215	1	October 17, 1900
Canisteo Savings and Loan Association	1 Main Street	Canisteo, NY 14823	1	August 15, 1921
Lake Shore Savings and Loan Association	128 East Fourth Street	Dunkirk, NY 14048	5	February 13, 1891
Massena Savings and Loan Association	255 Main Street	Massena, NY 13662	1	May 21, 1924
Medina Savings and Loan Association	11182 Maple Ridge Road	Medina, NY 14103	2	March 20, 1888

continued

Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2001

Name of Institution	Address		Number of Domestic Offices	Date of Charter or License
CREDIT UNIONS				
Ambrac Credit Union	70 Sayre Street	Buffalo, NY 14207	1	October 7, 1940
AmeriCU Credit Union	1916 Black River Boulevard	Rome, NY 13440	10	May 1, 2000
Bakery Salesman Credit Union	41-20 Crescent Street	Long Island City, NY 11101	1	August 12, 1940
Branch 6000 NALC Credit Union	630 Broadway	Amityville, NY 11701	1	October 10, 1973
Buffalo Service Credit Union	111 W. Huron St. Federal Building, Room 1104	Buffalo, NY 14202	3	February 27, 1933
Buffalo Telephone Employees Credit Union	2727 Main Street	Buffalo, NY 14214	1	February 16, 1942
Central Credit Union	107-14 71st Road	Forest Hills, NY 11375	2	January 2, 1920
Cooperative Credit Union	425 Grand Street	New York, NY 10002	5	October 13, 1921
Cornell Fingerlakes Credit Union	1030 Craft Road	Ithaca, NY 14850	7	December 1, 1997
Directors Choice Credit Union	426 New Kamer Road	Albany, NY 12205	1	January 5, 2000
Dressmakers Credit Union	218 West 40th Street, Room 402	New York, NY 10018	1	November 24, 1937
Empire Branch 36 National Association of Letter Carriers	347 West 41st Street, Suite 101	New York, NY 10036	1	February 3, 1939
Empire State Credit Union	385 West Route 59	Spring Valley, NY 10977	1	August 30, 1920
Erie County Employees Credit Union	95 Franklin Street	Buffalo, NY 14202	1	March 13, 1940
Excelsior Credit Union	341 New Kamer Road	Albany, NY 12205	1	July 1, 1915
GRS Employees Credit Union	150 Sawgrass Drive	Rochester, NY 14602	1	February 4, 1955
Holy Family Parish Credit Union	42 Lorenzo Street	Rochester, NY 14611	1	April 3, 1937
Hudson River Credit Union	312 Palmer Avenue	Corinth, NY 12822	1	March 23, 1998
Independent Credit Union	1609 Avenue Z	Brooklyn, NY 11235	1	January 16, 1922
Jamaica Postal Credit Union	88-40 164th Street	Jamaica, NY 11431	1	February 5, 1931
Jamestown Post Office Employees' Credit Union	300 East Third Street	Jamestown, NY 14701	1	November 30, 1928
Melrose Credit Union	58-25 Queens Boulevard	Woodside, NY 11377	1	May 27, 1922
Middle Village Credit Union	78-09 Metropolitan Avenue	Middle Village, NY 11379	1	January 2, 1924
Montauk Credit Union	363 Seventh Avenue, Suite 1200	New York, NY 10001	2	March 20, 1922
Municipal Credit Union	2 Lafayette Street	New York, NY 10007	8	November 15, 1916
Newspaper Employees Credit Union	645 Albany Shaker Road	Albany, NY 12211	1	May 31, 1933
Niagara Dupont Employees Credit Union	5301 Buffalo Ave. & 26th St., P.O. Box 787	Niagara Falls, NY 14302	1	May 3, 1934
Niagara Falls Penn Central Employees Credit Union	8610 Buffalo Avenue	Niagara Falls, NY 14304	1	January 12, 1939
Norton-Troy Employees Credit Union	Norton-Troy Company Building 10th Avenue & 25th St.	Watervliet, NY 12189	1	March 3, 1939
Postal Employees Credit Union	29 Jay Street	Schnectady, 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

continued | **Schedule B - Supervised Institutions**

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2001

Name of Institution	Address		Number of Domestic Offices	Date of Charter or License
CREDIT UNIONS <i>continued</i>				
Rochester Postal Employees Credit Union	1225 Jefferson Road		2	November 9, 1931
The Niagara Frontier Federal Employees Credit Union	615 Main Street		1	February 5, 1931
Western Division Credit Union	6750 Main Street		3	June 24, 1937
Yonkers Postal Employees Credit Union	75 Main Street		1	March 26, 1934
1199 SEIU Credit Union	310 West 43rd Street		1	October 25, 1940
PRIVATE BANKER				
Brown Brothers Harriman & Co.	59 Wall Street		9	June 15, 1934
INVESTMENT COMPANIES (ARTICLE XII)				
American Express Banking Corp.	90 Hudson Street		1	April 1, 1998
American Scandinavian Banking Corporation	437 Madison Avenue		1	March 2, 1981
AIG Finance Holdings, Inc.	70 Pine Street		1	October 23, 1996
Fiduciary Investment Corporation	600 Fifth Avenue		1	February 27, 1970
French American Banking Corporation	787 Seventh Avenue		3	May 21, 1919
Goldman Sachs London Holdings LLC	85 Broad Street		1	December 4, 1995
GE Capital International Financing Corporation	335 Madison Avenue		1	November 13, 2000
Merrill Lynch International Finance Corporation	Merrill Lynch World Headquarters North Tower, WFC		1	March 27, 1984
Prudential-Bache International Banking Corporation	199 Water Street, 29th Floor		1	June 17, 1996
Skandinaviska Enskilda Banken Corporation	245 Park Avenue		1	July 23, 1982
Sterling Banking Corporation	430 Park Avenue		1	August 30, 1951
FOREIGN BRANCHES				
Allied Irish Banks p.l.c.	405 Park Avenue		1	December 12, 1977
ABN AMRO Bank N.V.	55 East 52nd Street		2	January 31, 1941
Banca di Roma S.p.A.	34 East 51st Street		1	December 24, 1988
Banca Antoniana Popolare Veneta S.c.p.a., a.r.l.	17 State Street		1	September 28, 2000
Banca Intesa Banca Commerciale Italiana S.p.A.	1 William Street		2	April 19, 2000
Banca Monte dei Paschi di Siena S.p.A.	55 East 59th Street		1	February 4, 1983
Banca Nazionale del Lavoro	25 West 51st Street		1	March 7, 1962
Banco de La Nacion Argentina	299 Park Avenue		1	August 21, 1973
Banco di Napoli S.p.A.	4 East 54th Street		1	September 1, 1949
Banco do Brasil, S.A.	600 Fifth Avenue		1	March 25, 1969

continued

Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2001

Name of Institution	Address		Number of Domestic Offices	Date of Charter or License
FOREIGN BRANCHES continued				
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 Esprito 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	3 Times Square	New York, NY 10036	1	September 1, 1911
Bank Hapoalim B.M.	1177 Avenue of the Americas	New York, NY 10036	3	November 19, 1974
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	3	July 17, 1974
BNP Paribas	787 7th Avenue	New York, NY 10019	2	November 3, 1976
Caixa Geral de Depositos, S.A.	250 Park Avenue, 38th Floor	New York, NY 10017	1	May 7, 1999
Chang Hwa Commercial Bank, Ltd.	685 Third Avenue	New York, NY 10017	1	August 4, 1989
Chinatrust Commercial Bank, Ltd.	366 Madison Avenue	New York, NY 10017	1	December 25, 1998
Chohung Bank	320 Park Avenue, 27th Floor	New York, NY 10022	1	December 6, 1977
Commerzbank Aktiengesellschaft	1251 Avenue of the Americas, 22nd Floor	New York, NY 10020	1	August 20, 1971
Cooperatieve Centrale Raiffeisen-Boeren Leenbank B.A., Rabobank Nederland	245 Park Avenue	New York, NY 10167	1	December 19, 1995
Credit Agricole Indosuez	666 Third Avenue	New York, NY 10017	1	December 5, 1979
Credit Industriel et Commercial	520 Madison Avenue	New York, NY 10022	1	December 10, 1991
Credit Lyonnais	1301 Avenue of the Americas	New York, NY 10019	1	August 16, 1971
Credity Suisse First Boston	11 Madison Avenue	New York, NY 10010	1	April 8, 1940
Danske Bank A/S	299 Park Avenue	New York, NY 10171	1	December 13, 1985
Den norske Bank ASA	200 Park Avenue	New York, NY 10166	1	November 3, 1988
Deutsche Bank AG	31 West 52nd Street	New York, NY 10019	4	July 15, 1978
Dexia Bank Belgium, S.A.	445 Park Avenue	New York, NY 10022	1	March 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

