A Periodic
Review of
Issues
Affecting
Northeastern
Financial
Institutions

1ST QUARTER REVIEW O1 CALL REPORTS & 7/31/06 STOCK PRICES

NEW YORK BANKING INDUSTRY: FIRST QUARTER 2006

(Note: Your subscription expiration date is on the label of the envelope in which you received the Review)

Dear Banking Industry Observer:

The following is BAC's Quarterly Review of the New York banking industry for the quarter ending March 31, 2006. It includes data on all 202 Federal and State chartered commercial banks, savings banks and savings and loan associations in New York. Our analysis on pages 6-8 also presents a four-year retrospective between 2003-2006 using aggregate industry data. All financial data is based on Call Reports from the FDIC and OTS. Bank stock data as of 7/31/06 is included on pages 15-16.

In certain states, recent merger/acquisition activity has resulted in a single bank charter now operating branches across more than one state, thereby complicating the construction of a "statewide" balance sheet and income statement. This is because Call Report data is collected based on the state of record for the bank charter. New York is among those states impacted by this change. Therefore, year-to-year comparisons in the aggregate statewide data should be used with caution as can be seen in the data below. Here is a synopsis of the New York banking industry for the quarter ending March 31, 2006:

FIRST QUARTER 2006 STATUS REPORT:

On an aggregate basis, the 202 remaining banks in New York (down from 205 in December of 2003), recorded a 12% increase in earnings for the three month period ending 3/31/06 relative to the same period in 2005. However, the aggregate data is distorted by the large swings in net income from Morgan-Chase, Citibank and Bankers Trust associated with investment banking fees and income on securities transactions. A closer inspection of individual banks existing in both time periods shows that 102 institutions (53%) registered a decrease in quarter-to-quarter earnings and 89 institutions (47%) showed an increase. The median performance for all institutions was a - 2.4% decrease. Nonetheless, 90% of all NY institutions were profitable. Here is the aggregate data; individual institutional data is contained on pages 9-14.

202 NEW YORK INSTITUTIONS (see pages 6-8 for complete details)	12 Months Ending:	3 Months Ending:	3 Months Ending:	% Change
	12/31/05	<u>3/31/05</u>	<u>3/31/06</u>	Q1-05 vs Q1-06
Net Income After Tax (\$ billions)	\$14.5	\$3.7	\$4.1	12%
Return on Assets (R.O.A.)	1.25%	1.30%	1.35%	
Gross Loans (\$ billions)	\$656	\$620	\$676	9%
Deposits (\$ billions)	\$819	\$767	\$857	12%
Net Interest Margin	3.35%	3.40%	3.22%	
Efficiency Ratio	60.2%	59.4%	62.1%	
Non-Interest Inc. % Avg. Assets	2.5%	2.5%	2.6%	
Non-Performing Assets (\$ billions)	\$6.0	\$ 7.9	\$5.2	-34%
Tier 1 Leverage	7.6%	7.4%	7.5%	
Reserves % Non-Perf. Loans	163%	134%	174%	
Provision for Losses (\$ millions)	\$149	\$22	\$31	40%
Liquidity (loans % deposits)	80%	81%	79%	

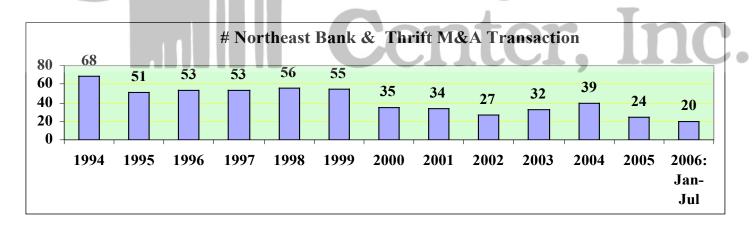
We include below 3-month summary data (as of 3/31/06) on the banking industries in each of the six New England states along with New York, New Jersey and Pennsylvania:

NORTHEAST BANKING D	ATA as	of 3/31/0	6				New			
(\$=Billions, except net inc.)	CT	ME	MA	NH	RI	VT	Eng.	NY	NJ	PA
# Banking Institutions	57	37	189	26	12	19	340	202	132	254
% Institutions Profitable	95%	97%	95%	100%	92%	100%	96%	90%	89%	89%
Total Assets (\$ Bils)	\$64	\$57	\$235	\$19	\$20	\$8	\$401	\$1,252	\$151	\$401
Total Deposits (\$ Bils)	\$47	\$39	\$165	\$13	\$13	\$7	\$283	\$857	\$104	\$286
Gross Loans (\$ Bils)	\$43	\$38	\$92	\$13	\$12	\$6	\$204	\$676	\$80	\$238
Net Inc. After Tax (\$ Mils)	\$157	\$133	\$622	\$52	\$60	\$25	\$1,049	\$4,129	\$409	\$1,023
Return on Assets (R.O.A.)	1.00%	1.02%	1.07%	1.09%	1.22%	1.22%	1.06%	1.35%	1.09%	1.03%
Return on Equity (R.O.E.)	8.62%	5.72%	12.23%	11.21%	14.38%	14.21%	10.2%	13.70%	10.16%	11.32%
Net Interest Margins	3.49%	4.14%	2.42%	3.42%	3.15%	4.23%	2.92%	3.22%	2.85%	3.09%
Efficiency Ratio	64.8%	63.77%	68.9%	57.2%	57.5%	64.4%	66.6%	62.1%	53.3%	63.6%
Non-Perf. Assets % Assets	0.20%	0.30%	0.10%	0.20%	0.10%	0.50%	0.20%	0.40%	0.20%	0.30%

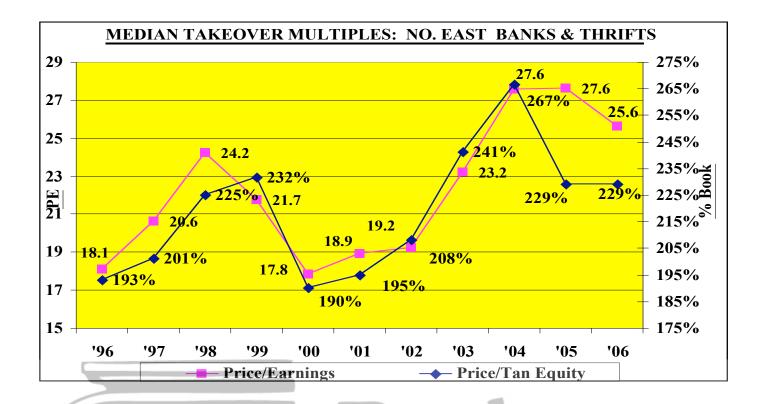
MERGER / ACQUISITION DATA AND COMPARATIVE STOCK PRICE MULTIPLES:

On the following pages (pages 4-5) we have compiled information concerning recent merger and acquisition trends and also stock price indicators for both banks and thrifts for the trailing twelve months ending in July 2006.

Although the *number* of Northeast mergers and acquisitions between banks and thrifts has decreased since the 1990's, their *pricing* (both as a multiple of earnings as well as book equity) and *bank stock PE ratios* have increased steadily and peaked in 2004. Present takeover multiples appear to be firming as can be seen below.



For the 31 transactions in the Northeast <u>completed</u> over the last 12 months between July 2005 and July 2006 the median price for all deals (banks & thrifts) was approximately 229% of tangible book equity and a multiple of 25X earnings. Please call us if we can add any clarification to the variation in these statistics. BAC is an active participant in merger and acquisition advisory services.



MARKET RESEARCH SERVICE

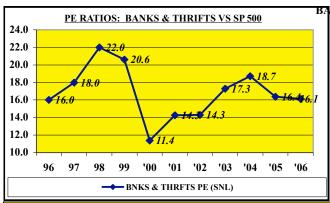
Included in this edition of the Quarterly Review is a descriptive packet of information concerning BAC's market research capabilities on economics, demographics, banking industry competition and commercial businesses. These packets are available for your individual branch banking markets in Connecticut. We would invite you to review this material and to contact us if you might wish to procure this information for your institution. It is not very expensive. Our New England-wide databases, combined with our reporting capabilities and proprietary software, can produce insightful and valuable reconnaissance tools to help guide your institution in the following:

- **✓** Market Segmentation
- ✓ Product Development & Positioning
- **✓** Business Development Initiatives
- ✓ Consumer Behavior

- **✓** Competitive Analysis
- ✓ Start-up Branch Site Location
- ✓ Branch Purchase Analysis
- Merger/Acquisition Analysis

The second item included in this edition of the Quarterly Review is a subscription form. If you would like to continue receiving the Review, please complete the form and return it to our offices. If you are already a subscriber, we thank you for your confidence. Your subscription expiration date is on the label of the envelope in which you received the Review. We would appreciate any feedback on how to improve the Review. We are aware that through a data base error, a number of subscribers did not receive certain quarters of the Review last year. If you are a subscriber and need these past issues, please contact Ms. Tamica Curling at 860-275-6050 and we will forward them to you. Alternatively, if you would like to extend your subscription by the number of quarters that you missed please indicate that to Ms. Curling. This data will soon be available by subscription on BAC's website.

If you would like to hear more about our investment banking and consulting services, please contact me personally. BAC specializes in helping clients develop and execute strategies. We are consultants and investment banking advisors to the banking industry throughout New England, New York, Pennsylvania and New Jersey. Our services are listed on the back cover of this publication.



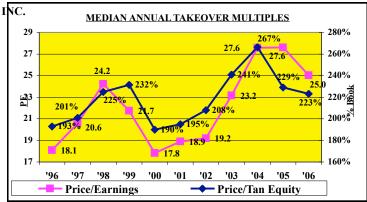
BANK ANALYSIS CENTER, INC.

Mergers & Acquisitions:

Northeast Bnks & Thrifts

Latest 12 Mos. (LTM)

July '05 - July '06



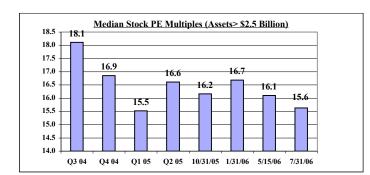
- 1	<u>Buyer</u>			<u>Target</u>	Assets		Completion	Deal \$			PRI	CE:	
		\$MM's	State		\$MM's	State		\$ MM's	Payment	% Equity	% Tan. Eq.	(X) LTM Inc	% Deps
(1)	Fulton Financial Corporation	11,158,351	PA	SVB Financial Services, Inc.	482,958	NJ	7/1/05	91,451	Cash,Common S	2.89	2.89	25.24	21.2
(2)	Community Banks, Inc.	1,955,811	PA	PennRock Financial Services	1,146,879	PA	7/1/05	280,211	Common Stock	2.62	2.93	22.61	32.72
(3)	Citizens & Northern Corp.	1,135,433	PA	Canisteo Valley Corporation	42,500	NY	8/31/05	N/A	Cash	N/A	N/A	N/A	N/A
(4)	Willow Grove Bancorp, Inc.	993,120	PA	Chester Valley Bancorp, Inc.	669,115	PA	8/31/05	132,651	Cash,Common S	2.34	2.49	25.81	27.76
(5)	F.N.B. Corporation	5,609,386	PA	North East Bancshares, Inc.	66,647	PA	10/7/05	14,765	Common Stock	2.15	2.16	N/A	24.85
(6)	Interchange Financial Services Corp.	1,488,849	NJ	Franklin Bank	81,046	NJ	10/13/05	22,151	Common Stock	1.94	1.94	13.53	26.34
(7)	Beneficial Mutual Bancorp	2,387,934	PA	Northwood Savings Bank	9,251	PA	11/14/05	N/A	N/A	N/A	N/A	N/A	N/A
(8)	UCBH Holdings Inc.	7,037,174	CA	Asian American Bank & Trust C	127,121	MA	11/29/05	34,300	Cash,Common S	1.95	1.95	61.69	31.4
(9)	New York Community Bancorp, Inc.	25,204,692	NY	Long Island Financial Corp.	539,679	NY	12/30/05	62,984	Common Stock	2.2	2.2	19.39	15.75
(1)	Hudson Valley Holding Corp.	1,877,914	NY	New York National Bank	138,565	NY	1/3/06	13,404	Cash,Preferred S	1.88	1.88	N/A	10.4
(2)	NewAlliance Bancshares, Inc.	6,490,974	CT	Cornerstone Bancorp, Inc.	232,789	CT	1/3/06	52,877	Cash,Common S	1.93	1.93	32.6	28.18
(3)	Sun Bancorp, Inc.	3,140,962	NJ	Advantage Bank	165,981	NJ	1/19/06	35,941	Cash,Common S	2.35	2.35	38.51	21.35
(4)	National Penn Bancshares, Inc.	4,593,900	PA	Nittany Financial Corp.	326,517	PA	1/26/06	99,050	Cash,Common S	3.67	3.93	25.03	40.15
(5)	First Republic Bank	8,441,586	CA	First Signature Bank & Trust Co	516,876	NH	1/31/06	N/A	N/A	N/A	N/A	N/A	N/A
(6)	Fulton Financial Corporation	11,571,083	PA	Columbia Bancorp	91,331	MD	2/1/06	306,268	Cash,Common S	3.09	3.09	18.84	30.03
(7)	NBT Bancorp, Inc.	4,255,439	NY	CNB Bancorp, Inc.	32,550	NY	2/10/06	88,575	Cash,Common S	2.08	2.49	27.38	25.83
(8)	TD Banknorth, Inc.	31,784,335	ME	Hudson United Bancorp	432,975	NJ	2/1/06	1,923,126	Cash,Common S	3.67	4.55	17.03	28.09
(9)	Two River Community Bank	258,513	NJ	The Town Bank	147,005	NJ	4/3/06	40,321	Common Stock	2.36	2.36	24.79	25.67
(10)	Susquehanna Bancshares, Inc.	7,539,967	PA	Minotola National Bank	623,434	NJ	4/21/06	165,112	Cash,Common S	2.04	2.06	26.14	30.14
(11)	New York Community Bancorp, Inc.	25,014,944	NY	Atlantic Bank of New York	2,916,664	NY	4/28/06	400,000	Cash	1.45	1.76	12.83	23.91
(12)	Orrstown Financial Services Inc.	581,180	PA	First National Bank of Newport	123,155	PA	5/1/06	32,855	Cash,Common S	2.43	2.43	22.64	31
(13)	Cathay General Bancorp, Inc.	6,157,499	CA	Great Eastern Bk	320,510	NY	5/15/06	84,944	Cash,Common S	2.62	2.62	30.37	28.72
(14)	Wilshire Bancorp, Inc.	1,457,025	CA	Liberty Bank of New York	55,704	NY	5/22/06	14,600	Cash,Common S	N/A	N/A	N/A	N/A
(15)	F.N.B. Corporation	5,703,659	PA	Legacy Bank	382,139	PA	5/26/06	63,016	Cash,Common S	1.66	2.11	60.73	21.36
(16)	Sovereign Bancorp, Inc.	62,941,898	PA	Independence Community Bank	18,500,360	NY	6/1/06	3,577,980	Cash	1.52	3.41	17.76	31.47
(17)	Tower Bancorp, Inc.	346,828	PA	FNB Financial Corporation	180,686	PA	6/1/06	29,745	Cash,Common S	1.92	2.23	22.42	20.51
(18)	Flushing Financial Corp.	2,306,030	NY	Atlantic Liberty Financial Corp.	177,111	NY	6/30/06	44,198	Cash,Common S	1.52	1.52	86.15	41.53
(19)	Franklin Financial Services Corporation	621,357	PA	Fulton Bancshares Corporation	139,131	PA	7/1/06	23,530	Cash,Common S	1.6	1.6	N/A	21.76
(20)	Hudson City Bancorp, Inc.	26,005,131	NJ	Sound Federal Bancorp	1,149,326	NY	7/14/06	264,872	Cash	1.99	2.23	61.47	25.5
	AVERAGE									223%	244%	31.5	26.6%
	MEDIAN									208%	223%	25.1	26.3%
	MINIMUM VALUE								1.45	1.52	12.83	10.4	
	MAXIMUM VALUE									3.67	4.55	86.15	41.53

