

The following is BAC's Quarterly Review of the New York banking industry for the quarter ending June 31, 2006. It includes data on all 199 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 9/29/06 is included on pages 19-22.

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 June 30, 2006:

SECOND QUARTER 2006 STATUS REPORT:

On an aggregate basis, the 199 remaining banks in New York (down from 205 in December of 2003), recorded a 9% increase in earnings for the three month period ending 6/30/06 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 97 institutions (51%) registered a decrease in quarter-to-quarter earnings and 93 institutions (49%) showed an increase. The median performance for all institutions was a -1.5% decrease. Nonetheless, 89% of all NY institutions were profitable. Here is the aggregate data; individual institutional data is contained on pages 9-18.

199 NEW YORK INSTITUTIONS (see pages 6-8 for complete details)	12 Months Ending: 12/31/05	6 Months Ending: 6/30/05	6 Months Ending: 6/30/06	% Change 6 Mos. '05 vs 6 Mos. '06
Net Income After Tax (\$ billions)	\$14.5	<u>0/30/05</u> \$7.1	<u>0/30/00</u> \$8.0	<u> </u>
Return on Assets (R.O.A.)	1.25%	1.24%	1.26%	570
Gross Loans (\$ billions)	\$656	\$638	\$712.4	12%
Deposits (\$ billions)	\$819	\$795	\$893.0	12%
Net Interest Margin	3.35%	3.34%	3.21%	
Efficiency Ratio	60.2%	59.4%	62.3%	
Non-Interest Inc. % Avg. Assets	2.5%	2.5%	2.4%	
Non-Performing Assets (\$ billions)	\$6.0	\$8.0	\$5.3	-29%
Tier 1 Leverage	7.6%	6.6%	7.5%	
Reserves % Non-Perf. Loans	163%	138%	167%	
Provision for Losses (\$ millions)	\$149	\$73	\$71	-3%
Liquidity (loans % deposits)	80%	80%	80%	

We include below 6-*month* summary data (as of 6/30/06) 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 6/30/)6				New			
(\$=Billions, except net inc.)	СТ	ME	MA	NH	RI	VT	Eng.	NY	NJ	PA
# Banking Institutions	56	37	190	26	12	19	340	199	131	254
% Institutions Profitable	89%	97%	94%	100%	83%	100%	96%	89%	89%	89%
Total Assets (\$ Bils)	\$64	\$56	\$238	\$19	\$21	\$8	\$408	\$1,301	\$144	\$415
Total Deposits (\$ Bils)	\$47	\$39	\$173	\$13	\$15	\$7	\$295	\$893	\$95	\$296
Gross Loans (\$ Bils)	\$45	\$38	\$94	\$13	\$13	\$6	\$209	\$712	\$82	\$246
Net Inc. After Tax (\$ Mils)	\$312	\$272	\$1,196	\$107	\$113	\$52	\$2,052	\$7,864	\$786	\$1,918
Return on Assets (R.O.A.)	0.99%	1.04%	1.02%	1.12%	1.10%	1.24%	1.06%	1.26%	1.12%	0.95%
Return on Equity (R.O.E.)	8.53%	5.83%	11.66%	11.58%	13.39%	14.36%	10.2%	12.79%	10.13%	10.58%
Net Interest Margins	3.47%	4.31%	2.41%	3.38%	3.14%	4.27%	2.92%	3.21%	2.80%	3.07%
Efficiency Ratio	64.5%	63.91%	68.6%	56.7%	57.3%	63.9%	66.6%	62.3%	52.5%	64.9%
Non-Perf. Assets % Assets	0.20%	0.31%	0.10%	0.20%	0.30%	0.50%	0.20%	0.40%	0.20%	0.30%

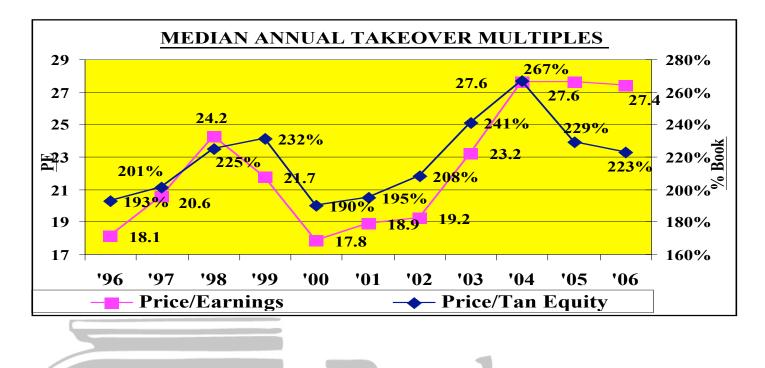
MERGER / ACQUISITION DATA AND COMPARATIVE STOCK PRICE MULTIPLES:

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 October 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.

				# Nor	theast	Bank a	& Thr	ift M&	A Tra	nsacti	on		
80 - 60 - 40 - 20 - 0 -	68	51	53	53	56	55	35	34	27	32	939	24	25
	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003	2004	2005	2006: Jan- Oct

For the 30 transactions in the Northeast <u>completed</u> over the last 12 months between October 2005 and October 2006 the median price for all deals (banks & thrifts) was approximately 223% of tangible book equity and a multiple of 27X 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.

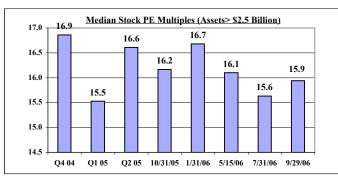
John S. Carusone, President

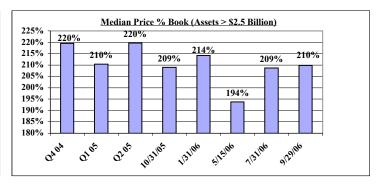
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	<u>Buyer</u>	Assets		<u>Target</u>	Assets		Completion	Deal \$			PRI	ICE:	-
		\$MM's	State		\$MM's	State		\$ MM's	Payment	% Equity	% Tan. Eq.	(X) LTM Inc	Dep
#REF!	F.N.B. Corporation	5,609,386	PA	North East Bancshares, Inc.	66,647	PA	10/7/05	14,765	Common Stock	2.15	2.16	N/A	24.85
-			NJ	Franklin Bank	81,046	NJ	10/13/05	22,151	Common Stock	1.94	1.94	13.53	26.34
	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
	UCBH Holdings Inc.	7,037,174	CA	Asian American Bank & Trust	127,121	MA	11/29/05	34,300	Cash,Common S		1.95	61.69	31.4
	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
-	Hudson Valley Holding Corp.		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	СТ	Cornerstone Bancorp, Inc.	232,789	СТ	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 C	516,876	NH	1/31/06	N/A	N/A	N/A	N/A	N/A	N/A
	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
	TD Banknorth, Inc.	31,784,335	ME	Hudson United Bancorp	432,975	NJ	2/1/06	1,923,126	Cash,Common S		4.55	17.03	28.09
-	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 Banl	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 Corporati	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
(21)	Community Bank System, Inc.	4,160,034	NY	ES&L Bancorp, Inc.	210,883	NY	8/14/06	38,963	Cash	1.78	1.78	13.86	28.8
(22)	Centra Financial Holdings	550,785	WV	Smithfield State Bank		PA	8/25/06	28,800	Cash	1.49	1.5	39.61	13.35
(23)	First Commonwealth Financial Corpo	6,026,320	PA	Laurel Capital Group, Inc.	314,295	PA	8/28/06	58,337	Cash,Common S	2.02	2.28	28.21	21.73
(24)	Allegheny Valley Bancorp	310,441	PA	RSV Bancorp Inc.	76,033	PA	9/11/06	16,220	Cash	2.36	2.36	45.06	28.28
(25)	Carver Bancorp, Inc.	660,993	NY	Community Capital Bank	159,785	NY	9/29/06	11,100	Cash	1.46	1.46	75.29	7.68
(26)	J.P. Morgan Chase & Company	1,198,942,000	NY	Bank of New York	87,750,000	NY	10/2/06	3,100,000	Cash	0.36	0.55	2.42	4.68
(27)	Alliance Financial Corporation	980,421	NY	Bridge Street Financial, Inc.	227,400	NY	10/6/06	57,594	Cash,Common S	2.15	2.46	63.98	31.13
(28)	Webster Financial Corp.	17,907,186	СТ	NewMil Bancorp, Inc.	877,774	СТ	10/6/06	173,529	Common Stock	3.21	3.79	19.74	27.1
(29)	Passumpsic Bancorp	415,013	VT	Siwooganock Holding Co, Inc.	139,194	NH	10/18/06	16,698	Cash	1.25	1.25	19.37	14.34
1	AVERAGE									207%	227%	33.1	24.5
1	MEDIAN									199%	220%	25.6	25.8
	MINIMUM VALUE									0.36	0.55	2.42	4.0
	MAXIMUM VALUE									3.67	4.55	86.15	41.5

NORTHEAST BANKING STOCK TRADING DATA THROUGH 9/29/2006

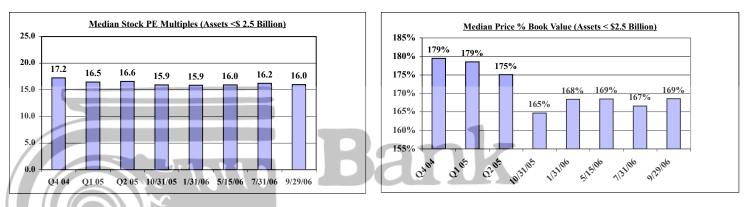
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COMMERCIAL BANKS ASSETS GREATER THAN \$2.5 BILLION

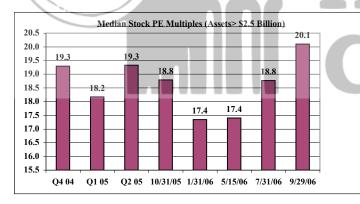


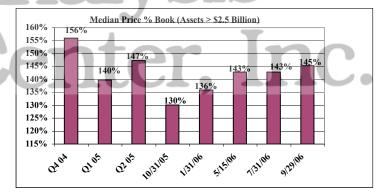


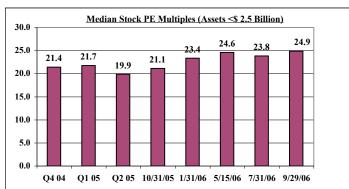
ASSETS LESS THAN \$2.5 BILLION



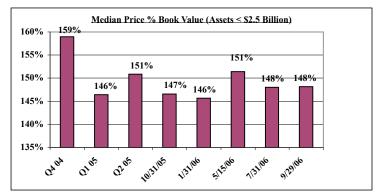
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ASSETS LESS THAN \$2.5 BILLION