continued

Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2001

Name of Institution	Address		Number of Domestic Offices	Date of Charter or License
FOREIGN BRANCHES continued				
Industrial Bank of Korea	16 West 32nd Street	New York, NY 10001	1	November 1, 1990
Kookmin Bank	565 Fifth Avenue	New York, NY 10017	2	January 4, 1999
Korea Exchange Bank	460 Park Avenue	New York, NY 10022	2	September 6, 1967
KBC Bank N.V.	125 West 55th Street	New York, NY 10019	1	June 4, 1998
Landesbank Baden-Wurtemberg	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
Lloyds TSB Bank plc	1251 Avenue of the Americas	New York, NY 10020	1	October 1, 1971
Malayan Banking Berhad	400 Park Avenue (9th Floor)	New York, NY 10022	1	March 28, 1984
Mashreq Bank psc	255 Fifth Avenue	New York, NY 10016	1	January 24, 1989
Natexis Banques Populaire	1251 Avenue of the Americas	New York, NY 10020	1	December 22, 1976
National Bank of Canada	125 West 55th Street	New York, NY 10019	1	November 1, 1979
National Bank of Egypt	40 East 52nd Street	New York, NY 10022	1	December 6, 2000
National Bank of Pakistan	100 Wall Street, 21st Floor	New York, NY 10005	2	July 23, 1964
National Westminster Bank Plc	101 Park Avenue	New York, NY 10178	2	January 1, 1970
Norddeutsche Landesbank Girozentral	1114 Avenue of the Americas, 37th Floor	New York, NY 10036	1	February 15, 1991
Nordea Bank Finland Plc	437 Madison Avenue	New York, NY 10022	1	October 1, 2001
Nordea Bank Norge ASA	11 West 42nd Street	New York, NY 10036	1	April 11, 1987
P.T. Bank Central Asia (Persero)	641 Lexington Avenue	New York, NY 10022	1	January 11, 1991
Philippine National Bank	546 Fifth Avenue (8th Floor)	New York, NY 10036	1	February 3, 1917
Sanwa Bank Limited, The	Park Avenue Plaza, 55 East 52nd Street	New York, NY 10055	1	March 22, 1963
Shinhan Bank	800 Third Avenue	New York, NY 10022	1	June 10, 1989
Shinkin Central Bank	1251 Avenue of the Americas	New York, NY 10020	1	October 10, 1987
Skandinaviska Enskilda Banken	245 Park Avenue	New York, NY 10167	1	October 9, 1987
Societe Generale	1221 Avenue of the Americas	New York, NY 10020	1	November 8, 1978
Standard Chartered Bank	1285 Sixth Avenue, 14th Floor	New York, NY 10019	3	May 25, 1976
State Bank of India	460 Park Avenue	New York, NY 10022	3	November 26, 1971
Svenska Handelsbanken AB	153 East 53rd Street	New York, NY 10022	1	May 8, 1987
Swedbank (ForeningsSparbanken AB)	One Penn Plaza	New York, NY 10119	1	January 23, 1991
T.C. Ziraat Bankasi	330 Madison Avenue	New York, NY 10017	1	September 1, 1983
The Asahi Bank Ltd.	101 East 52nd Street, 17th Floor	New York, NY 10022	1	October 3, 1973
The Bank of Tokyo-Mitsubishi, Ltd.	1251 Avenue of the Americas, 14th Floor	New York, NY 10020	1	October 2, 1952
The Chiba Bank, Ltd.	1133 Avenue of the Americas (15th Floor)	New York, NY 10036	1	March 3, 1987
The Chugoku Bank, Ltd.	666 Fifth Avenue	New York, NY 10130	1	September 4, 1991

continued

Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2001

Name of Institution	Address		Number of Domestic Offices	Date of Charter or License
FOREIGN BRANCHES continued				
The Dai-Ichi Kangyo Bank, Ltd.	95 Christopher Columbus Drive	Jersey City, NJ 07302	1	July 17, 1963
The Fuji Bank, Limited	55 East 52nd St.	New York, NY 10055	2	August 22, 1956
The Gunma Bank, Ltd.	245 Park Avenue (29th Floor)	New York, NY 10167	1	January 20, 1988
The Industrial Bank of Japan, Limited	1251 Avenue of the Americas	New York, NY 10020	3	November 16, 1972
The Juyo Bank, Ltd.	150 East 52nd Street, 6th Floor	New York, NY 10017	1	December 13, 1988
The Korea Development Bank	320 Park Avenue	New York, NY 10022	1	April 1, 1997
The Mitsubishi Trust and Banking Corporation	520 Madison Avenue (39th Floor)	New York, NY 10022	1	December 11, 1973
The Norinchukin Bank	245 Park Avenue (29th Floor)	New York, NY 10167	1	July 8, 1984
The Ogaki Kyoritsu Bank, Ltd.	One Liberty Plaza/ 165 Broadway	New York, NY 10006	1	July 16, 1990
The Royal Bank of Scotland plc	101 Park Avenue, 10th & 11th Floor	New York, NY 10178	2	June 6, 1985
The San-In Godo Bank, Ltd.	666 Fifth Avenue	New York, NY 10103	1	September 6, 1991
The Shoko Chukin Bank	666 Fifth Avenue	New York, NY 10103	1	October 11, 1986
Sumitomo Mitsui Banking Corporation	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
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
FOREIGN AGENCIES				
American Express Bank Ltd.	90 Hudson Street	Jersey City, NJ 07302	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	399 Park Avenue	New York, NY 10022	1	September 6, 1973
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.	641 Lexington Avenue	New York, NY 10022	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

continued

Schedule B - Supervised Institutions
Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2001

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License
FOREIGN AGENCIES - continued			
Bank of Taiwan	730 Fifth Avenue, Room 907	1	May 3, 1990
Bank Leumi Le-Israel B.M.	562 Fifth Avenue	1	September 2, 1959
Beogradska Banka dd	c/o NYS Banking Department 2 Rector Street	1	July 27, 1982
BBVA Bancomer, S.A. Institucion de Banca Multiple	1370 Avenue of the Americas	1	July 12, 1978
Canadian Imperial Bank of Commerce	425 Lexington Avenue	1	September 1, 1911
Chiao Tung Bank Co., Ltd.	c/o First Union National Bank	1	March 19, 1993
Dexia Credit Local	445 Park Avenue	1	November 5, 1990
First Commercial Bank	76 Madison Avenue, 12th Floor	1	October 5, 1989
Hanvit Bank	245 Park Avenue (41st Floor)	1	March 3, 1976
Hua Nan Commercial Bank, Ltd.	200 Madison Avenue, Suite 2007	1	June 8, 1990
Jugobanka dd	c/o NYS Banking Department 2 Rector Street	1	June 6, 1980
Overseas Union Bank, Ltd.	592 Fifth Avenue, 6th Floor	1	April 4, 1973
Oversea-Chinese Banking Corporation Limited	1 Hanson Place, Suite 705	1	April 8, 1981
P.T. Bank Negara Indonesia (Persero) Tbk	One Exchange Plaza, 55 Broadway	1	August 3, 1983
P.T. Bank Rakyat Indonesia (Persero)	14 Wall Street	1	April 7, 1988
Seoul Bank	280 Park Avenue (24th Floor)	1	December 6, 1977
Taipeibank	675 3rd Avenue, Suite 400-04	1	March 11, 1991
The Bank of Nova Scotia	One Liberty Plaza, 22nd - 26th Floors	1	September 1, 1911
The International Commercial Bank of China	77 Bowery	1	April 2, 1936
The Shizuoka Bank, Ltd.	101 East 52nd Street	1	May 5, 1989
The Siam Commercial Bank Public Company Limited	One Exchange Plaza	1	January 2, 1979
United Overseas Bank Limited	592 Fifth Avenue, 6th Floor	1	September 8, 1976
HOLDING COMPANIES - ONE BANK			
Bank Leumi le-Israel Corp.	579 Fifth Avenue	1	December 24, 1984
Bank One Corporation	One Bank One Plaza	1	November 29, 1966
Bermuda (U.S.) Holdings Limited	350 Park Avenue	1	August 10, 1983
Brown Brothers Harriman & Co.	59 Wall Street	1	March 1, 1990
BSB Bancorp, Inc.	58-68 Exchange Street	1	October 3, 1988
C.C. Bancorp, Inc.	116-120 Main Street	1	July 16, 2001
Canisteco Valley Corporation	3 Main Street	1	September 30, 1998
Charter One Financial, Inc.	1215 Superior Avenue	1	January 29, 1988
Chemung Financial Corporation	1 Chemung Canal Plaza	1	June 1, 1985
	New York, NY 10019		
	New York, NY 10036		
	New York, NY 10006		
	New York, NY 10019		
	New York, NY 10017		
	New York, NY 10001		
	New York, NY 10022		
	New York, NY 10016		
	New York, NY 10167		
	New York, NY 10016		
	New York, NY 10006		
	New York, NY 10036		
	Brooklyn, NY 11243		
	New York, NY 10006		
	New York, NY 10005		
	New York, NY 10017		
	New York, NY 10017		
	New York, NY 10006		
	New York, NY 10022		
	New York, NY 10022		
	New York, NY 10006		
	New York, NY 10036		
	New York, NY 10014		
	Chicago, IL 60670		
	New York, NY 10022		
	New York, NY 10005		
	Binghamton, NY 13901		
	Little Valley, NY 14755		
	Canisteco, NY 14823		
	Cleveland, OH 44114		
	Elmira, NY 14901		