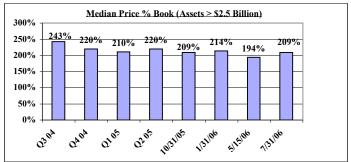
NORTHEAST BANKING STOCK TRADING DATA THROUGH 7/31/2006

PREPARED BY: BANK ANALYSIS CENTER, INC., HTFD. CT

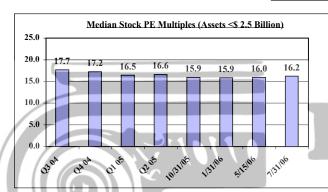
COMMERCIAL BANKS

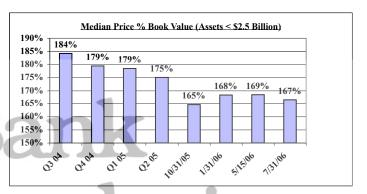
ASSETS GREATER THAN \$2.5 BILLION



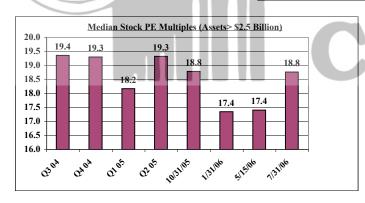


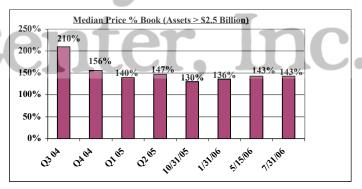
ASSETS LESS THAN \$2.5 BILLION



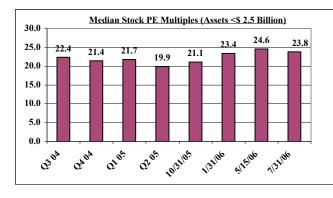


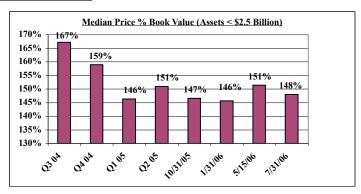
THRIFTS ASSETS GREATER THAN \$2.5 BILLION





ASSETS LESS THAN \$2.5 BILLION





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PREPARED BY:

BANK ANALYSIS CENTER, INC. HARTFORD, CT 860-275-6050 Contact: John S. Carusone, President

(NOTE: \$ in 000,000's @ Period End):

2005 3/31/05

2004

2003

AGGREGATE NEW YORK BANKING INDUSTRY DATA AT 3/31/2006

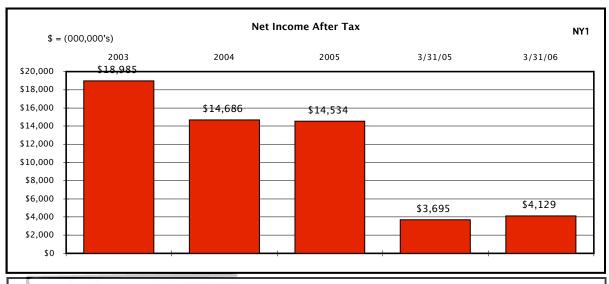
(All Federal and State Chartered Savings Banks, Commercial Banks and Savings & Loan Assocs.)

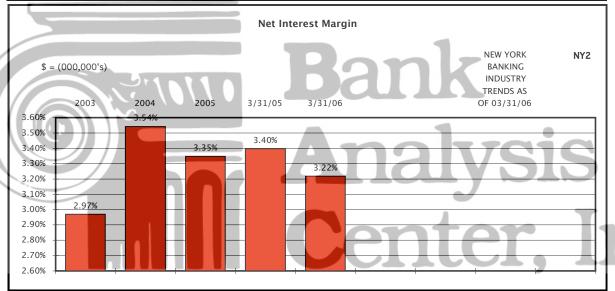
(Note: excludes trust companies and credit unions)

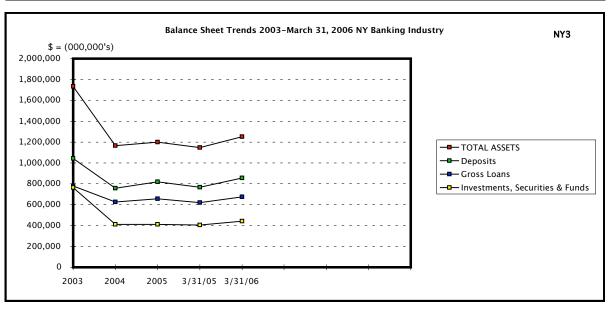
3/31/06 <u>2005</u> - <u>3/31/06</u> <u>3/31/05</u> - <u>3/31/06</u>

		<u></u>								
ı	NM = Not Meaningful						Increase/(D		Increase/(De	
	BASIC DATA:						<u>\$</u>	<u>%</u>	<u>\$</u>	<u>%</u>
	INSTITUTION COUNT: (Banks, Savings Banks & S&L's)									
	Ending balance # institutions period end:	205	197	203	196	202	6	3%	6	
	# Reporting profits	197	186	188	185	181				
	% Reporting Profits	96%	94%	93%	94%	90%				
	BALANCE SHEET DATA:									
	ASSETS Gross Loans	778,679	624,772	655,883	619,641	675,933	20,051	3%	56,292	
	-Allowance for Loan Losses	15,489	10,847	9,045	10,502	8,923	(122)	-1%	(1,579)	
	Net Loans	763,190	613,925	646,837	609,139	667,010	20,173	3%	57,871	
	Investments, Securities & Funds	765,155	411,423	410,107	405,175	440,642	30,535	7%	35,467	
	TOTAL EARNING ASSETS	1,528,344	1,025,349	1,056,944	1,014,314	1,107,653	50,708	5%	93,338	
	90 Days Past Due Loans	3,104	2,368	2,203	2,235	1,982	(221)	-10%	(253)	
	+Non-Accrual Loans	11,823	6,120	3,352	5,581	3,157	(196)	-6%	(2,425)	
	=Total Non-Performing Loans OREO(Non-Direct Investment)	14,927 379	8,488 140	5,555 110	7,816 129	5,139 99	(416) (11)	-7% -10%	(2,677) (29)	
	TOTAL NON-PERFORMING ASSETS	15,305	8,628	5,664	7,945	5,238	(427)	-8%	(2,707)	
	All Other Assets	189 ,961	132,150	136,062	125,600	138,857	2,795	2%	13,257	
1	(Cash Due,Bldgs,Prems.&Equip,Intngs,Other Assets) TOTAL ASSETS	1.733.610	1,166,127	1,198,670	1,147,859	1,251,747	53,077	4%	103,889	
1									,	
1	LIABILITIES & EQUITY Total deposits	1,044,382	758,466	818,810	76 6,864	857,124	38,314	5%	90,260	
	All other borrowings & liabilities	549,958	296,556	260,518	26 8,615	272,749	12,231	5%	4,134	
	Total equity capital and surplus	139,270	111,105	119,342	112,380	121,874	2,532	2%	9,494	
\	TOTAL LIABILITIES & EQUITY	1,733,610	1,166,127	1,198,670	1,147,859	1,251,747	5 3,0 7 7	4%	103,889	
ì	INCOME STATEMENT:	- 4					(Annual	lized)		
	Net Interest Earned	44,013	34,259	34,698	8,638	8,784	439	1%	146	
	+Non-Interest Income	39,307	28,401	29,534	7,188	7,911	2,112	7%	724	
	+Gains/Losses on Securities -Non-Interest Expense	2,019 50,1 26	331 3 7,623	439 38,417	9,353	94 10,297	(64) 2,773	-15% 7%	(47) 944	
	-Provision for Loan Losses	206	77	149	22	31	(24)	-16%	9	
	=Pre Tax Income	35,006	25,290	26,105	6,591	6,461	(262)	-1%	(130)	
	NET INCOME AFTER TAX	18,985	14,686	14,534	3,695	4,129	1,981	14%	434	
	Charged-Off Loans	10,249	7,612	7,703	1,612	1,375	(2,204)	-29%	(237)	
	Cumulative Charged-Off Loans Number of full time equiv. employees	0 306,138	0 255,872	0 264,905	0 253,365	0 270,879	0 5,974	#DIV/0! 2%	0 17,514	#0
	Number of full time equiv. employees	306,136	255,672	264,905	253,365	270,879	5,974	270	17,514	
	PERFORMANCE MEASURES:									
	(all ratios based on period end data unless otherwise indicated) Non-Performing Loans % Gross Loans	1.9%	1.4%	0.8%	1.3%	0.8%				
	Non-Performing Assets % Assets	0.9%	0.7%	0.5%	0.7%	0.4%				
	Reserve % Non-Performing Loans	104%	128%	163%	134%	174%				
	Return on Average Assets (R.O.A.)	1.14%	1.36%	1.25%	1.30%	1.35%				
	Return on Average Equity (R.O.E.)	14.41% 3.0%	14.40% 3.5%	13.03% 3.3%	13.66% 3.3%	13.70% 3.4%				
	Non-Interest Expense % Average Assets Non-Interest Income % Average Assets	2.4%	2.6%	3.5% 2.5%	3.5% 2.5%	2.6%				
	Non-Interest Expense Efficiency Ratio	60.4%	60.4%	60.2%	59.4%	62.1%				
	Net Interest Margin	2.97%	3.54%	3.35%	3.40%	3.22%				
	Tier 1 Leverage	6.8%	7.3%	7.6%	7.4%	7.5%				
	Adjusted Tier 1 Leverage	6.8%	7.5%	7.9%	7.6%	7.8%				
	COMPOSITION OF EARNING ASSETS	F00/	400/	2007	4007	400/				
	% Investments, Securities, Funds % Loans (net)	50% 50%	40% 60%	39% 61%	40% 60%	40% 60%				
	76 Loans (net) Total	100%	100%	100%	100%	100%				
	Loans % Deposits	75%	82%	80%	81%	79%				
	Note: Adjusted Tier 1 Leverage: (Common equity + noncumulative. perp. preferred + surplu					/ 0				

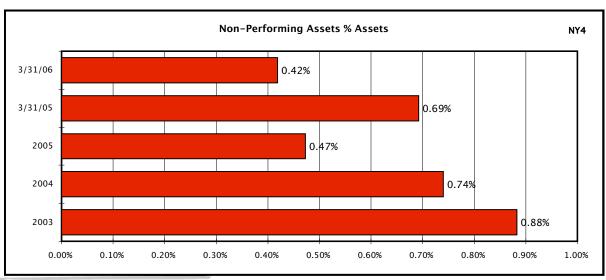
NEW YORK BANKING INDUSTRY TRENDS AS OF 03/31/06

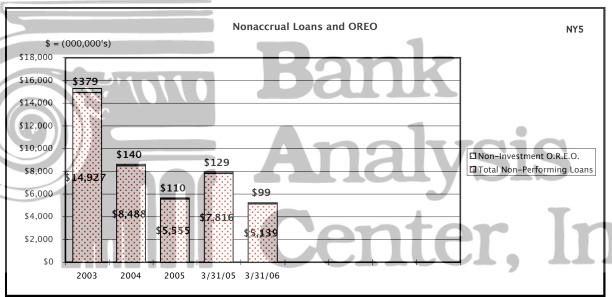


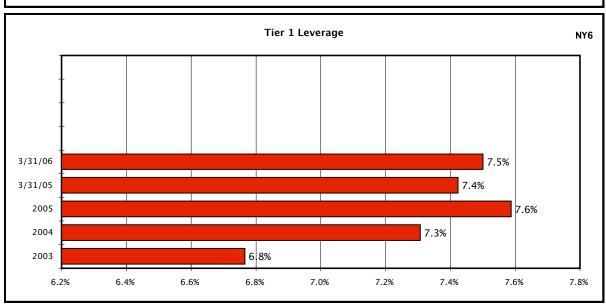




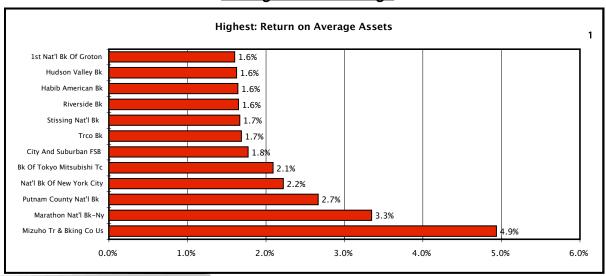
NEW YORK BANKING INDUSTRY TRENDS AS OF 03/31/06