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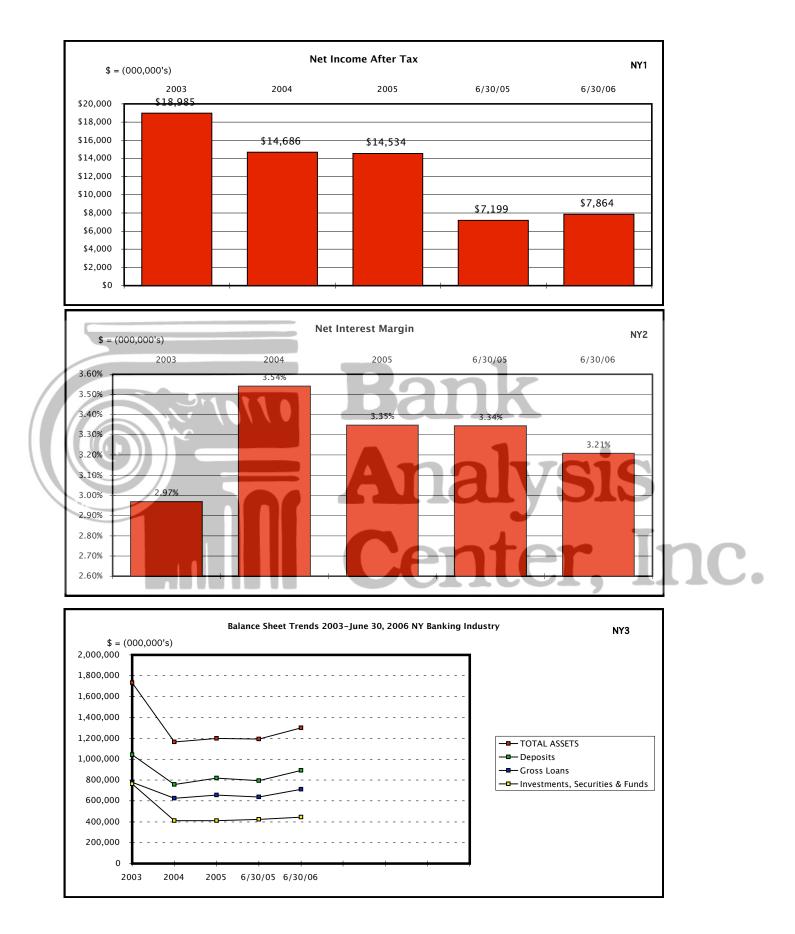
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Allowards for Loan Loses 15,489 10,477 5,448 (0,213) 6,748 (2,89) 3% (1,465) 144 Investments, Securities & Funds 765,169 414,423 44,010 34,219 84,4123 34,221 8% 19,322 8% 19,322 8% 19,323 8% 19,324 8% 19,324 8% 19,324 8% 19,324 8% 19,325 9% 9% 19,414 144,123 44,123 34,021 8% 19,325 9% 9% 19,414 9% 9% 19,425 14,423 44,123 34,021 14% 34,227 8,488 5,565 7,722 6,528 (1,17) 4% (2,17) 3% (2,17) 3% (2,17) 3% (2,17) 3% (2,17) 3% (2,17) 3% (2,17) 3% (2,17) 3% (2,17) 3% (2,17) 3% (2,17) 3% (2,17) 3% (2,17) 3% (2,17) 3% (2,17) 3% (3,10) 2% (1,16) 11,12 11 10,00 11,12,12 11,12		778 679	624 772	655 883	638 427	712 443	56 561	9%	74 017	12%	
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9 Days Past Dire Leans 3,164 2,368 2,003 2,179 1,888 (014) (123) (133) (133) (133) (133) (133) (133) (133) (133) (133) (133) (133) (133) (133) (133) (133) (133) (133) (133) (133) (147)										5%	
Hon-Accual Leam 11.223 6,120 3.324 5.324 5.334 3.340 (12) 0% (12) 0% (12) 0% (12) 0% (12) 0% (12) 0% (12) 0% (12) 0% (12) 0% (12) 0% (12) 0% (12) 0% (12) 0% (12) 0% (12) 0% 0% 0% 0% (12) 0% <th< td=""><td>TOTAL EARNING ASSETS</td><td>1,528,344</td><td>1,025,349</td><td>1,056,944</td><td>1,053,012</td><td>1,147,824</td><td>90,879</td><td>9%</td><td>94,811</td><td>9%</td></th<>	TOTAL EARNING ASSETS	1,528,344	1,025,349	1,056,944	1,053,012	1,147,824	90,879	9%	94,811	9%	
Total Non-Fortaming Learns 4,4227 8,488 5,555 7,422 5,238 (3/7) 4% (2,184) 92 OREGNON-Diffect Investment) 137 140 110 112 121 11 10% 9 9 All Other Asset 5,565 7,524 5,555 7,524 5,555 16,575 12 10% 9 9 9 All Other Asset 15,505 9,8229 5,664 7,534 5,555 7,622 5,205 16,573 12 10% 95 10%,714 95 10%,714 95 10%,714 95 10%,714 95 10%,714 95 10%,714 97 5,416 95,232 97,558 10%,714 95 10%,714 95 10%,714 95 10%,714 95 10%,714 95 10%,714 97 10% 10%,714 95 10%,714 95 10%,714 95 10%,714 95 10%,714 95 10%,714 96 10%,714 96 10%,714 96 10%,714 96 10%,714 96 10%,714 96	90 Days Past Due Loans	3,104	2,368	2,203	2,179	1,898	(304)	-14%	(281)	-13%	
OREG/Non-Direct Investment) 773 140 112 112 11 11% 19 8 1071AL NON-PERFORMING ASSETS 15,565 8,262 5,666 7,534 5,555 (2,105) -232 11 Other Assets 19,965 122,050 138,062 134,070 147,556 1,00,711 102,011										-36%	
TOTAL NON-PERFORMING ASSETS 15,305 8,828 6,664 7,534 5,359 (306) -5% (2,176) 29' All Other Assets 193,951 132,150 136,062 131,470 147,549 11,487 8% 16,078 122 Cash Dus Signing Frems. Acquip Intres, Other Assets) 1,733,610 1,156,172 1,192,017 1,300,731 102,061 9% 108,714 98 Chall definition 1,044,382 758,466 816,810 785,416 992,974 74,164 9% 97,558 110 Total adjour chain and surphus 133,270 111,100 1119,327 1119,207 1,300,231 8% 1,087,14 9% 97,558 108,714 9% 108,714 9% 108,714 9% 108,714 9% 108,714 9% 108,714 9% 108,714 9% 108,714 9% 108,714 9% 108,714 9% 108,714 9% 108,714 9% 108,714 108,714 108,707 108,91 7,914 1									(2,184)	-29%	
All Other Assets 199,951 132,450 135,062 131,470 147,549 14,87 8% 120 LABU TES & EQUITY Total Assets 1,733,640 1,165,127 1,99,071 1,00,0731 102,061 9% 108,714 9 All other Borowings & liabilities 1,93,956 265,656 200,151 77,84,66 98,937 20,261 9% 108,714 9% All other Borowings & liabilities 1,93,956 265,656 200,151 20,273 74,164 9% 9% 108,714 9% Intervention of the start structures 1,93,957 119,932 117,234 122,445 7,074 6% 9,167 88 108,714 9% No. Intervent Exponse 9,307 24,041 29,264 138,421 139,322 173,800 108,714 9% 108,714 9% *ion-intervent Honome 24,013 24,269 138,421 139,422 173,800 108,335 108,335 108,714 9% *ion-interventiscome 20,667 72 <									9 (2 176)		
Cash DugBidga Prens. SEquip.inting. Other Assets) 1.733.610 1.165.127 1.192.017 1.300.731 102.061 9% 105.714 9% LABLITES & EQUITY Total Appoint All other borowings & liabilities Total Labelities & EQUITY 1.044.382 758.466 818.810 785.416 892.574 74,164 9% 97.558 127.32 All other borowings & liabilities Total Labelities & EQUITY 1.044.382 758.466 818.810 785.416 892.574 74,164 9% </td <td>TOTAL NORTERI OKMING ASSETS</td> <td>13,303</td> <td>0,020</td> <td>5,004</td> <td>7,004</td> <td>5,555</td> <td>(500)</td> <td>-576</td> <td>(2,170)</td> <td>-2376</td>	TOTAL NORTERI OKMING ASSETS	13,303	0,020	5,004	7,004	5,555	(500)	-576	(2,170)	-2376	
TOTAL ASSETS 1.733,610 1.166,127 1.196,170 1.02,017 1.02,013 102,014 9% 108,714 9 LABILITES & EQUITY 1.044,332 758,466 318,810 795,416 992,974 74,164 9% 97,558 122 All other borrowings & liabilities 1.044,332 758,466 216,810 795,416 992,974 74,164 9% 9% 7,558 122 Chall optic and supplies 1.044,332 758,466 200,618 279,353 281,341 20,823 8% 1,389 11 108,714 9% 77,558 122 1732,21 1796,670 192,017 1,390,731 108,714 9% 77,558 123 108,714 9% 77,558 108,714 9% 77,558 108,714 9% 77,558 102,061 9% 108,714 9% 77,558 108,714 9% 77,558 108,714 9% 77,558 108,714 9% 77,558 108,714 9% 77,558 108,714 9% 77,558 108,714 9% 77,558 108,51 77,55 108,52 <t< td=""><td></td><td>189,961</td><td>132,150</td><td>136,062</td><td>131,470</td><td>147,549</td><td>11,487</td><td>8%</td><td>16,078</td><td>12%</td></t<>		189, 961	132,150	136,062	131,470	147,549	11,487	8%	16,078	12%	
LABILITIES & EQUITY Total doposition All other borowings & liabilities Total cupity capital and surgius Total LUBBILITIES & EQUITY 1.044.332 1.044.332 758,465 258,555 916,910 755,558 92,974 74,164 9% 97,558 91 Total Lubbilities Total cupity capital and surgius Total LUBBILITIES & EQUITY 1.044.332 758,465 916,910 916,970 1192,017 1.02061 9% 108,714 99 Not The form data surgius Total cupity capital and surgius Total LUBBILITIES & EQUITY 1.044.332 758,465 915,910 1192,017 1.000,721 102,061 9% 108,714 99 Not The form data surgius Total LUBBILITIES & EQUITY 1.046,122 1.196,672 1.192,017 1.000,721 102,061 9% 108,714 98 Not The form data surgius Total LUBBILITIES & EQUITY 1.0166,122 1.196,672 1.192,017 1.000,721 102,061 9% 108,714 98 Not The form data surgius Pro Tax Income Provision for Lans Compative Charged Off Loans Outputs 1.02,06 173,22 173,08 104 215 168 9% 102,05 104,97 20,300 2,352 6%		1.733.610	1,166,127	1,198,670	1.192.017	1.300.731	102.061	9%	108.714	9%	
Total deposite 1,44,382 78,466 916,810 785,416 982,97 74,164 9% 97,558 12 All other borwings & liabilities 139,270 111,005 139,270 1102,017 130,0731 102,061 9% 97,558 12 INCOME STATEMENT: 1,332,010 1,165,127 1,196,670 1,192,017 1,300,731 102,061 9%							,	- / -			
All other borrowings & liabilities 549,968 269,566 260,518 279,353 281,341 20,823 8% 1,989 1 Total equity complant and supplies 1.132,010 1.1196,127 1.198,670 1.132,017 1.200,0731 102,061 9% 108,714 99 INCOME STATEMENT: 44,013 34,259 34,688 17,322 17,880 1,053 3% 558 33 * hon-inferest function 50,123 8%,77 28,401 29,533 281,733 (Amualized) 108,714 9% * hon-inferest function 34,059 34,4088 17,322 17,880 1,063 3% 558 33 * hon-inferest function 39,307 28,401 20,533 241,500 655 2% 1,158 69 * hon-inferest function 50,126 37,623 38,417 13,942 17,380 1,053 3% 1,68 9 * Provision for Loan Looses 206 77 1,49 73 71 16 5% 12,856 12,856 1,931 29% 16,55 9 14,856											
Total acquiry capital and surplus 139.270 111.066 119.342 117.248 122.445 7.074 6% 9.167 8 TOTAL LABILITIES & EQUITY 1.733.610 1.165.122 1.196.670 1.192.017 1.300.721 102.061 9% 108.714 9% INCOME STATEMENT:										12%	
TOTAL LABILITIES & EQUITY 1.733.610 1.166.127 1.196.670 1.192.017 1.300.731 102.061 9% 108.714 9% INCOME STATEMENT: 44.013 34.259 34.688 17.322 17.880 1.063 3% 558 33 *Non-interest langed 39.307 28.401 29.534 13.942 15.066 668 2% 1,156 47 *Non-interest Expense 20,19 331 439 32.23 173 (8) -21% (168) 9% Provision for Loan Losses 20,19 351 459 20,534 73.942 15.066 588 2.352 6% 1,688 99 Provision for Loan Losses 20,19 351 459 20,534 7,199 73 71 (8) -47 1,686 198 1,685 1,685 99 1,685 1,685 99 1,685 1,685 99 1,685 1,685 1,729 108,74 98 1,728 1,728 1,728 1,728 1,728 1,739 1,728 1,733 2,715 1,855 1,28										1%	
INCOME STATEMENT: Cannualized Net Interget Earned 44,013 34,259 34,698 17,322 17,800 1.663 3% 558 33 +Non-Interget Earned 33,307 22,8401 22,8534 15,946 6555 2% 1,154 88 +Non-Interget Earned 20,19 331 439 32.29 17,3 0,493 2,822 6% 1,665 3% 1,656 4% 1,656 4% 1,665 4% 1,665 4% 1,665 4% 1,665 4% 1,656 4% 1,656 4% 1,665 4% 1,665 4% 1,665 4% 1,665 4% 1,665 4% 1,665 4% 1,665 4% 1,665 4% 1,665 4% 1,665 4% 1,665 4% 1,655 9% 1,285 1,2,658 1,2,658 1,2,658 1,2,65 1,333 1,30% 1,268 1,33% 1,30% 1,30% 1,42% 1,43% 1,43%										9%	
Net Interest Earned 44,013 34,259 34,698 17,322 17,880 1,063 3% 1,164 8 +Non-Interest Income 39,307 22,401 29,334 13,942 15,096 658 2% 1,164 8 -Non-Interest Expense 2,019 331 439 329 173 (16) 4% 1,164 8 -Provision for Loan Losses 2016 37,623 38,417 18,703 20,390 2,362 6% 1,166 9% -Provision for Loan Losses 206 77 149 7,324 1,193 8% 665 9% Charged-Off Loans 0											
+Non-Interest Income 39,307 28,401 29,54 13,942 15,066 658 2% 1,154 68 + Gains/Losses on Securities 2,019 331 439 329 173 (94) -21% 1,666 658 2% 1,154 68 -Provision for Loan Losses =Pro Tax, Income 20 77 149 73 71 (8) 55% (22) -4% NET INCOME AFTER TAX 25,006 25,290 26,105 12,816 12,868 (722) 33 665 98 Charged-Off Loans 10,249 7,612 7,703 3,147 2,866 (1,931) -25% (260) -8% Number of full time equiv. employees 306,133 255,872 264,905 20,666 279,780 14,875 6% 19,414 77 Idlatos based on period end data unless otherwise indicated/ 0.0% 0.0% 0.0% 0.0% 0.0% 0.0% 14,875 6% 19,414 77 Non-Performing Loans % Gross Loans 1.0% 1.4% 0.8% 1.2% 0.7% 0.7% 0.7%<	INCOME STATEMENT:						(Annua	lized)			
+Gains/Losses on Socurities 2,019 331 439 329 173 (94) -21% (156) 477 -Non-Interest Expenses 50,126 37,623 38,417 18,703 20,390 2,365 6% (158) 97 Provision for Loan Losses = 206 77 149 73 71 (6) -5% (2) -3% NET INCOME AFTER TAX 35,006 25,290 26,105 12,816 12,688 (1,931) -3% (122) -4% Charged-Off Loans 0 </td <td>Net Interest Earned</td> <td>44,013</td> <td>34,259</td> <td>34,698</td> <td></td> <td>17,880</td> <td>1,063</td> <td></td> <td>558</td> <td>3%</td>	Net Interest Earned	44,013	34,259	34,698		17,880	1,063		558	3%	
-Non-Interest Expense 50,126 37,623 38,417 18,703 20,300 2,362 6% 1,686 99 -Provision for Loan Losses 206 77 149 73 71 16 5% 12 -3% 123 6% 56 9% 143 36 36 36 36 36 36 36 36 36 36										8%	
-Provision for Loan Losses 206 77 149 73 71 (8) 5% (2) 33 =Pro Tax Income 35,006 25,290 26,105 12,816 12,688 (728) 33 1655 99 Charged-Off Loans 10,249 7,612 7,703 3,147 2,866 (1,931) -25% (260) 38 Number of full time equiv. employees 306,138 255,872 264,905 260,366 279,780 14,875 6% 19,414 77 (all ratios based on period end data unless otherwise indicated) 19,% 1.4% 0.8% 1.2% 0.7%<										-47%	
=Pre Tax Income 35,006 25,290 26,106 12,816 12,688 (728) -3% (128) -11 Net INCOME AFTER TAX 1,985 14,686 14,534 7,199 7,664 1,193 8% 665 99 Charged-Off Loans 0										-3%	
Charged-Off Loans 10,249 7,612 7,703 3,147 2,886 (1,931) -25% (260) -88 Cumulative Charged-Off Loans 0										-1%	
Cumulative Charged-Off Loans 0	NET INCOME AFTER TAX	18,985	14,686	14,534	7,19 9	7,864	1,193	8%	665	9%	
Number of full time equiv. employees 306,138 255,872 264,905 260,366 279,780 14,875 6% 19,414 7' PERFORMANCE MEASURES: (all ratios based on period end data unless otherwise indicated) Non-Performing Loans % Gross Loans 1.9% 1.4% 0.8% 1.2% 0.7% Non-Performing Assets % Assets 0.9% 0.7% 0.5% 0.6% 0.4% Reserve % Non-Performing Loans 104% 128% 163% 138% 167% Return on Average Assets (R.O.A.) 1.14% 1.440% 13.03% 13.01% 12.79% Non-Interest Expense % Average Assets 3.0% 3.5% 3.3% 3.3% Non-Interest Expense % Average Assets 2.4% 2.6% 2.4% 2.4% Non-Interest Expense Efficiency Ratio 60.4% 60.2% 62.3% 2.4% Net Interest Margin 2.97% 3.54% 3.35% 3.34% 3.21% Tier 1 Leverage 6.8% 7.3% 7.6% 7.4% 7.5% <td colspati<="" td=""><td>Charged-Off Loans</td><td>10,249</td><td>7,612</td><td>7,703</td><td>3,147</td><td>2,886</td><td>(1,931)</td><td>-25%</td><td>(260)</td><td>-8%</td></td>	<td>Charged-Off Loans</td> <td>10,249</td> <td>7,612</td> <td>7,703</td> <td>3,147</td> <td>2,886</td> <td>(1,931)</td> <td>-25%</td> <td>(260)</td> <td>-8%</td>	Charged-Off Loans	10,249	7,612	7,703	3,147	2,886	(1,931)	-25%	(260)	-8%
PERFORMANCE MEASURES: (all ratios based on period end data unless otherwise indicated) Non-Performing Loans % Gross Loans 1.9% 1.4% 0.8% 1.2% 0.7% Non-Performing Assets % Assets 0.9% 0.7% 0.5% 0.6% 0.4% Reserve % Non-Performing Loans 104% 128% 163% 138% 167% Return on Average Assets (R.O.A.) 1.14% 1.36% 1.25% 1.24% 1.26% Non-Interest Expense % Average Assets 3.0% 3.5% 3.3% 3.21% 3.3% Non-Interest Expense filiciency Ratio 60.4% 60.4% 60.2% 62.2% 2.4% Net Interest Margin 2.97% 3.54% 3.35% 3.34% 3.21% Tier 1 Leverage 6.8% 7.3% 7.6% 7.4% 7.5% Adjusted Tier 1 Leverage 6.8% 7.5% 7.4% 7.5% COMPOSITION OF EARNING ASSETS 6.8% 7.5% 7.4% 7.5%		-	-	-	-	0 279 780				#DIV/0! 7%	
(all ratios based on period end data unless otherwise indicated) Non-Performing Loans % Gross Loans 1.9% 1.4% 0.8% 1.2% 0.7% Non-Performing Loans % Assets 0.9% 0.7% 0.5% 0.6% 0.4% Reserve % Non-Performing Loans 104% 128% 163% 138% 167% Return on Average Assets (R.O.A.) 1.44% 1.36% 1.25% 1.24% 1.26% Non-Interest Expense % Average Assets 3.0% 3.5% 3.3% 3.2% 3.3% Non-Interest Expense % Average Assets 2.4% 2.6% 2.5% 2.4% 2.3% Non-Interest Expense Efficiency Ratio 60.4% 60.4% 60.2% 62.3% 2.3% Net Interest Margin 2.97% 3.54% 3.36% 3.24% 3.24% 3.24% Tier 1 Leverage 6.8% 7.3% 7.6% 7.4% 7.5% Adjusted Tier 1 Leverage 6.8% 7.5% 7.9% 7.5% 7.8%			200,012	204,500	200,000	210,100	14,070	078	10,414	170	
Non-Performing Loans % Gross Loans 1.9% 1.4% 0.8% 1.2% 0.7% Non-Performing Assets % Assets 0.9% 0.7% 0.6% 0.4% Reserve % Non-Performing Loans 104% 128% 163% 138% 167% Return on Average Assets (R.O.A.) 1.14% 1.36% 1.26% 1.26% Return on Average Equity (R.O.E.) 14.41% 14.40% 13.03% 13.01% 12.79% Non-Interest Expense % Average Assets 3.0% 3.5% 3.3% 3.3% 3.3% Non-Interest Expense % Average Assets 2.6% 2.5% 2.4% 2.4% Non-Interest Expense Efficiency Ratio 60.4% 60.2% 60.2% 62.3% Net Interest Margin 2.97% 3.54% 3.36% 3.21% Tier 1 Leverage 6.8% 7.3% 7.6% 7.5% Adjusted Tier 1 Leverage 6.8% 7.5% 7.5% 7.5% COMPOSITION OF EARNING ASSETS 6.8% 7.5% 7.5% 7.5%											
Non-Performing Assets % Assets 0.9% 0.7% 0.5% 0.6% 0.4% Reserve % Non-Performing Loans 104% 128% 163% 138% 167% Return on Average Assets (R.O.A.) 1.14% 1.36% 1.24% 1.26% Return on Average Assets (R.O.A.) 1.441% 14.40% 13.03% 1.24% 12.6% Non-Interest Expense % Average Assets 3.0% 3.5% 3.3% 3.2% 3.3% Non-Interest Expense Efficiency Ratio 60.4% 60.4% 60.2% 2.4% 2.4% Non-Interest Expense Efficiency Ratio 60.4% 60.4% 60.2% 62.3% 3.3% Non-Interest Expense Efficiency Ratio 60.4% 60.4% 60.2% 62.3% 3.21% Net Interest Margin 2.97% 3.54% 3.35% 3.34% 3.21% Tier 1 Leverage 6.8% 7.3% 7.6% 7.4% 7.5% Adjusted Tier 1 Leverage 6.8% 7.5% 7.5% 7.5% 7.5%		1.9%	1.4%	0.8%	1.2%	0.7%					
Return on Average Assets (R.O.A.) 1.14% 1.36% 1.25% 1.24% 1.26% Return on Average Equity (R.O.E.) 14.41% 14.40% 13.03% 13.01% 12.79% Non-Interest Expense % Average Assets 3.0% 3.5% 3.3% 3.2% 3.3% Non-Interest Income % Average Assets 2.4% 2.6% 2.4% 2.4% Non-Interest Expense Efficiency Ratio 60.4% 60.4% 60.2% 60.2% 62.3% Net Interest Margin 2.97% 3.54% 3.35% 3.24% 3.21% Tier 1 Leverage 6.8% 7.3% 7.6% 7.4% 7.5% Adjusted Tier 1 Leverage 6.8% 7.5% 7.4% 7.5% COMPOSITION OF EARNING ASSETS 5.8% 7.5% 7.3% 7.7% 7.5%											
Return on Average Equity (R.O.E.) 14.41% 14.40% 13.03% 13.01% 12.79% Non-Interest Expense % Average Assets 3.0% 3.5% 3.2% 3.3% Non-Interest Income % Average Assets 2.4% 2.6% 2.5% 2.4% 2.4% Non-Interest Expense Efficiency Ratio 60.4% 60.2% 60.2% 62.3% Net Interest Margin 2.97% 3.54% 3.35% 3.24% 3.21% Tier 1 Leverage 6.8% 7.3% 7.6% 7.4% 7.5% Adjusted Tier 1 Leverage 6.8% 7.5% 7.9% 7.5% 7.8%											
Non-Interest Expense % Average Assets 3.0% 3.5% 3.3% 3.2% 3.3% Non-Interest Income % Average Assets 2.4% 2.6% 2.4% 2.4% Non-Interest Expense Efficiency Ratio 60.4% 60.4% 60.2% 62.3% Net Interest Margin 2.97% 3.54% 3.35% 3.34% 3.21% Tier 1 Leverage 6.8% 7.3% 7.6% 7.4% 7.5% Adjusted Tier 1 Leverage 6.8% 7.5% 7.9% 7.7% 7.8% <td></td>											
Non-Interest Income % Average Assets 2.4% 2.6% 2.5% 2.4% 2.4% Non-Interest Expense Efficiency Ratio 60.4% 60.4% 60.2% 62.3% Net Interest Margin 2.97% 3.54% 3.35% 3.24% Tier 1 Leverage 6.8% 7.3% 7.6% 7.4% Adjusted Tier 1 Leverage 6.8% 7.5% 7.4% 7.5% COMPOSITION OF EARNING ASSETS 5.8% 7.5% 7.8% 7.8%											
Non-Interest Expense Efficiency Ratio 60.4% 60.4% 60.2% 62.3% Net Interest Margin 2.97% 3.54% 3.35% 3.24% Tier 1 Leverage 6.8% 7.3% 7.6% 7.4% Adjusted Tier 1 Leverage 6.8% 7.5% 7.4% 7.5% COMPOSITION OF EARNING ASSETS 6.8% 7.5% 7.8% 7.8%											
Tier 1 Leverage 6.8% 7.3% 7.6% 7.4% 7.5% Adjusted Tier 1 Leverage 6.8% 7.5% 7.9% 7.7% 7.8% COMPOSITION OF EARNING ASSETS 6.8% 7.5% 7.9% 7.7% 7.8%											
Adjusted Tier 1 Leverage 6.8% 7.5% 7.9% 7.7% 7.8% COMPOSITION OF EARNING ASSETS											
COMPOSITION OF EARNING ASSETS											
		6.8%	1.5%	7.9%	1.1%	7.8%					
% investments, securities, Funds 50% 40% 39% 40% 39%	% Investments, Securities, Funds	50%	40%	39%	40%	39%					
% Loans (net) 50% 60% 61% 60% 61%			60%	61%	60%	61%					
Total 100% 100% 100% 100%											
Loans % Deposits 75% 82% 80% 80% 80% 80% Note: Adjusted Tier 1 Leverage: (Common equity + non-cumulative, pero, preferred + surplus + reserve for Ioan losses - total non-performing loans - 20% of O.R.E.O											

