



NEW YORK BANKING INDUSTRY: THIRD QUARTER 2006

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

Dear Banking Industry Observer:

The following is BAC's Quarterly Review of the New York banking industry for the quarter ending September 30, 2006. It includes data on all 195 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 12/29/06 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 September 30, 2006:

THIRD QUARTER 2006 STATUS REPORT:

On an aggregate basis, the 195 remaining banks in New York (down from 205 in December of 2003), recorded a 5% increase in earnings for the nine month period ending 9/30/06 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 92 institutions (49%) showed an increase. **The median performance for all institutions was a -1% decrease.** Nonetheless, 90% of all NY institutions were profitable. Here is the aggregate data; individual institutional data is contained on pages 9-18.

195 NEW YORK INSTITUTIONS (see pages 6-8 for complete details)	12 Months Ending: 12/31/05	9 Months Ending: <u>9/30/05</u>	9 Months Ending: <u>9/30/06</u>	% Change 9 Mos. '05 vs 9 Mos. '06
Net Income After Tax (\$ billions)	\$14.5	\$11.0	\$11.6	5%
Return on Assets (R.O.A.)	1.25%	1.27%	1.23%	
Gross Loans (\$ billions)	\$656	\$640	\$711.0	11%
Deposits (\$ billions)	\$819	\$802	\$919.4	15%
Net Interest Margin	3.35%	3.33%	3.17%	
Efficiency Ratio	60.2%	59.3%	62.1%	
Non-Interest Inc. % Avg. Assets	2.5%	2.5%	2.4%	
Non-Performing Assets (\$ billions)	\$6.0	\$5.9	\$5.6	-5%
Tier 1 Leverage	7.6%	7.5%	7.5%	
Reserves % Non-Perf. Loans	163%	163%	154%	
Provision for Losses (\$ millions)	\$149	\$107	\$106	-1%
Liquidity (loans % deposits)	80%	80%	77%	

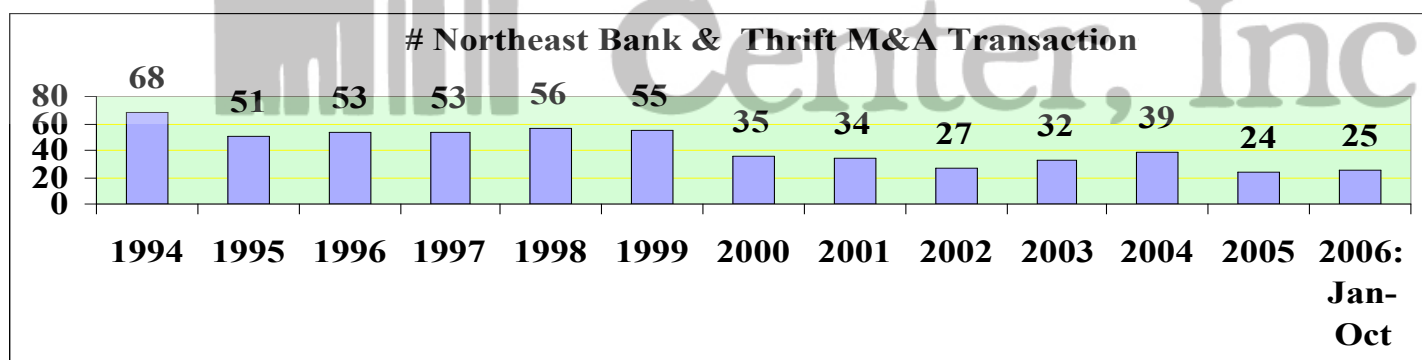
We include below 9-month summary data (as of 9/30/06) on the banking industries in each of the six New England states along with New York, New Jersey and Pennsylvania:

NORTHEAST BANKING DATA as of 9/30/06 (\$=Billions, except net inc.)							New			
	CT	ME	MA	NH	RI	VT	Eng.	NY	NJ	PA
# Banking Institutions	56	36	190	26	12	19	339	195	130	248
% Institutions Profitable	91%	97%	94%	100%	83%	100%	94%	90%	86%	90%
Total Assets (\$ Bils)	\$64	\$56	\$243	\$19	\$21	\$9	\$412	\$1,334	\$137	\$427
Total Deposits (\$ Bils)	\$47	\$40	\$170	\$13	\$13	\$7	\$290	\$919	\$89	\$300
Gross Loans (\$ Bils)	\$46	\$39	\$96	\$13	\$13	\$6	\$212	\$711	\$81	\$254
Net Inc. After Tax (\$ Mils)	\$352	\$408	\$1,819	\$166	\$162	\$79	\$2,986	\$11,626	\$886	\$2,744
Return on Assets (R.O.A.)	0.82%	1.05%	1.03%	1.16%	1.06%	1.25%	1.01%	1.23%	0.90%	0.91%
Return on Equity (R.O.E.)	6.91%	5.83%	11.57%	11.59%	12.39%	14.37%	9.6%	12.69%	7.97%	9.64%
Net Interest Margins	3.29%	4.37%	2.38%	3.41%	3.08%	4.25%	2.88%	3.17%	2.82%	2.99%
Efficiency Ratio	65.4%	64.26%	68.5%	55.9%	57.1%	63.4%	66.4%	62.1%	57.2%	64.9%
Non-Perf. Assets % Assets	0.20%	0.33%	0.10%	0.20%	0.20%	0.50%	0.20%	0.40%	0.30%	0.30%

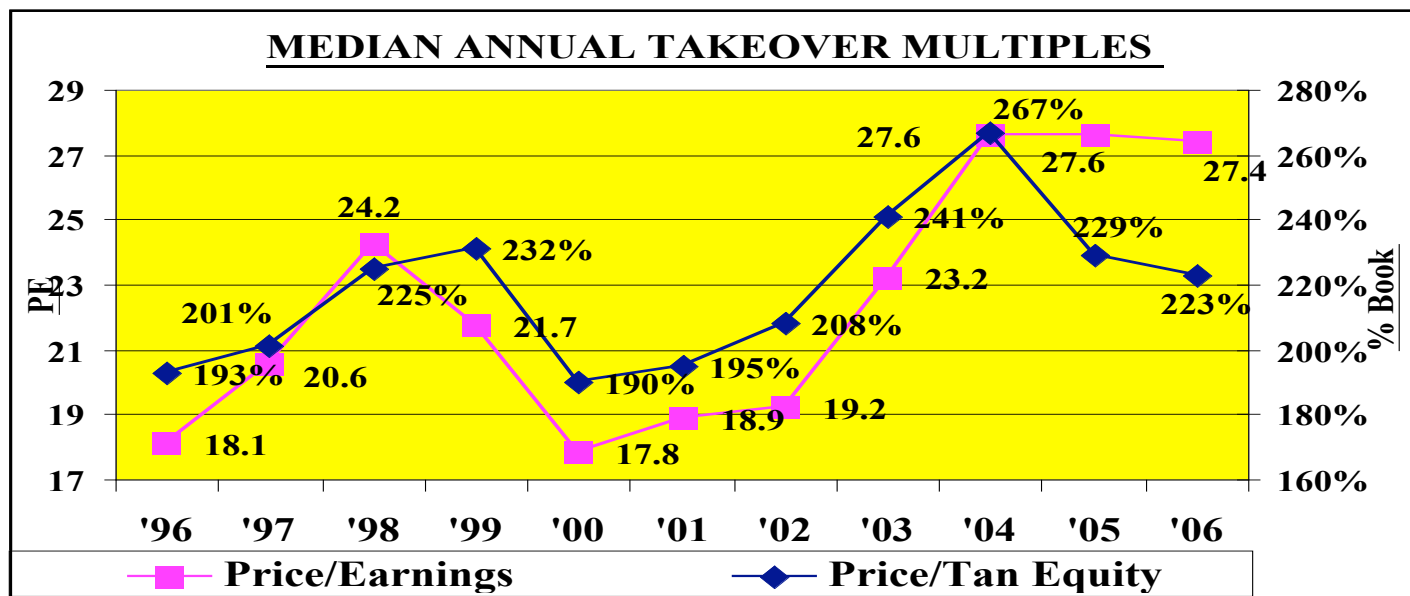
MERGER / ACQUISITION DATA AND COMPARATIVE STOCK PRICE MULTIPLES:

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.