continued

Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2001

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License	
HOLDING COMPANIES - ONE BANK <i>continued</i>				
Cohoes Bancorp, Inc.	75 Remsen Street	Cohoes, NY 12047	1	December 31, 1998
CAB Holdings LLC	77-79 Bowery	New York, NY 10022	1	November 30, 1998
Depository Trust & Clearing Corporation	55 Water Street	New York, NY 10041	1	March 22, 1999
Discount Bancorp, Inc.	511 Fifth Avenue	New York, NY 10017	1	March 23, 2000
Emigrant Bancorp, Inc.	5 East 42nd Street	New York, NY 10017	1	November 8, 1994
Greene County Bancorp, Inc.	425 Main Street	Catskill, NY 12414	1	December 30, 1998
GreenPoint Financial Corp	807 Manhattan Avenue	Brooklyn, NY 11222	1	January 28, 1994
Herkimer Trust Corporation, Inc.	500 East Main Street	Little Falls, NY 13365	1	March 21, 1983
Holland Bancorp, Inc.	12 South Main Street	Holland, NY 14080	1	January 31, 2001
Hudson River Bancorp, Inc.	One Hudson City Centre	Hudson, NY 12534	1	June 30, 1998
Hudson Valley Holding Corp.	21 Scarsdale Road	Yonkers, NY 10707	1	December 31, 1983
HSBC USA Inc.	452 Fifth Avenue	New York, NY 10018	1	December 31, 1999
Independence Community Bank Corp.	195 Montague Street	Brooklyn, NY 11201	1	March 13, 1998
Long Island Financial Corp.	One Suffolk Square	Islandia, NY 11722	1	January 28, 1999
Massachusetts Mutual Life Insurance Company	1295 State Street	Springfield, MA 01111	1	March 2, 2000
Merchants New York Bancorp, Inc.	275 Madison Avenue	New York, NY 10016	1	July 1, 1993
Millbrook Bank System, Inc.	Franklin Avenue, P.O. Box AF	Millbrook, NY 12545	1	April 13, 1998
New York Community Bancorp, Inc.	136-65 Roosevelt Avenue	Flushing, NY 11354	1	November 23, 1993
North Fork Bancorporation, Inc.	275 Broad Hollow Road	Melville, NY 11747	1	December 17, 1981
Northern Trust Corporation	50 South LaSalle Street	Chicago, NY 60675	1	December 1, 1971
Oswego County Bancorp, Inc.	44 East Bridge Street	Oswego, NY 13126	1	July 13, 1999
PathFinder Bancorp, Inc.	214 West First Street	Oswego, NY 13126	1	December 31, 1997
Popular, Inc.	Popular Center Building 208 Ponce de Leon Avenue	Hato Rey, PR 00918	1	August 1, 1985
Rome Bancorp, Inc.	100 West Dominick Street	Rome, NY 13440	1	October 6, 1999
Roslyn Bancorp	1400 Northern Boulevard	Roslyn, NY 11576	1	January 10, 1997
Smithtown Bancorp Inc.	One East Main Street	Smithtown, NY 11787	1	November 1, 1984
Solvay Bank Corp.	1537 Milton Avenue	Solvay, NY 13209	1	June 30, 1987
State Bancorp, Inc.	2 Jericho Plaza	Jericho, NY 11753	1	June 24, 1986
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

continued

Schedule B - Supervised Institutions

Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2001

Name of Institution	Address		Number of Domestic Offices	Date of Charter or License
HOLDING COMPANIES - ONE BANK continued				
U.S.B. Holding Co., Inc.	100 Dutch Hill Road	Orangeburg, NY 19062	1	January 11, 1983
Wachovia Corporation	100 North Main Street	Winston-Salem, NC 27150	1	August 5, 1999
Warwick Community Bancorp	18 Oakland Avenue	Warwick, NY 10990	1	December 23, 1997
473 Broadway Holding Corp.	473 Broadway	Saratoga Springs, NY 12866	1	June 17, 1926
HOLDING COMPANIES - MULTI BANK				
Arrow Financial Corporation	250 Glen Street	Glen Falls, NY 12801	1	September 1, 1983
Bankers Trust Corporation	31 West 52nd Street	New York, NY 10019	1	May 31, 1966
Citigroup, Inc.	399 Park Avenue	New York, NY 10043	1	December 31, 1912
Financial Institutions, Inc.	220 Liberty Street P.O. Box 227	Warsaw, NY 14569	1	September 15, 1931
First Niagara Financial Group	55 East Avenue	Lockport, NY 14095	1	April 17, 1998
J.P. Morgan Chase & Co.	270 Park Avenue	New York, NY 10017	1	October 28, 1968
M & T Bank Corporation	One M & T Plaza	Buffalo, NY 14240	1	December 31, 1969
Mellon Financial Corporation	One Mellon Bank Center	Pittsburgh, PA 15258	1	November 28, 1972
Mitsubishi Tokyo Financial Group, Inc.	10-1 Yurakucho 1-Chome, Chiyoda-ku	Tokyo, JP	1	March 1, 2001
Mizuho Holdings, Inc.	1-6 Marunouchi, 1-Chome, Chiyoda-ku	Tokyo, JP	1	September 7, 2000
The Bank of New York Company, Inc.	One Wall Street	New York, NY 10005	1	May 29, 1969
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
MUTUAL HOLDING COMPANIES				
First Niagara Financial Group, MHC	55 East Avenue	Lockport, NY 14095	1	April 17, 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
Oswego County MHC	44 East Bridge Street	Oswego, NY 13126	1	July 13, 1999
Rome, MHC	100 West Dominick Street	Rome, NY 13440	1	October 6, 1999
LICENSED LENDERS				
American General Finance, Inc.	601 N.W. Second Street, P.O. Box 59	Evansville, IN 47701	19	April 4, 1962
Beneficial New York Inc.	2700 Sanders Road	Prospect Heights, IL 60070	68	November 15, 1930
CitiFinancial, Inc.	300 St. Paul Place	Baltimore, MD 21202	51	November 10, 1988
E-Loan, Inc.	5875 Arnold Road	Dublin, CA 94568	2	August 8, 2001
Gemini Capital Corporation	747 Third Avenue	New York, NY 10017	1	February 19, 1997

continued **Schedule B - Supervised Institutions**
Part 2: Detail of Supervised Banking Institutions and Licensed Lenders as of December 31, 2001

Name of Institution	Address	Number of Domestic Offices	Date of Charter or License
LICENSED LENDERS <i>continued</i>			
Guardian Loan Company of Massapequa, Inc.	105 Grand Avenue Massapequa, NY 11758	1	February 10, 1977
Household Automotive Credit Corporation	5855 Copley Drive San Diego, CA 92111	1	January 4, 1999
Household Finance Corporation III	2700 Sanders Road Prospect Heights, IL 60070	36	December 31, 1984
Northwest Finance Company, Inc.	2 Liberty Street Warren, PA 16365	2	October 1, 1990
Novus Credit Services Inc.	2500 Lake Cook Road - 3 West Riverwoods, IL 60015	1	August 24, 1983
Retail Charge Financial Services Corp.	2650 Merrick Road Bellmore, NY 11710	1	April 18, 1995
Wells Fargo Financial New York, NY, Inc.	206 Eighth Street Des Moines, IA 50309	12	July 14, 1987

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Schedule C: Closed Institutions

The following pictures are designed to provide you with a glimpse of the various parts of the schedule. If you prefer to read the schedule in its entirety please click on the "view pdf" link. If you are only interested in viewing one part of the schedule please click on that corresponding link (ie. Part 1, Part 2, etc.). The schedules can be printed out in their entirety for easy viewing in pdf format.