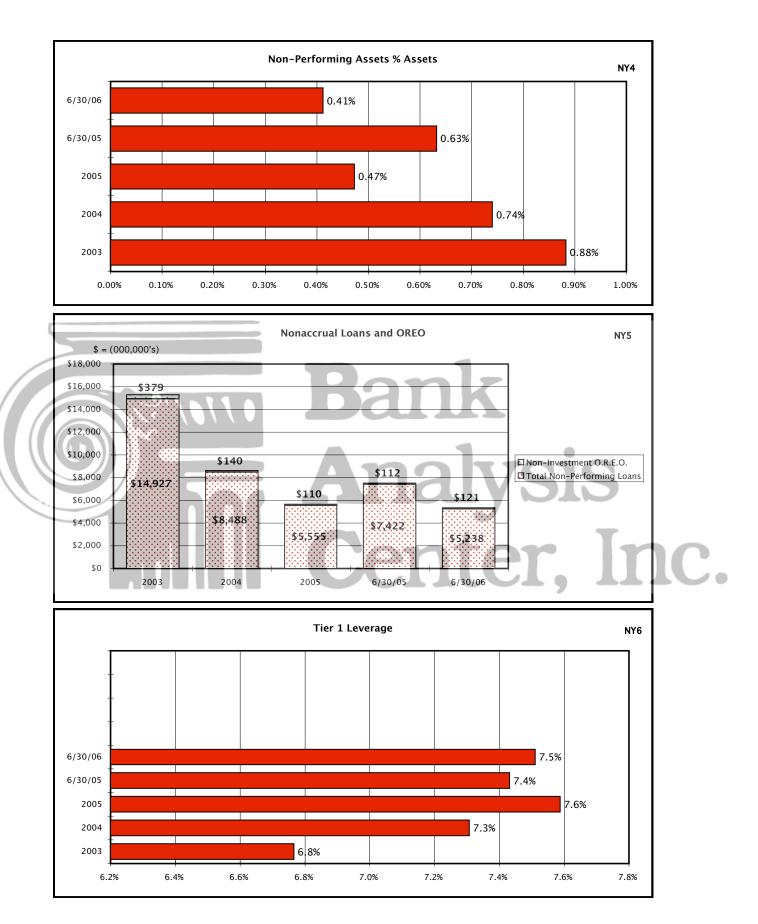
 Loans % Deposits
 75%
 82%
 80%
 80%

 Note:
 Adjusted Tier 1 Leverage:
 (Common equity + non.-cumulative. perp. preferred + surplus + reserve for loan losses - total non-performing loans - 20% of O.R.E.O. - non-qualifying intangibles + unrealized security gains/(losses) + minority interest in consolidated subsidiaries.)/(total assets - non-qualifying intangibles). SM

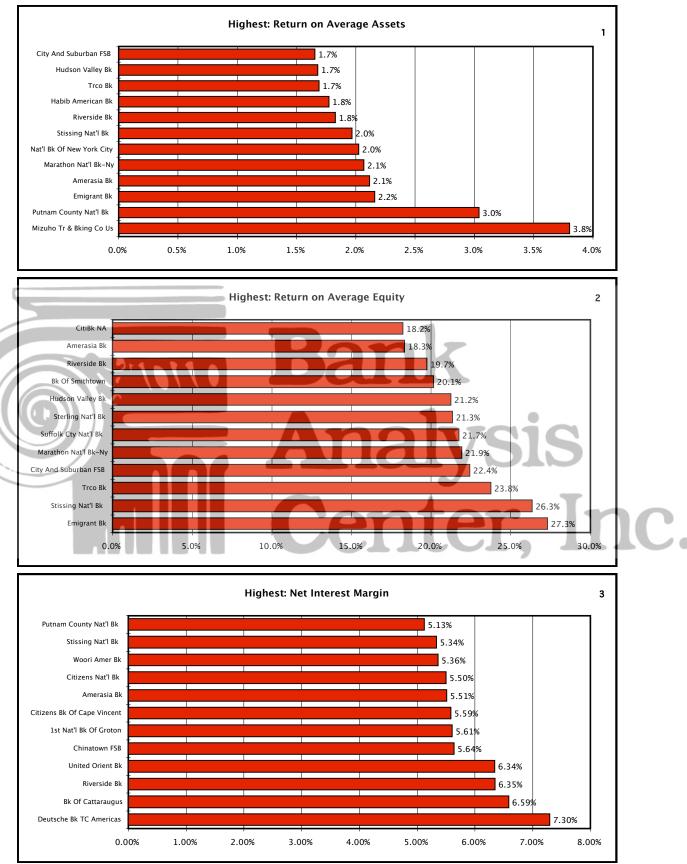
NEW YORK BANKING INDUSTRY TRENDS AS OF 06/30/06



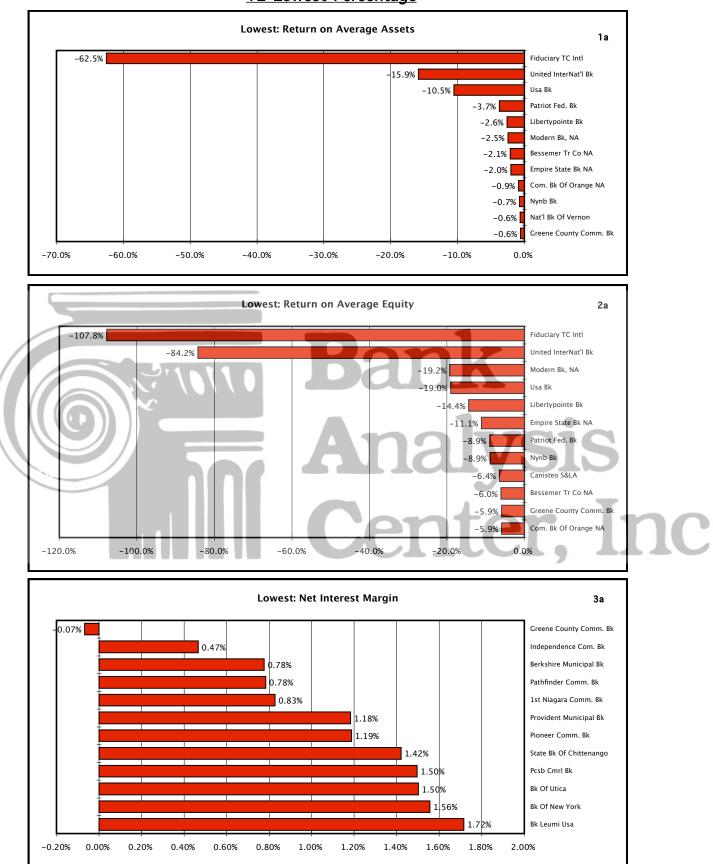
NEW YORK BANKING INDUSTRY TRENDS AS OF 06/30/06



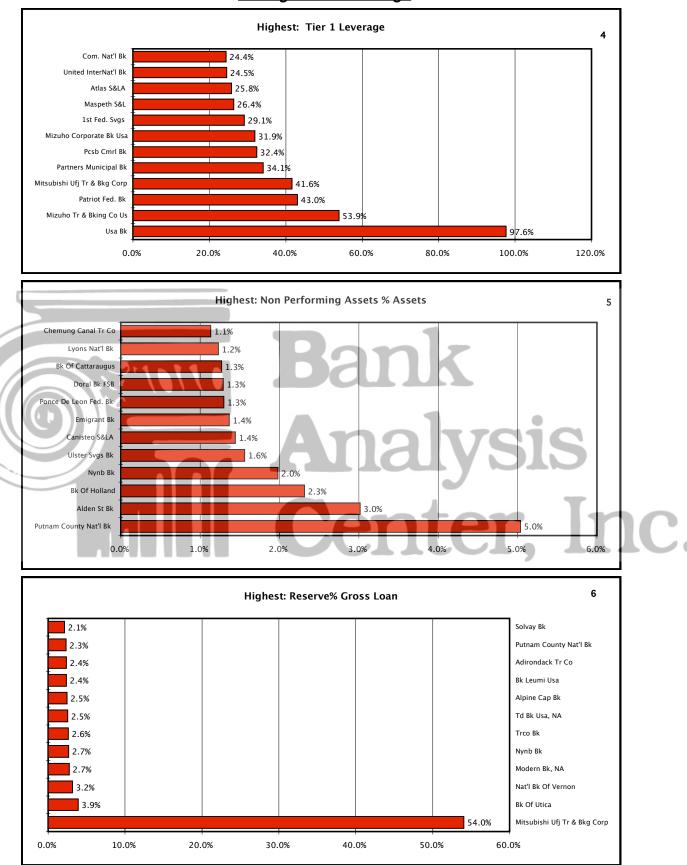
12 Highest Percentage



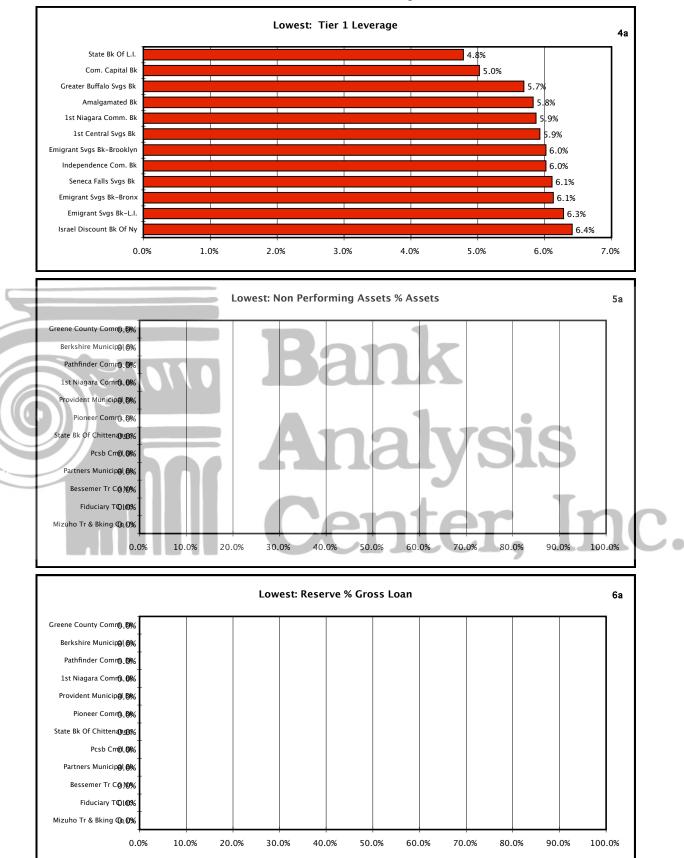
12 Lowest Percentage



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 JUNE 30, 2006:

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

	ntact: Doug Major, V.P.												/	UNE 30,	, 2000.	•	DIC CAL		51110,											
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20) (21)	(22)	(23)	(24)	(25)	(26)	(27)	(28)	(29)	(30)
				BAS	SIC D	<u>ATA (SE</u>	<u>LECT)</u>			ļ	<u> </u>	PEF	r f O	RMI	N G		BAL	ANCE	SHEE	<u> </u>	<u>C A P</u>	ITAL		<u>o</u>	PERA	<u>TING</u>		ł	PROF	<u>I T</u>
				в	adired			Investments		ļ	Tatal				Non	Loono			ammaraial	Potoil			Cross		Non	Non	Non	Net	Deturn	Baturn
		Total	NET INC			Total				Non-			Total	Reserve			Securities					Adi.		Full				•		Return on
	ık (\$000's)									i		Non-						leserve	-							_				Average B
	#	Period		Current (Lo	oss) on	or	Period	Sold	"Held to I	Intangible	Loans Ir	nvestment	Performing	Perform.	% Assets	Assets	Assets %	Gross	% Gross	% Gross	% Gross Levg.	Leverage	Deposits	Equiv. %	Average %	Average	Effciency (E	stimated)	Assets	Equity
	Bank Name	End	06/05	06/06 Sec	curities	Surplus	End	(Per. End)	Maturity"	Assets	NA's+90+	0.R.E.O.	Assets	Loans ((Per. End)	(Avg Yr.)	(Avg Yr.)	Loans Lo	oans (Est.) Lo	oans (Est.) Loa	ns (Est.) Per. End)	(Per. End)	(Per. End)	Employ.	Assets	Assets	Ratio Full	Tax Eqv)	(After tax)	(After tax)
		84 546	99	184	0	7 128	65 198	16 809	0	0	0	0	0	0%	0.0%	80%	20%	1.5%	91%	9%	0% 8.9%	10.1%	91%	25	0.43%	3 79%	78.0%	4 58%	0.45%	5.2% (
	2) Atlas S&LA		124		0				0	0	0	0	0																	1.7% (
	Bank Of Cattaraugus									0																				3.9% (
	Bank Of Holland Berkshire Municipal Bank				0	1 .			0	0		318 0	1											25						4.6% (-2.3% (
	6) Canisteo S&LA				0				0	0	• •	-	• •											1						-6.4% (
See					0					0																				11.6% 5.4%
) Citizens National Bank Of Hammond	14,057	57		0	1,225	9,731	3,096		0		14			0.1%	75%	25%		10%	89%	1% 8.8%	9.9%	78%	8			70.0%	5.50%	0.97%	11.6%
NPM PM P					v				0	0	191	0																		-5.9% 6.9%
Mathematic Mathematic Mathematic Mathemati	2) Empire State Bank NA						53,022	19,219	0	581		0							87%	13%	0% 16.2%						153.6%	3.16%	-2.01%	-11.1%
Desc Desc Desc Desc De	First National Bank Of Dryden First National Bank Of Groton					10,002			()	0		0																		9. 7% 12.4%
	5) First St Bank		(17)		0				0	3,319	5	44		9120%																3.2%
add add <td>6) Genesee Regional Bank</td> <td></td> <td>33</td> <td></td> <td>0</td> <td></td> <td></td> <td></td> <td>0</td> <td>0</td> <td>567</td> <td>0</td> <td></td> <td>11.8%</td>	6) Genesee Regional Bank		33		0				0	0	567	0																		11.8%
N P P P P P P P P P P P P P P P P P P P	3) Greene County Commercial Bank								0	0	0	0	0											0						-1. 7% -5. 9%
Internation No. No. No. No.	Hamptons St Bank		88	(39)	0			1 -	0	0	6	0	6	5567%										15						-1.9%
Mathem Mathem Mathm Mathm Mathm	Highland Falls FS&LA Libertypointe Bank		103 /A		-		1	- 7	0	0	0	0												22						2. 7% -14.4%
Bandy Bandy <th< td=""><td>2) Maple City Svgs Bank FSB</td><td>43,680</td><td>99</td><td></td><td>•</td><td>6,407</td><td>36,473</td><td>3,828</td><td>0</td><td>0</td><td></td><td>0</td><td></td><td></td><td></td><td>91%</td><td>9%</td><td></td><td>7%</td><td></td><td>0% 13.8%</td><td>13.3%</td><td></td><td></td><td></td><td></td><td></td><td>4.31%</td><td>-0.23%</td><td>-1.6%</td></th<>	2) Maple City Svgs Bank FSB	43,680	99		•	6,407	36,473	3,828	0	0		0				91%	9%		7%		0% 13.8%	13.3%						4.31%	-0.23%	-1.6%
Matche Martin Line Line Matche Matche Matche Line Matche Matche Matche Line Matche Matche Matche Line Matche Matche Matche Matche Matche Matche Matche		,	31 356		-		-)	,	0	576																				-1.1% 4.9%
International of all all all all all all all all all al) National Bank Of Vernon		33			6,508	30,502	24,454	0	0		0		1335%	0.1%	58%	42%	3.2%	-	55%	1% 11.0%	12.5%	56%		0.71%	4.49%	97.5%	4.32%	-0.64%	-5.8%
Date Date Date Date Da	 Ontario National Bank Pathfinder Commercial Bank 			401	-2		59,793		0			0				Tanana and a second sec								43						8. 7% 0. 5%
Subser Subser Subser Subser <td>B) Patriot Federal Bank</td> <td>And and a second s</td> <td></td> <td>(298)</td> <td>0</td> <td></td> <td>8,712</td> <td></td> <td>Ő</td> <td></td> <td></td> <td>0</td> <td>0</td> <td></td> <td></td> <td>and the second se</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>9</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>-8.9%</td>	B) Patriot Federal Bank	And and a second s		(298)	0		8,712		Ő			0	0			and the second se								9						-8.9%
Mathem PF APP APP APP APP APP APP	Posb Cmrl Bank Pioneer Commercial Bank		43	64 51			0		0	0	0	0												0						2.0% 2.5%
Bite Net Control Bite Net Contro Bite Net Contro <td>I) Redwood Bank</td> <td></td> <td>257</td> <td></td> <td>-</td> <td></td> <td>51,073</td> <td></td> <td>0</td> <td>0</td> <td>28</td> <td>50</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>- All and a second s</td> <td></td> <td></td> <td></td> <td>51</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td>5.3%</td>	I) Redwood Bank		257		-		51,073		0	0	28	50								- All and a second s				51						5.3%
introlymony	2) Savannah Bank NA			237	6		40,978		(538)	16	73	0	73	1148%										42						6.7%
Desc Desc Desc D	 State Bank Of Childenango Stissing National Bank Of Pine Plains 			459	0		27,279		(42)	0	109	0	109	172%										21						6. 2% (26. 3% (
Marter Marter<	5) United International Bank			(2,717)	0				0	0		0	0											÷ .						-84. 2% (
NIM NIM <td> Onited Orient Bank Usa Bank </td> <td></td> <td></td> <td>362 (1,963)</td> <td>0</td> <td></td> <td></td> <td></td> <td>0 10</td> <td>0</td> <td>454</td> <td>0</td> <td></td> <td>8.1% (3 -19.0% (3</td>	 Onited Orient Bank Usa Bank 			362 (1,963)	0				0 10	0	454	0																		8.1% (3 -19.0% (3
MEAN MEAN MeAN MeA MeA<						1		,						-																
Abbell Set 1 Set 1 <t< td=""><td>SUBTOTAL</td><td></td><td></td><td>(1,693)</td><td></td><td></td><td></td><td></td><td>(1,750)</td><td>· · · · · · · · · · · · · · · · · · ·</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>-1.3% 2.7%</td></t<>	SUBTOTAL			(1,693)					(1,750)	· · · · · · · · · · · · · · · · · · ·																				-1.3% 2. 7%
Next Act No. Act Act	MEDIAN	30,070	00		iot App.	0,040	21,219	20,730	0	0	5	0	14	10 //	0.170	5576	43 /0	0.3%	24 /0	5578	0% 11.0%	12.2/0	02 /0	13	0.30%	5.00 /6	00.0076	4.12/0	0.4576	2.1 /0
Adde gen	ASSETS \$100-\$250 Million	247 645	1 000	500	0	24.940	07 745	121 504	0		610	0	610	160%	0.2%	470/	520/	1 10/	50%	200/	0% 14.0%	15 00/	500/	120	1 700/	4 670/	95.00/	4 2 2 0/	0.459/	3.1% (3
Marten Marten<	a) Alden St Bank	and the second se		and the second se	(28)				(530)	0	4,963	528						1.1%	33%											8.3%
Bieler (Ave) Bieler (Ave)<) Alpine Cap Bank				0				0	0	5	0		_												_				10.6% (
Inter of Million Histis <	2) Bank Of Akron		,		12	1			-	0		0																		18. 3% (7. 2% (
Organization Dist // Dis // Dist // Dist //	3) Bank Of Millbrook				0					0	46	0	10		0.0%	71%		110 /0			1% 13.8%		81%					4.74%		8.0%
Carbonary Series Dial Dia Dial Dial	 Bank Of Richmondville Capital Bank&Tc 			750 264	0				39	0		0										1								15. 1% 3. 4%
Observations from 19-482 417 314 19-48 19-48 446 475 476 695 375 505 1055) Carthage FS&LA	135,838	348		0	11,196	108,918	20,232	0	0	77	0	77	408%	0.1%	84%	16%	0.3%	2%	97%	0% 8.5%	8.7%	94%	36	0.66%	2.41%	71.4%	2.86%	0.57%	6.8% (
Orman Orman <th< td=""><td></td><td></td><td></td><td></td><td>0</td><td></td><td></td><td></td><td>0 43</td><td>1,076</td><td></td><td>318</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>15.4% (5.1% (</td></th<>					0				0 43	1,076		318																		15.4% (5.1% (
Community (split Bark 101.2 131 131 101 001 0.0) Chinatown FSB	139,798	1,311	968	0		127,333	8,555	0	0	275	0			0.2%	91%			48%	51%	0% 18.5%						53.7%	5.64%	1.41%	7.6% (
Community Mach 119.98 117.9 0 8.10 9.50 2.58 9.50 9.57 9.50 2.58 9.50 9.50 2.55 9.50 2.55 9.50 2.55 9.50 2.55 9.50 2.55 9.50 2.55 9.50 2.55 9.50 2.55 9.50 2.55 9.50 2.55 9.50 2.55 9.50 2.55 9.50 2.55 9.50 2.55 9.50 2.55 9.50 2.55 9.55 9.50 2.55 9.55	Community Bank Of Sullivan Cty Community Capital Bank								(78)	0		0																		7.4% (3.8% (
Declamary Number alian Of Digital 400-alor 778 488 0 778 778 788 785 785 785 <	2) Community Msb	119,588	1,257		x - 7	8,110	90,510	23,548	(222)	36		0		99%		77%		0.2%	4%	96%	0% 7.1%	and the second se	82%	34	0.25%	3.68%	101.5%	3.51%	-0.03%	-0.4%
Late Barbark NA 110.07 518 400 0 120.07 200.07 <td>Community National Bank Delaware National Bank Of Delbi</td> <td></td> <td></td> <td>(316) 865</td> <td>0</td> <td></td> <td></td> <td></td> <td>(295)</td> <td>0</td> <td></td> <td>0</td> <td></td> <td>-2.3% 12.1%</td>	Community National Bank Delaware National Bank Of Delbi			(316) 865	0				(295)	0		0																		-2. 3% 12. 1%
Energy Energy USA2 281 044 0 0282 248 0.0 217 0 207 208 000 201 201 201	5) Eastbank NA								45	0		0			1															5.3%
First Field 173.577 000 025 0 92.88 38.874 100.88 0 0 72 0 72 0 72 0 72 275	6) Elmira S&L Fa 7) Fairport Sygs Bank				0				0	0		273																		11.1% 2.4%
Generalization Chilewa York 232,576 1,22 1,41 0 230,576 1,23 1,13 6,57 1,200 117,642 10,78 117,642 10,78 117,642 10,78 117,642 10,78 117,64 10,78 117,642 10,78 117,642 10,78 117,642 10,78 117,642 10,78 117,642 10,78 117,642 10,78 117,642 10,78 117,642 10,78 117,642 10,78 117,642 10,78 117,642 10,78 117,642 10,78 117,642 10,78 117,642 10,78 117,642 10,78 117,642 10,78 117,642 10,78 117,642 10,78 117,642 117,642 10,78 117,642 10,78 117,642 10,78 117,642 10,78 117,642 10,78 117,642 10,78 117,642 10,78 117,642 10,78 117,64 10,78 117,642 10,78 117,642 10,78 117,642 10,78 117,642 10,78 117,642	3) First Federal Svgs	173,507	600		0	50,248	38,874	128, 846	0	0	72	0	72	193%	0.0%	24%	76%		30%	69%	0% 29.1%	29.2%	34%	18	0.06%	2.02%	56.9%	3.63%	1.07%	3.7%
Generalization 127,81 578 6.97 0 118.13 105.27 12.005 0 0 623 0 0.23 10.05 0.055 0.055 <td>Flatbush FS&LA Gotham Bank Of New York</td> <td></td> <td></td> <td></td> <td>0</td> <td></td> <td></td> <td></td> <td>0</td> <td>0</td> <td>630</td> <td>0</td> <td></td> <td>30%</td> <td></td> <td>1.0%</td>	Flatbush FS&LA Gotham Bank Of New York				0				0	0	630	0		30%																1.0%
Missions Bakk 113,34 651 442 0 10,000 104,831 2,204 0 782 61% 0.7% 69% 0.5% 0.5% 5.5% 6.5% 6.53% 6.5% 6.53% 6.5% 6.53% 6.5% 6.53% 6.5% 6.53% 6.5% 6.53% 6.5% 6.53% 6.5% 6.53% 6.5% 6.53% 6.5% 6.53% 6.5% 6.53% 6.5% 6.53% 6.5% 6.53% 6.5% 6.53% 6.5% 6.53% 6.53% 6.5% 6.53% 6.5% 6.53% 6.5% 6.53	Gotham Bank Of New York Gouverneur S&LA				0				0	0	4 623	0		148%																13.0% 6.9%
Modelm Bank, NA 208,78 (1.092) (2.577) 67 25154 18,878 175,49 208,75 55,94 0 0 370 0.0% 156,025 1.0% 42 0.19% 428,78 208,78 27% 63% 27% 63% 25% 67% 35% 67% 35% 64% 55,94 0.0% 0.0% 0.0% 0.0% 0.0% 67% 35% 63% 65% 67% 35% 64% 0.0% <td>2) Massena S&LA</td> <td>111,394</td> <td></td> <td></td> <td>0</td> <td>10,908</td> <td>104,931</td> <td>2,294</td> <td>0</td> <td></td> <td></td> <td>-</td> <td>782</td> <td></td> <td>0.7%</td> <td>98%</td> <td>2%</td> <td>0.4%</td> <td></td> <td></td> <td>0% 10.1%</td> <td>9.8%</td> <td></td> <td>16</td> <td></td> <td>1.91%</td> <td></td> <td>3.29%</td> <td>0.91%</td> <td>9.2%</td>	2) Massena S&LA	111,394			0	10,908	104,931	2,294	0			-	782		0.7%	98%	2%	0.4%			0% 10.1%	9.8%		16		1.91%		3.29%	0.91%	9.2%
National Bank Of Coxaschle 156,453 947 846 16 12.2 94.09 94.78 94.00 97.0 9.0 97.0 90.0 97.0 90.0 97.0	 Mizuho Trust & Banking Co Us Modern Bank, NA 				v		-			, v	-	-																		7.6% -19.2%
National Bank Ol New York City 1013 1.748 0.458 1.747 0.278 1.747 0.248 1.711 1.728 0.758 6.758 <t< td=""><td>5) National Bank Of Coxsackie</td><td>156,026</td><td>1,010</td><td>1,018</td><td>-</td><td>17,861</td><td>91,857</td><td>55,994</td><td>0</td><td>0</td><td></td><td>-</td><td></td><td></td><td>0.2%</td><td>64%</td><td>36%</td><td>1.6%</td><td>30%</td><td>67%</td><td>3% 12.1%</td><td>12.9%</td><td>67%</td><td>57</td><td>0.49%</td><td>2.76%</td><td>54.6%</td><td>4.81%</td><td>1.33%</td><td>11.5%</td></t<>	5) National Bank Of Coxsackie	156,026	1,010	1,018	-	17,861	91,857	55,994	0	0		-			0.2%	64%	36%	1.6%	30%	67%	3% 12.1%	12.9%	67%	57	0.49%	2.76%	54.6%	4.81%	1.33%	11.5%
National Januk-Kindentox 161.867 485 96.83 0 13.465 94.595 52.65.2 0 0 204 675 879 453% 0.5% 27% 47% 2% 8.8% 9.2% 65% 52 0.52% 52.05% 52.	 National Bank Of Delaware Cnty National Bank Of New York City 																													7.9% 13.0%
Nynb Bank 12/237 106 (444) (213) 12/60 55.66 54.644 0 3.407 2.517 0 2.517 59% 49% 2.7% 88% 11% 0% 7.5% 6.7% 50% 690 0.83% 5.4% 7.6% 4.7% 4.07% 4.7% 4.07% 4.7%) National Union Bank-Kinderhook	161,867	485	683	0	13,465	94,595	52,652	0	0	204	675	879	453%	0.5%	62%	38%	1.0%	51%	47%	2% 8.8%	9.2%	65%	52	0.52%	2.91%	67.2%	4.14%	0.87%	10.2%
Oswego County National Bank 228,108 666 65 15,26 15,134 44,08 (255) 1,171 10° 1,171 10° 0.77% 23% 10% 44% 54% 2% 8.3% <t< td=""><td> North Country Svg Bank Nynb Bank </td><td></td><td></td><td></td><td>-</td><td></td><td></td><td></td><td></td><td>0 3.407</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>Q .</td><td></td><td></td><td></td><td></td><td></td><td>2.1% -8.9%</td></t<>	 North Country Svg Bank Nynb Bank 				-					0 3.407														Q .						2.1% -8.9%
Purtnam County National Bank Of Ca 16.067 1.890 2.419 0 33.88 1 0 5.961 2.104 8.065 4.50% 5.0% 6.0% 3.1% 0% 2.41% 9.7% 4.3 3.89% 3.29% 40.4% 5.13% 3.04% 1.1 Riverside Bank 144.970 1.015 1.269 1 3.38% 12,277 9.524 0 2.07 1.93 0 1.87 0.1% 58% 0.4% 3.2% 6.0% 0.13 6.6% 7.1 0.53% 3.6% 50.4% 0.0% 3.2% 6.0% 0.13 6.6% 7.1 0.53% 3.6% 50.4% 0.0% 3.2% 6.0% 0.13 6.6% 7.1 0.53% 3.6% 50.4% 0.0% 3.6% 50.6% 0.0% 3.2% 6.0% 0.13% 6.6% 7.1 4.3 3.6% 50.4% 0.1% 58% 6.0% 1.2% 1.6% 0.0% 1.2% 1.6% 0.0% 1.2% 1.6% 0.1% 0.2% 0.4% 0.4% 0.4% 0.4% 0.0% 0.2%) Oswego County National Bank	228,108	686	695	(5)	18,526		44,083		1,235				126%	0.5%	77%	23%	1.0%	44%	54%	2% 8.3%	8.3%	83%	82	1.38%	3.74%	76.5%	4.05%	0.61%	7.6%
Riverside Bank 144,970 1.015 1.269 1 13.40 125,274 9.524 0 187 0 187 0 187 0 187 0 187 0 187 0 187 0 187 0 187 0 187 0 187 0 320 0 183 0 223,275 0.3512 71,73 0 320 193 200 0 183 200 0.4% 58% 12% 0.4% 32% 68% 0% 13.2% 13.3% 66% 71 0.53% 3.63% 51.40 0.03% 32.0% 0.23% 68% 0.4% 32% 68% 0% 13.2% 13.3% 66% 71 0.53% 3.63% 51.40 0.03% 32.0% 13.2% 68% 0.4% 0.4% 0.5% 55% 0.4% 0.4% 0.6% 0.5% 12.6% 0.4% 0.03% 13.2% 68% 0.6% 10.4% 10.2% 0.4% 0.03% 0.03% 11.4% 0.05% 12.6% 0.5% 12.6% 0.5%	2) Provident Municipal Bank 3) Putnam County National Bank Of Ca						-			0		-	-									1								11.5% 12.6%
Randout Svigs Bank 188,374 564 433 0 23.75 10,373 0 320 193 0 193 23.0% 0.1% 568 4.0% 32% 68% 0% 13.2% 13.3% 66% 71 0.53% 36.3% 65.1% 0.0% 0.36% 23.0% 0.36% 0.1% 568 42% 0.4% 32% 68% 0% 13.2% 13.3% 66% 71 0.53% 36.3% 65.1% 0.0% 0.36% 23.0% 0.36% 0.1% 568 42% 0.6% 16% 64% 0.4% 10.4% 10.4% 10.4% 10.4% 10.4% 0.4% 32.0% 0.2% 32.6% 0.2% 32.6% 0.4% 0.5% 10.4%	 Putnam County National Bank Of Ca Riverside Bank 				1																									12.6%
Sawyer Svygs Bank 149,379 443 354 34 13,957 85,908 57,539 0 83 85 0 85 800% 0,1% 58% 42% 0.8% 10.0% 10.0% 10.4% 79% 43 0.41% 2.94% 82.6% 3.28% 0.47% 8 800% 0.1% 58% 42% 0.8% 31% 68% 0% 10.0% 10.0% 10.4% 79% 43 0.41% 2.94% 82.6% 3.28% 0.47% 8 80% 0% 10.0% <td>5) Rondout Svgs Bank</td> <td>188,374</td> <td>564</td> <td></td> <td>-</td> <td></td> <td>103,512</td> <td></td> <td>-</td> <td></td> <td></td> <td>0</td> <td></td> <td></td> <td></td> <td>58%</td> <td></td> <td></td> <td>32%</td> <td>68%</td> <td>0% 13.2%</td> <td>13.3%</td> <td>66%</td> <td></td> <td></td> <td></td> <td>85.1%</td> <td>4.00%</td> <td>0.36%</td> <td>2.9%</td>	5) Rondout Svgs Bank	188,374	564		-		103,512		-			0				58%			32%	68%	0% 13.2%	13.3%	66%				85.1%	4.00%	0.36%	2.9%
Seneca Fails Svgs Bank 160,579 53 18 0 9,235 83,286 62,656 (1,011) 423 356 0 356 12% 0.5% 7% 92% 1% 6.1% 5.5% 65% 56 1.29% 3.62% 97.6% 2.67% 0.02% Seneca FS&LA 125,889 232 254 0 11,085 77.714 43,298 0 0 225 0 225 105% 64% 36% 0.3% 11% 89% 0% 8.8% 78% 40 0.73% 2.33% 82.3% 2.97% 0.40% 40 0.333 14 0.03% 11% 89% 0% 7.8% 78% 40 0.73% 2.33% 82.3% 2.97% 0.40% 40 0.333 14% 0.4% 0.8% 7.8%	 Saratoga National Bankk & Trust Sawyer Svgs Bank 								-			0																		10.4% 5.1%
Sunnyside FS&LA Of Irvington 103,333 157 23 0 7,508 19,527 76,475 0 0 3 0 3 920% 80% 1.4% 18% 81% 0% 7.6% 7.9% 21% 14 0.22% 2.46% 99.2% 2.44% 0.04% 0.04% Tupper Lake National Bank 100,314 368 264 0 8,006 49,991 36,839 0 797 520 0 520 128% 0.5% 57% 43% 1.3% 56% 44% 0% 7.6% 7.8% 57% 40 0.51% 2.89% 74.5% 3.83% 0.54% 0.5% 1.4% 94% 6% 0% 7.6% 7	3) Seneca Falls Svgs Bank	160,579	53	18		9,235	83,286	62,656	(1,011)	423	356	0	356	114%	0.2%	58%	42%	0.5%	7%	92%	1% 6.1%	5.5%	65%	56	1.29%	3.62%	97.6%	2.67%	0.02%	0.4%
Tupper Lake National Bank 100,314 368 264 0 8,006 49,991 36,839 0 797 520 0 520 128% 57% 43% 1.3% 56% 44% 0% 7.6% 7.8% 57% 40 0.51% 2.89% 74.5% 3.83% 0.54% 0.54% Upstate National Bank 103,836 44 75 0 10.208 65,244 31,100 34 0 154 32 186 57% 0.2% 67% 33% 1.4% 94% 6% 0% 7.5% 32 0.18% 3.53% 95.8% 3.78% 0.15% 1.1% 36 0.9% 36% 1.4% 94% 6% 0% 9.5% 10.3% 75% 32 0.18% 3.53% 95.8% 3.78% 0.15% 1.1% 36% 1.4% 94% 6% 0% 1.3% 1.3% 1.3% 1.3% 1.3% 1.3% 1.3% 1.4% 94% 6% 0% 1.3% 1.3% 1.3% 1.4% 94% 6% 1.3% 1.3% <t< td=""><td>Seneca FS&LA Sunnyside FS&LA Of Irvington</td><td></td><td></td><td></td><td>0</td><td></td><td></td><td></td><td></td><td>-</td><td></td><td>-</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td>4.6% 0.6%</td></t<>	Seneca FS&LA Sunnyside FS&LA Of Irvington				0					-		-																		4.6% 0.6%
Victory St Bank 226,079 1,389 1,291 0 19,341 71,954 137,140 0 0 380 0 380 3276 0.2% 366 17% 98% 1% 1% 10.2% 10.6% 35% 61 0.81% 3.24% 59.5% 5.00% 1.16% 13 Walden FS&LA 114,915 366 209 0 7,687 91,790 15,665 0 0 205 222 427 280% 0.4% 88% 12% 0.6% 39% 60% 0% 7.4% 7.7% 89% 56 1.37% 4.91% 87.6% 4.55% 0.39% 5 Wallkill Valley FS&LA 109,900 539 500 2.269 86,788 18,025 0 238% 0.3% 6.3% 20% 0.8% 21.0% 21.4% 102% 10.2% 1.16% 3.69% 0.91% 4.55% 0.39% 6.5% 0.3% 6.8% 10.8% 20% 8.6% 0.8% 20% 8.6% 0.8% 0.8% 0.8% 0.8% 0.8% 0.8%	Sunnyside FS&LA Of Irvington Tupper Lake National Bank	100,314					49,991												56%								74.5%	3.83%		6.6%
Walden FS&LA 114,915 366 209 0 7,687 91,790 15,665 0 0 205 222 427 280% 0.4% 88% 12% 0.6% 39% 60% 0% 7.4% 7.7% 89% 56 1.37% 4.91% 87.6% 4.55% 0.39% 50 Walkill Valley FS&LA 109,900 539 500 0 22,649 86,738 18,025 0 0 293 0 293 238% 0.3% 82% 18% 0.8% 20% 80% 0% 21.0% 21.4% 102% 16 0.26% 2.31% 61.5% 3.69% 0.91% 4.91% 4.91% 4.91% 4.91% 4.95% 0.39% 60% 0% 21.0% 21.4% 102% 16 0.26% 2.31% 61.5% 0.91% 4.91% 4.95% 0.91% 4.91% 4.95% 0.91% 4.91% 4.95% 0.91% 4.91% 4.95% 0.91% 4.95%	2) Upstate National Bank				0																							3.78%		1.5%
Walkill Valley FS&LA 109,900 539 500 0 22,649 86,738 18,025 0 293 0.3% 82% 18% 0.8% 20% 80% 0% 21.4% 102% 16 0.26% 2.31% 61.5% 3.69% 0.91% 4	Victory St Bank Walden FS&LA								0	0		-												• ·						13.5% 5.4%
SUBTOTAL 7.517.345 33.390 28.775 (139) 897.302 4.470.778 2.543.414 (3.255) 16.806 28.640 4.391 33.031 170% 0.4% 63% 37% 1.1% 4.6% 53% 1% 12.1% 12.1% 12.1% 12.1% 12.1% 12.1% 12.1% 12.1%	5) Wallkill Valley FS&LA				0				0	0																				4.5%
	SUBTOTAL	7,517,345	33,390	28,775	(139)	897,302	4,470,778	2,543,414	(3,255)	16,806	28,640	4,391	33,031	170%	0.4%	63%	37%	1.1%	46%	53%	1% 12.1%	12.3%	73%	2,191	0.99%	3.31%	72.49%	3.91%	0.78%	6.5%