For the 30 transactions in the Northeast completed 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:

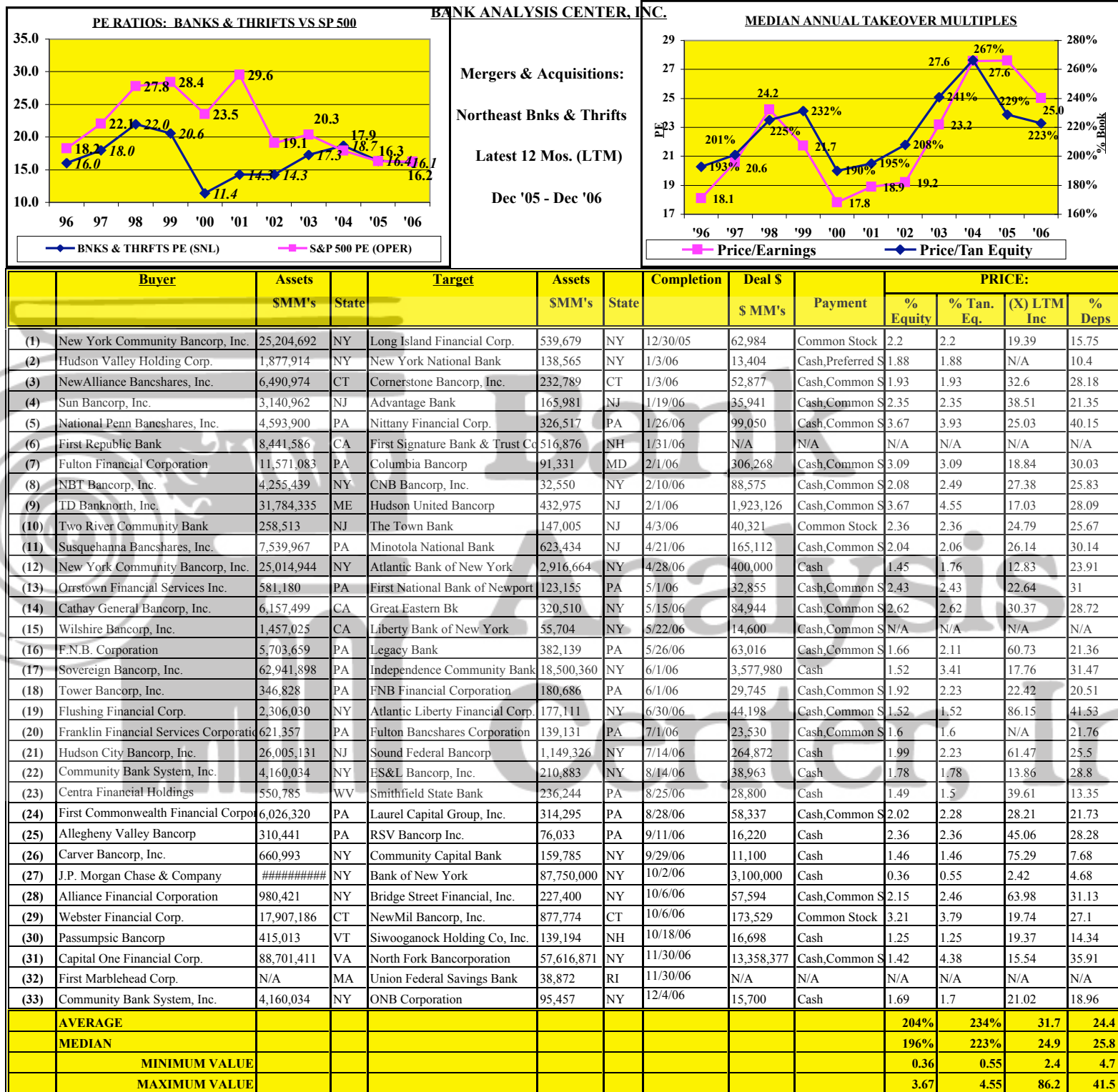
- ✓ **Market Segmentation**
- ✓ **Product Development & Positioning**
- ✓ **Business Development Initiatives**
- ✓ **Consumer Behavior**

- ✓ **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

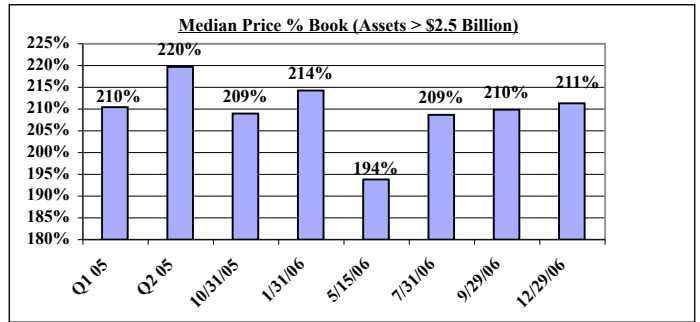
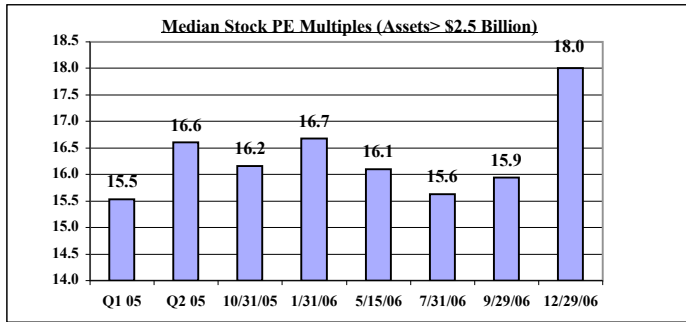


NORTHEAST BANKING STOCK TRADING DATA THROUGH 12/29/2006

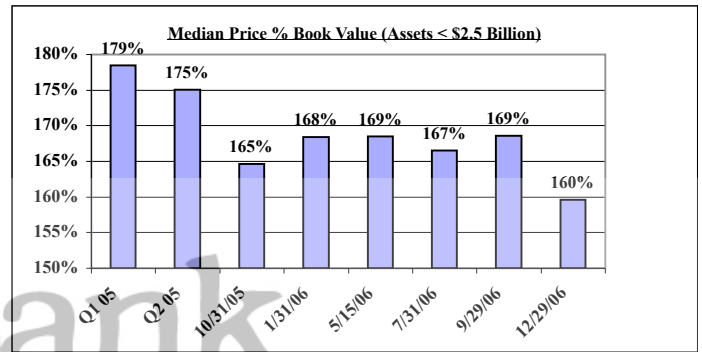
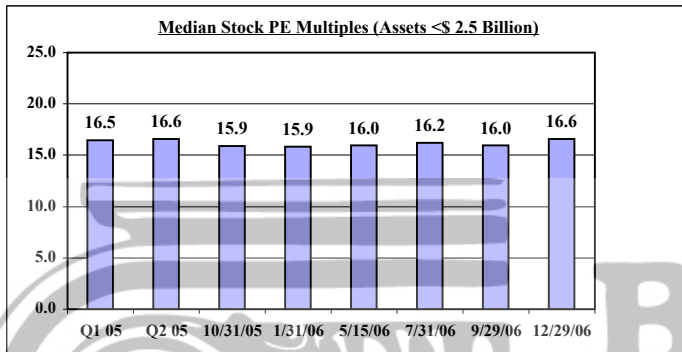
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COMMERCIAL BANKS

ASSETS GREATER THAN \$2.5 BILLION

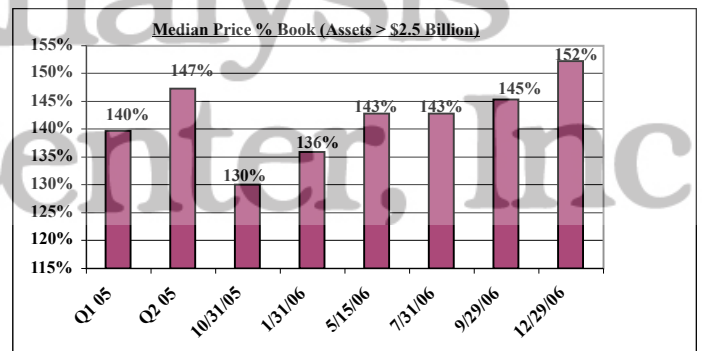
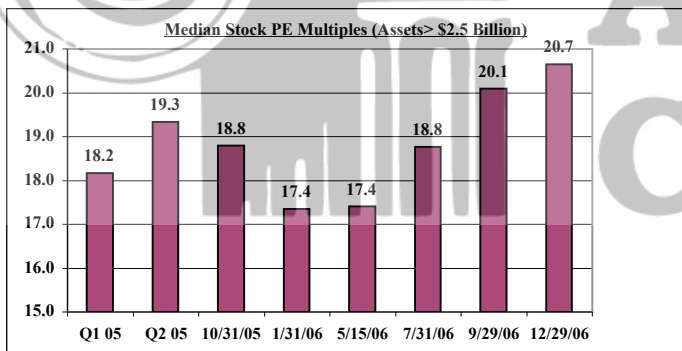