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Schedule C - Closed Institutions

Part 1: Voluntary Liquidations Commenced During 2001

(Dollars in Thousands)

Name of Institution	Location	Date of Last Report	Total Amount of Resources
FOREIGN AGENCIES			
Banco Atlantico, S.A.	New York	Dec. 13, 2001	\$ 5,001
Banco Do Estado de Sao Paulo, S.A.	New York	Sep. 30, 2001	42,129
Banco Union, S.A.C.A	New York	Dec. 31, 2001	78,182
Siam Commercial Bank PCL	New York	Sep. 30, 2001	112,688
FOREIGN BRANCHES			
		Oct. 31, 2001	10,350

Schedule C - Closed Institutions

Part 2: Voluntary Liquidations Concluded During 2001

(Dollars in Thousands)

Name of Institution	Location	Date of Last Report	Total Amount of Resources
FOREIGN AGENCIES			
Banco Atlantico, S.A.	New York	Dec. 13, 2001	\$ 5,001
Banco Union, S.A.C.A	New York	Dec. 31, 2001	78,182
FOREIGN BRANCHES			
Banco de Sicilia, S.p.A.	New York	Oct. 31, 2001	10,350
	New York	Nov. 30, 2001	1,000
			1,015

Schedule C - Closed Institutions

Part 3: Unclaimed Deposits or Dividends of Closed Institution Superintendent as of December 31, 2001 - Voluntary

Date Funds Paid Over to Superintendent	Name of Institution	Unclaimed Deposits or Dividends Deposited with Superintendent	Paid During 2001 by Superintendent to Claimants
Aug. 28, 1997	Banco Santander Mexicano	\$ 12,373.95	\$ 0.00
Oct. 14, 1997	Dellwood Employees Credit Union	453.10	0.00
May 22, 1998	Bahrain Middle East Bank	805.00	0.00

May 28, 1998	Ideal Credit Union	12,683.95	0.00
	East Buffalo Credit Union	630.44	0.00
		219.00	0.00
			0.00

Schedule C - Closed Institutions

Part 4: Unclaimed Deposits or Dividends of Closed Institution Superintendent as of December 31, 2001 - Involuntarily

Date Funds Paid Over to Superintendent	Name of Institution	Unclaimed Deposits or Dividends Deposited with Superintendent	Paid During 2001 by Superintendent to Claimant
April 27, 1998	Bank of Credit and Commerce International SA	\$ 1,468,341.07	\$0.00
July 10, 1998	National	541,114.58	0.00
July 24, 1998	PNB Banking Corp.	8,309.83	0.00
		\$2,017,765.48	\$0.00

Schedule C - Closed Institutions

Part 1: Voluntary Liquidations Commenced During 2001

(Dollars in Thousands)

Name of Institution	Location	Date of Last Report	Total Amount of Resources	Due Depositors or Shareholders	Capital Amount	Other Liabilities
FOREIGN AGENCIES						
Banco Atlantico, S.A.	New York	Dec. 13, 2001	\$ 5,001	\$ 5,001	\$ 0	\$ 0
Banco Do Estado de Sao Paulo, S.A.	New York	Sep. 30, 2001	42,129	39,993	0	2,136
Banco Union, S.A.C.A	New York	Dec. 31, 2001	78,182	36,798	0	41,384
Siam Commercial Bank PCL	New York	Sep. 30, 2001	112,688	6,251	0	106,437
FOREIGN BRANCHES						
Banco di Sicilia, S.p.A.	New York	Oct. 31, 2001	10,350	10,350	0	0
Bank Muamalat Malaysia Berhad	New York	Nov. 30, 2001	1,000	0	1,000	0
National Bank of Pakistan	New York	Sep. 30, 2001	115,928	36,333	0	79,595
The Nishi-Nippon Bank, Ltd.	New York	Sep. 4, 2001	10,245	0	10,245	0
Unibank A/S	New York	Feb. 23, 2001	1,084	2,442	0	(1,358)
LIMITED PURPOSE TRUST COMPANIES						
ING Institutional Trust Company	New York	Sep. 30, 2001	3,272	0	2,464	808
TRUST COMPANIES						
Chuo Mitsui Trust Company (U.S.A.)	New York	Sep. 30, 2001	83,820	0	83,296	524

Schedule C - Closed Institutions

Part 2: Voluntary Liquidations Concluded During 2001

(Dollars in Thousands)

Name of Institution	Location	Date of Last Report	Total Amount of Resources	Due Depositors or Shareholders	Capital Amount	Other Liabilities
FOREIGN AGENCIES						
Banco Atlantico, S.A.	New York	Dec. 13, 2001	\$ 5,001	\$ 5,001	\$ 0	\$ 0
Banco Union, S.A.C.A	New York	Dec. 31, 2001	78,182	36,798	0	41,384
FOREIGN BRANCHES						
Banco di Sicilia, S.p.A.	New York	Oct. 31, 2001	10,350	10,350	0	0
Bank Muamalat Malaysia Berhad	New York	Nov. 30, 2001	1,000	0	1,000	0
Credit Commercial de France	New York	Mar. 30, 2001	1,015	0	0	1,015
The Nishi-Nippon Bank, Ltd.	New York	Sep. 4, 2001	10,245	0	10,245	0
Unibank A/S	New York	Feb. 23, 2001	1,084	2,442	0	(1,358)
LIMITED PURPOSE TRUST COMPANIES						
Lehman Brothers Trust Company	New York	Feb. 29, 2000	3,999	0	3,622	377
TRUST COMPANIES						
BCH-USA	New York	Dec. 31, 2000	5,154	0	2,107	3,047
Sakura Trust Company	New York	Dec. 31, 2000	19,898	0	19,304	594
INVESTMENT COMPANIES						
General Electric Capital Corporation	New York	June 30, 2001	337,860,000	0	26,812,000	311,048,000

Schedule C - Closed Institutions

Part 3: Unclaimed Deposits or Dividends of Closed Institutions Deposited with the Superintendent as of December 31, 2001 - Voluntary Liquidation

Date Funds Paid Over to Superintendent	Name of Institution	Unclaimed Deposits or Dividends Deposited with Superintendent	Paid During 2001 by Superintendent to Claimants	Paid to Date by Superintendent to Claimants	Balance of Unclaimed Deposits or Dividends Deposited with Superintendent
Aug. 28, 1997	Banco Santander Mexicano	\$ 12,373.95	\$ 0.00	\$ 0.00	\$ 12,373.95
Oct. 14, 1997	Dellwood Employees Credit Union	453.10	0.00	0.00	453.10
May 22, 1998	Bahrain Middle East Bank	805.00	0.00	0.00	805.00
May 28, 1998	Ideal Credit Union	12,683.95	0.00	63.22	12,620.73
July 30, 1998	East Buffalo Credit Union	630.44	0.00	0.00	630.44
Aug. 6, 1998	Envios Internacional	219.00	0.00	0.00	219.00
Dec. 30, 1998	Unibanco-Uniao Bancas Brasilerios	33,792.35	0.00	0.00	33,792.35
July 26, 1999	Rochester Hebrew Credit Union	3,042.74	0.00	0.00	3,042.74
Sep. 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	904.38	904.38	1,860.70
Feb. 22, 2001	Banco Union S.A.C.A.	314,814.79	258,380.91	258,380.91	56,433.88
Dec. 11, 2001	Banco Atlantico S.A.	480,133.09	0.00	0.00	480,133.09
	Total	\$896,680.84	\$259,285.29	\$259,348.51	\$637,332.33

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, 2001 - Involuntary Liquidation

Date Funds Paid Over to Superintendent	Name of Institution	Unclaimed Deposits or Dividends Deposited with Superintendent	Paid During 2001 by Superintendent to Claimants	Paid to Date by Superintendent to Claimants	Balance of Unclaimed Deposits or Dividends Deposited with Superintendent
April 27, 1998	Bank of Credit and Commerce International SA	\$ 1,468,341.07	\$0.00	\$ 0.00	\$ 1,468,341.07
July 10, 1998	Nationar	541,114.58	0.00	961.67	540,152.91
July 24, 1998	PIC Banking Corp.	8,309.83	0.00	896.94	7,412.89
Total		\$2,017,765.48	\$0.00	\$1,858.61	\$2,015,906.87

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

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Schedule D: Banking Board Actions, Mergers, Consolidations and Conversions - Year 2001

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Schedule D - Banking Board Actions, Mergers, Consolidations and Conversions During 2001

Part 1: Banking Board Actions

New Banking Organizations Chartered

PCSB Commercial Bank
The Warwick Commercial Bank

New Branches Of Foreign Banking Organizations Licensed

WCC Bank Plc (England)*

Schedule D - Banking Board Actions, Mergers, Consolidations and Conversions During 2001