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Prepared by: Bank Analysis Center, Inc. Hartford, Connecticut (860) 275-6050 Contact: Doug Major, V.P.

FINANCIAL CONDITION AND OPERATING PERFORMANCE (DATA AS OF JUNE 30, 2006:

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

Contact: Doug Major, V.P.				(1) (7)					((10)		(45)	(10)		(10)	(10)		(00)	(00)	(24)	(05)	(00)	(07)	(20)	(22)	(00)
	(1)	(2)		(4) (5 <u>CDATA (</u>	, , , ,	(7)	(8) (9) (10) <u>N O N</u>		(12) R F O	(13) R M I	(14) <u>N G</u>	(15)	(16) <u>BAL</u>	(17) <u>ANCE</u>	(18) E S H E E	(19) _ T	(20) (21) CAP	(22) <u>ITAL</u>	(23)	(24) <u>0</u>	(25) • P E R A	(26) TING	(27)	(28)	(29) <u>PROF</u>	(30)
			Realiz	od		Investmnts.	UNRLZD.	Total				Non-	Loans			Commercial	Retail			Gross		Non-	Non-	Non-	Net	Return	Return
	Total	NET INCO		let Tota	al Gross	+ Securities	Gains/ No	1		Total	Reserve	Perf.		Securities		Risk		Other Govt. Risk	Adj.	Loans	Full		Interest	Interest	Interest	on	on
Bank (\$000's)	Assets Period	After Ta Prior	x Gai Current (Loss)			+Fed Funds Sold	Losses qualifyin "Held to Intangib	Performing	Non- Investment	Non-	% Non- Perform. %	Assets	Earning Assets	% Earning Assets		Loans % Gross	Loans % Gross	Loans Tier 1 % Gross Levg.	Tier 1 Leverage	% Total Deposits	Time Equiv %	Income E Average %	•	Expense Effciency (I	Margin Estimated)	Average Assets	Average Bank Equity #
# Bank Name	End	06/05	06/06 Securit				Maturity" Asse			Assets	Loans (P					.oans (Est.) Lo		pans (Est.) Per. End)		•	Employ.	Assets	Assets		ll Tax Eqv)		(After tax)
MEDIAN	151,167	585	593	0 17,664	91,824	39,988	0	0 227	0	325	165%	0.2%	67%	33%	1.0%	41%	55%	0% 10.1%	10.3%	77%	41	0.49%	2.97%	69.31%	3.97%	0.89%	7.1%
ASSETS \$250-\$500 Million	445 440	740	<u> </u>	17 00.000	005 455	104 000	(04) 0.50	0 050	20	070	4000/	0.0%	C00/	200/	1.00/	50%	470/	01/ 0.5%	0.0%	740/	447	0.040/	0.05%	00.4%	0.540/	0.00%	4.7% (86)
(86) Adirondack Bank (87) Asia Bank NA	445,412 410,547	749 1,621	2,333	17 28,628 0 44,651	276,174	124,830 121,497	(0 0	20 0	672 0	422% 0%	0.2% 0.0%	68% 70%	32% 30%	1.0% 1.0%	53% 96%	47% 4%	0% 6.5% 0% 10.9%	6.9% 11.4%	74% 76%	147 95	0.64% 0.35%	3.35% 2.44%	86.1% 54.0%	3.54% 4.31%	0.32% 1.15%	10.7% (87)
(88) Ballston Spa National Bank (89) Bank Of Greene County	324,517 304,239	838 1,320	951 1,026	3 22,383 0 29,454	226,466 191,407	79,714 90,383	0 1,71 0	4 886 0 7	236 0	1,122 7	266% 18771%	0.3% 0.0%	72% 67%	28% 33%	1.0% 0.7%	24% 20%	73% 79%	3% 7.0% 1% 10.1%	7.5% 10.5%	88% 71%	110 95	0.57% 1.02%	3.15% 3.55%	77.0% 74.7%	3.74% 4.03%	0.60% 0.69%	8.5% (88) 7.0% (89)
(90) Bessemer Trust Co NA (91) Bpd Bank	343,497 478,206	2,550 1,365	<mark>(3,946)</mark> 1,140	0 129,482 0 34,822		131,377 136,575	0 76,40	7 0 0 537	0	0 537	0% 332%	0.0% 0.1%	32% 71%	68% 29%	0.0% 0.6%	0% 59%	100% 25%	0% 17.3% 16% 7.5%	17.3% 7.7%	43% 77%	320 82	55.01% 0.81%	52.42% 3.42%	92.5% 79.6%	2.69% 3.87%	-2.10% 0.49%	-6.0% (90) 6.8% (91)
(92) Brooklyn FSB	379,186	2,032	2,263	0 61,560	244,378	118,704	0	0 845	0	845	173%	0.2%	64%	36%	0.6%	76%	24%	0% 16.9%	17.1%	88%	74	0.56%	2.36%	52.3%	4.13%	1.23%	7.5% (92)
(93) Chinese American Bank (94) Country Bank	324,912 356,691	920 1,101	1,174 (1,549	96) 45,562 0 28,104		144,968 97,222	(358) 7,56 (3,409)	5 1,592 0 965	0	1,592 965	129% 165%	0.5% 0.3%	52% 71%	48% 29%	1.4% 0.6%	95% 81%	5% 19%	0% 11.9% 0% 8.3%	11.9% 7.5%	54% 89%	72 57	0.26% 0.33%	2.65% 2.67%	56.0% 60.6%	4.97% 4.19%	0.71% 0.89%	5.2% (93) 11.5% (94)
(95) Cross County FSB (96) Delta National Bankk & Trust	350,863 256,129	1,503 (75)	1,441 1,329	0 27,231 0 44,131	208,191 22,399	125,166 212,846	0 (1,658)	0 26 0 115	0	26 115	3046% 89%	0.0% 0.0%	62% 11%	38% 89%	0.4% 0.5%	36% 53%	64% 18%	0% 8.1% 4% 15.5%	8.4% 14.9%	65% 11%	78 95	0.41% 6.34%	2.57% 6.80%	64.8% 79.3%	3.75% 2.41%	0.82%	10.7% (95) 6.1% (96)
(97) Elmira Svgs Bank FSB (98) Evans National Bank	338,425 455,290	1,289 1,808	1,311	0 22,577	214,887	103,359 143,539	0 29	5 55	202 40	257 1,051	3495% 356%	0.1% 0.2%	67% 64%	33%	0.9%	32% 68%	67% 30%	0% 7.5%	7.9%	89%	92 129	0.57% 0.88%	2.53% 2.92%	71.9% 66.7%	3.21% 3.83%	0.78% 0.79%	11.6% (97) 10.0% (98)
(99) First American Intl Bank	335,142	444	1,795 881	0 36,190	238,415	73,676		0 0	40	1,051	0%	0.0%	71%	36% 29%	1.3% 0.7%	92%	8%	2% 8.1% 0% 10.9%	8.7% 11.0%	79% 83%	149	0.68%	3.42%	71.9%	4.36%	0.55%	4.9% (99)
 (100) First Central Svgs Bank (101) First National Bank Of Jeffersonvil 	468,462 lle 402,067	1,845 2,741	1,991 2,307	0 27,132 2 39,782		73,349 114,589	(***)	0 0 0 2,384	0 173	0 2,557	0% 152%	0.0% 0.6%	86% 69%	14% 31%	0.5% 1.5%	73% 48%	27% 50%	0% 5.9% 2% 10.6%	6.2% 10.9%	90% 75%	70 129	0.70% 0.85%	1.93% 3.31%	50.4% 65.0%	3.23% 4.68%	0.98% 1.17%	15.2% (100) 11.6% (101)
(102) First National Bank Of Scotia (103) First Niagara Commercial Bank	266,135 400,152	564 265	696 342	0 19,638 0 45,178	199,030	49,833 369,023	(70) 6 0 23,88		0	876 0	279% 0%	0.3% 0.0%	81% 0%	19% 100%	1.2% 0.0%	33% 0%	67% 0%	0% 7.4% 0% 5.9%	8.0% 5.9%	82% 0%	140 5	0.64% 0.00%	3.66% 0.30%	76.7% 39.1%	4.45% 0.83%	0.53% 0.18%	7.2% (102) 1.6% (103)
(104) Fulton Svgs Bank	406,929	2,202	1,673	(1) 50,234	299,113	68,740	0	0 2,534	22	2,556	58%	0.6%	81%	19%	0.5%	12%	88%	0% 12.6%	12.4%	131%	118	1.06%	2.80%	68.7%	3.30%	0.82%	6. 7% (104)
(105) Geddes FS&LA (106) Habib American Bank	319,805 327,620	1,481 2,197	2,864	0 38,496	249,468	22,739 56,051	(41) 2,59	7 880	41 0	594 880	81% 439%	0.2% 0.3%	91% 85%	9% 15%	0.2% 1.5%	2% 58%	98% 14%	0% 15.6% 26% 10.7%	15.5% 11.6%	109% 89%	33 105	0.10% 3.29%	1.60% 4.24%	59.6% 58.9%	2.64% 4.18%	0.70% 1.77%	4.5% (105) 15.5% (106)
(107) Lake Shore Savings Bank (108) Lyons National Bank	350,958 326,902	1,076 1,286	824 1,427	0 39,235 0 26,054	207,325	117,451 99,044	0 0 21	0 1,158 7 4,021	99 0	1,257 4,021	103% 90%	0.4% 1.2%	66% 67%	34% 3 3%	0.6% 1.8%	13% 49%	86% 37%	0% 11.4% 14% 8.4%	11.4% 8.3%	81% 69%	88 120	0.48% 0.97%	2.52% 3.44%	78.8% 67.9%	3.02% 4.50%	0.48%	4.9% (107) 11.1% (108)
(109) Mahopac National Bank (110) Metropolitan National Bank	454,417 416,548	2,557 1,552	2,745 -498	0 37,523 0 51,450	284,054	130,118 42,835	(65) 6,17 (31) 11,01		0	978 989	305% 335%	0.2% 0.2%	69% 90%	31% 10%	1.0% 1.0%	52% 94%	47% 3%	0% 7.5% 3% 10.1%	7.9% 10.7%	68% 95%	121 152	1.04% 3.16%	3.32% 5.97%	64.9% 86.2%	4.46% 4.13%	1.21% 0.25%	14.8% (109) 1.9% (110)
(111) Mitsubishi Ufj Tr & Bankg Corp	310,136	519	1,996	0 201,945	1,388	297,503	79	0 1,226	0	1,226	61%	0.4%	0%	100%	54.0%	89%	11%	0% 41.6%	41.5%	1%	67	4.23%	4.87%	74.6%	2.39%	0.99%	2.0% (111)
(112) Northeast Community Bank (113) Oneida Svgs Bank	311,714 433,342	876 2,034		0 43,927 22 51,721	205,368 246,952	97,1 93 121,014	0 0 20,35	5 127	0	1 127	120000% 1645%	0.0% 0.0%	75% 65%	25% 35%	0.6% 0.8%	99% 37%	1% 62%	0% 16.4% 0% 8.3%	16.9% 8.8%	77% 80%	69 267	0.30% 3.80%	2.95% 5.61%	74.1% 79.6%	3.81% 3.79%	0.59% 0.92%	3.7% (112) 7.9% (113)
(114) Orange County Trust Co (115) Park Avenue Bank	438,202 338,333	3,125 58	3,248 1,373 (0 61,870 26) 26,397	200,480 222,473	195,724 92,881	0	0 1,620 0 2,153	0	1,620 2,153	158% 131%	0.4% 0.6%	50% 68%	50% 32%	1.3% 1.3%	67% 90%	32% 10%	1% 14.7% 0% 8.6%	14.9% 8.8%	76% 87%	97 46	0.78% 0.19%	2.18% 2.69%	46.7% 77.7%	4.30% 3.50%	1.51% 0.87%	10.5% (114) 11.2% (115)
(116) Pathfinder Bank (117) Rhinebeck Svgs Bank	297,178 420,2 88	535 1,494	772 1. 7 17	(9) 24,750 58) 36,782	192,337	72,384 38,209	0 4,22 (621) 76		887	2,305 982	117% 316%	0.8% 0.2%	72% 90%	28% 10%	0.9% 0.9%	29% 45%	71% 55%	0% 7.5% 0% 9.0%	7.6% 9.3%	82% 97%	103 120	0.69% 0.61%	3.07% 3.42%	80.9% 70.3%	3.49% 4.71%	0.52% 0.83%	6.3% (116) 10.2% (117)
(118) Sleepy Hollow Bank	273,044	673	561	0 19,727	170,303	87,434	(458) 3	2 101	0	101	1512%	0.0%	66%	34%	0.9%	53%	47%	0% 7.8%	8.1%	68%	56	0.67%	2.72%	79.3%	2.91%	0.43%	5.7% (118)
(119) Solvay Bank (120) Steuben Trust Co	470,073 307,247	2,401 1,143	2,451 1,551	0 42,453 8 25,024	,	113,463 87,635	(141) 0 25	0 2,435 9 2,712	0 85	2,435 2,797	290% 90%	0.5% 0.9%	75% 68%	25% 32%	2.1% 1.3%	37% 39%	63% 56%	0% 9.2% 5% 8.5%	10.1% 8.4%	78% 72%	140 130	0.64% 1.32%	2.50% 4.02%	58.4% 70.1%	3.83% 4.84%	1.06% 1.02%	11.5% (119) 12.4% (120)
(121) The Rome Savings Bank (122) Tioga St Bank	297,636 280,923	1,621 700	1,791 417 (0 60,763 (8) 22,214		15,789 108,508	0	0 1,077 0 625	54 97	1,131 722	181% 352%	0.4% 0.3%	91% 59%	9% 41%	0.8% 1.4%	31% 40%	69% 57%	0% 19.8% 2% 8.8%	20.1% 9.4%	118% 73%	100 93	0.64% 0.83%	3.20% 3.36%	62.4% 81.4%	4.84% 3.48%	1.18% 0.30%	6.0% (121) 3.7% (122)
(123) Walden Svgs Bank	259,626	835	1,185 1,182	0 20,992	171,904	59,131	(2) 20	3 833	0	833	231%	0.3%	73%	27%	1.1%	39%	60%	1% 8.8%	9.2%	73%	122	1.40%	3.55%	68.6%	4.26%	0.93%	11.5% (123)
(124) Watertown Svgs Bank	286,736	1,155		0 43,481		111,700		0 330	0	330	300%	0.1%	54%	46%	0.7%	58%	42%	0% 14.8%	13.9%	56%	96		2.93%	70.5%	3.79%	0.83%	5.5% (124)