ASSETS LESS THAN \$2.5 BILLION

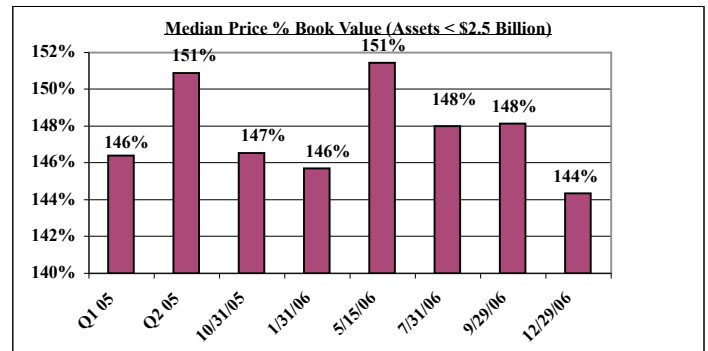
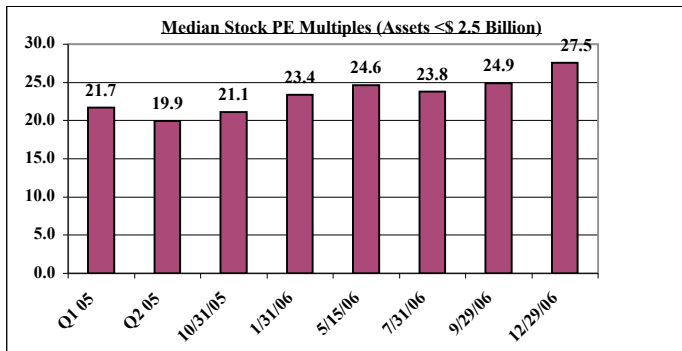


THRIFTS

ASSETS GREATER THAN \$2.5 BILLION



ASSETS LESS THAN \$2.5 BILLION



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

AGGREGATE NEW YORK BANKING INDUSTRY DATA AT 9/30/2006

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

(Note: excludes trust companies and credit unions)

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

NM = Not Meaningful

BASIC DATA:

INSTITUTION COUNT: (Banks, Savings Banks & S&L's)

	2003	2004	2005	9/30/05	9/30/06	2005 - 9/30/06		9/30/05 - 9/30/06	
						Increase/(Decrease)		Increase/(Decrease)	
						\$	%	\$	%
(1) Ending balance # institutions period end:	205	197	203	200	195	(5)	-2%	(5)	-3%
(2) # Reporting profits	197	186	188	190	175				
(3) % Reporting Profits	96%	94%	93%	95%	90%				

BALANCE SHEET DATA:

ASSETS

(4) Gross Loans	778,679	624,772	655,883	640,147	710,800	54,917	8%	70,653	11%
(5) -Allowance for Loan Losses	15,489	10,847	9,045	9,526	8,594	(452)	-5%	(932)	-10%
(6) Net Loans	763,190	613,925	646,837	630,621	702,206	55,369	9%	71,586	11%
(7) Investments, Securities & Funds	765,155	411,423	410,107	419,684	483,366	73,259	18%	63,682	15%
(8) TOTAL EARNING ASSETS	1,528,344	1,025,349	1,056,944	1,050,305	1,185,573	128,628	12%	135,268	13%
(9) 90 Days Past Due Loans	3,104	2,368	2,203	2,259	2,092	(111)	-5%	(167)	-7%
(10) +Non-Accrual Loans	11,823	6,120	3,352	3,602	3,481	129	4%	(121)	-3%
(11) =Total Non-Performing Loans	14,927	8,488	5,555	5,861	5,573	18	0%	(288)	-5%
(12) OREO(Non-Direct Investment)	379	140	110	102	118	8	7%	16	16%
(13) TOTAL NON-PERFORMING ASSETS	15,305	8,628	5,664	5,962	5,691	26	0%	(271)	-5%
(14) All Other Assets (Cash Due,Bldgs,Premis.&Equip,Intngs,Other Assets)	189,961	132,150	136,062	131,980	142,284	6,222	5%	10,304	8%
(15) TOTAL ASSETS	1,733,610	1,166,127	1,198,670	1,188,247	1,333,547	134,877	11%	145,300	12%

LIABILITIES & EQUITY

(16) Total deposits	1,044,382	758,466	818,810	802,547	919,420	100,610	12%	116,873	15%
(17) All other borrowings & liabilities	549,958	296,556	260,518	267,795	286,854	26,336	10%	19,058	7%
(18) Total equity capital and surplus	139,270	111,105	119,342	117,905	127,273	7,932	7%	9,368	8%
(19) TOTAL LIABILITIES & EQUITY	1,733,610	1,166,127	1,198,670	1,188,247	1,333,547	134,877	11%	145,300	12%

INCOME STATEMENT:

(20) Net Interest Earned	44,013	34,259	34,698	25,814	26,695	896	3%	881	3%
(21) +Non-Interest Income	39,307	28,401	29,534	22,071	22,664	685	2%	592	3%
(22) +Gains/Losses on Securities	2,019	331	439	373	311	(25)	-6%	(63)	-17%
(23) -Non-Interest Expense	50,126	37,623	38,417	28,209	30,402	2,118	6%	2,192	8%
(24) -Provision for Loan Losses	206	77	149	107	106	(8)	-5%	(1)	-1%
(25) =Pre Tax Income	35,006	25,290	26,105	19,942	19,162	(555)	-2%	(780)	-4%
(26) NET INCOME AFTER TAX	18,985	14,686	14,534	11,063	11,626	966	7%	562	5%
(27) Charged-Off Loans	10,249	7,612	7,703	5,928	4,444	(1,778)	-23%	(1,484)	-25%
(28) Cumulative Charged-Off Loans	0	0	0	0	0	0	#DIV/0!	0	#DIV/0!
(29) Number of full time equiv. employees	306,138	255,872	264,905	261,341	283,575	18,670	7%	22,234	9%