Part 2: Mergers and Consolidations

Name	Location	Name After Merger
Commercial Banks		
Valley National Bank	Wayne, NJ	Valley National Bank
Merchants Bank of New York, The	New York, NY	
Trust Companies		
Manufacturers and Traders Trust Company	Buffalo, NY LaGrangeville, NY	Manufacturers and Traders

Schedule D - Banking Board Actions, Mergers, Consolidations and Conversions During 2001

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

Name	Location	Name after Conversion
Savings Banks		
CFS Bank, National Association	Woodhaven, NY	CFS Bank, a Division of New York Community Bank

Schedule D - Banking Board Actions, Mergers, Conversions During 2001

Part 4: Conversion of a State-Chartered Institution to a Federal

Name	Location	Name after Conversion
Meridian Holding Companies		
Oneida Financial, MHC	Oneida, NY	Oneida Financial, MHC

Schedule D - Banking Board Actions, Mergers, Consolidations and Conversions During 2001

Part 1: Banking Board Actions

New Banking Organizations Chartered	Date Approved
PCSB Commercial Bank	Apr. 5, 2001
The Warwick Commercial Bank	May 14, 2001
New Branches Of Foreign Banking Organizations Licensed	
NCF Bank, Plc (Finland)*	Sep. 11, 2001
Kookmin Bank (Korea)	Oct. 31, 2001
Nordea Bank Finland Plc (Finland)	Dec. 6, 2001
Acquisitions Of Subsidiaries And Other Interests	
Adirondack Trust Company Approval granted to make an investment of \$500,000 in the capital stock of Adirondack Trust Company Financial Services, Inc.	Jan. 30, 2001
Citigroup, Inc. Approval granted to acquire all of the issued and outstanding shares of European American Bank.	Jul. 12, 2001
First Union Corporation Approval granted to acquire control of OFFITBANK as a result of its acquisition of all of the outstanding shares of Wachovia Corporation.	Aug. 13, 2001
North Fork Bank and North Fork Bancorp Approval granted to acquire Commercial Bank of New York.	Oct. 11, 2001
Credit Suisse Group, Inc. Approval granted to acquire control of Winthrop Trust Company.	Dec. 6, 2001

*Subsequently name changed to Merita Bank plc.

continued

Schedule D - Banking Board Actions, Mergers, Consolidations and Conversions During 2001

Part 1: Banking Board Actions

Merger, Holding Company and Holding Company Expansion Activities	Date Approved
Hudson River Bancorp, Inc. Approval granted to become a bank holding company as a consequence of its acquisition of Cohoes Savings Bank.	Mar. 1, 2001
Mitsubishi Tokyo Financial Group, Inc. Approval granted to become a bank holding company as a consequence of its acquisition of Bank of Toyko-Mitsubishi Trust Co. and Mitsubishi Trust and Banking Corp. (USA).	Mar. 1, 2001
Financial Institutions, Inc. Approval granted to expand the bank holding company by its acquisition of Bath National Bank, a nationally chartered bank.	Apr. 5, 2001
Warwick Community Bancorp, Inc. Approval granted to become a bank holding company in connection with the organization of The Warwick Commercial Bank.	May 14, 2001
New York Community Bancorp, Inc. Approval granted to become a bank holding company in connection with its merger with Richmond County Savings Bank.	Jul. 12, 2001
Changes In Control Of Banking Organizations	
Charles B. Johnson and Rupert H. Johnson, Jr. Approval granted to acquire control of Fiduciary Trust Company International of New York.	Mar. 1, 2001
UFJ Holdings, Inc. Approval granted to acquire control of Toyo Trust Company of New York as a consequence of acquiring indirectly all the outstanding shares of The Toyo Trust and Banking Company, Limited, Tokyo, Japan.	Mar. 1, 2001
Other Actions	
Bank Fiduciary (Equity) Fund and Bank Fiduciary (Fixed Income) Fund Approval granted to vary the requirements of Banking Law 605 to declare the Funds to be "banking organizations." The purpose of this application was to allow the subject Funds to be dissolved pursuant to the provisions of Banking Law 605.	Mar. 1, 2001

Schedule D - Banking Board Actions, Mergers, Consolidations and Conversions During 2001

Part 2: Mergers and Consolidations

Name	Location	Name After Merger	Merger Date
Commercial Banks			
Valley National Bank Merchants Bank of New York, The	Wayne, NJ New York, NY	Valley National Bank	Jan. 19, 2001
Trust Companies			
Manufacturers and Traders Trust Company Premier National Bank	Buffalo, NY LaGrangeville, NY	Manufacturers and Traders Trust Company	Feb. 9, 2001
Bank of America, N.A. Nationsbank Trust Company of New York	Charlotte, NC New York, NY	Bank of America, N.A.	May 31, 2001
Chase Manhattan Bank, The Chase Bank of Texas-San Angelo, National Association	New York, NY San Angelo, TX	Chase Manhattan Bank, The	July 14, 2001
Citibank N.A. European American Bank	New York, NY New York, NY	Citibank N. A.	July 17, 2001
Neuberger Berman National Trust Company Neuberger Berman Trust Company	Seattle, WA New York, NY	Neuberger Berman National Trust Company	Sep. 30, 2001
Commercial Bank of New York 275 Broadhollow Road Bank	New York, NY Melville, NY	New Commercial Bank of New York	Nov. 9, 2001
Chase Manhattan Bank, The Morgan Guaranty Trust Company of New York	New York, NY New York, NY	JPMorgan Chase Bank	Nov. 10, 2001
Travelers Bank & Trust, FSB CitiFiduciary Trust Company	Newark, DE New York, NY	Travelers Bank & Trust, FSB	Dec. 1, 2001

continued

Schedule D - Banking Board Actions, Mergers, Consolidations and Conversions During 2001

Part 2: Mergers and Consolidations

Name	Location	Name After Merger	Merger Date
Trust Companies			
Israel Discount Bank of New York Manufacturers Bank of Florida	New York, NY Tampa, FL	Israel Discount Bank of New York	Dec. 6, 2001
Amalgamated Bank Amalgamated Trust Company	New York, NY Pasadena, CA	Amalgamated Bank	Dec. 26, 2001
Merrill Lynch Trust Company, FSB Merrill Lynch Trust Company of New York	West Windsor, NJ New York, NY	Merrill Lynch Trust Company, FSB	Dec. 28, 2001
Savings Banks			
New York Community Bank CFS Bank	Flushing, NY Woodhaven, NY	New York Community Bank	Jan. 31, 2001
Hudson River Bank & Trust Cohoes Savings Bank	Hudson, NY Cohoes, NY	Hudson River Bank & Trust	Apr. 20, 2001
New York Community Bank Richmond County Savings Bank	Flushing, NY Staten Island, NY	New York Community Bank	July 31, 2001
Holding Companies - Multi Bank			
Financial Institutions, Inc. Bath National Corporation	Warsaw, NY Bath, NY	Financial Institutions, Inc.	May 1, 2001
Foreign Branches			
Sumitomo Bank, Limited, The Sakura Bank, Limited, The	New York, NY New York, NY	Sumitomo Mitsui Banking Corporation	Apr. 1, 2001
Banca Intesa S.p.A. Banca Commerciale Italiana	New York, NY New York, NY	Banca Intesa Banca Commerciale Italiana S.p.A.	May 1, 2001

continued

Schedule D - Banking Board Actions, Mergers, Consolidations and Conversions During 2001
Part 2: Mergers and Consolidations

Name	Location	Name After Merger	Merger Date
Foreign Branches			
NCF Bank Plc Merita Bank Plc	New York, NY New York, NY	Merita Bank Plc	Oct. 1, 2001
Kookmin Bank Housing and Commercial Bank	New York, NY New York, NY	Kookmin Bank	Nov. 1, 2001
Sales Finance Companies			
GECS Merger Sub, Inc. General Electric Capital Corporation	Stamford, CT Stamford, CT	GECS Merger Sub, Inc.	July 2, 2001
Check Cashers			
Pay-O-Matic Check Cashing Corp. Freeman Check Cashing, Inc.	Syosset, NY New York, NY	Pay-O-Matic Check Cashing Corp.	Oct. 22, 2001
Pay-O-Matic Check Cashing Corp. Home Check Cashing Corp.	Syosset, NY Bronx, NY	Pay-O-Matic Check Cashing Corp.	Oct. 22, 2001
Pay-O-Matic Check Cashing Corp. Island Check Cashing Corp.	Syosset, NY Brooklyn, NY	Pay-O-Matic Check Cashing Corp.	Oct. 22, 2001
Pay-O-Matic Check Cashing Corp. Zerega Check Cashing Corp.	Syosset, NY Flushing, NY	Pay-O-Matic Check Cashing Corp.	Oct. 22, 2001

Schedule D - Banking Board Actions, Mergers, Consolidations and Conversions During 2001

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

Name	Location	Name after Conversion	Effective Date
Savings Banks			
CFS Bank, National Association	Woodhaven, NY	CFS Bank, a Division of New York Community Bank	Jan. 31, 2001

Schedule D - Banking Board Actions, Mergers, Consolidations and Conversions During 2001

Part 4: Conversion of a State-Chartered Institution to a Federally-Chartered Institution

Name	Location	Name after Conversion	Effective Date
Mutual Holding Companies			
Oneida Financial, MHC	Oneida, NY	Oneida Financial, MHC	July 18, 2001

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State of New York
BANKING DEPARTMENT

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Schedule E – State Transmitter of Money Insurance Fund Report of Receipts and Disbursements for the Year Ending December 31, 2001

For the year ending December 31, 2001, the State Transmitter of Money Insurance Fund received interest income of \$172,997.24.