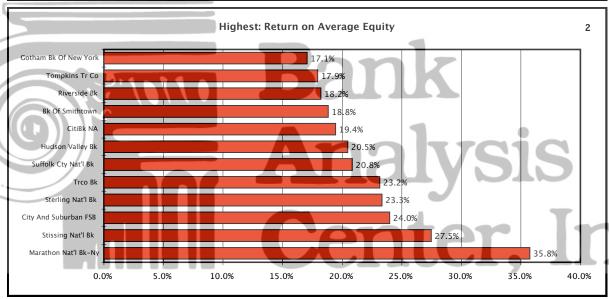


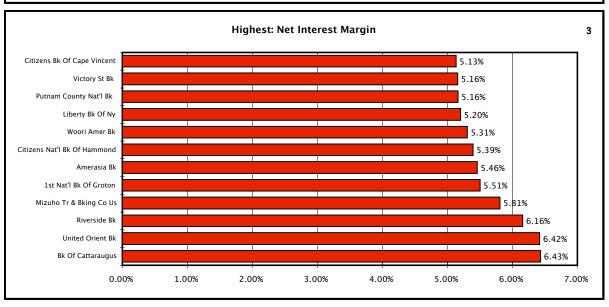




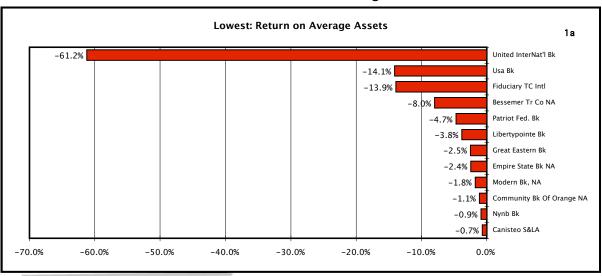
12 Highest Percentage

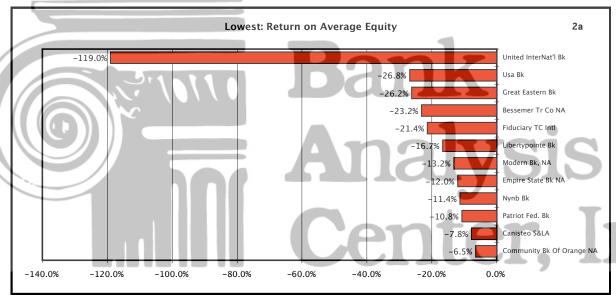


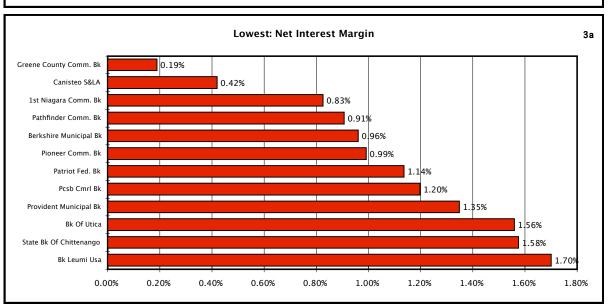




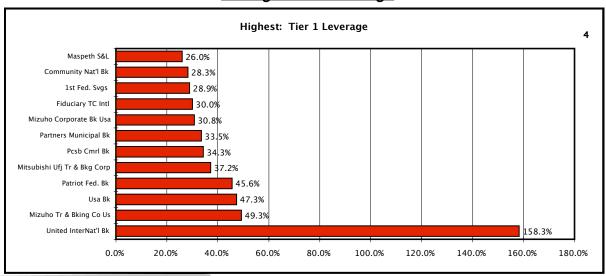
12 Lowest Percentage

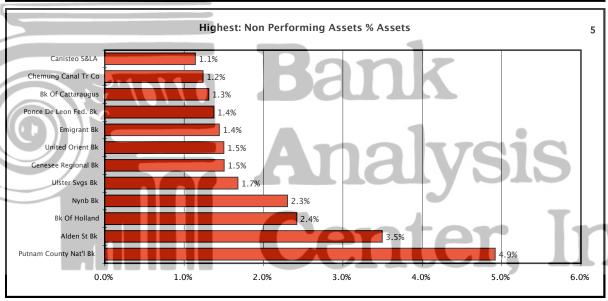


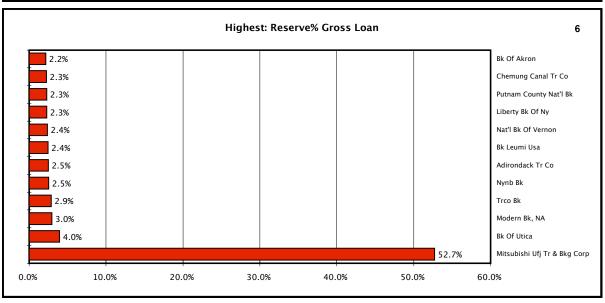




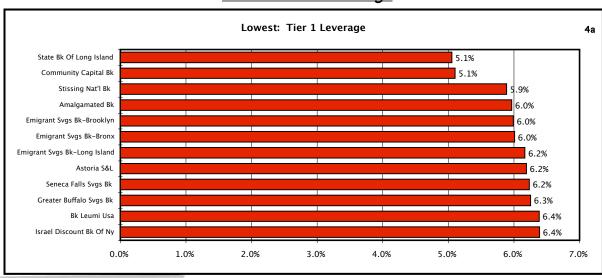
12 Highest Percentage

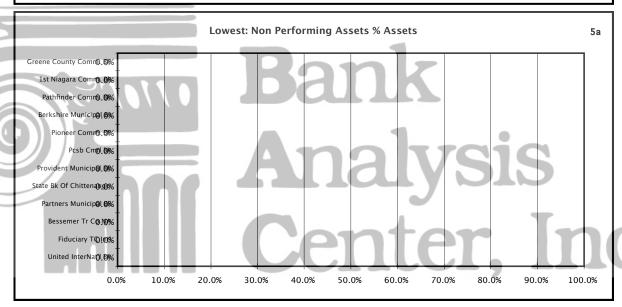


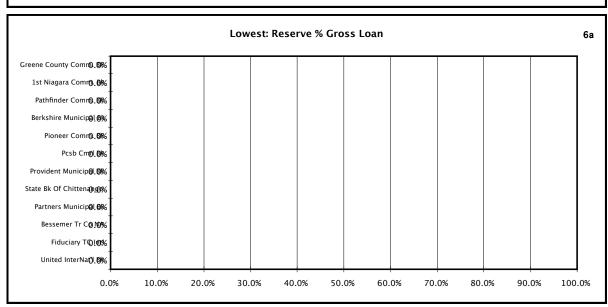




12 Lowest Percentage







Prepared by: Bank Analysis Center, Inc. Hartford, Connecticut (860) 275-6050

FINANCIAL CONDITION AND OPERATING PERFORMANCE (DATA AS OF MARCH 31. 2006: NEW YORK COMMERCIAL BANKS, SAVINGS BANKS & S&L'S FDIC CALL REPORTS)