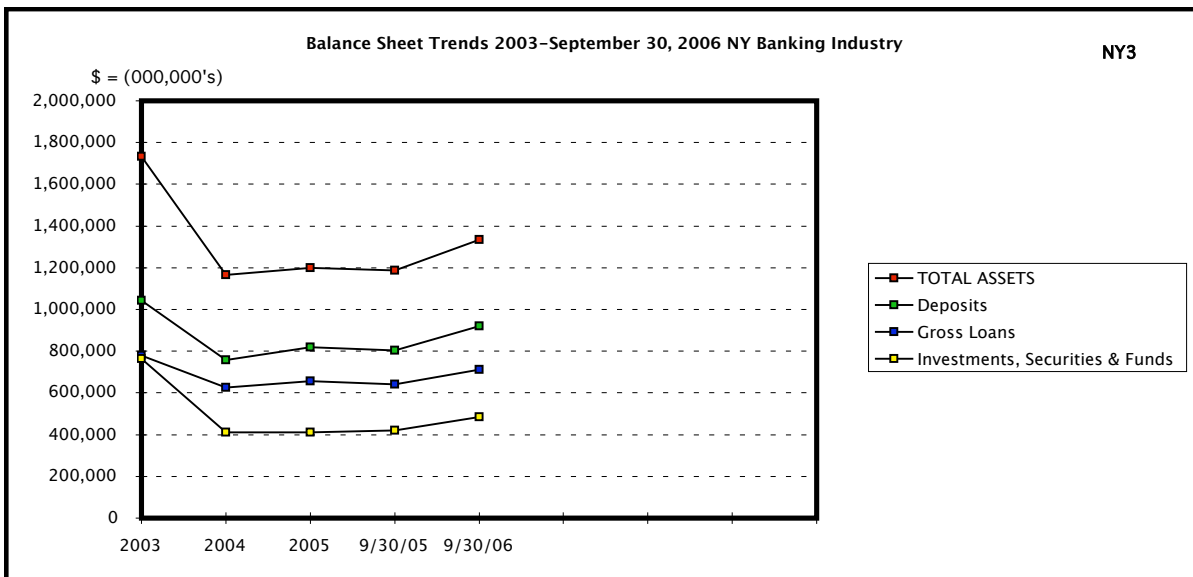
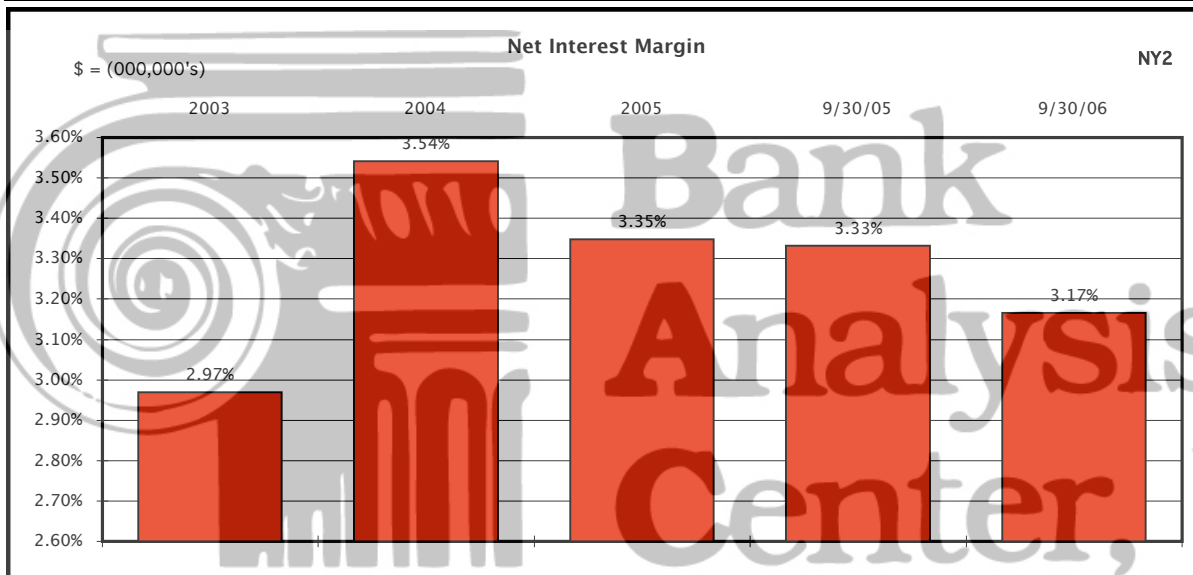
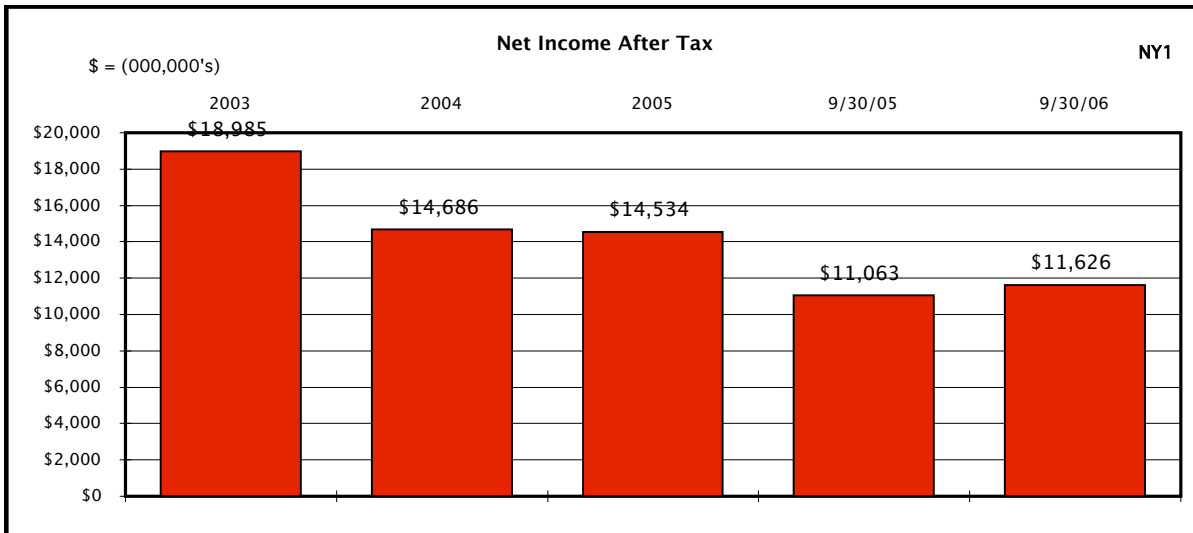
PERFORMANCE MEASURES:

(all ratios based on period end data unless otherwise indicated)