For the year ending December 31, 2001, 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 ("Canal") and the related payments to claimants from the State Transmitter of Money Insurance Fund for failed money transmission transactions of Canal, the

Schedule E – State Transmitter of Money Insurance Fund
Report of Receipts and Disbursements for the Year Ending
December 31, 2001

For the year ending December 31, 2001, the State Transmitter of Money Insurance Fund received interest income of \$172,997.24.

For the year ending December 31, 2001, 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 (“Canal”) and the related payments to claimants from the State Transmitter of Money Insurance Fund for failed money transmission transactions of Canal, the State Transmitter of Money Insurance Fund was reimbursed \$115,143.05. The reimbursement was made pursuant to New York Banking Law and Regulations from the proceeds of a surety bond that had been obtained by Canal.

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Schedule F: Summary of Banking Law and Regulations Adopted During 2001

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Schedule F - Summary of Banking Law and Regulation

Part 1: Summary of Chapters Amending the Banking Law and

<p>Chapter 212, Extends Title Insurance Prohibition to Mortgage Bankers; approved 8/29/01. Amends section 595-a of the Banking Law by adding a new subdivision 4. Effective immediately (8/29/01).</p> <p>Extends to mortgage bankers, brokers and "exempt organizations", the existing general proscription applicable to banking institutions against requiring a customer, as condition of obtaining credit, to use a particular title insurance company, title insurance agency, or title insurance agent, or, in the case of any</p>	<p>Clarifies that boards of direct banks, and savings and loan policies for the appointment appraisers directly.</p> <p>Chapter 343, Credit Union Amends sections 451(2)(a), immediately (9/19/01).</p> <p>Refines the processes for am</p>
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Schedule F - Summary of Banking Law and Regulation

Part 2: Banking Regulations

Amendment to Part 6 of the General Regulations of the Banking Board – Granting State Banks and Trust Companies Relief from the Requirement of Banking Law Section 7010 that Requires the Boards of Directors of Such Institutions to Meet Ten Times per Year; adopted on 9/10/01; effective 9/26/01.

This amendment adds a new part 6.6 to the General Regulations of the Banking Board. It grants State-chartered banks and trust companies relief from Banking Law section 7010 by permitting the boards of directors of those institutions that are well-

for more than five years to

Schedule F - Summary of Banking Law and Regulations Adopted During 2001

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

Chapter 212, Extends Title Insurance Prohibition to Mortgage Bankers; approved 8/29/01. Amends section 595-a of the Banking Law by adding a new subdivision 4. Effective immediately (8/29/01).

Extends to mortgage bankers, brokers and "exempt organizations", the existing general proscription applicable to banking institutions against requiring a customer, as condition of obtaining credit, to use a particular title insurance company, title insurance agency, or title insurance agent, or, in the case of any other insurance product, to use a particular insurer, agent or broker.

Chapter 291, Mutual Holding Companies; approved 9/5/01. Repeals sections 293(1)(c) and 293(3) of the Banking Law and amends sections 293(1)(a) and (b) and 293(2)(d) of such law. Effective immediately (9/5/01).

Authorizes State-chartered mutual holding companies, pursuant to regulations or a specific resolution of the Banking Board, to exercise the same powers as permitted federal thrift mutual holding companies under the federal Bank Holding Company Act or the Home Owner's Loan Act, and any regulations or rules pursuant thereto, provided such activities or powers are not otherwise prohibited or limited by other provisions of the Banking Law. Repeals provisions prohibiting such mutual holding companies from exercising any powers not expressly authorized for State-chartered thrift institutions and expressly prohibiting such mutual holding companies from engaging in or acquiring any insurance business or activity. The chapter is intended to permit State-chartered mutual holding companies to exercise the same powers as their federal thrift counterparts.

Chapter 313, Authorizes Policy on Appointment of Appraisers; approved 9/19/01. Amends sections 5(1)(a), 103(4), 130(4), 235(6)(e), 376(1)(c), and 380(4)(b) of the Banking Law. Effective immediately (9/19/01).

Clarifies that boards of directors or trustees of banks, trust companies, savings banks, and savings and loan associations, or private bankers, may establish policies for the appointment of appraisers in contrast to appointing such appraisers directly.

Chapter 343, Credit Union Membership Standards; approved 9/19/01. Amends sections 451(2)(a), 454(18)(a) and 478 of the Banking Law. Effective immediately (9/19/01).

Refines the processes for amending the membership status of the following State-chartered credit unions: 1) multiple groups having within each group a common bond of occupation (including a common employer) or association; and (2) multiple common employers (if the membership of an employer group does not adversely affect competition within a municipality).

In each instance, such credit unions may amend their membership status and add additional groups and/or employers upon receipt from the Superintendent of notice of non-objection if the additional group or employer to be added comprises less than 500 members or employees. In the case of credit unions comprising multiple groups, any such additional group must be within reasonable proximity to the credit union's service area or areas.

Upon receipt of such a notice from a credit union, the Superintendent has ten business days to give notice of no objection, denial, or the need for further review to the credit union. If further review is required, the Superintendent has twenty-five business days from receipt of the original notice to give notice of a final determination.

The chapter also expands the permissible investment authority of credit unions to permit investment in the stock of the Federal Home Loan Bank sufficient to qualify

continued

Schedule F - Summary of Banking Law and Regulations Adopted During 2001

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

for membership in the Bank.

Chapter 423, Community Bank Deposit Program; approved 10/31/01. Adds a new article 15-A to the Banking Law. Effective 120 days after it becomes law (2/28/02).

Establishes the Community Bank Deposit Program to authorize and encourage the State Comptroller and the Commissioner of Taxation and Finance to deposit funds under their control in community banks for the purpose of promoting economic development, thereby enhancing the capability of banks to make commercial loans within their communities.

The chapter directs the Superintendent of Banks, in consultation with the State Comptroller and the Commissioner, to establish criteria to determine the eligibility of banks and trust companies to participate in the program. The criteria may include, but are not limited to, the institution's loan to deposit ratio, its record of small business lending, a satisfactory or better CRA rating by the institution, and the impact such deposits would have on local economic activity. Banks and trust companies must make application to the Superintendent and, within twenty days of receipt of such application, the Superintendent must notify the institution whether it is eligible to participate. The maximum amount of money that may be deposited under this program is limited to \$75 million.

Chapter 591, Banking Institution Exemption, Check Cashing Licensing Requirements; approved 2/8/02. Adds a new subdivision 3 to section 374 of the Banking Law. Effective immediately (2/8/02).

Narrows the general exemption from the check cashing licensing requirements applicable to certain banking institutions by subjecting such entities and any person or entity doing business under the Banking Law to the business distance limitations of 0.3 of a mile if such institutions, persons or entities primarily conduct, at such separate locations, check cashing operations. Similar restrictions

apply to electronic check cashing machines. "Grandfathers" existing check cashing locations and certain entities engaged in "the business of electronic check cashing" as of the effective date of the chapter.

Non-Banking Law Chapters of Interest

Chapter 14, Repeal of Linked Deposit Sunset; approved 3/30/01. Amends the effective date of chapter 705 of the laws of 1993 and section 213(13)(b) of the State Finance Law. Effective immediately (3/30/01).

Makes permanent chapter 705 that established the linked deposit program to promote small business lending in economically depressed areas of the state. The chapter also amends the State Finance Law with respect to the indices used to determine a "highly distressed area" (within which linked deposit loans may be made), by substituting the most current full property evaluation and the most recent census data to determine the property and income wealth per resident of such areas.