SUBTOTAL MEDIAN	13,967,529 338,425	52,400 1,289	51,451 (1 1,329 #NL	75) 1,696,497 M! 37,523		4,346,196 103,359	(12,694) 160,98 0	0 36,704 0 876	1,956 0	38,660 87 6	222% 181%	0.3% 0.2%	65% 68%	35% 32%	1.0% 0.9%	52% 49%	45% 47%	2% 11.3% 0% 9.0%		76% 77%	4,182 97	2.59% 0.69%	4.53% 3.15%	76.34% 70.28%	3.76% 3.83%	0.75% 0.82%	6. 2% 7. 2%
ASSETS \$500-\$1 Billion																					1.0						
(125) Adirondack Trust Co	643,791 989.037	3,657 4,001	4,229	(1) 71,363 0 74,649		220,414	0 5,37		0	6,181 830	146%	1.0% 0.1%	64% 73%	36%	2.4% 0.8%	59% 36%	40% 62%	2% 10.7% 1% 7.0%		67% 89%	220 260	1.47% 1.64%	3.54% 3.16%	63.0% 69.0%	4.48%	1.36% 0.75%	11.9% (125)
(126) Alliance Bank NA (127) Bank Of Castile	577,757	3,188	2,569	0 38,084	388,732	237,220 153,033	(21) 59	6 1,249	513	1,762	623% 399%	0.3%	74%	27% 26%	1.3%	51%	34%	15% 7.0%	7.6%	77%	158	0.84%	2.90%	65.2%	3.15% 3.87%	0.90%	10.0% (126) 13.4% (127)
(128) Bank Of East Asia Usa NA (129) Bank Of Smithtown	570,741 975,733	1,260 5,448	1,705 7,259 (0 93,317 11) 78,175	466,507 786,413	59,828 127,115	(240) 22,85 3 2,83		0	41 613	8076% 1154%	0.0% 0.1%	89% 86%	11% 14%	0.7% 0.9%	99% 83%	1% 16%	0% 13.9% 0% 8.0%	14.5% 8.7%	103% 95%	157 176	0.50% 1.02%	2.96% 2.58%	72.3% 50.0%	3.86% 4.44%	0.65% 1.57%	4.2% (128) 20.1% (129)
(130) Bank Of Utica (131) Beacon Federal	767,390 538,836	4,715 2,260	2,932 1,1 1,793	0 95,604 0 38,442	50,504 485,643	702,571 45,485	(13,643)	0 1,065 0 1,870	0 128	1,065 1,998	186% 258%	0.1% 0.4%	7% 91%	93% 9%	3.9% 1.0%	78% 23%	22% 76%	0% 11.5% 0% 7.4%	9.9% 8.0%	8% 115%	39 102	0.07% 0.53%	0.53% 1.97%	34.5% 60.5%	1.50% 2.80%	0.75% 0.70%	6.2% (130) 9.6% (131)
(132) Berkshire Bank	912,234	3,377	3,005 7	102,519	315,890	550,347	(5) 18,54	9 343	0	343	980%	0.0%	35%	65%	1.1%	55%	44%	0% 10.5%	10.9%	47%	104	0.13%	1.34%	57.4%	2.32%	0.64%	5.8% (132) 17.5% (133)
(133) Bridgehampton National Bank (134) Carver FSB	526,026 656,451	4,575 2,135	2,760	67) 44,206 0 62,909	502,306	177,884 110,253	0	0 735 0 2,417	0 532	735 2,94 9	325% 167%	0.1% 0.4%	62% 80%	38% 20%	0.8% 0.8%	65% 70%	35% 30%	0% 9.1% 0% 9.7%	9.4% 9.9%	69% 98%	132 123	0.85% 0.54%	2.96% 2.96%	53.8% 72.4%	5.01% 3.85%	1.50% 0.85%	8.9% (134)
(135) Chemung Canal Trust Co (136) City And Suburban FSB	712,650 682,204	3,221 6,251	3,261 5,780	0 75,966 0 51,361	451,862 505,623	206,076 153,713	(106) 2,77 0	4 6,600 0 1,215	1,468 0	8,068 1,215	140% 267%	1. 1% 0.2%	66% 75%	34% 25%	2.1% 0.6%	42% 98%	56% 1%	1% 10.2% 0% 7.9%	10.5% 8.2%	81% 87%	293 125	1.84% 0.70%	3.93% 2.11%	73.6% 55.6%	3.78% 3. 23%	0.91% 1.65%	8.5% (135) 22.4% (136)
(137) Doral Bank FSB (138) Emigrant Svgs Bank-Brooklyn/Qu	669,576 849,573 N	1,720	1,311 2,645	0 60,120 0 48,566	362,499 64,861	283,307 768,730	0 9	5 8,647 0 0	0	8,647 0	22% 0%	1.3% 0.0%	56% 5%	44% 95%	0.5% 0.2%	81% 0%	19% 100%	0% 9.5% 0% 6.0%	8.4% 6.0%	84% 8%	119 101	0. 23% 0.12%	2.26% 1.55%	73.3% 59.5%	3.04% 2.54%	0. 41% 0.61%	4.4% (137) 11.2% (138)
(139) Emigrant Svgs Bank-Long Island	634,029 N	I/A	1,469	0 34,314	43,944	566,805		0 1,988	0	1,988	7%	0.3%	6%	94%	0.3%	0%	100%	0% 6.3%	6.0%	9%	67	0.07%	1.46%	63.5%	2.31%	0.47%	8.8% (139)
(140) Fiduciary TC Intl (141) First National Bank Of Long Island		6,038		03 478,230 30) 88,789	429,195	223,726 493,192	0 329,20 (5,593) 22	0 142	0	0 142	0% 2535%	0.0% 0.0%	39% 44%	61% 56%	0.0% 0.8%	17% 45%	37% 55%	6% 22.1% 0% 9. 3%	22.1% 9.1%	65% 51%	238 207	12.56% 0.65%	82.6 7% 2.7 3%	594.3% 58.4%	2.90% 4.25%	-62.54% 1.1 8%	-107.8% (140) 12.8% (141)
(142) Greater Buffalo Svgs Bank (143) M&T Bank NA	866,864 738,803	1,209 2,916	(120) 3,833	0 44,014 0 87,041		333, 346 512, 262	(588) 22 0	2 1,673 0 2,037	77 282	1,750 2,319	201% 125%	0.2% 0.3%	58% 34%	42% 66%	0.7% 1.2%	28% 0%	72% 100%	0% 5.7% 0% 11.7%	5.8% 11.8%	67% 34%	233 11	0.22% 0.01%	1.98% 0.38%	9 7.8% 19.0%	1.94% 2.02%	-0.03% 1.12%	-0.5% (142) 8.8% (143)
(144) Marathon National Bank-Ny (145) Partners Municipal Bank	793,185 527,919	3,775 3,302	8,211 1,767 (8	0 78,567 (3) 194,656	450,901 852	284,236 462,994	(1,668) 26,76	3 136 0 0	0	136	3585% 0%	0.0% 0.0%	59% 0%	41% 100%	1.1% 0.0%	90% 0%	10% 0%	0% 7.2% 100% 34.1%	7.6% 34.1%	64% 0%	148 0	3.16% 0.00%	2.54% 0.08%	39.5% 5.4%	3.57% 1.80%	2.07% 0.66%	21.9% (144) 1.8% (145)
(146) Pioneer Svgs Bank	726,598	2,359	2,091	0 72,286	414,833	247,513	7 2	0 737	93	830	830%	0.1%	61%	39%	1.5%	24%	76%	0% 10.8%	11.6%	64%	252	0.93%	3.00%	76.3%	3.28%	0.58%	5.8% (146)
(147) Ponce De Leon Federal Bank(148) Putnam County Svgs Bank	609,226 906,945	3,846 3,882		0 55,540 0 89,532		84,192 485,227	0 27 (9,736)	8 7,903 0 320	0	7,903 320	49% 880%	1.3% 0.0%	85% 44%	15% 56%	0.8% 0.7%	52% 53%	48% 45%	0% 9.3% 2% 10.2%	8.6% 9.4%	94% 47%	163 144	0.66% 0.16%	3.34% 1.85%	66.3% 61.7%	4.60% 2.96%	0.94% 0.72%	10.5% (147) 7.3% (148)
(149) Shinhan Bank America (150) Ulster Svgs Bank	565,798 615,364	1,688 1,593	, -	0 62,634 0 76,515	398,247 462,926	149,073 89,174	(756) 0 9,72	0 3,124 4 9,160	0 438	3,124 9,598	107% 40%	0.6% 1.6%	76% 83%	24% 17%	0.8% 0.8%	97% 32%	3% 68%	0% 12.0% 0% 12.3%	11.9% 11.4%	80% 100%	129 357	1.06% 2.31%	3.46% 5.26%	70.4% 84.3%	4.02% 4.37%	0.68% 0.68%	5.6% (149) 5.5% (150)
(151) Wilber National Bank (152) Woori Amer Bank	756,392 867,418	4,300 4,611		06 58,592 (2) 95,088		298,518 171,060	(2,242) 5,12 (1,310) 23,64	7 1,993	20 0	2,013 3,161	313% 173%	0.3% 0.4%	58% 79%	42% 21%	1.6% 0.9%	52% 82%	44% 17%	4% 7.9% 0% 9.1%	8.2% 9.2%	64% 83%	259 206	0.63% 1.05%	2.53% 3.13%	61.2% 52.7%	3.77% 5.36%	0.91% 1.46%	11.2% (151) 13.4% (152)
SUBTOTAL	20,570,412			16 2,451,079		8,197,294	(35,902) 457,99	1	3,551	67,731	166%	0.3%	56%	44%	1.0%	58%	40%	1% 10.4%	10.4%	65%	4,523	1.44%	6.84%	154.14%	3.36%	-2.56%	-20.2%
MEDIAN	719,624	3,262	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	0 73,468		230,473	0 22		0	1,483	194%	0.2%	62%	38%	0.8%	52%	40%	0% 9.4%	9.3%	68%	4,523	0.65%	2.65%	62.32%	3.42%	0.75%	8.9%
ASSETS \$1-\$25 Billion		10.000	0.005			0.000									0.10							0.000	0.000			0.176	
(153) Amalgamated Bank (154) Apple Bank For Svgs	4,202,913 7,584,866	13,889 31,712		0 149,519 21 630,954		2,299,547 6,292,163	31 (89,359) 3,70	0 11,797 2 453	0	11,797 453	61% 1044%	0.3% 0.0%	41% 17%	59% 83%	0.4% 0.4%	43% 34%	57% 66%	0% 5.8% 0% 8.3%	5.7% 7.1%	85% 22%	458 670	0.68% 0.31%	2.23% 1.01%	75.3% 37.0%	2.41% 2.47%	0.45% 1.07%	11.8% (153) 11.6% (154)
(155) Astoria FS&LA (156) Banco Popular North America	21,751,962 12,181,829	124,865 38,243		0 1,544,735 13) 1,276,252		5,915,185 2,388,375	0 192,56		1,182 9,475	54,193 67,316	153% 154%	0.2% 0.6%	70% 77%	30% 23%	0.6% 1.0%	29% 69%	71% 28%	0% 6.5% 4% 7.6%	5.7% 7.9%	112% 101%	1,635 2,049	0.44% 0.86%	0.98% 2.53%	40.2% 64.4%	2.15% 3.40%	0.98% 0.69%	13.7% (155) 6.6% (156)
(157) Bank Leumi Usa	5,743,095	12,258	10,128 (25) 387,467	2,793,397	2,639,315	(5,285) 4,55	9,667	0	9,667	691%	0.2%	49% 45%	51%	2.4%	91% 88%	1% 0%	8% 6.5%	7.4%	60%	465	0.65%	1.70%	74.7% 46.6%	1.72% 2.22%	0.34%	5.3% (157) 8.1% (158)
(158) Bank Of Tokyo Mitsubishi Tc (159) Canandaigua National Bankk & Tr		19,909 6,009	6,131	28) 799,174 0 87,993	829,921	2,381,234 219,799	0 9,00 (1,444) 1,46	5 7,134	374	0 7,508	0% 120%	0.0%	78%	55% 22%	1.0%	60%	40%	12% 15.3% 0% 8.2%	16.0% 8.2%	87% 82%	123 295	1.24% 1.16%	3.19%	62.6%	4.17%	1.35% 1.13%	14.2% (159)
(160) Citizens Bank, NA(161) Community Bank NA	17,075,982 4,126,108	18,306 29,377		31 3,623,041 0 497,187		3,144,312 1,214,676	0 2,721,73 (7,032) 217,05		6,800 1,352	87,449 12,288	86% 302%	0.5% 0.3%	76% 66%	24% 34%	0.7% 1.4%	19% 29%	81% 67%	0% 7.0% 4% 7.2%	6.9% 7.6%	95% 80%	1,674 1,217	0.67% 0.89%	1.75% 2.75%	61.2% 59.8%	2.73% 4.19%	0.62% 1.01%	2.9% (160) 8.3% (161)
(162) Dime Svgs Bank Of Williamsburg (163) Emigrant Bank	3,076,046 9,869,632	19,623		0 335,420		225,475 3,035,413	0 55,63 0 4,13	8 2,886	0 2,211	2,886 135,000	563% 24%	0.1% 1.4%	91% 65%	9% 35%	0.6% 0.5%	93% 30%	6% 63%	0% 9.4% 7% 8.4%	8.0% 7.4%	138% 83%	405 782	0.34% 0.25%	1.34% 1.43%	42.6% 63.0%	3.03% 2.12%	1.26% 2.16%	11.3% (162) 27.3% (163)
(164) Emigrant Svgs Bank-Bronx/Wches	s 1,164,610 N	I/A	4,579	0 68,382	21,836	1,098,533		0 0	0	0	0%	0.0%	1%	99%	0.1%	0%	100%	0% 6.1%	6.1%	2%	146	0.21%	1.57%	54.5%	2.76%	0.77%	13.9% (164)
(165) Emigrant Svgs Bank-Manhattan (166) First Niagara Bank	1,325,427 N 8,093,829	I/A 45,905	5,562 48,634	0 87,248 0 1,306,592	53,533 5,621,288	1,233,023 1,362,648	0 0 755,11	0 250 8 17,529	0 1,028	250 18,557	32% 414%	0.0% 0.2%	3% 78%	97% 22%	0.1% 1.3%	0% 47%	100% 53%	0% 6.8% 0% 8.0%	6.8% -1.6%	4% 100%	129 1,939	0.11% 1.34%	1.47% 2.51%	50.8% 56.7%	2.85% 3.61%	0.83% 1.21%	13.2% (165) 7.5% (166)

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Hartford, Connecticut (860) 275-6050

FINANCIAL CONDITION AND OPERATING PERFORMANCE (DATA AS OF JUNE 30, 2006:

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

nantioru, co		-0050										(DATA	AS OF J	UNE 3	0, 2006:		FDIC CA		PURIS)						
Contact: Do	ug Major, V.P.																								
		(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	, ,	. ,	. ,	(13)	. ,	(15)	. ,	(17)	(18)	(19)	(20)	(21)	(22)	(23)	
				E	BASIC	DATA (S	ELECT)				NON	- P E	r f O	R M	ING		BAL	ANC	ESHE	<u>E T</u>		<u>C A P</u>	ITAL		
									UNRLZD.						-									1	
					Realized			Investmnts.	Securities		Total				Non-	Loans			Commercial	Retail	Other			Gross	
		Total	NET II	NCOME	Net	Total	Gross	+ Securities	Gains/	Non-	Non-		Total	Reserve	Perf.	%	Securities		Risk	Risk	& Govt. Risk		Adj.	Loans	
Bank	(\$000's)	Assets	Afte	er Tax	Gains/	Equity	Loans	+Fed Funds	Losses	qualifying	Performing	Non-	Non-	% Non-	Assets	Earning	% Earning	Reserve	Loans	Loans	Loans	Tier 1	Tier 1	% Total	
#		Period	Prior	Current	(Loss) on	or	Period	Sold	"Held to	Intangible	Loans	Investment	Performing	Perform.	% Assets	Assets	Assets	% Gross	% Gross	% Gross	% Gross	Levg.	Leverage	Deposits)
Bank Nan	ne	End	06/05	06/06	Securities	Surplus	End	(Per. End)	Maturity"	Assets	NA's+90+	0.R.E.O.	Assets	Loans	(Per. End)	(Avg Yr.)	(Avg Yr.)	Loans	Loans (Est.)	Loans (Est.)	Loans (Est.)	Per. End)	(Per. End)	(Per. End)) E
167) Five Star	Bank	1,915,791	633	10,468	0	198,902	953,712	817,842	(119)	39,818	15,363	933	16,296	121%	0.9%	53%	47%	1.9%	36%	56%	8%	9.0%	9.1%	59%	
168) Flushing S	Svgs Bank FSB	2,624,472	12,440	11,913	0	210,817	2,142,827	341,263	0	15,035	2,374	0	2,374	301%	0.1%	86%	14%	0.3%	64%	35%	0%	8.4%	7.9%	128%	,
169) Glens Fall	ls National Bankk & Trust	1,305,236	8,318	7,738	(130)	116,840	822,560	402,027	(2,477)	15,117	1,178	0	1,178	865%	0.1%	67%	33%	1.2%	28%	70%	2%	8.4%	8.9%		
170) Hudson V	alley Bank	2,078,543	15,290	17,252	(10)		1,078,006	891,209	(1,533)		3,528	0	3,528	408%	0.2%	54%	46%	1.3%	79%	20%		7.8%	8.2%		
· · ·	ence Community Bank	19,594,544	108,035	(681)	(2,886)	3,651,897	13,356,639	2,313,985	0	2,692,346		1,085	41,812	271%		80%	20%	0.8%	80%	17%		6.0%	6.4%		
172) Interaudi E		1,122,730	3,265	3,530	0	77,361	284,238	800,974	(217)	0	100	0		2585%	0.0%	27%		0.9%	69%	26%	5%	7.1%	7.3%		
173) Intervest N		1,673,571	7,586	12,021	0	166,685	1,336,283	308,496	(3,212)			0	2,898	543%		81%		1.2%	101%	-1%		9.9%	10.5%		
	count Bank Of Ny	9,074,155	32,347	9,366	1,914	540,548	2,954,449	5,554,849	(20,699)	0	9,233	1,091	10,324	612%		35%		1.9%	81%	4%		6.4%	6.7%		
175) Maspeth F		1,259,867 3,107,548	11,540 15,815	8,771 19,320	0 (45)	331,985 973,090	1,157,452 2,401,321	76,281 576,514	0 (1,349)	0 23		0	7,583 9,689	85% 153%	0.6% 0.3%	94% 77%	6% 23%	0.6% 0.6%	39% 53%	61% 2%		26.4% 31.9%	26.3% 32.0%		
177) Nbt Bank	orporate Bank Usa	4,964,207	25,771	27,856	(43)	417,082	3,347,876	1,207,941	(1,349) (7,878)			423	13,280	390%	0.3%	71%		1.5%	42%	2% 54%		6.8%	52.0% 7.4%	1	
· · · · ·	Commercial Bank	3,149,873	1.945	7,448	(313)	495.011	2.188.051	458,025	(1,010)	256,981	4.154	425	4,154	186%	0.1%	77%		0.4%	63%	2%		10.9%	11.0%		
179) Northfield		1,352,167	7,561	6.113	0	149,786	410,466	842,644	(1,217)		4,546	0	4,546	110%		31%	69%	1.2%	66%	34%		11.6%	11.6%		
180) Partners 1	0	3,796,795	15,325	15,598	0	526,868	2,300,854	1,039,567	0			737	6,622	617%	0.2%	67%		1.6%	20%	79%		8.1%	1.7%		
181) Provident		2,774,289	11,052	10,510	0	358,669	1,456,615	991,549	0	167,978	4,674	88	4,762	436%	0.2%	60%	40%	1.4%	51%	48%	0%	7.7%	1.8%		
182) Ridgewoo	d Svgs Bank	3,270,932	13,310	10,808	1,102	526,486	1,960,244	1,118,061	(66)	507	784	38	822	326%	0.0%	61%	39%	0.1%	17%	83%	0%	16.4%	16.5%	74%	,
183) Safra Nati	ional Bank	4,438,497	13,139	12,006	0	446,674	1,473,931	2,738,922	580	0	8,391	0	8,391	220%	0.2%	36%	64%	1.3%	68%	12%	17%	9.5%	9.7%	41%	1
184) Signature	Bank	4,703,283	2,052	16,196	715	355,726	1,365,361	2,875,577	(13,504)	0	10,876	0	10,876	108%	0.2%	30%	70%	0.9%	65%	31%	4%	8.4%	8.2%	37%	
185) Sound Fe	deral Savings	1,210,804	2,197	2,053	0	118,889	785,641	381,492	0	13,970	1,634	0	1,634	202%	0.1%	66%	34%	0.4%	11%	89%	0%	9.4%	8.4%	74%	
186) State Ban	k Of Long Island	1,630,239	6,321	6,697	(59)	89,592	944,323	540,387	(50)	2,520	3,597	0	3,597	456%	0.2%	62%	38%	1.7%	87%	12%	1%	4.8%	5.5%	66%	
187) Sterling N		1,900,276	12,513	12,618	(445)		1,107,129	628,583	(18,868)	1,804	5,889	1,465	7,354	284%	0.4%	62%	38%	1.5%	84%	16%	0%	6.5%	6.0%		
	y National Bank Of Riverh		10,558	11,022	0	100,359	917,787	411,094	397	2,060		0		1152%	0.0%	69%	31%	0.8%	61%	36%	2%	7.4%	7.8%		
189) Td Bank U		10,044,483	30,116	18,833	(34)		26,618	9,860,606	52	0		0	0	0%	0.0%	0%	100%	2.5%	52%	48%	0%	7.1%	7.1%		
190) Tompkins		1,091,567	7,196	7,625	0	84,493	569,622	428,179	(239)	480		0	1	485%	0.1%	58%	42%	1.0%	42%	56%	2%	8.4%	8.8%	1	
191) Trustco B		2,966,988	27,633	24,787	0	200,708	1,615,527	1,263,578	0	553	3,723	53	3,776	1138%		54%		2.6%	14%	86%	0%	7.6%	8.9%		
192) Union St E		2,811,463	18,297	17,833 53,670	0	259,313 1,255,221	1,498,270 6,807,846	1,199,653 2,627,085	(24,695)	4,505 508,430	9,013 2,458	0	- 1	180% 1055%	0.3%	56%	1.00	1.1% 0.4%	75%	25% 93%		9.5%	8.9% 7.8%		
195) United Sta	ates Trust Co, NA	10,426,963	7,262	53,670	0	1,255,221	0,007,040	2,027,005	0	506,430	2,400	0	2,458	1055%	0.0%	76%	24%	0.4%	2%	93%	5%	7.6%	1.070	95%	
SUBTOTA	AL	207,899,518	859,742	866,047	15,092	24,189,842	114,642,633	74,146,081	(198,183)	8,519,820	557,896	28,335	586,231	189%	0.3%	60%	40%	0.9%	49%	47%	4%	8.3%	8.4%	79%	
MEDIAN		3,107,548		12,006	10,002	355,726	1,498,270	1,118,061	(130,103)	4,505	4,674	20,000	4,762	284%		62%		1.0%		48%		8.0%	7.8%		
MEDIAN		0,107,040	10,100	12,000	U.S.	000,120	1,400,210	1,110,001	Ū	4,000	4,014	0	4,102	20470	0.270	0270	0070	1.070	0270	4070	070	0.070	1.070	1	
ASSETS	OVER \$25 Billion																		1					1	
194) New York	Community Bank	26,432,051	185,887	128,100	2,328	3,746,944	18,007,954	4,978,025	(164,271)	2,010,286	26,215	1,294	27,509	297%	0.1%	77%	23%	0.4%	99%	1%	0%	8.2%	7.7%	153%	, ,
	Bank TC Americas	36,549,000	129,000	165,000	12,000	8,052,000	7,692,000	20,965,000	0	47,000		1,000	105,000	96%	0.3%	29%	71%	1.3%	44%	6%	35%	22.8%	22.8%		
196) Manufactu	urers & Traders Tc	55,789,617	393,394	428,862	228	6,498,531	41,380,662	7,352,052	1,446	3,375,924	239,590	10,308	249,898	268%	0.4%	84%	16%	1.6%	63%	35%	2%	6.6%	7.4%	109%	1
197) North For	k Bank	58,787,682	518,077	462,219	9,177	9,843,854	40,563,384	9,374,496	(515)	6,263,243	54,147	3,255	57,402	412%	0.1%	79%	21%	0.6%	47%	52%	0%	7.9%	8.2%	112%	
198) Bank Of N	lew York	93,863,000	585,000	68 9,0 00	(4,000)	8,471,000	36,722,000	42,910,000	(58,000)	2,927,000	87,000	0	87,000	476%	0.1%	46%	54%	1.1%	26%	21%	52%	6.8%	7.1%		
199) Citibank N	A	777,345,000	4,380,000	5 ,308, 00 0	137,000	60, 292,000	428,681,000	268,430,000	0	21,460,000	4,035,000	66,000	4,101,000	148%	0.5%	61%	39%	1.4%	8%	16%	60%	6.5%	6.8%	80%	1
SUBTOTA	AL.	1,048,766,350	6,191,358	7,181,181	156,733	96,904,329	573,047,000	354,009,573	(221,340)	36,083,453	4,545,952	81,857	4,627,809	164%	0.4%	62%	38%	1.3%	19%	20%	49%	7.2%	7.5%	80%	2
MEDIAN		57,288,650			5,753		38,642,692	15,169,748	(258)	3,151,462	95,500	2,275	96,000	283%		69%		1.2%	46%	18%	19%	7.3%	7.5%		
		ALC: NOTE: N						.,,	()			,	,			-									
NEW YOF	к	1,300,730,953	-	7,863,808	172,645	126,415,234	712,443,118	444,128,007	(473,124)	45,244,356	5,237 ,893	120,846	5,358,739	167%	0.4%	61%	39%	1.2%	25%	28%	44%	7.5%	4.1%	80%	2
					· · · / ·														1.0					- T	
				1.00																			1000		

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(24)	(25)	(26)	(27)	(28)	(29)	(30)
	OPER	ATING		1	PRO	FIT
				i		i
	Non-	Non-	Non-	Net	Return	Return
Full	Interest	Interest	Interest	Interest	on	on
Time	Income	Expenses	Expense	Margin	Average	Average Bank
	% Average		Effciency	(Estimated)	Assets	Equity #
Employ.	Assets	Assets		Full Tax Eqv)	(After tax)	(After tax)
659	0.91%	2.85%	64.0%	3.82%	1.07%	10.5% (167)
253	0.39%	1.56%	50.5%	2.89%	0.96%	12.6% (167)
415	1.19%	2.56%	56.8%	3.53%	1.18%	13.1% (169)
357	0.56%	2.40%	45.5%	4.97%	1.68%	21.2% (170)
2,189	0.07%	0.31%	67.9%	0.47%	-0.01%	0.0% (171)
75	0.28%	1.26%	55.0%	2.09%	0.63%	9.3% (172)
58	0.09%	0.80%	22.8%	3.49%	1.47%	14.9% (173)
852	0.11%	1.73%	81.7%	2.17%	0.21%	3.4% (174)
196	0.08%	1.76%	39.5%	4.48%	1.40%	5.4% (175)
104	0.26%	1.25%	50.4%	2.29%	1.25%	4.0% (176)
1.354	0.94%	2.58%	56.1%	3.99%	1.19%	14.8% (177)
234	0.48%	1.81%	60.0%	3.02%	0.79%	5.1% (178)
203	0.32%	1.64%	53.0%	2.96%	0.89%	8.1% (179)
750	0.57%	1.95%	65.7%	2.78%	0.82%	6.0% (180)
549	0.56%	2.52%	69.5%	3.55%	0.78%	5.8% (181)
578	0.23%	2.03%	69.2%	2.88%	0.66%	4.1% (182)
195	0.14%	1.27%	63.3%	1.97%	0.55%	5.4% (183)
391	0.40%	1.71%	57.2%	2.83%	0.71%	9.2% (184)
132	0.13%	1.87%	75.6%	2.45%	0.35%	3.5% (185)
328	0.36%	3.01%	68.8%	4.39%	0.83%	16.2% (186)
558	1.56%	3.89%	67.2%	4.60%	1.31%	21.3% (187)
409	0.72%	2.77%	50.7%	5.10%	1.55%	21.7% (188)
29	0.02%	2.54%	80.3%	3.19%	0.37%	5.7% (189)
263	1.75%	2.98%	57.9%	3.70%	1.39%	17.7% (190)
532	0.49%	1.62%	41.4%	3.54%	1.69%	23.8% (191)
392	0.26%	1.77%	46.1%	3.76%	1.28%	13.8% (192)
1,938	7.18%	7.93%	80.7%	2.87%	1.20%	12.5% (193)
25,980	0.79%	1.97%	61.88%	2.66%	0.85%	7.6%
409	0.44%	1.77%	57.92%	2.96%	0.98%	10.5%
1,639	0.31%	1.00%	40.5%	2.49%	0.98%	6.8% (194)
2,064	-0.14%	4.20%	76.2%	7.30%	0.94%	4.1% (195)
12,909	1.80%	2.68%	52.2%	3.80%	1.56%	13. 4% (196)
8,333	1.12%	1.68%	40.3%	3.60%	1.60%	9.3% (197)
19,013	4.37%	3.70%	65.1%	1.56%	1.53%	16. 4% (198)
198,210	3.00%	3.63%	60.8%	3.31%	1.43%	18. 2% (199)
040 400	0.776/	0 100/	00 50%	0.0001	1 1001	45 004
242,168	2.77%	3.42%	60.58%	3.30%	1.43%	15.2%
10,621	1.46%	3.15%	56.49%	3.46%	1.48%	11.4%
070 700	2.41%	2.259/	60.040/	3.21%	1.26%	10.00/
279,780	2.41%	3.25%	62.31%	3.∠1%	1.20%	12.8%

Center, Inc.

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Contact: Doug Major, V.P.

NEW YORK BANKS STOCK REPORTS (BASIC DATA AS OF JUNE 30, 2006 PRICING DATA AS OF 09/29/06)