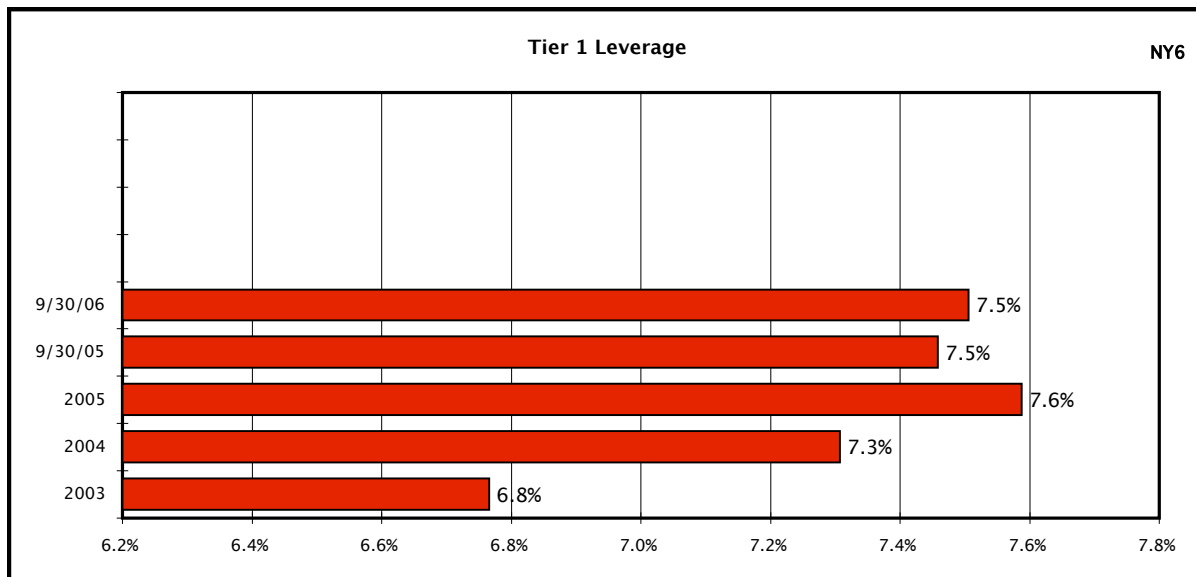
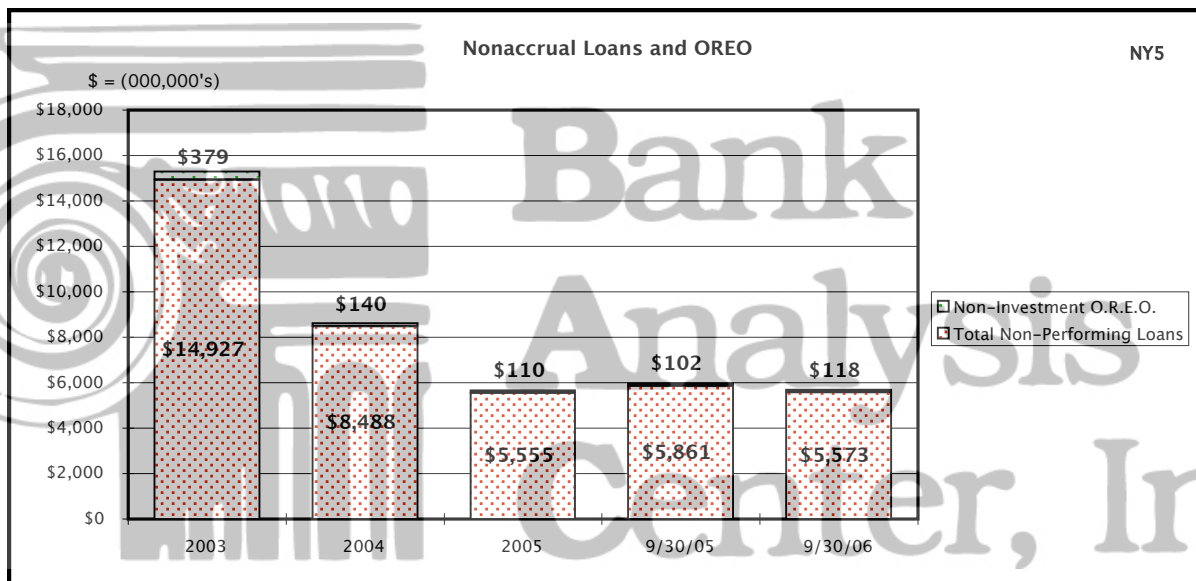
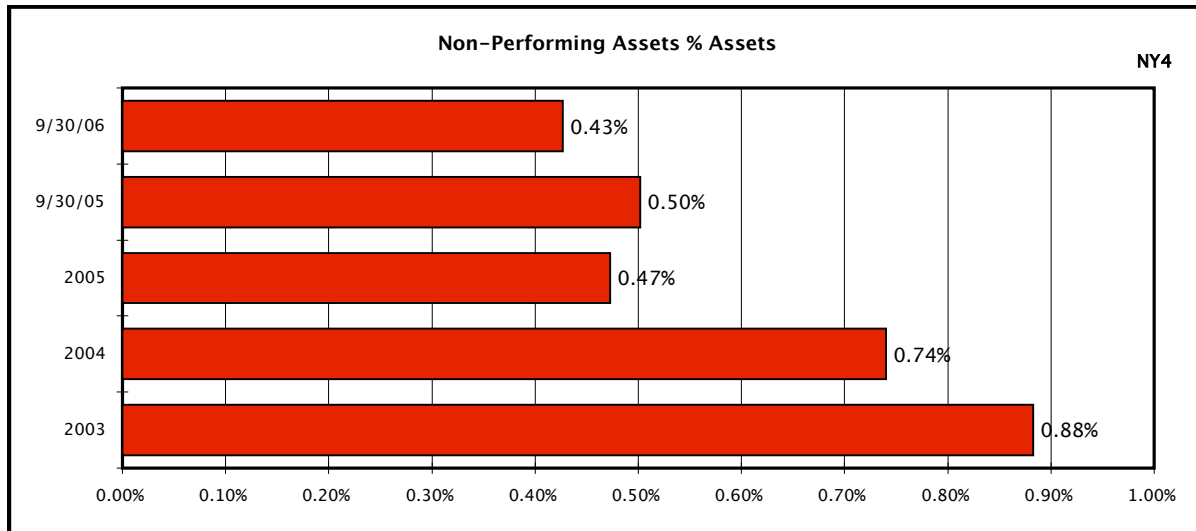
(30) Non-Performing Loans % Gross Loans	1.9%	1.4%	0.8%	0.9%	0.8%				
(31) Non-Performing Assets % Assets	0.9%	0.7%	0.5%	0.5%	0.4%				
(32) Reserve % Non-Performing Loans	104%	128%	163%	163%	154%				
(33) Return on Average Assets (R.O.A.)	1.14%	1.36%	1.25%	1.27%	1.23%				
(34) Return on Average Equity (R.O.E.)	14.41%	14.40%	13.03%	13.31%	12.69%				
(35) Non-Interest Expense % Average Assets	3.0%	3.5%	3.3%	3.2%	3.2%				
(36) Non-Interest Income % Average Assets	2.4%	2.6%	2.5%	2.5%	2.4%				
(37) Non-Interest Expense Efficiency Ratio	60.4%	60.4%	60.2%	59.3%	62.1%				
(38) Net Interest Margin	2.97%	3.54%	3.35%	3.33%	3.17%				
(39) Tier 1 Leverage	6.8%	7.3%	7.6%	7.5%	7.5%				
(40) Adjusted Tier 1 Leverage	6.8%	7.5%	7.9%	7.8%	7.7%				
COMPOSITION OF EARNING ASSETS									
(41) % Investments, Securities, Funds	50%	40%	39%	40%	41%				
(42) % Loans (net)	50%	60%	61%	60%	59%				
(43) Total	100%	100%	100%	100%	100%				
(44) Loans % Deposits	75%	82%	80%	80%	77%				

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 09/30/06

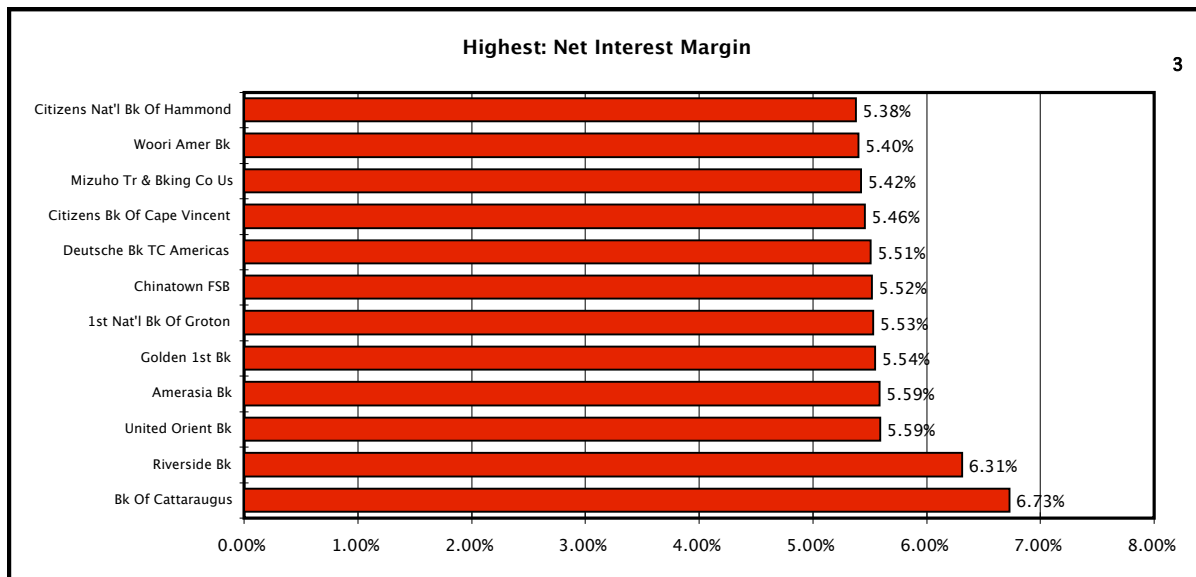
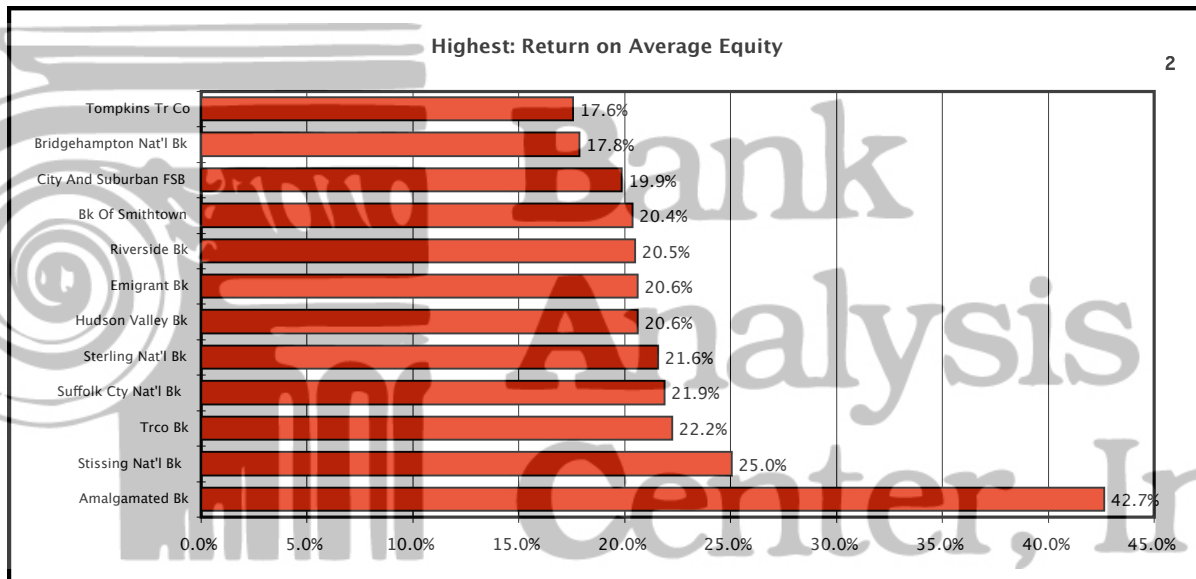
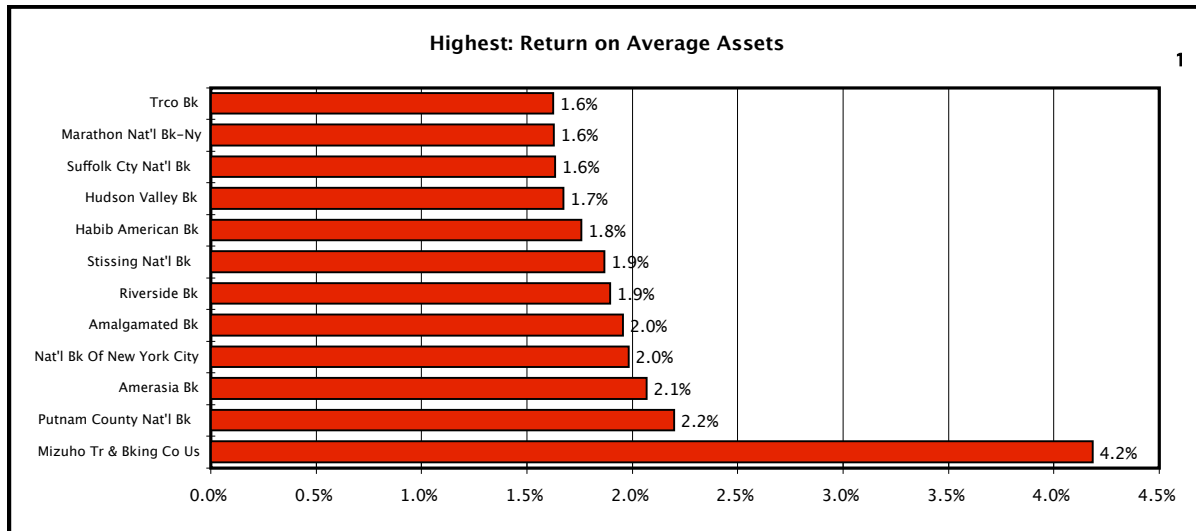