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Contact: Doug Major, V.P. (21) (4) (5) (10) (11) (12) (13) (16) (17) (20)(22)(23)(24)(25)(26)(28 (29)(30) BASIC DATA (SELECT) **BALANCE SHEET** NON-PERFORMING CAPITAL UNRLZD. Gross Net Total Perf. Risk Risk & Govt. Risl Adj. Total **NET INCOME** Gross + Securities Gains/ Total Reserve % Securities Loans Full Interest Interest Interest Interest (\$000's) Assets After Tax Gains/ Equity Loans +Fed Funds Losses qualifying Non-Non-% Non-Assets Earning % Earning Reserv Loans Loans Loans Tier 1 Tier 1 % Total Time Income Expenses Expense Margin Average Average Bank Equiv. % Average % Average Period Prior Current (Loss) on Period Sold "Held to Intangible Loans Investment Performing Perform % Assets Assets Assets % Gross % Gross % Gross % Gross Levg. Leverage Denosits Effciency (Estimated) Assets Equity (Per. End) End 03/05 03/06 Securities NA's+90+ O.R.E.O. Ratio (Full Tax Eqv) (After tax) End (Per. End) Assets Loans (Per. End) (Avg Yr.) Loans (Est.) Loans (Est.) Loans (Est.) Per. End) Assets (After tax) Bank Name ASSETS \$0-\$100 Million 63,028 15,140 10.4% 3.77% 78.2% 4.58% 0.45% 80,495 7,078 1.5% 11% 9.2% 0.38% (1) American Co 88% (2) Atlas S&LA 43,228 16,285 0% 76% 0.13% 74.7% 4.01% 63.620 14 741 0.0% 0.3% 25.6% 2.83% 0.38% 1.5% (2 (3) Bank Of Catta 13.278 14 10 1.419 3.154 133 174 302% 1.3% 71% 29% 1.6% 7% 92% 1% 11.2% 11.5% 66% 0.91% 6.05% 94.1% 6.43% 0.31% 2.8% (3 7.860 (4) Bank Of Holland 70,149 50,392 14.480 1,480 1,698 48% 2.4% 10.6% 0.50% 82.8% 4.10% 0.43% 4.0% (4 (5) Berkshire Municipal Bank 11.401 N/A (7) 1.918 9.324 0% 0.0% 0% 100% 0.0% 0% 0% 0% 16.9% 16.9% 0% 0.00% 1.03% 130.4% 0.96% -0.24% -1.4% (5 5,224 -7.8% (6) (6) Canisteo S&LA 6.307 1,004 21% 18% 0.3% 19% 81% 8.8% 0.06% 2.13% 141.7% 1.46% -0.69% (7) Cayuga Lake National Bank 82,259 292 295 10.007 43,195 35,385 118 0.1% 57% 43% 30% 68% 2% 12.4% 12.1% 0.29% 2.47% 51.9% 4.69% 1.46% 11.7% (7) 0.8% 60% (8) Citizens Bank Of Cape Vincent 25.519 4.927 6.500 17.098 417% 0.0% 27% 73% 0.8% 26% 72% 18.1% 17.7% 32% 0.16% 3.65% 74.6% 5.13% 0.88% 4.5% (8 (9) Citizens National Bank Of Hamn 15.149 27 1.207 10.305 3.633 74% 8.6% 9.3% 0.48% 3.77% 69.1% 5.39% 0.96% 12.0% (9) 273% 0.5% 26% 1.6% 13% 87% 76% (10) Community Bank Of Orange NA 7.843 25.747 0.9% 56% 44% 14% 17.8% 18.0% 0.37% 5.05% 123.9% 3.90% -1 13% -6.5% (10 46 210 18 139 124% 1 9% 0.51% (11) Community FSB 75.419 93 94 4.944 32.268 42.010 0% 0.0% 43% 57% 0.8% 92% 7% 0% 7.6% 8.0% 48% 15 0.14% 2.14% 69.5% 3.01% 7.4% (11 97.643 N/A 27.401 0.0% 28.3% -2.4% (12 (12) Community National Bank 67.325 25.729 66% 0.8% 61% 28.8% 0.15% 3.65% 112.0% 3.25% -0.69% (13) Empire State Bank NA 63.887 19.633 67% 33% 86% 14% 0% 19.5% 0.55% 5.82% 159.9% -2.43% -12.0% (13 0.3% 19.2% 78% 3.35% 10.9% (14 57.1% 1.28% (14) First National Bank Of Dryder 94,326 297 10,899 30,643 57,020 346% 0.1% 65% 1.0% 22% 12.5% 12.7% 0.21% 2.36% 4.23% (15) First St Bank 14,633 40% 0.42% 0.29% 1.8% (15) 23,399 71.882 1.080 68% 1.5% 9.9% 0.12% 80.5% 4.16% 0.79% 8.9% (16 (16) Genesee Regional Bank 3.26% 0% -2.4% (17 5,424 -0.63% (17) Golden First Bank 22,921 9,597 11,500 0.0% 53% 47% 1.0% 26.2% 5.81% 104.8% 5.71% 0% 20% 79% 25.8% 79% 13 1.01% -4.2% (18) Greene County Commercial Bank (19) Hamptons St Bank 29.638 21.903 5667% 0.0% 57% 43% 1.1% 74% 26% 0% 7.8% 8.4% 58% 15 0.30% 4.07% 99.1% 4.10% 0.00% 0.0% (19) 0.8% 21,133 19,974 77.1% 3.51% 0.49% 2.8% (20 (20) Highland Falls FS&LA 7,734 66% 49% 15% 15.8% 15.5% 0.02% 2.54% 27,479 24.758 54% 46% 10% 16.4% 17.3% 88.3% 5.20% 0.35% (21) Liberty Bank Of Ny 130 2.3% 59% 1.90% 5.92% 2.2% (21 0.0% (22) Libertypointe Ban 70.859 N/A 12 881 14 354 54 147 0% 14% 86% 81% 23.5% 23.6% 0.02% 5 16% 249 3% 2 15% -3 85% -16 7% (22 0.8% 373 94% -3.2% (23) (23) Maple City Svgs Bank FSB 43,620 92% 0.4% 13.4% 0.37% 4.81% 105.9% 4.60% -0.48% 8% 13.9% 103% 38% 0.9% 6% 95% 0.00% 14.239 11.4% 97.4% 3.83% (25) Mizuho Trust & Banking Co Us 83 291 1 374 1 030 51 488 52 550 0 0.0% 100% 0.0% 0% 0% 49.3% 49.3% 0% 108 35 48% 29 60% 76.2% 5.81% 4 93% 8 1% (25 0.2% 41% 101.1% 0.48% 3.1% (26 87,983 14,299 0.67% (26) National Bank Of Stamfor 15.2% 4.28% 3.96% 113 (27) National Bank Of Vernon 24,418 407 42% 2.4% 54% 11.4% 11.9% 0.68% 4.59% 99.4% 4.34% -0.15% -1.3% (27 6,796 31,608 58% 198 (28) Ontario National Bank 94.012 9.309 62.544 26.807 287% 0.3% 9.9% 10.4% 0.81% 3.83% 74.5% 4.64% 0.84% 8.6% (28 0% (29) Pathfinder Commercial Bank 36,423 0% 0.0% 0% 100% 0% 0% 0.64% 73.7% 0.91% 0.18% 38,081 9.2% 9.2% 0.00% 1.9% (29 0% (30) Patriot Federal Bank N/A 4,903 9.859 0.0% 45.6% 201.5% 3.50% 4 71% -10.8% (30) 20.327 0.52% (31) Pcsb Cmrl Bank 6.455 19.908 0 0.0% 0% 100% 0.0% 0% 0% 0% 34.3% 34.3% 0% 0.00% 0.29% 25.0% 1.20% 1.4% (31 1.8% (32) (32) Pioneer Commercial Bar 0.22% 63.3% 0.99% 40,229 11.2% 11.2% 0.00% (33) Redwood Bank 84.531 7 547 47 617 26 661 0% 0.1% 64% 36% 1 1% 57% 43% 9.4% 10.0% 62% 0.71% 3 71% 82.2% 4 34% 0.56% 6.2% (33 138 (34) Savannah Bank NA 80.426 41.065 36.530 1898% 0.1% 55% 45% 64% 35% 9.1% 9.6% 61% 0.38% 3.16% 73.4% 4.06% 0.67% 7.6%!(34 (35) State Bank Of Chittena 15.5% 0.00% 0.19% 0.87% 6.9% (35 (36) Stissing National Bank Of Pine I 125 163 25 867 37 007 0.0% 53% 5.9% 0.75% 3 14% 64.0% 4 39% 1 67% 27.5% (36 (37) Tupper Lake National Bank 44% 99.537 221 8.145 523 0% 0.91% 10.9% (37 48.090 40.963 523 0.5% 55% 45% 1.4% 56% 7.8% 8.0% 39 0.66% 2.70% 66.2% 3.82% 26,414 158.3% 1484.9% 4.87% -61.24% 119.0% (38 22,990 77,371 28,215 N/A 192 64.249 98% (39) United Orient Bank 63 8.924 10.188 1.162 1.162 83% 1.5% 87% 13% 1.5% 91% 9% 11.3% 11.1% 0.45% 5.09% 77.3% 6.42% 0.98% 8.7% (39 -26.8% (40) 11,404 500.0% -14.09% (40) Usa Bank 6,039 20,300 0% 14% 0% 100% 47.3% 47.5% 41% 0.05% 16.41% 3.45% SUBTOTA 344,550 999,029 968,500 51% 46% 16.5% 16.6% 58% 5.16% 94.90% 4.00% -0.14% -0.9% 3,032 2.1% 7,006 21,102 10% 54% 43% 12.4% 4.08% 0.36% ASSETS \$100-\$250 Millio 136 62 0.3% 1.1% 15.5% 223 925 294 34.363 97 802 176% 50% 50% 0% 15.3% 5**5**% 5.01% 92 9% 4 48% 0.21% 1.4% (41) 25.379 6.428 (42) Alden St Bank 183.843 609 114.272 62.358 5.825 603 3.5% 1.1% 32% 14.1% 11.2% 72% 0.48% 2.84% 62.8% 4.21% 1.07% 7.7% (42) (43) Alpine Cap Bank 118,504 37.8% 143 892 16 457 109 820 28 208 20% 11 4% 0.18% 2 53% 46.7% 5 46% 1 44% 12.8% (44 (44) Amerasia Ban 80% 87% 12 2% 377 127.151 40.860 481 75% 12.7% 2.58% 67.4% 0.74% (45) Atlantic Liberty Sygs Fa 177.041 22.022 157% 0.3% 25% 0.6% 50% 50% 12.5% 118% 0.29% 3.80% 5.9%!(45 4.83% 487 (47) Bank Of Millbrook 132.289 18.513 85.865 35,769 (524) 87 87 2001% 0.1% 69% 31% 2.0% 33% 1% 13.7% 14.5% 79% 0.50% 2.92% 60.4% 4.76% 1.01% 7.4% (47 13.2% (48 1.21% 108,748 43,197 4.50% (48) Bank Of Richmondville 9,915 60,042 41% 64% 9.9% 10.2% 61% 0.48% 2.63% 55.3% 31,220 654 0.4% 3.11% 0.35% (49) Capital Bank&Tc 168,153 132,953 654 79% 21% 27% 9.5% 2.44% 78.2% (50) Carthage FS&LA 131.151 11.049 105.655 0.1% 84% 16% 8.5% 8.6% 2.41% 68.3% 2.89% 0.66% 7.7% (50 0.3% 41,070 137,752 449 0.54% (51) Cattaraugus County Ban 11,939 791 0.6% 34% 58% 32% 8.4% 65% 0.93% 4.91% 6.3% (51 79.959 4.119 78.6% 5.4% (52) 7.5% (53) 87.0% 53.6% 47% 11% 573 185 1.42% (53) Chinatown FSB 137.474 648 483 26.074 120.038 13,756 185 216% 89% 0.3% 45% 55% 0% 19.1% 111% 36 0.17% 3.05% 5.70% (54) Community Bank Of Sullivan Cty 30,454 78.2% 5.0% (54) 112,057 7.354 0.0% 19% 7.0% 2308% 71% 159 785 111 50,812 1.758 1,758 75% 14% 1% 4.8% 42 0.40% 3.40% 84.8% 3.84% 0.12% 2.7% (55 (55) Community Capital Bank 7,383 69% (56) Community Msb 118.076 8.115 85.846 27.005 63% 0.3% 75% 7.2% 6.8% 0.26% 103.3% 3.55% -0.07% -1.0% (56 (174) 150,501 333 75,**599** 959 46% 35% 62% 8.9% 1.01% 3.24% 63.0% 1.19% 12.4% (57) (57) Delaware National Bank Of Del 1.0% 9.2% 34,141 10,**32**4 65.5% 53.7% 134 775 18.812 0.30% 0.75% 5.5% (58 89% 44% 11% 55% 11.0% 1.3% 608 841% 5% (59) Elmira S&L Fa 210,883 765 21,867 289 576 0.3% 95% 1.15% 11.2% (59 0.19% 2.0% (60) (60) Fairport Svgs Bar (61) First Federal Svgs 173.199 276 459 49.897 40.105 126.967 26 546% 0.0% 24% 76% 0.4% 30% 70% 0% 28.9% 29.0% 35% 18 0.04% 1.96% 56.3% 3.58% 1.06% 3.7% (61 13.0% (62 (62) First National Bank Of Groto 103,966 12,808 56,887 42,13 166% 0.4% 41% 12.8% 13.2% 0.71% 3.15% 53.2% 5.51% 1.60% (63) Flatbush FS&LA 149,730 15,338 98,225 40,292 24% 0.5% 72% 0.2% 17% 82% 10.4% 10.1% 0.32% 3.59% 94.6% 3.81% 0.15% 1.5% (63) (64) Gotham Bank Of New York 211.089 21,733 115 613 30829% 0.0% 51% 8.8% 0.17% 50.5% 4.06% 1 41% 17.1% (64 87 227 49% 1 97% 402 0% 15.4% 1.13% (65) Gouverneur S&LA 126,738 310 352 18,891 104,075 13,483 402 222% 0.3% 89% 11% 0.9% 11% 89% 15.0% 145% 0.85% 2.63% 60.7% 3.84% 7.5% (65 10,671 57.3% 9.7% (66 (67) Modern Bank NA 203 646 (920) 27 280 17 811 169 083 7 605 298 298 177% 0.1% 11% 89% 3.0% 80% 11% 9% 10.2% 10.3% 10% 30 0.20% 3.89% 178 1% 2 16% -1 79% -13 2% (67 11.3% (68 0.2% 4.80% (68) National Bank Of Coxsackie 158,256 506 18,150 92,725 56,570 332 332 432% 64% 1.5% 30% 67% 12.1% 12.8% 0.53% 2.79% 54.8% 1.32% (69) National Bank Of Delaware Cnt 159,761 21,803 67,680 79,999 122 46% 54% 1.6% 34% 62% 14.1% 14.7% 50% 47 0.51% 2.80% 59.6% 4.53% 1.08% 7.8% (69 (70) National Bank Of New York Cit 169 603 1 013 27 197 134 941 32 075 0.0% 82% 18% 1 1% 100% 16.0% 16.8% 0.09% 1.96% 44 6% 4 38% 2 22% 13.8% (70 940 95% 28 45% 52 9.0% (71 162,538 300 13,432 58,670 892 111% 60% 1.1% 53% 2% 8.8% 8.9% 0.43% 70.2% 4.15% 0.76% (71) National Union Bank-Kinderh 276 89,091 892 0.5% 40% 62% 2.99% North Country Svg Ban 237,735 29,316 193,134 581 125 706 139% 13% 12.4% 12.5% 0.43% 86.8% 3.57% 0.29% 2.3% (72 (73) Northeast Community Bank 239.260 458 454 43.563 200.817 30.348 0% 0.0% 85% 15% 0.6% 99% 1% 0% 18.0% 18.5% 105% 69 0.43% 3.27% 71.3% 4.34% 0.76% 4.2% (73 7.4% -11.4% (74 (74) Nynb Bank 133,229 13,113 3,482 3,069 3,069 48% 2.3% 119.7% 4.65% -0.89% 56,431 48% 2.5% 11% 6.2% 1.06% (75) Oswego County National Bank 223,107 253 333 18,433 151,104 44,319 (148) 1,254 1,560 92% 0.7% 77% 23% 1.0% 42% 55% 3% 8.2% 84% 1.34% 3.73% 76.7% 4.03% 0.60% 7.3% (75 (76) Provident Municipal Bank 176.208 474 14.389 169.46 0.0% 100% 0.0% 9.4% 9.4% 0.75% 0.18% 8.6% 1.35% 1.15% 13.1% (76 (77) Putnam County National Bank Of Ca 161,746 1.647 1.066 38,453 117.675 32,000 5,653 2.302 7,955 4.9% 81% 19% 69% 31% 21.1% 2.38% 3.61% 50.4% 5.16% 2.66% 11.2% (77 48% 2.3% 23.2% 96% 113,995 53.4% 1.65% 18.2% (78 0.1% 57% 0% 13.1% 4.01% (79) Rondout Sygs Bank 184.672 243 182 23.345 98.595 72.815 327 206 206 210% 43% 0.4% 32% 68% 13.0% 65% 64 0.50% 3.47% 81.8% 0.39% 3.1%!(79 (80) Saratoga National Bankk & Trus 214.356 173.345 30.425 2.085 8.3% 0.85% (81) Sawyer Svgs Bank 148 542 150 173 14.100 82 832 59 616 89 154 154 464% 0.1% 57% 43% 0.9% 33% 66% 1% 9.8% 10.2% 80% 44 0.43% 2 91% 82.0% 3.27% 0.46% 4.9% (81 (82) Seneca Falls Sygs Bank 150.052 9.253 81.551 54.629 429 398 447 95% 0.3% 59% 41% 0.5% 92% 6.2% 5.6% 70% 1.44% 3.75% 95.8% 2.73% 0.06% 1.0% (82 (83) Seneca FS&LA 124.858 133 76,167 43.511 0.0% 63% 8.9% 76% 3.00% 81.9% 3.08% 0.42% 4.9% (83 (84) Sunnyside FS&LA Of Irvingto 1.3% (84) 1.2% (85) 104 963 7 690 19 153 79 128 9200% 0.0% 19% 81% 14% 17% 82% 7.6% 7.8% 20% 0.22% 2 43% 95.8% 2.48% 0.09% (85) Upstate National Ban 102,793 31 10,375 62,917 33,021 508 195% 0.5% 66% 34% 1.5% 94% 6% 0% 9.6% 10.1% 73% 32 0.17% 3.48% 96.0% 3.72% 0.12% (87) Walden FS&LA 101,320 179 102 7,885 86,927 8.582 152 222 374 91% 9% 0.6% 38% 62% 8.0% 8.3% 1.47% 88.4% 4.60% 0.41% 5.2% (87)

Prepared by: Bank Analysis Center, Inc. Hartford, Connecticut (860) 275-6050

FINANCIAL CONDITION AND OPERATING PERFORMANCE (DATA AS OF MARCH 31. 2006:

NEW YORK COMMERCIAL BANKS, SAVINGS BANKS & S&L'S
FDIC CALL REPORTS)