\$=000's; except per share which is in \$					BASIC	DATA DATE	<u>E</u>			<u>Share in</u>	NFORMATION DA	<u>`A</u>		DIVID	END DATA						PRICI	NG DATA				
LTM=Latest 12 Months	(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)
							Total	Total LTM	Common	Book	Tangible	Diluted EPS after	Median EPS	Quarterly	Dividends	Current			High	Low		Avg Daily	Price/LTM	Price/	12 Mth	
			Filing	Total	Total	Total	Tangible	Net	Shares	Value	Book Value	Extrdnry.	Estimate (\$)	Dividends	Declared (\$)	Dividend	High	Low	Price	Price	Price (\$)	Vol	Earnings	Book (%)	Price	
(1) Adirondack Trust Company	Ticker ADKT	Industry Bank	Date 06/30/06	Assets 643,791	Deposits 565,290	Equity 71,363	Equity 67,103	8,843	Outstanding	per Share (\$) NA	per Share (\$)	(\$)LTM	Current Year	Declared (\$) \$8.50	LTM \$68.00	Yield (%)	Price (\$) \$1,550.00	Price (\$) \$1,440.00	Date 09/05/06	Date 07/25/06	09/29/06 \$1,550.00	09/29/06 4 NA	09/29/06	09/29/06 NA	Chg 7.27%	8.79% (1)
(2) Alliance Financial Corporation	ALNC		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	\$0.87	2.8%	\$34.00	\$27.29	07/17/06			3,207	15.9	159.0%		
(3) Arrow Financial Corporation	AROW		06/30/06	1,516,334	1,151,105	114,746	97,783	17,865	10,620,743	\$10.86	\$9.24	\$1.67	\$1.66	\$0.23	\$0.93	3.7%	\$28.78	\$23.13	11/15/05		\$25.36	13,500	15.2	233.5%	-0.1%	
(4) Astoria Financial Corporation	AF BSPA		06/30/06	21,861,475 319,382	13,092,232	1,268,135 22,097	1,082,984	213,625	101,055,435 742,663	\$13.38 \$29.75	\$11.43 \$27.57	\$2.12 NA	\$1.90 NA	\$0.24	\$0.92 \$1.00	3.1% 2.5%	\$31.95 \$47.00	\$24.43 \$32.00	03/22/06	10/12/05 10/21/05	\$30.82 \$40.50	363,968 59	14.5 23.7	230.3%	4.8%	
(5) Ballston Spa Bancorp, Inc. (6) Bank of Akron	BARK		06/30/06	153,571	260,466 129,415	21,255	20,472 21,255	1,280	742,003 NA	\$29.75 NA		NA	NA	\$0.25 \$0.60	\$1.00	4.1%	\$47.00 NA	\$32.00 NA	01/06/06	10/21/05	\$40.50	0	23.7 NA	130.1% NA	-13.8%	(.)
(7) Bank of New York Company, Inc.	BK		06/30/06	108,881,000	56,741,000	10,056,000	5,387,000	1,664,000	762,983,239	\$14.15	\$7.58	\$2.18	\$2.25	\$0.22	\$0.85	2.5%	\$38.00		04/07/06		\$35.26	2,568,800	16.2	249.2%		12.9% (7)
(8) Bank of Utica	BKUT			767,390	665,158	95,604	95,604	5,840	250,000	\$382.42	\$382.42	NA	NA	\$1.63	\$6.50	1.5%	\$515.00	\$370.00	10/11/05		\$440.00	0	18.8	115.1%		
Berkshire Bancorp Inc. Bridge Bancorp, Inc.	BERK BDGE		06/30/06	936,475 525,443	667,454 452,735	107,968 44,291	89,419 44,291	4,908 9,025	6,898,556 6,136,787	\$15.65 \$7.22	\$12.96 \$7.22	\$0.69 \$1.44	NA	\$0.04 \$0.23	\$0.16 \$0.92	1.0% 3.6%	\$18.30 \$27.10	\$14.82 \$24.00	11/18/05 05/16/06		\$16.39 \$25.75	892 2,104	23.8	104.7% 356.8%	-3.9% 4.3%	
1) Bridge Street Financial, Inc.	OCNB		06/30/06	231,527	178,156	25,851	22,536	867	2,291,832	\$11.42	\$9.96	\$0.38	NA	\$0.09	\$0.44	1.6%	\$23.11	\$17.50	09/26/06		\$22.98	1,612	60.5	201.2%		
2) Brooklyn Federal Bancorp, Inc. (MHC)	BFSB			379,227	264,532	78,635	78,635	4,158	13,225,000	\$5.95	\$5.95	\$0.33	NA	\$0.00	\$0.00	0.0%	\$12.95	\$9.95	09/19/06		\$12.90	3,287	39.1	217.0%	16.6%	
Canandaigua National Corporation Capital Bank & Trust Company	CNND CBTI		06/30/06	1,118,852 181,627	<u>978,744</u> 164,707	78,335	78,335	<u>10,971</u> 504	477,680 2,656,370	\$163.99 \$5.08	\$163.99 \$5.08	\$22.29 NA	NA	\$1.85 \$0.00	\$7.00 \$0.00	2.2%	\$355.00 \$10.00	\$287.00 \$6.50	05/18/06		\$339.00 \$8.75	22 201	15.2 NA	206.7%	13.0% 20.7%	<u>15.4%</u> (13 20.7% (14
15) Carver Bancorp, Inc.	CNY		06/30/06	654,567	507,812	49,143	49,143	3,731	2,505,047	\$19.62	\$19.62	\$1.45	\$1.25	\$0.09	\$0.33	2.2%	\$18.12	\$15.00	08/02/06		\$16.70	468	11.5	85.1%	8.4%	
6) Chemung Financial Corporation	CHMG		06/30/06	715,581	559,245	79,544	76,867	6,656	3,570,062	\$21.86	\$21.13	\$1.82	NA	\$0.24	\$0.72	3.1%	\$32.00	\$29.05			\$31.00	1,737	17.0	141.8%	0.3%	
Citigroup Inc. Community Bank of Orange, National Association	CBOG		06/30/06	1,626,551,000 58,132	645,805,000 49,943	115,428,000 7,552	76,931,000	24,979,000 (873)	4,943,944,972 2,175,961	\$23.15 \$3.47	\$15.36 \$3.47	\$4.92 (\$0.41)	\$4.30 NA	\$0.49 \$0.00	\$1.91 \$0.00	4.0%	\$50.72 \$7.75	\$44.00 \$3.75	05/08/06	10/19/05	\$49.67 \$4.70	12,613,163 210	10.1 NM	214.6% 135.4%	2.4%	<u>5.6%</u> (17 4.4% (18
Community Bank of Orange, National Association Community Bank System, Inc.	CBU		06/30/06	4,139,724	3,039,582	451,576	229,680	42,536	29,850,431	\$15.13	\$7.69	\$1.39	\$1.33	\$0.20	\$0.77	3.6%	\$24.68	\$18.75	12/01/05	05/24/06	\$22.16	96,636	15.9	146.5%	-1.7%	1.0% (19
20) Community Capital Bank	CCAB	Bank	06/30/06	166,123	146,078	7,096	7,096	466	269,179	\$26.36	\$26.36	\$1.74	NA	\$0.00	\$0.00	0.5%	\$39.75	\$25.25	04/13/06		\$39.00	0	22.4	147.9%	44.4%	44.4% <mark>(20</mark>
Community National Bank 22) Country Bank Holding Company, Inc.	CBNY CYHC		06/30/06	132,089 337,352	98,598 277,692	27,156	27,156 27,312	(1,228)	NA 1,689	NA \$16,170.52	NA \$16,170.52	NA	NA	\$0.00 \$200.00	\$0.00 \$500.00	0.0%	\$17.00 NA	\$13.25 NA	11/15/05	11/09/05	\$15.00 \$10,900.00	1,463	NA 8.0	NA 67.4%	-6.3% -4.0%	-6.3% (21 0.3% (22
22) County Bank Holding Company, inc. 23) Delaware Bancshares, Inc.	DBAI		03/31/06	159,761	136,336	21,803	21,312	1,793	983,027	\$16,170.52	\$10,170.52	\$1.82	NA	\$200.00	\$500.00	3.2%	\$35.00	\$31.00	10/13/05	05/24/06	\$10,900.00	0	17.0	139.8%	-4.0%	0.3% (22
24) Delhi Bank Corp.	DWNX		03/31/06	150,501	129,221	14,440	14,440	1,765	930,884	\$15.51	\$15.51	NA	NA	\$0.16	\$0.62	2.9%	\$25.00	\$21.00	03/22/06		\$22.00	285	NA	141.8%	-2.9%	
25) Dime Community Bancshares, Inc.	DCOM ESBK		06/30/06	3,123,921	1,930,498	293,089	237,451	35,549	36,790,735	\$7.97	\$6.58	\$1.01	\$0.88 NA	\$0.14	\$0.56	3.8%	\$15.63	\$13.21	01/27/06		\$14.73	107,882 740	14.6	184.8%	0.8%	3.8% (25
26) Elmira Savings Bank, FSB 27) ES Bancshares, Inc.	ESBK		06/30/06 06/30/06	338,384 76,156	241,068 64,105	22,577 11,616	22,282 11,035	2,804 (1,281)	1,324,213 1,719,227	\$17.05 \$6.76	\$16.83 \$6.42	\$2.10 (\$0.73)	NA	\$0.21 \$0.00	\$0.76 \$0.00	2.7%	\$30.98 \$10.50	\$23.16 \$7.95	08/29/06		\$30.71 \$8.75	177	14.6 NM	180.1% 129.4%	24.3% -16.7%	
28) Evans Bancorp, Inc.	EVBN		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	\$0.68	3.4%	\$23.38	\$18.64			\$20.06	1,096	11.3	147.0%	-2.9%	
29) Financial Institutions, Inc.	FISI		06/30/06	1,923,819	1,617,057	172,676	134,208	20,955	11,325,693	\$13.69	\$10.29		\$1.43	\$0.09	\$0.33	1.5%	\$25.38	\$15.52	08/30/06		\$23.36	26,218	13.6	170.6%		
30) First National Bank of Groton 31) First National Bank of Scotia	FIGR		06/30/06	99,302 266,135	85,826 242,941	12,819 19.638	12,819 19,576	1,590	60,000 NA	\$213.65 NA	\$213.65 NA	\$26.49 NA	NA	\$2.00 \$0.45	\$9.40 \$2.00	2.7%	\$300.00 \$120.00	\$153.15 \$101.00	09/21/06	08/07/06	\$300.00 \$105.00	9	11.3 NA	140.4% NA	95.9% -12.5%	<u>101.0%</u> (30 -11.4% (31
32) First Niagara Financial Group, Inc.	FNFG		06/30/06	8,106,776	5,649,307	1,360,926	605,808	95,079	110,495,275	\$12.78	\$5.69	\$0. 87	\$0.89	\$0.12	\$0.44	3.3%		\$13.35			\$14.62	432,185	16.8	114.4%		
33) First of Long Island Corporation	FLIC		06/30/06	979,705	845,102	91,603	91,383	11,869	3,820,135	\$23.98	\$23.92	\$3.04	NA	\$0.23	\$0.90	2.0%	\$45.00	\$40.26	12/05/05	10/17/05	\$44.80	1,466	14.7	186.8%	6.0%	8.3% (33
Hatbush Federal Bancorp, Inc. (MHC) Flushing Financial Corporation	FLTB FFIC		06/30/06	151,878 2,640,242	108,384	16,098 207,989	16,098 191,619	219 22,996	2,774,917 21,102,652	\$5.80 \$9.86	\$5.80 \$9.08	\$0.09 \$1.28	NA \$1.24	\$0.00 \$0.11	\$0.00 \$0.43	0.0%	\$8.55 \$17.97	\$7.30 \$13.95	11/22/05 09/14/06		\$7.75 \$17.50	1,475 48,224	NM 13.7	133.6% 177.5%	-1.5% 12.4%	-1.5% (34 14.6% (35
36) Gotham Bank of New York	GOBN		06/30/06	230,576	207,131	21,990	21,990	2,870	305,175	\$72.06	\$72.06	\$9.40	NA	\$0.38	\$2.50	1.5%		\$82.00	07/05/06		\$100.00	27	10.6	138.8%		
37) Gouverneur Bancorp, Inc. (MHC)	GOV	Thrift	06/30/06	127,770	74,178	19,433	19,433	1,186	2,292,084	\$8.48	\$8.48	\$0.51	NA	\$0.08	\$0.30	2.1%	\$14.35	\$10.85			\$14.05	268	27.6	165.7%		
38) Great Lakes Bancorp, Inc. 39) Greene County Bancorp, Inc. (MHC)	GLK GCBC	Thrift Thrift	06/30/06	942,124 307,565	653,030 268,250	133,907 33,581	122,186 33,581	NA 2,243	10,913,535 4,145,246	\$12.27	\$11.20 \$8.17	NA \$0.54	NA	\$0.00 \$0.12	\$0.00 \$0.46	0.0%	\$21.14 \$19.00	\$13.90 \$13.84			\$16.07 \$14.00	<u>11,240</u> 641	NA 25.9	131.0% 171.4%		
40) Hudson Valley Holding Corp.	HUVL		06/30/06	2,191,466	1,511,770	169,054	155,384	32,153	8,125,613	\$20.81	\$19.12	\$3.83	NA	\$0.49	\$1.88	3.3%	\$70.00		12/09/05		\$59.50	275	15.5	286.0%	8.2%	
1) Intervest Bancshares Corporation	IBCA		06/30/06	1,791,672	1,450,955	149,413	149,413	23,241	7,848,905	\$19.04	\$19.04	\$2.86	\$3.05	\$0.00	\$0.00	0.0%	\$48.43		07 /19/06	10/13/05	\$43.56	36,229	15.2	228.8%		76.0% (41
12) Jeffersonville Bancorp 13) JPMorgan Chase & Co.			06/30/06	403,870 1,328,001,000	333,821 593,716,000	41,728 110,684,000	41,728 62,955,000	5,142 11,846,000	4,404,141 3,470,581, 734	\$9.47 \$31.89	\$9.47 \$18.14	\$1.16 \$3.32	NA \$3.60	\$0.11 \$0.34	\$0.47 \$1.36	2.4%	\$24.00 \$47.49	\$17.61 \$32.92		09/29/06	\$18.32 \$46.96	2,096	15.8 14.1	193.3% 147.3%	-23.6% 18.3%	
4) Kinderhook Bank Corporation		Bank	03/31/06	162,471	144,315	11,608	11,608	887	700,153	\$16.58	\$16.58	NA	NA	\$0.12	\$0.45	1.6%	\$30.00	\$22.00			\$30.00	98	NA	181.0%	25.8%	27.5% (44
15) Lake Shore Bancorp, Inc. (MHC)	LSBK		06/30/06	350,956	244,553	53,028	53,028	NA	6,612,500	\$8.02	\$8.02	NA	NA	\$0.00	\$0.00	2.0			09/29/06	06/21/06	\$11.10	5,514	NA	138.4%	NA	
Hons Bancorp, Inc. M&T Bank Corporation	LYBC		03/31/06	<u>336,158</u> 56,507,088	297,286	21,229 6,000,224	21,135 2,800,528	2,343 811,549	858,967 111,085,754	\$24.71 \$54.01	\$24.60 \$25.55	\$2.87 \$7.06	NA \$7.38	\$0.26 \$0.60	\$0.99 \$2.10	3.1%	\$40.00 \$124.94	\$28.00 \$101.31	11/23/05 08/04/06	08/15/06	\$32.75 \$119.96	63 317,622	11.4	132.5% 222.1%	-10.0% 10.0%	<u>-8.0%</u> (46 11.6% (47
18) National Bank of Coxsackie	NCXS	Bank	06/30/06	156,026	137,347	17,861	17,861	2,147	303,450	\$58.86	\$58.86	NA	NA	\$0.75	\$4.09	3.8%			08/24/06		\$80.00	0	NA	135.9%	28.2%	32.3% (48
19) NBT Bancorp Inc.	NBTB		06/30/06	4,995,912	3,747,901	377,606	261,465	54,278	33,883,139	\$11.15	\$7.72	\$1.62	\$1.63	\$0.19	\$0.76	3.3%		\$20.75				57,100	14.4	208.6%	7.7%	
Solution Section 2017 Sect	NYB NFB		06/30/06	28,728,824 59,381,835	13,614,085 36,814,605	3,697,170 9,062,577	1,430,522 3,048,088	231,518 878,691	295,056,819 465,747,444	\$12.62 \$19.46	\$4.88 \$6.54	\$0.87 \$1.89	\$0.98 \$1.91	\$0.25 \$0.25	\$1.00 \$1.00	6.1% 3.5%	\$18.23 \$30.64		03/16/06		\$16.38 \$28.64	1,066,313 2,053,104	18.8 15.2	129.8% 147.2%	-0.9%	3.7% (50 7.5% (51
52) Northeast Community Bancorp, Inc. (MHC)	NECB		06/30/06	312,218	265,974	43,927		NA	NA	NA	NA	01.00 NA	NA	\$0.00		0.0%	\$11.45		09/05/06		\$11.35	7,603	NA	NA		
53) Northern New York Bancorp, Inc.	NTHN		03/31/06	84,531	76,389	7,547	7,547	484	NA	NA	NA	NA	NA	\$0.00	\$0.00	0.0%			08/22/06			281	NA	NA		
Oneida Financial Corp. (MHC) Orange County Trust Company	ONFC		06/30/06	436,822 438,202	307,344 264,733	54,454 61,870	34,423 61,870	3,835 6,483	7,783,274 NA	\$7.13 NA	\$4.51 NA	\$0.50 NA	NA	\$0.12 \$0.10	\$0.45 \$0.30	4.0%			08/23/06			919 94	23.0 NA	161.3% NA	15.0% -4.6%	
56) Partners Trust Financial Group, Inc.	PRTR		06/30/06	3,793,591	2,335,284	486,254	229,140	32,000	44,970,467	\$10.81	\$5.08	\$0.68	\$0.46	\$0.07	\$0.28	2.6%	\$12.79	\$10.08		1000		160,170	15.8		-11.1%	-9.5% (56
7) Pathfinder Bancorp, Inc. (MHC)	PBHC		06/30/06	296,953	232,071	20,579	16,446	622	2,463,132	\$8.35	\$6.68	\$0.25	NA	\$0 .10	\$0.41	2.9%			11/21/05			161	56.6	169.5%		
Provident New York Bancorp	PBNY ROME		06/30/06	2,780,419 298,652	1,750,780 204,006	391,492 80,996	218,255 80,996	20,514 3,462	42,623,299 8,807,120	\$9. 18 \$9.20	\$5.12	\$0.49 \$0.38	\$0.48 \$0.43	\$0.05 \$0.08	\$0.20 \$0.29		\$14.46 \$13.00				\$13.68	96,658 11,827	27.9		24.3%	25.7% (58 20.8% (59
Sone Bancorp, Inc. Soneca-Cayuga Bancorp, Inc. (MHC)	SCAY		06/30/06	161,382	115,418	10,050	9,627	3,462 NA	8,807,120 NA	\$9.20 NA	\$9.20 NA		\$0.43 NA	\$0.08	\$0.29		\$13.00	1 A MARGINE A	09/01/06		\$12.85		33.8 NA		18.5% NA	
61) Signature Bank	SBNY	Bank	06/30/06	4,703,283	3,714,793	355,726	355,726	30,014	29,463,074	\$12.07	\$12.07	\$1.02	\$1.16	\$0 .00	\$0.00	0.0%	\$37.60	\$24.26	05/26/06	10/12/05	\$30.93	163,413		256.3%	10.2%	10.2% (61
32) Smithtown Bancorp, Inc.	SMTB SOBS		06/30/06	976,186 464,600	828,234	61,077 43,184	58,239 43,184	12,642 4,984	8,885,589	\$6.87	\$6.55	\$1.43	\$1.62 NA	\$0.04	\$0.16 \$0.80	1	\$30.02 \$73.00		08/17/06		\$26.99					<u>36.6%</u> (62
Solvay Bank Corporation Stamford Bank Corporation	SOBS		03/31/06 06/30/06	464,600 84,291	418,703 59,988	43,184	43,184	4,984	2,163,000 430,564	\$19.96 \$31.97		\$2.29 \$1.49	NA	\$0.20 \$0.00	\$0.80 \$0.60		\$73.00 \$39.50				\$52.00 \$30.00					-14.4% (63
55) State Bancorp, Inc.	STBC	Bank	06/30/06	1,631,590	1,427,730	59,797	57,277	(36,478)	11,149,998	\$5.36	\$5.13	(\$3.33)	NA	\$0.15	\$0.45		\$20.90	\$13.02	09/28/06	01/31/06	\$20.46	11,281	NM	381.7%	22.2%	24.3% <mark>(65</mark>
66) Sterling Bancorp	STL		06/30/06	1,994,934	1,415,443	147,115	124,153	23,510	18,712,072	\$7.86	\$6.63	\$1.21	\$1.11	\$0.19	\$0.76	3.9%			01/31/06			93,127	16.3		-0.4%	
Suffolk Bancorp Tompkins Trustco, Inc.	SUBK TMP		06/30/06	1,443,104 2,136,688	1,181,288 1,646,533	100,091 181,123	99,277 NA	22,508 27,500	10,251,106 9,827,315	\$9.76 \$18.43	\$9.68 NA	\$2.17 \$2.74	\$2.25 \$2.69	\$0.22 \$0.30	\$0.86 \$1.12	2.8%			01/27/06 07/28/06		\$31.92 \$45.45	16,368 8,113	14.7 16.6		-5.5% 11.6%	
39) TrustCo Bank Corp NY	TRST		06/30/06	2,967,789	2,631,691	214,160	213,607	53,887	74,828,032	\$2.86	\$2.86	\$0.72	\$0.67	\$0.30 \$0.16	\$0.64	5.9%			12/16/05		\$10.84	160,183	15.1		-12.7%	
70) U.S.B. Holding Co., Inc.	UBH		06/30/06	2,820,286	1,866,739	208,865	204,269	32,332	21,768,568	\$9.59		\$1.43	\$1.40	\$0.14	\$0.56	2.5%		\$20.51				18,490	15.4			3.8% (70
1) Vernon Bank Corporation	VBNY	Bank	03/31/06	61,655	54,276	6,796	6,796	(253)	NA	NA	NA	NA	NA	\$0.00	\$0.22	1.7%			09/13/06			2,035	NA			<u>35.9%</u> (71 -7.7% (72
72) VSB Bancorp, Inc.	VSBN	Book	06/30/06	223,717	201,226	15.141	15.141	2,482	1,891,009	\$8.01	\$8.01	\$1.32	NA	\$0.00	\$0.00	n no/ :	\$18.50	\$14 ED	05/22/06	08/14/06	\$14.05	2,466	11 2	186 60/		

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