NEW YORK BANKING INDUSTRY TRENDS AS OF 09/30/06



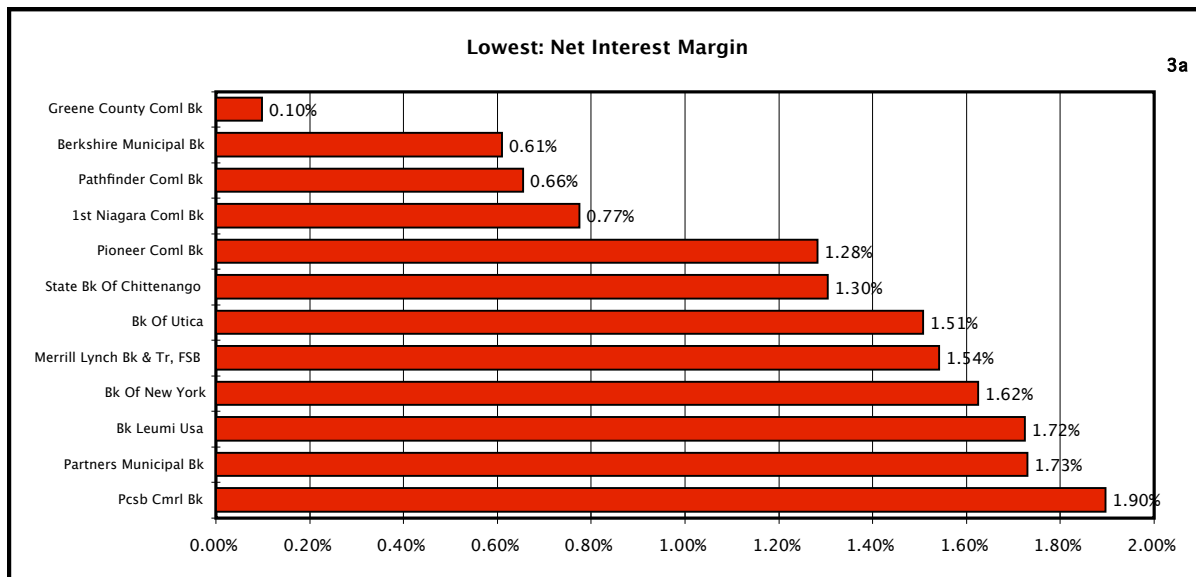
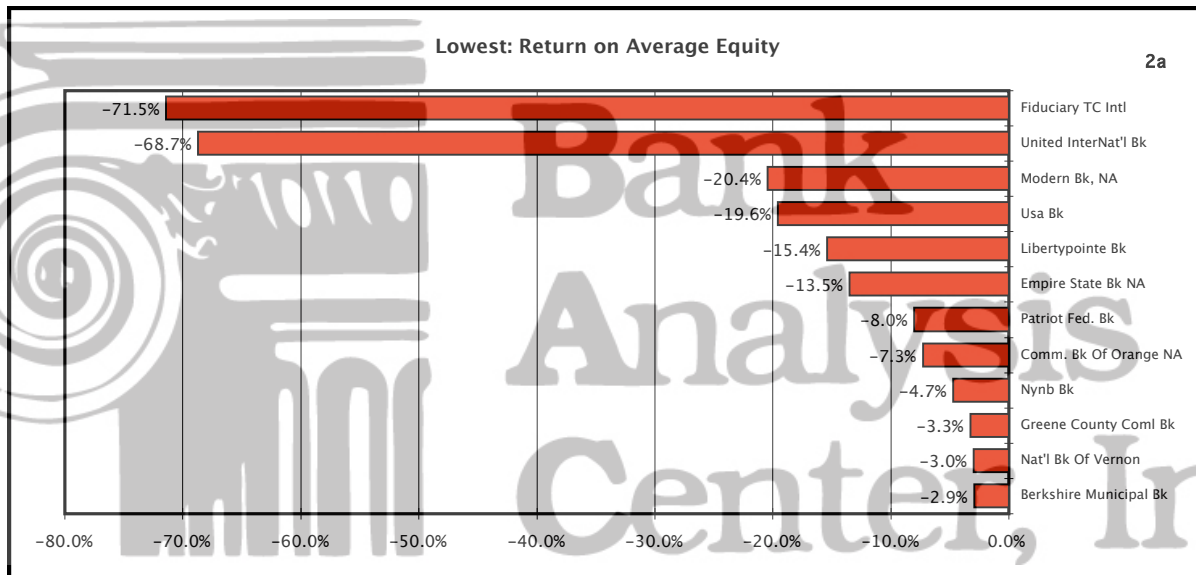
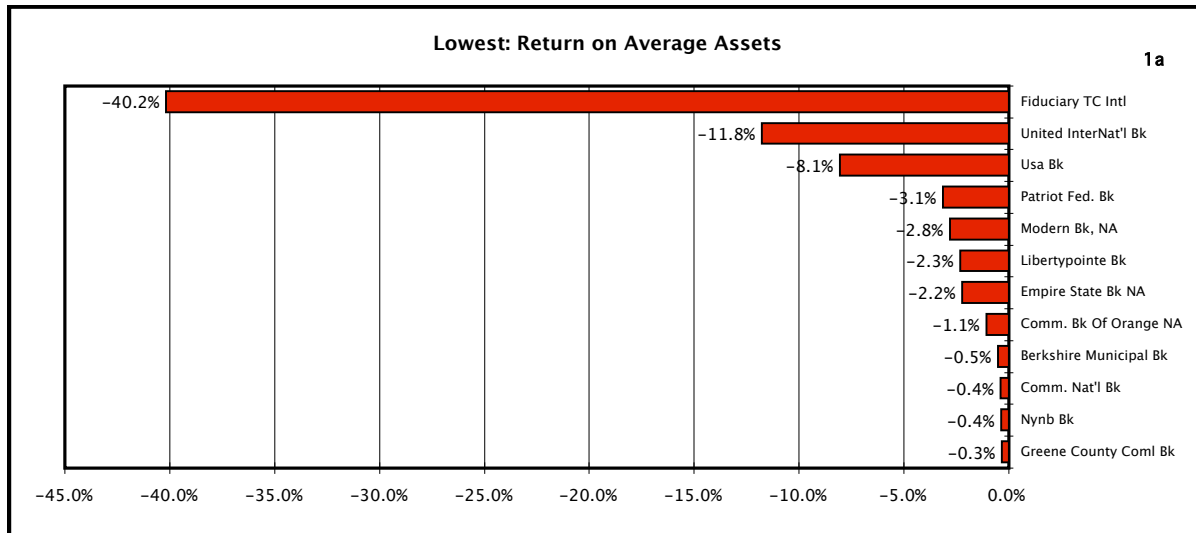
Third Quarter 2006
New York Banking Industry Performance Measures