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Contact: Doug Major, V.P. (20) (21) (4) (5) (6) (10) (11) (12) (13) (16) (17) (19) (22)(23)(24)(25) (26)(28 (29)(30) BASIC DATA (SELECT) **BALANCE SHEET** NON-PERFORMING O P E R A T I N G PROFIT UNRLZD. Gross Othe Net Total Perf. Risk Risk & Govt. Risl Adj. Total **NET INCOME** Gross + Securities Gains/ Total Reserve % Securities Loans Full Interest Interest Interest Interest (\$000's) Assets After Tax Gains/ Equity Loans +Fed Funds Losses qualifying Non-Non-% Non-Assets Earning % Earning Reserv Loans Loans Loans Tier 1 Tier 1 % Total Time Income Expenses Expense Margin Average Average Bank Period Prior Current (Loss) on Period Sold "Held to Intangible Loans Investment Performing Perform % Assets Assets Assets % Gross % Gross % Gross % Gross Levg. Leverage Denosits Equiv. % Average % Average Effciency (Estimated) Assets Equity or End 03/05 03/06 Securities End NA's+90+ O.R.E.O. Loans (Per. End) Loans Loans (Est.) Loans (Est.) Loans (Est.) Per. End) (Per. End) (Per. End) Ratio (Full Tax Eqv) (After tax) (Per. End) Maturity Assets (Avg Yr.) Assets Assets (After tax) Bank Name (88) Wallkill Valley FS&LA 22,452 20.9% 21.39 0.23% SUBTOTAL 34,331 7.590.595 16.792 14.383 888.700 4.603.100 2 517 573 3.962 163% 0.5% 65% 47% 52% 11 7% 11.9% 74% 0.57% 3.00% 71.00% 3.97% 0.76% 6.5% 16 473 30.369 35% 2.106 6.8% ASSETS \$250-\$500 Million 3,593 0.65% 3.53% (90) Asia Bank NA 394.517 1.155 43.483 271.771 110.627 (972) 0% 0.0% 30% 10.9% 11.4% 0.36% 2.47% 54.0% 4.36% 1.16% 10.8% (90) 216.553 1,721 0.61% 8.6% (91 (91) Ballston Spa National Bank 319,382 329 478 22,097 84.074 0 825 982 287% 0.3% 71% 29% 1.1% 25% 72% 7.1% 7.6% 118 0.55% 3.26% 78.4% 3.82% 83% 12,707 12.5% 472,358 126 0.50% 74.1% 0.65% 4.4% (92 (93) Bank Of Greene County 296.203 668 556 29.589 184.048 92.391 724 724 179% 0.2% 66% 34% 0.7% 19% 80% 1% 10.1% 10.3% 71% 95 1.01% 3.51% 73.1% 4.06% 0.76% 7.6% (93 76,407 14.9% 2.57% -23.2% (94 (94) Bessemer Trust Co NA 343,633 125,943 74,343 132,008 0.0% 67% 0.0% 100% 14.9% 321 53.49% 51.24% 93.1% -8.00% 1,078 60,333 219,338 62% 4.10% 1.20% 7.2% (95) (95) Brooklyn FSB 360,232 870 126,431 143% 38% 27% 17.0% 0.61% 54.3% (96) Chinese American Bank 340.563 45,253 145,256 162.751 7.565 1.589 1.589 60% 0.5% 51% 49% 0.7% 95% 11.6% 11.3% 0.21% 2.77% 58.2% 5.05% 0.95% 7.2% (96 337,352 425 425 69% 31% 81% 19% 60.5% 4.37% 0.93% 11.9% (97 (97) Country Bank 0.1% 0.7% 8.1% 7.5% 82% 0.38% 2.79% (98) Cross County FSB 62% 67.0% 3.74% 0.77% 10.1% (98 128,448 38% 0.39% 2 63% 277.286 (99) Delta National Bankk & Ti 43.639 26.132 231.341 26 392% 0.0% 11% 89% 0.4% 62% 14% 5% 14.6% 14.1% 11% 6.10% 6.45% 77.8% 2.35% 1.00% 6.6% (99) (100) Elmira Svgs Bank FSE 334.696 11.2% (100) 616 22,959 208,430 106.151 7.4% 70.3% 0.76% (101) Evans National Bank 150,599 447.909 893 35.086 261.505 1.542 970 970 0.2% 63% 37% 69% 31% 0% 8.4% 71% 128 0.87% 2.90% 66.0% 3.86% 0.79% 10.0% (101) 347% 1.3% 7.9% (102) First American Intl Bank 325.341 224 400 35.803 215.581 89.599 (703) 138 0.0% 68% 32% 0.6% 93% 11.4% 11.6% 136 0.67% 3.33% 73.1% 4.14% 0.51% 4.5% (102 (103) First Central Svgs Bank 13% 30% 7.2% 0.69% 0.95% 14.1% (103 70% (104) First National Bank Of Jeffersonvill 404.208 125.857 32% 1.4% 50% 10.4% 10.7% 128 0.82% 3.37% 67.2% 4.61% 1.03% 10.2% (104) 1.015 243.759 2.563 0.51% (105) First National Bank Of Scotia 257,571 19,353 (147) 67% 0% 7.8% 3.76% 322 330 196,678 43,829 999 236% 0.4% 82% 18% 1.2% 32% 7.3% 84% 137 0.67% 77.9% 4.48% 6.9% (105 (106) First Niagara Commercial Bar 45,226 414,558 23,975 0.28% 2.574 (107) Fulton Svgs Bank 412 236 302 106 2.519 60% 0.6% 12% 88% 12 4% 12.1% 131% 117 1 17% 2.86% 68.9% 3.24% 0.84% 7.0% (107) 19% 0.73% (108) Geddes FS&LA 48,751 279,836 30,910 0.1% 10% 0.2% 15.5% 15.5% 0.08% 1.58% 58.7% 2.68% 4.7% (108 304% 105 9.91% 183.1% 4.86% -2.48% (109) Great Eastern Bar 328,455 217.530 81.209 9.2% 0.98% -26.2% (109 (110) Habib American Bar 331 236 1 165 1 332 36 964 43 775 2 597 1 225 1 225 335% 0.4% 889 12% 12% 10.9% 11.8% 94% 105 3 14% 4 19% 60.5% 4 03% 1 64% 14 7% (110) 268 132 4.4% (111) (111) Lake Shore S&LA 27,805 37% 13% 0% 8.1% 71% 0.44% 2.52% 84.1% 2.83% 0.34% 382,100 207,396 146,681 123% 0.3% 0.6% 87% 8.0% 100 960 25,722 184% 0.84% (112) Lyons National Ba 196,70 8.2% 10.8% (112 (77) 11 46% (113) Mahonac National Bank 461 838 1.224 1.072 37 000 285 653 133 840 6 274 782 782 0.2% 69% 31% 1 1% 53% 0% 7 2% 7 7%! 68% 120 0.71% 3 27% 67.8% 4 51% 0.94% 11.7% (113) 51,425 219% 1.2% (114 (114) Metropolitan National Ban 408.347 317,407 54,537 11,018 11.1% 148 4.11% 0.16% 707 0.3% 88% 12% 95% 10.6% 90% 3.27% 5.99% 85.4% (115) Mitsubishi Ufi Tr & Bankg Corp 424,295 1,014 413,078 1.261 52 7% 37.2% 37.1% 67 3.81% 4.32% 74.5% 2.05% 0.88% (116) Oneida Sygs Bank 424.098 51.560 237.692 127.890 15.315 130 3034% 0.0% 64% 36% 9.2% 9.6% 240 3.16% 5.01% 78.6% 3.73% 0.87% 7.4% (116) 0.9% 1,534 200,615 (117) Orange County Trust Co 196,483 1,414 50% 50% 32% 15.3% 0.77% 2.18% 47.3% 4.22% 1.48% 10.3% (117 436,124 1,588 62,481 180% 0.3% 1.3% 15.0% 75% 0.92% 12.2% (118 332.643 207,906 8.6% 80.2% 3.27% (119) Pathfinder Bank 303.932 235 190.937 79.683 4.306 1.426 887 2.313 119% 0.8% 71% 29% 0.9% 28% 72% 0% 7.9% 8.0% 80% 104 0.67% 3.11% 82.7% 3.47% 0.47% 5.8% (119) 8.8% (120) (120) Rhinebeck Svgs Ban 336,684 1352% 74.4% 4.70% 0.72% 37,044 0.61% 780 0.9% 45% 9.0% 9.6% 3.61% (121) Shinhan Bank Americ 490,631 859 62,111 2,344 2.344 0.5% 80% 20% 0.8% 96% 4% 13.3% 13.3% 119 0.97% 3.70% 4.28% 0.75% 375.484 73.2% (122) Sleepy Hollow Bank 269,248 19.795 167.641 89.022 1193% 0.0% 66% 34% 0.8% 50% 8.0% 8.4%! 68% 0.75% 2.94% 84.2% 2.89% 0.26% 3.4%!(122) (123) Solvay Bank 326.972 2.468 25% 2.43% 57.5% 3.78% 1.07% 11.3% (123 (124) Steuben Trust (311 751 535 24 650 186 567 97 932 370 2 543 57% 5% 0% 8.5% 8.5% 68% 127 1 17% 3 99% 72 7% 4 74% 0.93% 11 4% (124 2.215 328 0.8% 66% 87% 1.2% 19.4% 162% 13% 109% 5.6% (125) (125) The Rome Savings Bar 313.463 677 826 59.650 255.750 39.689 1.210 1.210 0.4% 32% 68% 19.1% 100 0.60% 3.18% 63.7% 4.69% 1.06% (126) Tioga St Bank 270.925 22.619 155.299 9.0% 82.4% 3.53% 0.21% 2.5% (126 (127) Walden Svgs Bank 252 111 558 20.535 166 276 58 588 217 761 761 253% 0.3% 73% 27% 1.2% 31% 68% 8.7% 9.2% 73% 109 1.39% 3 60% 69.7% 4 25% 0.89% 11.0% (127 14.1% (128) Watertown Sygs Bank 287.777 572 43.083 134.294 115.491 (2.774)266 266 0.1% 53% 47% 43% 14.8% 55% 0.89% 2.96% 70.1% 3.81% 0.84% 5.6% (128) 4.681.603 (12,682) 65% SUBTOTAL 14.529.348 24.552 17.70 (88) 1.753.668 8.730.956 35,576 2,023 37.599 0.3% 35% 79.11% 3.76% 0.49% 4.1% 0.82% MEDIAN 342,098 36,541 102,469 831 72.10% 7.2% ASSETS \$500-\$1 Billio 647,287 1,929 71,942 368,622 234,243 7,277 7,277 126% 63% 37% 60% 2% 1% 11.3% 11.6% 64% 215 1.53% 3.67% 65.7% 4.38% 1.26% 11.0% (129) (129) Adirondack Trust Co 5,206 (130) Alliance Bank NA 73,931 666.153 2,329 222% 71% 74% 29% 257 1.63% 69.5% 3.12% 8.9% (130 2,151 0.66% (131) Bank Of Castile 570.944 1.421 1.259 38.596 384.390 152.386 (10) 549 1.197 595 1.792 409% 0.3% 26% 1.3% 50% 36% 15% 7.1% 7.7%! 74% 154 0.86% 2.92% 64.9% 3.92% 0.89% 13.0% (131) 75.407 (132) Bank Of Smithtov 745.169 121,257 3,066 8.2% 180 1.06% 51.3% 4.37% 1.48% 18.8% (132) 12600% 86% 13% 2.63% 5.5% (133) 766.337 1.293 209 53 057 701,617 (9.424) 7% 93% 21% 11.1% 10.1% 0.53% 32.9% 1.56% 0.66% (133) Bank Of Utica 2 526 94.795 366 576% 4.0% 79% 40 (134) Beacon Federa 530.433 1.068 37.631 457.027 65.015 582% 0.1% 11% 1.0% 23% 7.4% 113% 102 0.55% 1.92% 58.0% 2.85% 0.77% 10.6% (134) 929.140 1.797 1,783 741 306.917 579,690 18.549 253 253 1310% 47% 102 0.13% 56.0% 0.76% (135) Berkshire Bank 0.5% 44% 6.9% (135) 1.34% 76,201 67% 61% 33% 14% 0% 0% 75.5% 0.51% 1.47% 7.6% (136 (136) Bpd Bank 504.239 32,082 284,783 1,940 118 (137) Bridgehampton National Bank 525,001 2,250 46,436 300,723 188,908 (20) 352 352 676% 0.1% 39% 0.8% 64% 36% 9.3% 9.6% 64% 0.75% 2.85% 51.9% 5.09% 16.7% (137 (138) Carver FSE 18,484 0.91% (139) Chemung Canal Trust Co 721,820 1.526 1 544 77,611 435.183 229,031 (22) 7.489 1.448 8,937 131% 64% 42% 57% 1% 10.2% 10.5% 284 1.73% 3.83% 73.6% 3.76% 0.86% 8.0% (139) 2.879 1.2% 36% 2.3% 76% 53.9% 1.77% (140) City And Suburban FSB 671,919 2,919 3,075 50,821 495,563 156,688 20256% 0.0% 75% 7.7% 87% 120 0.82% 2.12% 3.23% 24.0% (140) 353,028 231,112 3,200 21% (141) Doral Bank FSB 608,412 916 59,703 57% 0.5% 58% 78% 9.5% 0.22% 70.8% 5.0% (141) (142) Emigrant Svgs Bank-Brooklyn/Qu 842,206 N/A 75.**51**7 0.0% 100 0.12% 63.3% 9.7% (142 6% 7% 33,612 524,282 7.2% (143) (143) Emigrant Sygs Bank-Long Island 582.812 N/A 71 0.40% 2.26% 1196% (145) Greater Buffalo Svgs Bank 797 156 567 81 44 555 445 356 299 329 (471) 225 954 121 1 075 322% 0.1% 58% 42% 0.7% 26% 74% 0% 6.3% 6.5% 69% 204 0.21% 1 97% 93.3% 2 04% 0.04% 0.7% (145) (146) M&T Bank NA 8.7% (146) 734.234 1.428 1 895 88.284 225.667 502,406 1.895 304 2.199 135% 0.3% 34% 66% 1.1% 0% 100% 13.0% 13.1% 0.01% 0.37% 18.7% 1.99% 1.12% 1,150 3.57% (147) Marathon National Bank-Ny 432,822 (1,414) 27,068 416% 42% 10% 150 5.83% 28.3% 3.35% (148) New York Commercial Bank 593 056 93 211 264 771 235 050 51 499 200 200 835% 0.0% 51% 49% 0.6% 97% 66% 72 0.60% 3.08% 81.6% 3 78% 0.45% 3.0% (148) 7 7% 33.5% (149) Partners Municipal Bank 623,306 1.855 1.262 0% 100% 33.5% 0.01% 0.08% 5.1% 0.86% 2.6% (149) 196,440 490.029 0% 0.0% 0% 100% 0.0% 0% 0% 1.85% 714,885 72,232 1.094 573% 0.2% 76.6% 3.27% 0.55% 407.660 252,007 10.8% (151) Ponce De Leon Federal Bank 595.958 1.569 1.523 54.254 480.554 90.927 325 8.199 8.199 50% 1.4% 84% 16% 0.8% 51% 48% 0% 9.1% 8.4% 91% 169 0.66% 3.24% 64.2% 4.59% 1.03% 11.5% (151) 7.3% (152) (152) Putnam County Svgs Bank 888,488 88,184 377,505 478,031 (8.815)836% 0.0% 44% 145 0.17% 61.9% 3.02% 0.72% 1,998 1.601 331 331 56% 0.7% 53% 46% 10.1% 9.4% 47% 1.90% 621,850 92,544 9,838 10,439 83% 17% 68% 12.1% 11.0% 2.40% 81.5% 4.50% 0.82% (153) Ulster Svgs Bank 1,012 1,267 75,969 465,367 10,001 438 37% 0.8% 32% 105% 349 5.25% (154) Wilber National Bank 759.062 2.239 1.972 106 64.733 398.955 306.238 5.171 2.005 2.025 298% 0.3% 57% 43% 1.5% 51% 45% 8.4% 8.8% 66% 0.76% 2.48% 58.2% 3.76% 1.04% 12.2% (154) (155) Woori Amer Bank 826,618 2.879 184.321 23,721 3.456 3.456 0.4% 77% 17% 0% 8.9% 81% 203 54.3% 5.31% 1.40% 12.7% (155) 2.189 8.8% SUBTOTAL 19.402.630 42.315 47.003 755 1.941.375 9.924.473 8.261.436 (26,564) 158,268 3.073 59.242 182% 54% 42% 9.7% 0.92% 2.43% 60.97% 3.37% 0.98% 9.8% 56.169 0.3% 46% 1.0% 56% 9.6% 62% 4.067 72.232 1.075 MEDIAN 220 8.9% ASSETS \$1-\$25 Billion 4.106.926 7.083 3.805 0 160.598 1.589.748 2.302.625 9.489 9.489 92% 60% 0.6% 43% 82% 0.60% 2.29% 78.7% 2.43% 1905% (157) Apple Bank For Svgs 7 596 967 14 083 611.243 1 158 652 6 288 497 3,720 0.31% 10.2% (157) 40.2% 2.22% 0.92% 1,223 1.01% 22,024,159 0 1,497,025 49,486 50,709 71% 5.5% 1,631 (158) Astoria FS&LA 63,347 56,080 14,664,295 6,272,452 192,996 164% 0.2% 69% 31% 0.6% 29% 0% 6.2% 113% 0.42% 0.99% 39.3% 2.24% 14.5% (158) 276,316 0.88% (160) Banco Popular North America 12.145.837 19,234 21,315 (13) 1,269,822 8.416.342 2.528.269 439,371 53,715 9,421 63,136 161% 0.5% 76% 24% 1.0% 68% 28% 4% 7.4% 7.7% 99% 2,091 0.81% 2.55% 65.0% 3.47% 0.71% 6.8% (160) 5.6% (161 (161) Bank Leumi Usa 5,986,974 6,865 5,381 385,913 2,705,755 2,988,514 4,550 4,694 4,694 1406% 0.1% 47% 53% 2.4% 91% 6.4% 7.4% 0.63% 1.66% 73.6% 1.70% 0.36% (113) 792,140 5% (162) Bank Of Tokyo Mitsubishi Tc 4,430,709 23,888 2,173,187 9,466 10,209 10,209 0.2% 45% 55% 0% 16.2% 6.7% 87% 121 1.35% 1.57% 45.0% 2.32% 2.09% 12.0% (162) (163) Canandaigua National Bankk & Trust 1.080.336 2.926 3.063 85.249 774.801 248.278 1.527 6.425 6.799 129% 0.6% 77% 23% 61% 39% 1.21% 3.20% 62.0% 4.19% 1.14% 14.4% (163) 374 8.1% 8.2% 2.4% (164) 0 2,729,678 (164) Citizens Bank, NA 17,035,776 N/A 81 3,605,972 10,382,469 3,211,664 87,184 6.8% 0.51% 5,194 0.5% 76% 0.7% 80% 0% 6.7% 1,670 0.59% 1.68% 60.8% 2.72% 21,286 81,990 88% 24% 20% 92% 503.310 34% 4 146 078 14 090 10,163 2.408.367 1.268.745 218,486 14,828 1,613 16,441 222% 7.2% 0.88% 2.75% 4.17% 0.98% (166) Dime Syas Bank Of Williamsburg 3.081.142 11.721 9.201 0 325.582 2 663 490 232 466 55 638 313 313 5178% 0.0% 91% 9% 5% 9.0% 7.7% 136% 383 0.34% 1 33% 42 3% 3.04% 1 19% 10.9% (166)