Chapter 76, Extends Administrative Foreclosure Proceeding; approved 6/29/01. Extends the effective date of chapter 231 of the laws of 1998 and amends section 1401(1) of the Real Property Actions and Proceedings Law. Effective immediately (6/29/01).

Extends the effective date of chapter 231, which established a non-judicial or administrative process for an uncontested mortgage foreclosure regarding non-residential (commercial) property until September 1, 2005. The chapter also clarifies an exemption pertaining to mixed-use multiple dwelling units located in New York City.

Chapter 84, Revision to Article 9, UCC, Secured Transactions; approved 6/29/01. Repeals article 9 of the Uniform Commercial Code, enacts a new article 9, and amends various other sections of articles of the UCC and other consolidated laws of New York State to make conforming amendments. Effective 7/1/01.

continued

Schedule F - Summary of Banking Law and Regulations Adopted During 2001

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

The major change created by the new article 9 is to establish a statewide system for filing of financing statements, eliminating the need for a county filing related to most types of collateral, thus making the creation and perfection of a security interest a simpler undertaking. Financing statements establishing such interests in New York will be filed with the Department of State. The new article 9, in addition to eliminating the need for multiple filings, requires the filing to be made in the debtor's state of organization rather than where the principal executive offices are located or where the goods are located. The new article 9 also creates new categories of collateral, clarifies certain priority rules and rules relating to the enforcement of security interests. The new article 9 is derived from the revisions proposed by the National Conference of Commissioners on Uniform State Laws, but certain non-conforming amendments are included. Of particular note are those affecting a security interest in cooperative apartment interests, the filing for which will continue to be with a county.

Chapter 204, Invasion of Trust Principal; approved 8/20/01. Amends paragraphs (b), (c) and (d) of section 10-6.6 of the Estates, Powers and Trusts Law and adds a new paragraph (g) to such section. Effective immediately (8/20/01) and applicable to trusts whenever created.

Clarifies that a trustee having absolute discretion under a trust agreement may invade the principal of the trust in whole or in part to the benefit of the objects of the trust, provided that any fixed interest income to an income beneficiary is not reduced. The intent of the chapter is to permit such a trustee to so act with or without the consent of the parties and, in the latter instance, without the approval of the court. The trustee, however, has the discretion to obtain the consent of the court.

Prior to the enactment of this chapter, a trustee with absolute discretion, in order to invade the principal, would need either the consent of all interested parties, or the approval of the court if such consent were not available. Due to regulations

adopted recently by the Internal Revenue Service, the ability of a trustee to extend an existing trust to later generations without causing a taxable event for purposes of the Generation-skipping Transfer Tax was deemed impaired by these requirements. The chapter makes such approval of the court optional, thus maintaining the non-taxable status of the trustee's action.

Chapter 234, Compromise of Debt or Claim; approved 9/4/01. Amends section 1831(1) of the Surrogate's Court Procedure Act. Effective immediately (9/4/01).

Authorizes any person, in addition to a fiduciary, whose rights or interests would be affected by a claim, to make application to the court for approval or authorization to compromise or compound any debt or claim which must be settled or liquidated in order to settle an estate. The effect of the amendment is to permit any interested party in an estate to initiate a proceeding where a claimant and the beneficiaries may agree to a settlement but the fiduciary does not, or where the fiduciary has declined to enter into a settlement where interested beneficiaries have objected to the settlement.

Chapter 243, Trust Investments and Income; approved 9/4/01. Amends sections 7-1.13, 11-2.3(b) and 11-2.1(m) of the Estates, Powers and Trusts Law and adds new sections 11-2.3-A and 11-2.4 and a new article 11-A to such law; also amends sections 2308(3), 2309(3), and 2312(5) of the Surrogate's Court Procedure Act. Effective 1/1/02.

Adds the Uniform Principal and Income Act to the Estates, Powers and Trusts Law with modifications, and makes conforming amendments to other provisions of law, to permit trustees to better meet the income needs of trust beneficiaries. The chapter accomplishes that goal by modifying how income may be distributed by, in the one instance, updating principal and income categories to allow new types of investment instruments and authorizing trustees to shift funds from income to

continued

Schedule F - Summary of Banking Law and Regulations Adopted During 2001

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

principal and vice-versa in order to meet the needs of beneficiaries. In the other instance, existing and newly created trusts may be converted into unitrusts with an annual 4% payout. The intent is to enable trustees to maximize the total return earned by trust assets, by divorcing the investment function of the trust from payments to the beneficiaries.

Chapter 456, Residential Real Property Disclosure; approved 11/31/01. Adds a new article 14 to the Real Property Law. Effective 3/1/02 and applies to any real estate contract entered into on or after that date.

Requires sellers of residential real property to disclose, through completion of a disclosure statement specified in article 14, various specified conditions to buyers prior to signing a binding contract of sale if known to the seller. The disclosure statement consists of 48 questions to be answered by the seller relating to the condition of the property. Article 14 expressly does not require a seller to undertake or provide any investigation or inspection of the real property or to check any public records as a condition of fulfilling the disclosure obligation. The chapter requires the disclosure statement, signed by both the seller and the buyer, to be attached to the real estate purchase contract.

“Residential real property” is defined as real property improved by a one to four family dwelling unit that is used or intended to be used as a home or residence by one or more persons. The definition excludes unimproved real property upon which such dwellings are to be constructed, condominium units or cooperative apartments or property in a homeowners’ association that is not owned “fee simple” by the seller. A “real estate purchase contract” is defined as a contract for the purchase and sale or exchange of residential real property; a lease with an option to purchase such property; a lease-with-obligation-to-purchase agreement for such property; or an installment land sale contract for such property.

If a seller fails to provide such disclosure, a mandatory credit of \$500 is applied to

the agreed upon purchase price. If provided, the disclosure is not a warranty by the seller, but the willful failure by the seller to satisfy the obligation may be a cause for an action and recovery by the buyer.

The chapter provides express exemptions from the disclosure requirement relating to various types of transfers of residential real property, such as those involving foreclosure actions, acting in the capacity of a fiduciary, as a beneficiary of a deed or trust, or between spouses or to direct descendants.

Chapter 474, Municipal Charge, Dishonored Check; approved 11/21/01. Amends section 85(1) and (3) of the General Municipal Law. Effective 1/1/02.

Prohibits a municipal corporation from charging the maker of a check a fee that exceeds the amount permitted to be charged by businesses under section 5-328 of the General Obligations Law (presently \$20 per check), when a bank or depository institution dishonors a check.

Chapter 557, Pre-paid Funeral Expenses; approved 12/12/01. Amends section 453(1) and (3) of the General Business Law; section 3450(1) of the Public Health Law; and section 3208(d) of the Insurance Law. Effective thirty days after it becomes law (1/11/02).

Clarifies provisions pertaining to pre-need funeral payments for goods or services to insure that all funds paid for such purpose remain in trust with a banking institution or are used to purchase an insurance contract to pay such expenses. Specifically, the chapter prohibits the substitution of surety bonds for such payments held in trust, requires that no funds be disbursed until goods and services are actually delivered, and prohibits the acceptance of any consideration by any funeral director, company or employee or the payment of any commission or consideration to such director, company or employee for the promotion of any insurance policy or contract for funeral or burial expenses.

continued

Schedule F - Summary of Banking Law and Regulations Adopted During 2001

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

Chapter 578, Internet Privacy Act; approved 12/19/01. Adds a new article II to the State Technology Law. Effective 180 days after it becomes law (6/17/02).

Establishes an Internet Privacy Policy Act for state agencies providing interactive computer services that is intended to protect the disclosure of personal information collected via Internet communications by sale or rental. Personal information is defined as an Internet user's computer service address, information identifying the user's home or work address, e-mail address, telephone number, credit or debit card information, social security number, birth date, gender, marital status or other personal identifier. A user is defined as a person who uses a computer capable of interacting with the Internet.

The new provisions prohibit a state agency providing interactive computer services from disclosing a user's personal information without notice to and the consent of the user. Disclosure cannot be made to any person, business entity, or internal staff of the agency that does not need the information in the ordinary course of business of such agency's mission. A state agency for purposes of the Act includes any entities that provide state services to the public under contractual agreement.

Schedule F - Summary of Banking Law and Regulations Adopted During 2001

Part 2: Banking Regulations

Amendment to Part 6 of the General Regulations of the Banking Board – Granting State Banks and Trust Companies Relief from the Requirement of Banking Law Section 7010 that Requires the Boards of Directors of Such Institutions to Meet Ten Times per Year; adopted on 9/10/01; effective 9/26/01.