12 Highest Percentage



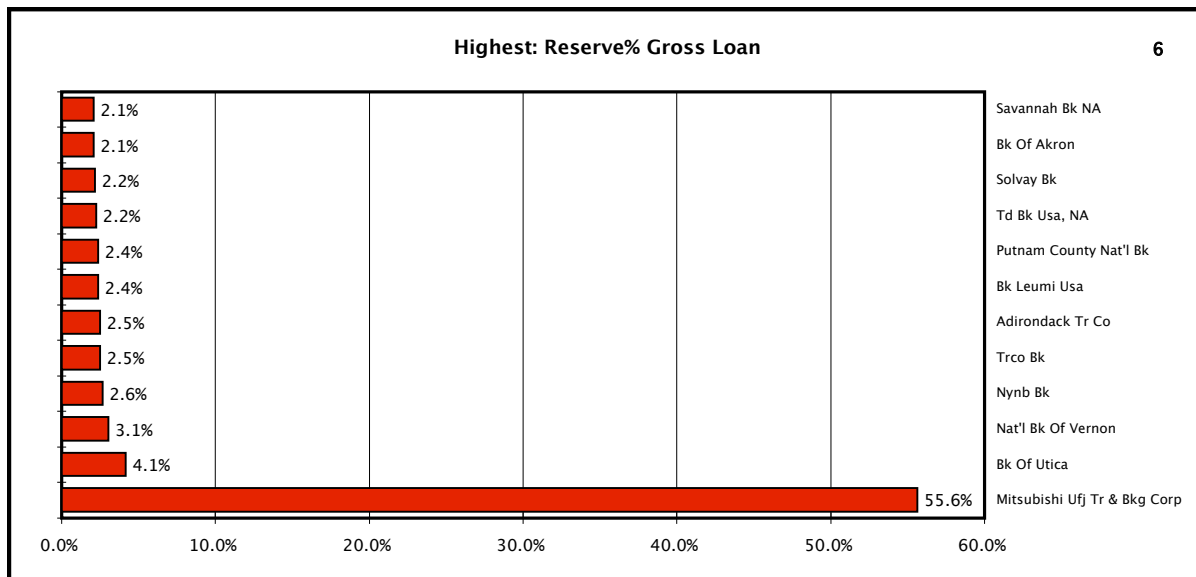
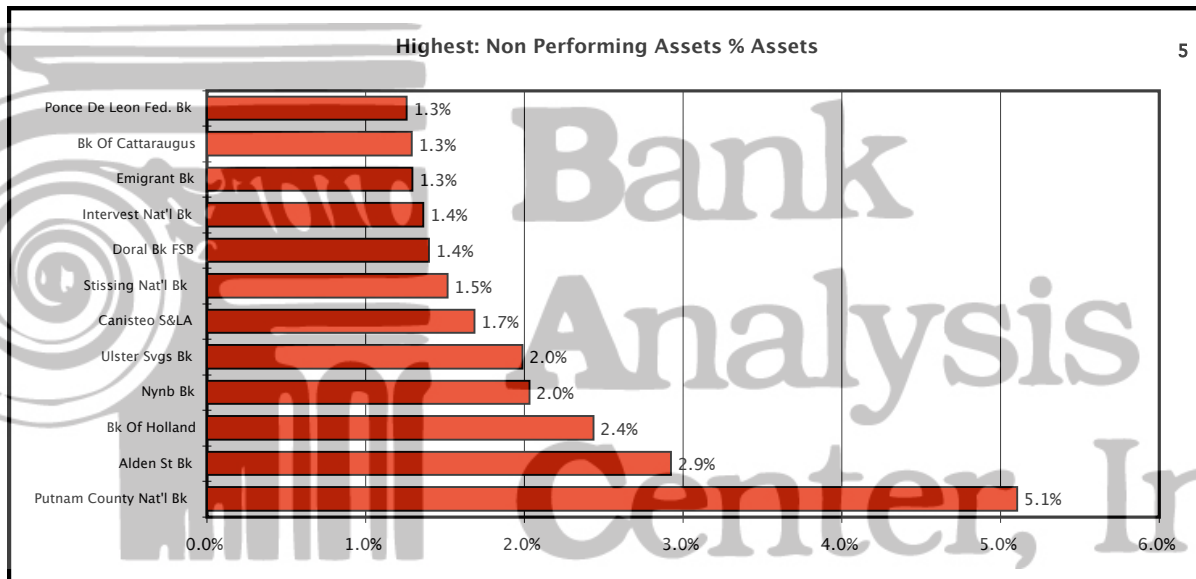
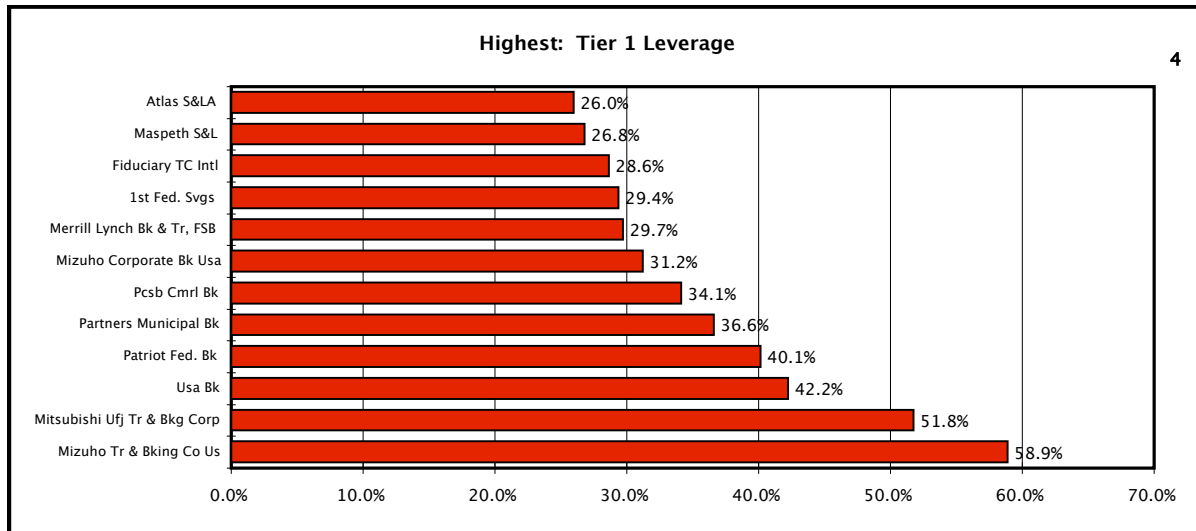
Third Quarter 2006
New York Banking Industry Performance Measures