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FINANCIAL CONDITION AND OPERATING PERFORMANCE
(DATA AS OF MARCH 31, 2006:

(12) (13) (14)

NEW YORK COMMERCIAL BANKS, SAVINGS BANKS & S&L'S FDIC CALL REPORTS)

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		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	
				<u>B</u>	ASIC	DATA (S	SELECT)	!		j	N O N	- P E	R F O	R M I	N
									UNRLZD.						
					Realized			Investmnts.	Securities	İ	Total				N
		Total	NET IN	COME	Net	Total	Gross	+ Securities	Gains/	Non-	Non-		Total	Reserve	F
Bank	(\$000's)	Assets		r Tax	Gains/	Equity	Loans	+Fed Funds	Losses	qualifying	Performing	Non-	Non-	% Non-	Ass
	(40000)	Period			(Loss) on								Performing	Perform.	
#		End		03/06			End		Maturity"	Assets	NA's+90+	O.R.E.O.	Assets		(Per. E
	Bank Name					•		,							
	Emigrant Bank	9,248,689	56,297	30,271	9,031 0	827,469	6,302,851	2,525,745	0	44,307	131,026	2,471	133,497	23%	1
	Emigrant Svgs Bank-Bronx/Wches	1,174,774		2,059	•	66,240	16,175	1,119,298	0	0	1	0	1	2400%	(
	Emigrant Svgs Bank-Manhattan	1,336,550		2,601	0	84,628	37,134	1,265,358	0	0	7	0	7	829%	(
	Fiduciary TC Intl	1,141,128	(6,090)	(43,095)	82	784,651	146,862	286,202	-	647,396	0	-	0	0%	(
	First Niagara Bank	8,069,719	21,456	23,259	0	1,283,273	5,426,789	1,533,824	0	757,738	20,610	922	21,532	351%	
	Five Star Bank	1,972,302	434	4,557	0	200,251	966,104	862,569	(73)	40,012	18,595	879	19,474	109%	
	Flushing Svgs Bank FSB	2,411,885	6,250	6,239	0	171,595	1,967,340	338,123	0	3,905	1,944	0	1,944	329%	
	Glens Falls National Bankk & Trust	1,294,302	4,021	3,844	0	117,948	824,439	402,120	63	15,146	1,161	-	1,161	877%	
	Hudson Valley Bank	2,064,987	7,364	8,332	(11)		1,044,398	914,197	(1,096)	9,269	5,114	0	5,114	274%	
	Independence Community Bank	18,914,009	56,403	41,003	2,074	2,407,641	12,736,118	3,802,963	0	1,263,270	41,201	1,327	42,528	241%	
	Interaudi Bank	1,122,906	1,501	1,521	0	75,405	297,843	790,317	37	0	100	0	100	2749%	
	Intervest National Bank	1,671,436	3,181	6,156	0	161,909	1,297,634	343,996	(2,684)	0	1,546	0	1,546	982%	
	Israel Discount Bank Of Ny	9,078,960	13,081	9,582	1,244	547,006	2,844,514	5,715,704	(14,545)	0	7,718	1,092	8,810	732%	
	Maspeth FS&LA	1,262,866	5,799	4,576	0	326,908	1,156,242	79,947	0	0	2,633	0	2,633	245%	
	Mizuho Corporate Bank Usa	3,073,011	7,833	11,895	(27)	,	2,288,667	687,796	(1,225)	23	11,058	0	11,058	159%	
	Nbt Bank NA	4,853,063	12,685	13,468	(934)	433,322	3,247,841	1,212,144	(872)	111,104	13,336	279	13,615	374%	
	Northfield Svgs Bank	1,375,893	3,835	3,176	11	148,285	400,511	880,721	(989)	17,689	2,495	0	2,495	198%	
	Partners Trust Bank	3,858,126	7,201	7,031	0	523,349	2,249,439	1,148,348	0	259,420	6,819	203	7,022	552%	
	Provident Bank	2,743,563	5,120	4,688	0	355,417	1,411,491	1,005,218	0	168,763	4,144	90	4,234	485%	
	Ridgewood Svgs Bank	3,275,801	6,539	5,382	446	524,472	1,838,759	1,253,664	(50)	500	1,996	38	2,034	125%	
	Safra National Bank	4,574,993	6,630	6,249	0	442,707	1,361,862	2,997,614	1,231	0	0	0	0	0%	
188)	Signature Bank	4,494,621	5,728	7,958	316	352,824	1,211,369	2,956,126	(11,983)	0	10,555	0	10,555	102%	
189)	Sound Federal Savings	1,164,157	1,119	1,056	0	117,878	748,378	370,680	0	13,970	2,893	0	2,893	114%	
190)	State Bank Of Long Island	1,590,532	2,965	3,185	(35)	78,498	916,932	553,957	3	2,529	4,663	0	4,663	335%	
191)	Sterling National Bank	1,855,544	6,171	7,058	(460)	124,012	1,061,202	661,881	(14,732)	0	5,004	1,298	6,302	322%	
192)	Suffolk Cty National Bank Of Riverhea	1,422,575	5,179	5,298	0	100,932	922,426	404,797	535	2,007	4,214	0	4,214	241%	
193)	Tompkins Trust Co	1,096,436	3,589	3,965	0	88,693	589,366	421,541	231	301	1,181	78	1,259	500%	
194)	Trustco Bank	2,928,259	12,714	12,299	0	208,158	1,535,485	1,312,065	0	553	1,960	28	1,988	2246%	
195)	Union St Bank	2,791,724	8,470	9,274	0	261,603	1,498,955	1,170,325	(14,585)	4,781	8,178	0	8,178	189%	
196)	United States Trust Co, NA	10,444,794	6,536	28,024	0	1,234,233	6,626,403	2,857,217	0	510,882	1,600	0	1,600	1621%	
	SUBTOTAL	196,594,004	432,189	406,334	12,012	22,684,420	110,887,994	68,585,134	(132,236)	7,575,343	545,004	26,530	571,534	192%	
	MEDIAN	2,928,259	6,539	6,249	0	326,908	1,411,491	1,170,325	0	4,781	4,663	0	4,663	312%	
									1						
	ASSETS OVER \$25 Billion														
	New York Community Bank	26,480,963	95,526	74,022	2.328	3.772.529	17,881,484	5,143,872	(133.069)	2,013,142	25,308	1.294	26.602	308%	
	Deutsche Bank TC Americas	36,034,000	47,000	30,000	2,000	7,905,000	7,563,000	20,524,000	0	38,000	118,000	1.000	119,000	86%	
	Manufacturers & Traders Tc	54,684,473	193,981	209,638	58	6,354,563	40,632,931	7,705,693	1,695	3,189,395	235,326	9,284	244,610	270%	
	North Fork Bank	57,206,290	266,514	220,540	6,729	9,639,991	38,206,269	10,373,565	32	6,275,750	71,722	5,455	77,177	307%	B.
	Bank Of New York	87,750,000	287,000	332,000	(4,000)	8,553,000	32,983,000	41,367,000		2,908,000	69,000	0,400	69,000	601%	N.
	Citibank NA	749,335,000	2,281,000	2,778,000	74,000	58,036,000	403,521,000	270,514,000		20,264,000	3,945,000	46,000	3,991,000	157%	
		,0,000,000	_,,,,,,,,	_,,,,,,,	,550	22,000,000	,	0,0,000		, ,,,,,,,,	5,5 .5,500	.0,000	_,00.,000	.0. 70	
	SUBTOTAL	1,011,490,726	3,171,021	3,644,200	81.115	94,261,083	540,787,684	355,628,130	(175 342)	34,688,287	4,464,356	63,033	4,527,389	171%	
	MEDIAN	55,945,382	230,248	215,089	2,164	8,229,000	35,594,635	15,448,783		3,048,698	94,861	3,375	98,089	289%	
	INCEDIO III	33,343,362	250,240	210,009	2,104	0,220,000	00,004,000	10,770,700	0	0,040,030	34,001	0,070	30,009	20370	
	NEW YORK	1.251.747.349		4.128.888	93 800	*************	675,933,236	440 642 382	(350, 250)	42,613,184	5.138.569	99.166	5.237.735	174%	
	NEW TORK	1,231,141,349		7,120,000	30,000	***************************************	010,900,200	770,042,302	(350,250)	72,013,104	5,150,509	33,100	3,231,135	17470	
					1										

1)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
i		<u> B A L</u>	LANC	ESHE	<u>E T</u>	:	C A P	I T A L			<u> </u>	ATINO	<u> </u>	:	<u> P R O</u>	<u>F </u>
1-	Loans		ĺ	Commercial	Retail	045		! !	Gross		Non-	Non-	Non-	Net	Return	Return
f	%	Securities		Risk	Risk	Other & Govt. Risk		Adj.	Loans	Full	Interest	Interest	Interest	Interest	on	on
	Earning	% Earning	Reserve	Loans	Loans	Loans	Tier 1	Tier 1	% Total	Time	Income	Expenses	Expense	Margin	Average	Average Bank
s	Assets	Assets	% Gross	% Gross	% Gross	% Gross	Levg.	Leverage	Deposits		% Average	•	Effciency	(Estimated)	Assets	Equity #
ı,	(Avg Yr.)	(Avg Yr.)		Loans (Est.)		Loans (Est.)	•	(Per. End)	(Per. End)	Employ.	Assets	Assets	•	Full Tax Eqv)	(After tax)	(After tax)
') '-	67%	33%	0.5%	28%	66%	6%	8.8%	7.7%	91%	843	0.53%	1.61%	61.0%	2.21%	1.22%	15.0% (167)
6	1%	99%	0.5%	0%	100%	0%	6.0%	6.0%	1%	145	0.33%	1.60%	57.9%	2.65%	0.69%	12.7% (168)
6	2%	98%	0.2%	0%	100%	0%	6.7%	6.7%	3%	124	0.11%	1.45%	52.4%	2.72%	0.77%	12.5% (169)
%	31%	69%	0.0%	28%	61%	11%	30.0%	30.0%	48%	239	11.53%	35.70%	280.0%	3.01%	-13.92%	-21.4% (170)
%	77%	23%	1.3%	46%	54%	0%	7.6%	-2.1%	98%	1,958	1.30%	2.51%	57.6%	3.59%	1.15%	7.3% (171)
%	53%	47%	2.1%	37%	55%	8%	8.8%	8.9%	57%	699	0.91%	2.89%	65.2%	3.80%	0.91%	9.1% (172)
%	85%	15%	0.3%	66%	34%	0%	7.4%	7.4%	129%	242	0.39%	1.55%	48.1%	3.02%	1.05%	14.8% (173)
%	67%	33%	1.2%	28%	70%	2%	8.4%	9.1%	82%	398	1.16%	2.55%	56.8%	3.53%	1.18%	13.0% (174)
%	53%	47%	1.3%	78%	22%	0%	7.7%	8.1%	75%	376	0.55%	2.43%	46.7%	4.91%	1.63%	20.5% (175)
%	76%	24%	0.8%	78%	19%	3%	7.2%	7.6%	113%	2,184	0.47%	1.70%	57.9%	2.82%	0.86%	6.8% (176)
%	27%	73%	0.9%	72%	25%	4%	6.9%	7.2%	34%	75	0.25%	1.27%	57.6%	2.03%	0.54%	8.2% (177)
%	80%	20%	1.2%	101%	-1%	0%	9.9%	10.5%	88%	57	0.07%	0.80%	22.6%	3.54%	1.51%	15.5% (178)
%	34%	66%	2.0%	81%	4%	15%	6.4%	6.8%	42%	831	0.29%	1.61%	69.5%	2.18%	0.42%	7.0% (179)
%!	94%	6%	0.6%	38%	62%	0%	26.0%	26.3%	126%	198	0.07%	1.63%	36.8%	4.46%	1.46%	5.6% (180)
%!	75%	25%	0.8%	51%	2%	46%	30.8%	31.0%	202%	113	0.24%	0.81%	32.7%	2.30%	1.54%	5.0% (181)
6	74%	26%	1.5%	42%	54%	5%	7.4%	8.2%	89%	1,315	0.94%	2.54%	55.4%	3.95%	1.17%	14.0% (182)
6	30%	70%	1.2%	64%	36%	0%	11.2%	11.3%	40%	205	0.35%	1.62%	51.9%	2.97%	0.91%	8.5% (183)
% I	66%	34%	1.7%	20%	79%	0%	7.7%	1.3%	92%	755	0.55%	1.94%	64.9%	2.84%	0.74%	5.4% (184)
/o!	59%	41%	1.4%	51%	49%	0%	7.6%	1.5%	78%	535	0.57%	2.56%	71.3%	3.51%	0.70%	5.2% (185)
/0	59% 34%	41% 66%	0.1%	17% 64%	83% 16%	0% 19%	16.2% 9.5%	16.3%	69% 36%	563 196	0.21%	2.03% 1.22%	68.7% 65.9%	2.91% 1.94%	0.66% 0.56%	4.1% (186)
/0 i	29%	71%	0.9%	77%	19%	4%	8.4%	9.9% 8.2%	36%	373	0.40%	1.76%	57.9%	2.84%	0.56%	5.7% (187) 9.0% (188)
/0 I	66%	34%	0.9%	11%	89%	0%	9.5%	8.3%	74%	131	0.40%	1.76%	75.3%	2.54%	0.72%	3.6% (189)
/O I	61%	39%	1.7%	87%	12%	1%	5.1%	5.7%	65%	326	0.13%	2.98%	69.5%	4.23%	0.80%	16.5% (190)
/a :	61%	39%	1.5%	80%	18%	0%	6.8%	6.6%	74%	524	1.30%	3.94%	71.6%	4.53%	1.48%	23.3% (191)
16	69%	31%	1.1%	61%	37%	3%	7.4%	7.9%	81%	361	0.67%	2.76%	51.5%	5.02%	1.50%	20.8% (192)
6	59%	41%	1.0%	40%	58%	2%	8.4%	8.9%	77%	261	1.70%	2.70%	56.5%	3.76%	1.44%	17.9% (193)
%	53%	47%	2.9%	15%	85%	0%	7.6%	9.0%	60%	530	0.46%	1.64%	41.7%	3.62%	1.69%	23.2% (194)
%	56%	44%	1.0%	75%	25%	0%	9.6%	9.3%	83%	389	0.28%	1.81%	46.1%	3.81%	1.34%	14.3% (195)
%	74%	26%	0.4%	2%	92%	6%	7.2%	7.4%	85%	1,993	7.29%	7.99%	79.9%	2.93%	1.25%	13.2% (196)
i										,						
%!	62%	38%	0.9%	48%	48%	4%	8.4%	8.6%	82%	26,313	0.95%	2.29%	65.16%	2.86%	0.84%	7.3%
%¦	61%	39%	1.0%	51%	49%	0%	7.7%	7.7%	78%	389	0.47%	1.81%	57.90%	3.01%	0.92%	9.3%
%	77%	23%	0.4%	99%	1%	0%	8.4%	8.0%	147%	1,675	0.32%	0.80%	32.0%	2.52%	1.14%	7.8% (197)
%	29%	71%	1.3%	41%	6%	45%	22.2%	22.2%	46%	2,088	2.67%	4.62%	88.2%	3.33%	0.34%	1.5% (198)
%!	84%	16%	1.6%	63%	35%	2%	6.7%	7.4%	108%	12,815	1.78%	2.73%	52.9%	3.82%	1.54%	13.3% (199)
%	78%	22%	0.6%	46%	53%	0%	7.5%	7.8%	104%	8,234	1.10%	1.73%	41.8%	3.59%	1.54%	9.0% (200)
%	45%	55%	1.3%	29%	21%	49%	7.3%	7.6%	50%	18,888	4.62%	4.15%	62.7%	2.38%	1.53%	15.7% (201)
%	61%	39%	1.5%	9%	17%	57%	6.4%	6.7%	78%	189,541	3.10%	3.76%	61.7%	3.34%	1.53%	19.4% (202)
ī				- 70	1170	- 4							2 /0			()
%	61%	39%	1.4%	21%	21%	47%	7.2%	7.5%	79%	233,241	2.96%	3.57%	61.41%	3.27%	1.48%	15.6%
%	69%	31%	1.3%	44%	19%	24%	7.4%	7.7%	91%	10,525	2.23%	3.24%	57.29%	3.33%	1.53%	11.1%
Ü										1						,
%	61%	39%	1.3%	26%	29%	42%	7.5%	4.2%	79%	270,879	2.58%	3.36%	62.12%	3.22%	1.35%	13.7%