This amendment adds a new part 6.6 to the General Regulations of the Banking Board. It grants State-chartered banks and trust companies relief from Banking Law section 7010 by permitting the boards of directors of those institutions that are well-capitalized, well-managed, and have been in existence for more than five years to meet a minimum of six times per year. It also eliminates the requirement concerning executive committee meetings during periods when the board does not meet. This amendment continues the reporting requirements set forth in section 121 of the Banking Law that provide that reports be prepared on a monthly basis, but allows for submission of the report to the board or executive committee to be deferred until the next scheduled meeting.

2001 ANNUAL REPORT

State of New York
BANKING DEPARTMENT

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Schedule G: ATM Safety Act - Exemptions and Variances

The following pictures are designed to provide you with a glimpse of the various parts of the schedule. If you prefer to read the schedule in its entirety please click on the "view pdf" link. If you are only interested in viewing one part of the schedule please click on that corresponding link (ie. Part 1, Part 2, etc.). The schedules can be printed out in their entirety for easy viewing in pdf format.

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Schedule G - ATM Safety Act - Exemptions and Variances

During the year ended December 31, 2001, the Banking Department neither received nor approved requests for exemptions or variances from the requirements of the ATM Safety Act.

Schedule G – ATM Safety Act – Exemptions and Variances

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- Part 1 Banking Department Budget — Fiscal Year 2000-2001
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- Part 3 Department Roster, Exempt Class as of March 29, 2001

Schedule H: Banking Department Organization and Maintenance

The following pictures are designed to provide you with a glimpse of the various parts of the schedule. If you prefer to read the schedule in its entirety please click on the "view pdf" link. If you are only interested in viewing one part of the schedule please click on that corresponding link (ie. Part 1, Part 2, etc.). The schedules can be printed out in their entirety for easy viewing in pdf format.

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Schedule H - Banking Department Organization and Maintenance Part 1: Banking Department Budget for the Fiscal Year 2000-2001

BANKING DEPARTMENT ACCOUNT:

Total expenditures for the operation of the New York State Banking Department Account were \$60,113,520.25 for the fiscal year 2000-2001. This includes the expended sub-allocations of \$498,062.02 to the Department of Law; \$71,306.00 to the Department of Taxation and Finance; and \$200,000.00 to the Office of the Inspector General.

Revenues from examination fees amounted to \$20,537,244.81. The balance was \$39,576,275.44. Revenues from banking corporations, and other

Schedule H - Banking Department Organization and Maintenance Part 2: Banking Department Maintenance Appropriations and Expenditures for the Fiscal Year 2000-2001

BANKING DEPARTMENT ACCOUNT:

Special Revenue Appropriations:

2000-01 Appropriations available
Expenditures from appropriation:
Personal Service
Non-Personal Service

Total Banking Department Expenditures From Appropriation

Other Expenditures:

Expenditures by other state agencies and departments

Schedule H - Banking Department Organization and Maintenance Part 3: Department Roster, Exempt Class as of March 29, 2001

Name	Title	Per Annum Compensation	Name	Title
McCaul, Elizabeth	Superintendent of Banks	\$ 127,000	Notaro, Rosanne	Assista
Muccia, Daniel A., Jr.	First Deputy Superintendent	\$ 138,352	Narin, Alvin A.	Assista
Kelsey, Sara A.	Deputy Superintendent & Counsel	\$ 137,254	D'Anigdo, Mireya C.	Investi
Kramer, Edward P.	Deputy Superintendent of Banks	\$ 127,000	Wright, Michael	Investi

Warner, Edward D.	Deputy Superintendent of Banks	\$ 131,370	Wasson, Richard	Investi
Gelman, Arthur A.	First Assistant Counsel	\$ 117,549	Levy, Delroy A.	Investi
Weintraub, Cathy L.	Director of Economic Research	\$ 117,549	Papovich, Patricia A.	Investi
		\$ 117,549	Farrell, Sharon P.	Investi

Schedule H - Banking Department Organization and Maintenance

Part 1: Banking Department Budget for the Fiscal Year 2000-2001

BANKING DEPARTMENT ACCOUNT:

Total expenditures for the operation of the New York State Banking Department Account were \$60,113,520.25 for the fiscal year 2000-2001. This includes the expended sub-allocations of \$498,062.02 to the Department of Law; \$71,306.00 to the Department of Taxation and Finance; and \$200,000.00 to the Office of the Inspector General.

Revenues from examination fees amounted to \$20,537,244.81. The balance was assessed to banking organizations, foreign banking corporations, and other financial institutions.

The final assessment rate was \$2.11 per \$100,000 of assets for all assessed institutions.

For the fiscal year 2000-2001, revenues of \$4,159,413.06 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 \$7,262.28. 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 for this account was \$342,000, with expenditures totaling \$287,002.57.

Schedule H - Banking Department Organization and Maintenance

Part 2: Banking Department Maintenance Appropriations and Expenditures for the Fiscal Year 2000-2001

BANKING DEPARTMENT ACCOUNT:

Special Revenue Appropriations:

2000-01 Appropriations available	\$ 63,108,100.00
Expenditures from appropriation:	
Personal Service	36,913,950.89
Non-Personal Service	23,199,569.36
	60,113,520.25
Total Banking Department Expenditures From Appropriation	
Other Expenditures:	
Charges by other state agencies and departments	\$ 769,368.02
Total Other Expenditures	\$ 769,368.02
Total Expenditures From Banking Department Account	\$ 60,882,888.27

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

2000-01 Appropriations available	\$ 150,000.00
Expenditures from appropriation:	
Non-Personal Service	7,262.28
Total Expenditures From Banking Department Seized Assets Account	\$7,262.28

BANKING DEPARTMENT HOLOCAUST CLAIMS PROCESSING OFFICE ACCOUNT:

Special Revenue Appropriations:

2000-01 Appropriations available	\$ 342,000.00
Expenditures from appropriation:	
Personal Service	216,280.31
Non-Personal Service	70,722.26
Total Expenditures From Banking Department Holocaust Claims Account	\$ 287,002.57

These funds are provided by the Insurance Department to cover the insurance-related activities of the Holocaust Claims Processing Office.

Schedule H - Banking Department Organization and Maintenance

Part 3: Department Roster, Exempt Class as of March 29, 2001

Name	Title	Name	Title	Per Annum Compensation	Per Annum Compensation
McCaul, Elizabeth	Superintendent of Banks	Notaro, Rosanne	Assistant Counsel	\$ 127,000	\$ 93,516
Muccia, Daniel A., Jr.	First Deputy Superintendent	Narin, Alvin A.	Assistant Counsel	\$ 138,352	\$ 89,571
Kelsey, Sara A.	Deputy Superintendent & Counsel	D'Angelo, Mireya C.	Investigator	\$ 137,254	\$ 85,787
Kramer, Edward B.	Deputy Superintendent of Banks	Wassell, Michael	Investigator	\$ 131,976	\$ 85,786
Gelman, Arthur A.	First Assistant Counsel	Levy, Delroy A.	Investigator	\$ 117,549	\$ 82,446
Weintraub, Cathy L.	Director of Economic Research	Papovitch, Patricia A.	Investigator	\$ 117,549	\$ 82,446
O'Connor, Kevin G.	Special Assistant	Farrall, Sharon P.	Investigator	\$ 117,549	\$ 79,107
Kent, Barbara	Director of Consumer Services & Financial Products	Frey, Albert J.	Investigator	\$ 116,926	\$ 78,039
Billet, P. David	Legislative Coordinator	O'Leary, Sheila M.	Assistant Director of Internal Audit	\$ 106,576	\$ 77,450
Barras, Steven	Assistant Counsel	Blankley, Bethany A.	Public Information Officer	\$ 106,576	\$ 72,450
Kane, Jeffrey	Assistant Counsel	Tomczak, Christine M.	Secretary to the Banking Board	\$ 106,576	\$ 64,314
Fatigate, Ralph M., Jr.	Chief Banking Department Investigator	Henry, Cherelle M.	Special Assistant	\$ 106,281	\$ 58,961
Weaver, Robert P.	Executive Assistant to the Superintendent of Banks	Austin, Wendy	Special Assistant	\$ 101,948	\$ 51,332
Cruz, Victor R.	Investigator	Flowers, Albert A., Jr.	Confidential Aide	\$ 95,802	\$ 44,396
Farell, Bryan J.	Assistant Counsel	Keller, Laura K.	Secretary	\$ 95,802	\$ 44,091
Nack, Irwin	Investigator	McElroy, Theodore R., III	Assistant Public Information Officer	\$ 95,802	\$ 39,726
Weingarten, Gideon	Director of Internal Audit			\$ 95,802	

Employees in NYC receive an additional \$1,100 per annum in location pay.