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Contact: Doug Majo	or, V.P.																									
\$=000's; except per share	e which is in \$			BASIC DATA DATE						SHARE IN	IFORMATION DA	<u>- A</u>		DIVI	DEND DATA						PRICIN	NG DATA				
LTM Labora	. 12 Nameha			40	-	(0)	-			(40)	440	(40)	(40)	440		(40)		440	(40)	(00)	(0.1)	(00)	(00)	(0.1)		
LIM=Lates	t 12 Months	(1)	(2) (3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12) Diluted	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22) Avg	(23)	(24)	(25)	(26)
							Total	Total LTM	Common	Book	Tangible	EPS after	Median EPS	Quarterly	Dividends	Current			High	Low		Daily	Price/LTM	Price/	12 Mth	
	Company Name	Ticker	Filing Industry Date	Total Assets	Total Deposits	Total Equity	Tangible Equity	Net Income	Shares Outstanding	Value per Share (\$)	Book Value per Share (\$)	Extrdnry. (\$)LTM	Estimate (\$) Current Year	Dividends Declared (\$)	Declared (\$) LTM	Dividend Yield (%)	High Price (\$)	Low Price (\$)	Price Date	Price Date	Price (\$) 07/31/06	Vol 07/31/06	Earnings 07/31/06	Book (%) 07/31/06	Price Chg	12 Mth Return
(1) Adirondack Trust Company	, , , , , , , , , , , , , , , , , , , ,	ADKT	Bank 03/31/06	647,287	571,571	71,942	67,838	8,302	NA	NA NA	NA NA	NA NA	NA	\$8.50	\$68.00		\$1,440.00					5 NA		NA	-0.35%	2.00% (1)
(2) Alliance Financial Corporation		ALNC	Bank 06/30/06	990,545	771,488	69,701	60,282	7,157	3,565,059	\$19.55	\$16.91	\$1.96	\$2.17	\$0.22	\$0.86	2.8%	\$34.00	\$27.29	07/17/06	06/14/06	\$32.01	4,076	16.3	163.7%	-0.3%	1.2% (2)
(3) Arrow Financial Corporation (4) Astoria Financial Corporation		AROW	Bank 06/30/06 Thrift 06/30/06	1,516,334 21,861,475	1,151,105 13,092,232	114,746 1,268,135	97,835 1,082,984	17,865 213,625	10,311,000 101,055,435	\$11.19 \$13.38	\$9.52 \$11.43	\$1.71 \$2.12	\$1.65 \$1.90	\$0.24 \$0.24	\$0.96 \$0.92	3.6%		\$23.82 \$24.43	11/15/05 03/22/06		\$26.70 \$29.75	15,128 413.530	15.6 14.0	238.6%	2.1% 1.2%	4.0% (3) 2.9% (4)
(5) Ballston Spa Bancorp, Incorporated		BSPA	Bank 12/31/05	309,069	266,766	17,768	16,141	1,104	742,663	\$23.92	\$21.74	NA NA	NA NA	\$0.25	\$0.99	2.4%			01/06/06		\$42.10	130	28.3	176.0%		-9.3% (5)
(6) Bank of Akron		BARK	Bank 03/31/06	152,669	128,467	21,166	21,166	1,564	NA NA	NA NA	NA NA	NA	NA .	\$0.60	\$4.10	4.0%		\$41.00	08/31/05	08/29/05	\$60.00	0	NA	NA NA	0.0%	2.0% (6)
(7) Bank of New York Company, Inc. (8) Bank of Utica		BK BKUT	Bank 06/30/06 Bank 12/31/05	108,881,000 797,230	56,741,000 698,333	10,056,000 93,436	5,387,000 93,436	1,664,000 7,623	762,983,239 250,000	\$14.15 \$373.74	\$7.58 \$373.74	\$2.18 NA	\$2.25 NA	\$0.22 \$1.63	\$0.85 \$6.50	2.6% 1.5%		\$28.65 \$370.00	04/07/06 10/11/05	09/29/05 03/10/06	\$33.61 \$440.00	3,643,930	15.4 NA	237.5% 117.7%	5.5% -12.9%	7.6% (7) -12.2% (8)
(9) Berkshire Bancorp Inc.		BERK	Bank 03/31/06	952,428	684,327	109,267	90,718	5,339	6,893,556	\$15.85	\$13.16	\$0.76	NA	\$0.04	\$0.16	1.0%	\$18.75	\$14.82	08/11/05	02/13/06	\$16.06	987	21.1	101.3%	-5.8%	-5.3% (9)
(10) Bridge Bancorp, Inc.		BDGE OCNB	Bank 03/31/06 Bank 06/30/06	525,014 231,527	466,615 178,157	46,516 25,851	46,516 NA	9,312 867	6,195,087 2,294,000	\$7.51 \$11.42	\$7.51 NA	\$1.48 \$0.38	NA NA	\$0.23 \$0.09	\$0.92 \$0.35	3.6% 1.7%		\$24.00 \$17.50	08/09/05 07/31/06	01/05/06	\$25.50 \$21.76	1,330 2,635	17.7 57.3	339.6% 190.5%	3.2% 16.1%	5.1% (10) 17.6% (11)
(11) Bridge Street Financial, Inc. (12) Brooklyn Federal Bancorp, Inc. (MHC)		BFSB	Thrift 06/30/06	379,227	264,532	78,635	78,635	4,158	13,225,000	\$5.95	\$5.95	\$0.33	NA NA	\$0.09	\$0.00	0.0%		\$9.95	03/31/06		\$12.05	15,369	36.5	202.7%	9.0%	9.0% (12)
(13) Canandaigua National Corporation		CNND	Bank 03/31/06	1,089,689	984,963	76,718	76,718	11,244	479,437	\$160.02	\$160.02	\$22.79	NA	\$1.85	\$7.00	2.1%		\$287.00	05/18/06	12/01/05	\$350.00	0	15.4	218.7%	16.7%	19.2% (13)
(14) Capital Bank & Trust Company (15) Carver Bancorp, Inc.		CBTI	Bank 03/31/06 Thrift 03/31/06	168,153 660,993	151,331 504,638	15,509 48.697	15,509 48,697	445 3,770	2,653,895 2,506,822	\$5.07 \$19.43	\$5.07 \$19.43	NA \$1.47	NA \$1.22	\$0.00 \$0.08	\$0.00 \$0.24	0.0% 1.8%		\$6.25 \$15.00	01/20/06 04/27/06	08/04/05 01/10/06	\$8.00 \$17.90	160 1,125	NA 12.2	157.8% 92.2%	10.3% 16.2%	10.3% (14) 17.4% (15)
(16) Chemung Financial Corporation		CHMG	Bank 06/30/06	715,581	559,245	79,544	76,867	6,656	3,570,062	\$21.86	\$21.13	\$1.82	NA NA	\$0.24	\$0.96	3.2%		\$29.05	08/18/05	06/05/06	\$30.00	982	16.5	137.2%	-2.9%	-1.3% (16)
(17) Citigroup Inc.		C	Bank 06/30/06	1,626,663,000	645,612,000	115,428,000	NA 7.040	24,979,000	4,943,900,000	\$23.15	NA CO	\$4.92	\$4.30	\$0.49	\$1.91	4.1%		\$42.91	05/08/06	08/29/05	\$48.31	15,422,490	9.8	208.7%	-0.5%	1.7% (17)
(18) Community Bank of Orange NA (19) Community Bank System, Inc.		CBOG	Bank 03/31/06 Bank 06/30/06	46,210 4,139,724	38,172 3,039,582	7,843 451,576	7,843 229,680	(967) 42,536	2,175,961 29,850,000	\$3.60 \$15.13	\$3.60 \$7.69	(\$0.45) \$1.39	NA \$1.30	\$0.00 \$0.19	\$0.00 \$0.76	0.0% 3.6%		\$3.75 \$18.75	06/21/06 12/01/05	11/15/05 05/24/06	\$4.75 \$21.16	220 114,965	NM 15.2	131.8%	5.6% -6.2%	5.6% (18) -4.4% (19)
(20) Community Capital Bank		CCAB	Bank 03/31/06	159,785	140,257	7,383	7,383	510	269,179	\$27.43	\$27.43	\$1.90	NA	\$0.00	\$0.00	0.5%	\$39.75	\$25.25	04/13/06	03/03/06	\$38.75	150	20.4	141.3%	43.5%	43.5% (20)
(21) Country Bank Holding Company, Inc.		CYHC	Bank 12/31/05	343,183	280,771	18,318	18,318	2,043	1,689	\$10,845.47	\$10,845.47	\$1,209.00	NA NA	\$200.00	\$650.00	7.1%	NA NA	NA NA	401/0105		\$11,350.00	0	9.4	104.7%	0.0%	4.5% (21)
(22) Delaware Bancshares, Incorporated (23) Delhi Bank Corp.		DBAI	Bank 03/31/06 Bank 03/31/06	159,761 150,501	136,336 129,221	21,803 14,440	21,712 14,440	1,793 1,765	983,027 930.884	\$22.18 \$15.51	\$22.09 \$15.51	\$1.82 NA	NA NA	\$0.25 \$0.16	\$1.25 \$0.60	3.2% 2.8%		\$31.00 \$21.00	03/22/06	05/24/06	\$31.00 \$22.95	76	17.0 NA	139.8%	-3.1% 1.3%	0.7% (22) 2.7% (23)
(24) Dime Community Bancshares, Inc.		DCOM	Thrift 06/30/06	3,123,921	1,930,498	293,089	237,451	35,549	36,790,735	\$7.97	\$6.46	\$1.01	\$0.88	\$0.14	\$0.56	4.0%		\$13.21	08/03/05	10/12/05	\$13.97	105,354	13.8	175.3%	-4.4%	-2.6% (24)
(25) Elmira Savings Bank, FSB		ESBK	Thrift 06/30/06	338,384	241,068	22,576	22,281	2,804	1,324,431	\$17.05	\$16.83	\$2.10	NA NA	\$0.19	\$0.74	2.9%		\$23.16	07/20/06	02/23/06	\$26.76	578	12.7	154.3%	8.3%	9.9% (25)
(26) Empire State Bank, NA (27) ES&L Bancorp, Inc.		EPSB ESLB	Bank 03/31/06 Thrift 03/31/06	63,887 210,883	51,471 140,793	11,940 21,867	11,359 21,867	(1,433) 2,811	1,719,177 767,749	\$6.95 \$28.48	\$6.61 \$28.48	(\$0.83) NA	NA NA	\$0.00 \$0.35	\$0.00 \$1.05	0.0% 2.9%	\$10.50 \$50.00	\$7.95 \$35.00	12/30/05 05/04/06	03/10/06	\$9.15 \$49.10	92 400	NM NA	131.7% 172.4%	-12.9% 32.5%	-12.9% (26) 34.8% (27)
(28) Evans Bancorp, Inc.		EVBN	Bank 06/30/06	468,065	343,008	37,229	24,886	4,859	2,727,101	\$13.65	\$9.12	\$1.78	NA	\$0.17	\$0.67	3.3%		\$18.64		03/14/06	\$20.62	910	11.6	151.1%	-0.2%	1.6% (28)
(29) Financial Institutions, Inc.		FISI	Bank 06/30/06 Bank 06/30/06	1,923,819 99,302	1,617,057 85,826	172,676 12,819	134,208 12,819	20,955 1,590	11,325,693 60,000	\$13.69 \$213.65	\$10.29 \$213.65	\$1. 72 \$26.49	\$1.32 NA	\$0.08 \$2.00	\$0.32 \$9.40	1.6% 4.8%	\$21.98 NA	\$15.52 NA	11/25/05	10/20/05	\$20.14 \$166.15	37,114 0	11.7	147.1% 77.8%	2.7% 0.0%	3.5% (29) 2.4% (30)
(30) First National Bank of Groton (31) First National Bank of Scotia		FNBS	Bank 03/31/06	257,571	234,775	19,353	19,291	1,219	80,000 NA	\$213.65 NA	\$213.65 NA	\$26.49 NA	NA NA	\$2.00	\$2.00	1.7%		\$105.00	11/08/05	05/17/06	\$106.15	0	NA	77.0% NA	-11.7%	-10.6% (31)
(32) First Niagara Financial Group, Inc.		FNFG	Thrift 06/30/06	8,106,776	5,649,307		605,808	95,079	110,495,275	\$12.78	\$5.69	\$0.87	\$0.89	\$0.12	\$0.44	3.3%		\$13.35	01/12/06	10/13/05	\$14.63	647,515	16.8	114.5%	1.1%	2.7% (32)
(33) First of Long Island Corporation (34) Flatbush Federal Bancorp, Inc. (MHC)		FLIC FLTB	Bank 03/31/06 Thrift 03/31/06	968,818 149,706	828,650 109,627	92,123 16,116	91,903 16,116	12,042 309	3,838,278 2,786,257	\$24.00 \$5.78	\$23.94 \$5.78	\$3.06 \$0.13	NA NA	\$0.23 \$0.00	\$0.90 \$0.00	2.1% 0.0%	\$45.10 \$9.00	\$40.26 \$7.40	09/27/05 08/19/05	10/17/05 07/18/06	\$44.00 \$7.99	724 543	14.4 61.5	183.3%	4.1% 1.6%	6.4% (33) 1.6% (34)
(35) Flushing Financial Corporation		FFIC	Thrift 06/30/06	2,640,242	1,664,777	207,989	191,619	22,996	21,102,652	\$9.86	\$9.08	\$1.28	\$1.24	\$0.00	\$0.42	2.6%		\$13.95	08/01/05	10/12/05	\$16.64	94,429	13.0	168.8%	6.9%	8.3% (35)
(36) Gotham Bank of New York	-//-	GOBN	Bank 03/31/06	211,089	188,036	21,733	21,733	2,970	305,175	\$71.21	\$71.21	\$9.73	NA	\$0.38	\$2.50	1.4%		\$80.50	07/05/06	08/23/05	\$110.00	15	11.3	154.5%	34.2%	37.5% (36)
(37) Gouverneur Bancorp Inc. (MHC) (38) Great Lakes Bancorp, Inc.	***	GOV	Thrift 03/31/06	126,053 NA	70,288 NA	19,215 NA	19,215 NA	1,223 NA	2,292,084 NA	\$8.36 NA	\$8.36 NA	\$0.53 NA	NA NA	\$0.08 \$0.00	\$0.29 \$0.00	2.2% 0.0%	\$14.00 \$21.14	\$10.85 \$13.90	06/16/06 05/03/06	11/23/05 07/31/06	\$13.50 \$14.05	685 16,725	25.5 NA	161.5% NA	18.9% -21.1%	20.4% (37) -21.1% (38)
(39) Greene County Bancorp Inc. (MHC)	<i>III</i> ,	GCBC	Thrift 06/30/06	307,565	268,250	33,581	33,581	2,243	4,145,246	\$8.17	\$8.17	\$0.54	NA	\$0.12	\$0.46	3.3%		\$13.84	10/06/05	12/28/05	\$14.04	388	23.8	171.4%	-7.0%	-5.6% (39)
(40) Hudson Valley Holding Corp.		HUVL	Bank 03/31/06	2,197,673	1,515,457	169,396	155,519	31,315	8,144,139	\$20.80	\$19.10	\$3.74	NA	\$0.49	\$1.88	3.3%			12/09/05	09/08/05	\$60.00	70	15.7	288.5%	9.1%	10.9% (40)
(41) Intervest Bancshares Corporation (42) Jeffersonville Bancorp		JFBC	Bank 06/30/06 Bank 03/31/06	1,791,672 406,113	1,450,955 330,954	149,413 42,364	149,413 42,364	23,241 5,338	7,848,905 4,434,321	\$19.04 \$9.55	\$19.04 \$9.55	\$2.86 \$1.20	\$3.05 NA	\$0.00 \$0.11	\$0.00 \$0.46	0.0% 2.2%	\$48.43 \$26.15	\$18.97	07/19/06 08/10/05	10/13/05	\$44.35 \$20.12	1,063	15.5 16.8	232.9% 210.7%	79.2% -16.0%	79.2% (41) -15.2% (42)
(43) JPMorgan Chase & Co.		JPM	Bank 06/30/06	1,328,001,000	593,716,000	110,684,000	62,955,000	11,846,000	3,470,600,000	\$31.89	\$18.14	\$3.32	\$3.60	\$0.34	\$1.36	3.0%			05/05/06	10/13/05	\$45.62	11,898,785	13.7	143.1%	14.9%	17.8% (43)
(44) Kinderhook Bank Corporation		NUBK	Bank 03/31/06	162,538	144,407	13,432	13,432	912	700,153	\$19.18	\$19.18	NA NA	NA NA	\$0.12	\$0.45	1.7%			07/28/06		\$28.00 \$10.09	33	NA NA	146.0%	17.4%	19.0% (44)
(45) Lake Shore Bancorp, Inc. (MHC) (46) Lyons Bancorp, Incorporated		LSBK	Thrift 06/30/06 Bank 03/31/06	350,956 336,158	244,553 297,286	53,028 21,229	53,028 21,135	NA 2,343	6,612,500 858,967	\$8.02 \$24.71	\$8.02 \$24.60	\$2.87	NA NA	\$0.00 \$0.25	\$0.00 \$0.97	0.0% 3.3%	\$10.80 \$40.00	\$9.92 \$30.25	04/04/06 11/23/05	06/21/06	\$30.25	9,539	10.5	NA 122.4%	-16.9%	NA (45) -15.7% (46)
(47) M&T Bank Corporation		MTB	Bank 06/30/06	56,507,088	38,513,683	6,000,224	2,800,528	811,549	111,086,000	\$54.01	\$25.55	\$7.06	\$7.35	\$0.60	\$2.10	2.0%			07/28/06	10/11/05	\$121.92	394,405	17.3	225.7%	11.8%	12.8% (47)
(48) National Bank of Coxsackie (49) NBT Bancorp Inc.		NCXS NBTB	Bank 03/31/06 Bank 06/30/06	158,256 4,995,912	139,891 3,747,901	18,150 377,606	18,150 261,465	2,141 54,278	303,450 33,866,000	\$59.81 \$11.15	\$59.81 \$7.72	NA \$1.62	NA \$1.62	\$0.75 \$0.19	\$4.09 \$0.76	4.9%			01/24/06		\$61.91 \$23.68	62,739	NA 14.6	103.5%	-0.8% 9.7%	2.4% (48)
(50) New York Community Bancorp, Inc.		NYB	Thrift 06/30/06	28,728,824	13,614,085	3,697,170	1,430,522	231,518	295,056,819	\$12.62	\$4.88	\$0.87	\$1.00	\$0.19	\$1.00	3.2% 6.1%	\$25.50 \$18.70	\$20. 75 \$15.69		10/12/05 06/23/06	\$16.33	1,159,795	18.8	212.4% 129.4%	-1.2%	11.6% (49) 1.8% (50)
(51) North Fork Bancorporation, Inc.		NFB	Bank 06/30/06	59,381,835	36,814,605	9,062,577	3,048,088	878,691	465,747,444	\$19.46	\$6.54	\$1.89	\$1.92	\$0.25	\$0.97	3.5%			07/20/06	10/19/05	\$28.33	3,506,340	15.0	145.6%	3.6%	6.4% (51)
(52) Northeast Community Bancorp, Inc. (MHC) (53) Northern New York Bancorp, Inc.		NECB NTHN	Thrift 03/31/06 Bank 03/31/06	239,449 84,531	191,940 76,389	43,557 7,547	43,557 7,547	NA 484	NA NA	NA NA	NA NA	NA NA	NA NA	\$0.00 \$0.00		0.0%		\$10.75	07/13/06 08/25/05	07/28/06	\$11.05 \$46.50	NA 75	NA NA	NA NA	NA 0.5%	NA (52) 0.5% (53)
(54) Oneida Financial Corp. (MHC)		ONFC	Thrift 06/30/06	436,822	307,344	54,454	34,423	3,835	7,637,000	\$7.13	\$4.51	\$0.50	NA NA	\$0.00	\$0.45	3.9%			08/11/05			669	23.4		17.0%	21.7% (54)
(55) Orange County Trust Company		ORGC	Bank 03/31/06	436,124	266,537	62,481	62,481	6,414	NA	NA	NA	NA	NA	\$0.10	\$0.39	0.8%			10/05/05			171	NA			-2.8% <mark>(55)</mark>
(56) Partners Trust Financial Group, Inc. (57) Pathfinder Bancorp, Inc. (MHC)		PRTR PBHC	Thrift 06/30/06 Thrift 06/30/06	3,793,591 296,953	2,335,284 232,071	486,254 20,579	229,140 16,445	32,000 622	44,970,467 2,463,132	\$10.81 \$8.35	\$5.08 \$6.67	\$0.68 \$0.25	\$0.47 NA	\$0.07 \$0.10	\$0.28 \$0.41	2.7% 3.4%			12/23/05 11/21/05			177,470 100	15.5 54.6	97.7% 141.7%		-11.3% (56) -5.8% (57)
(58) Provident New York Bancorp		PBNY	Thrift 06/30/06	2,780,419	1,750,780	391,492	NA	20,514	42,623,299	\$9.18	\$5.12	\$0.49	\$0.45	\$0.05	\$0.20							94,820	27.5	147.0%		23.5% (58)
(59) Rome Bancorp, Inc.		ROME	Thrift 06/30/06	298,652	204,006	80,996	80,996	3,462	8,804,000	\$9.20	\$9.20		\$0.43	\$0.08	\$0.29		\$12.95					10,960	33.6	138.6%		19.1% (59)
(60) Seneca-Cayuga Bancorp, Inc. (MHC) (61) Signature Bank		SCAY	Thrift 06/30/06 Bank 06/30/06	161,382 4,703,283	115,418 3,714,793	10,050 35 5,726	NA 355,726	NA 30,014	NA 29,463,074	NA \$12.07	NA \$12.07	NA \$1.02	NA \$1.18	\$0.00 \$0.00	\$0.00 \$0.00		\$10.00 \$37.60	\$8.90 \$24.26		07/27/06 10/12/05		NA 203,344	NA 31.5	NA 266.2%	NA 14.5%	NA (60) 14.5% (61)
(62) Smithtown Bancorp, Inc.		SMTB	Bank 06/30/06	976,186	828,234	61,077		12,642	8,885,589	\$6.87	\$6.55	\$1.43	\$1.62	\$0.04	\$0.16		\$28.08	\$17.33				21,616		387.6%		34.6% (62)
(63) Solvay Bank Corporation		SOBS	Bank 12/31/05	452,863	407,639	43,103	43,103	4,959	2,163,389	\$19.92	\$19.92	\$2.29	NA	\$0 .20	\$0.80		\$75.50					298	22.5			-15.3% (63)
(64) Stamford Bank Corporation (65) State Bancorp, Inc.		SMFB STBC	Bank 03/31/06 Bank 06/30/06	87,983 1,631,590	63,494 1,427,730	14,298 59,797	14,169 57,277	(36,478)	430,564 11,149,998	\$33.21 \$5.36	\$32.91 \$5.13	\$1.30 (\$3.33)	NA NA	\$0.30 \$0.15	\$0.60 \$0.45		\$39.50 \$20.00	\$30.50 \$13.02	09/30/05 08/24/05		\$30.50 \$17.78	120 19,052	23.5 NM	91.9%		-15.8% (64) 7.2% (65)
(66) Sterling Bancorp		STL	Bank 06/30/06	1,994,934	1,415,443	147,115	123,319	23,510	18,712,072	\$7.86	\$6.59	\$1.21	\$1.13	\$0.19	\$0.75	3.8%	\$23.15	\$17.05	01/31/06	06/14/06	\$20.17	80,490	16.7	256.6%	2.2%	4.3% (66)
(67) Suffolk Bancorp		SUBK	Bank 06/30/06	1,443,080	1,181,288	100,032	99,218	22,508	10,251,106	\$9.76	\$9.68	\$2.17	\$2.23	\$0.22	\$0.84	2.8%			01/27/06		\$31.83	17,700	14.7	326.1%		-4.4% (67)
(68) Tompkins Trustco, Inc. (69) TrustCo Bank Corp NY	<u> </u>	TMP TRST	Bank 06/30/06 Thrift 06/30/06	2,136,688 2,967,789	1,646,533 2,631,691	181,123 214,160	NA 213,607	27,500 53,887	9,827,315 74,828,000	\$18.43 \$2.86	NA \$2.86	\$2.74 \$0.72	\$2.69 \$0.67	\$0.30 \$0.16	\$1.12 \$0.63	2.8% 5.8%			07/28/06 08/02/05		\$42.50 \$11.01	12,485 169,546	15.5 15.3	230.6% 384.7%	4.4% -11.4%	5.7% (68) -8.9% (69)
(70) U.S.B. Holding Co., Inc.		UBH	Bank 06/30/06	2,820,286	1,866,739	208,865	204,253	32,332	21,768,568	\$9.59	\$9.38	\$1.43	\$1.47	\$0.14	\$0.56	2.6%	\$23.90		08/02/05			25,470	15.4	229.3%		2.8% (70)
(71) Vernon Bank Corporation		VBNY	Bank 03/31/06	61,655	54,276	6,796	6,796	(253)	NA 1 801 000	NA 69.01	NA 69.04		NA NA	\$0.00	\$0.44	3.0%			03/02/06			429	NA 13.8			-23.5% (71)
(72) VSB Bancorp, Inc. (73) WebFinancial Corporation		VSBN WEFN	Bank 06/30/06 Bank 03/31/06	223,717 6,615	201,226 999	15,141 4,743	15,141 4,743	2,482	1,891,009 2,183,366	\$8.01 \$2.17	\$8.01 \$2.17	\$1.32 (\$0.52)	NA NA	\$0.00 \$0.00	\$0.00 \$0.00	0.0%	\$18.50 \$13.50		05/22/06 08/25/05			25 542	13.8 NM	226.6% 554.7%		12.0% (72) -0.6% (73)
(-) 1.20 manda osporation		*****	20 00/01/00	0,013	333	7,775	7,770	(1,127):	2,.00,000	ΨΖ.17	Ψ£.17	(40.02)	19/3;	ψ0.00	ψ0.00	0.070	Ç 10.00	Ų.1.00	00,20,00	55, 12100	Ψ.2.00	J-2	13091	33 F.1 /0	0.070	3.570:(10)

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