12 Lowest Percentage



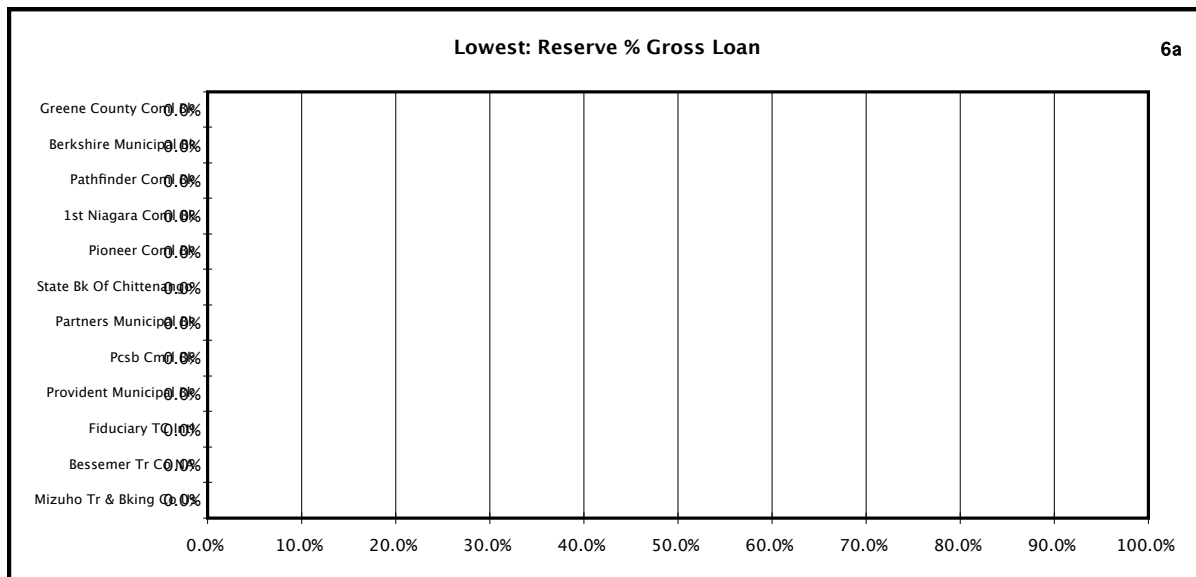
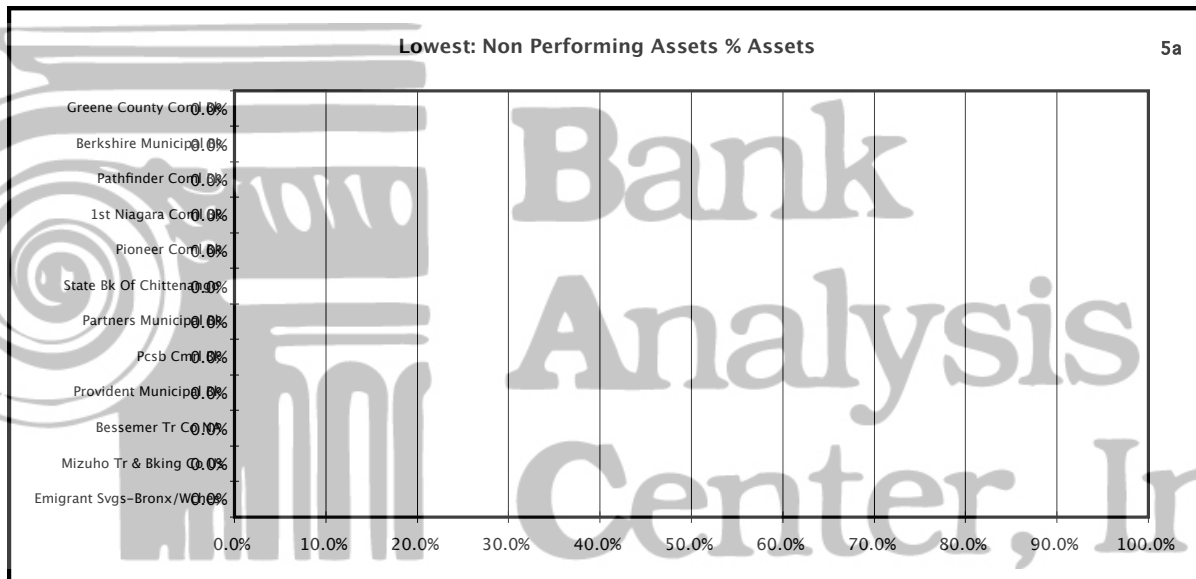
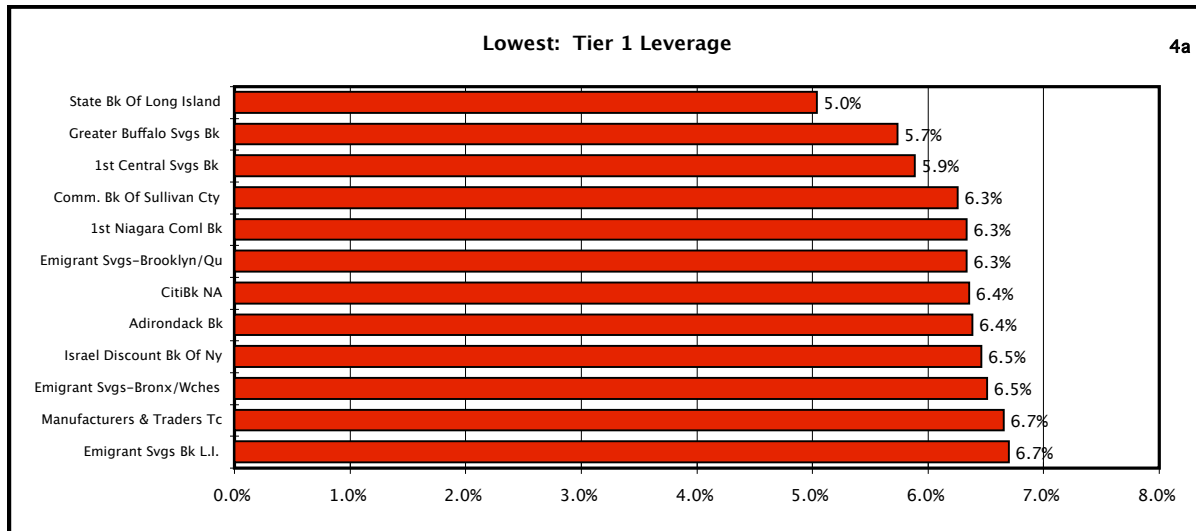
Third Quarter 2006
New York Banking Industry Performance Measures

12 Highest Percentage



Third Quarter 2006
New York Banking Industry Performance Measures

12 Lowest Percentage



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

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

	(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)		
	BASIC DATA (SELECT)									NON - P E R F O R M I N G					BALANCE SHEET						CAPITAL		OPERATING					PROFIT				
Bank #	(\$000's)	Total	NET INCOME		Realized	Total	Gross	Investmnts.	Securities	Non-qualifying Intangible Assets	Total	Non-	Reserve	Non-	Loans Earning Assets (Avg Yr.)	% Securities Earning Assets (Avg Yr.)	Reserve % Gross Loans	Commercial	Retail	Other	Tier 1 Lev. (Per. End)	Adj.	Gross	Full	Non-	Non-	Non-	Net	Return	Return		
		Assets	After Tax	Current	Net	Equity	Loans	+ Securities	Gains/		Perf.	Non-	Non-	% Non-				Risk	Risk	& Govt. Risk		Tier 1	% Total	Time	Interest	Interest	Interest	Interest	Expense	Margin	on	on
		Period	Prior	09/05	09/06	Losses/	or	Period	(Per. End)		"Held to Maturity"	Assets	Performing	Investment				Performing	Assets	Loans (Per. End)		Loans (Est.)	Loans (Est.)	Loans (Est.)	Leverage	Deposits	Equiv.	% Average Assets	% Average Assets	Efficiency Ratio (Full Tax Eqv)	(Estimated)	Average Assets (After tax)
Bank Name	End	09/05	09/06	Securities	Surplus	End				NA's+90+	O.R.E.O.	Assets	Loans																			
ASSETS \$0-\$100 Million																																
(1)	American Community Bank	87,207	167	333	0	10,692	69,601	12,666	0	0	553	0	553	188%	0.6%	82%	18%	1.5%	92%	8%	0%	12.6%	13.1%	94%	25	0.43%	3.75%	75.7%	4.76%	0.54%	5.0%	(1)
(2)	Atlas S&LA	62,842	189	216	0	16,441	14,848	41,977	0	0	0	0	0	0%	0.0%	25%	75%	0.3%	7%	93%	0%	26.0%	26.0%	33%	10	0.13%	2.87%	73.8%	4.13%	0.46%	1.8%	(2)
(3)	Bank Of Cattaraugus	12,488	33	44	0	1,457	8,359	2,693	(11)	0	28	133	161	450%	1.3%	74%	26%	1.5%	10%	90%	1%	11.4%	11.9%	76%	9	1.09%	6.48%	91.9%	6.73%	0.47%	4.1%	(3)
(4)	Bank Of Holland	66,846	374	227	0	7,575	49,302	12,265	0	0	1,182	447	1,629	52%	2.4%	82%	18%	1.3%	30%	70%	0%	10.6%	9.7%	84%	25	0.57%	3.60%	81.4%	4.20%	0.45%	4.0%	(4)
(5)	Berkshire Municipal Bank	10,619	N/A	(43)	0	1,932	0	8,560	0	0	0	0	0	0%	0.0%	0%	100%	0.0%	0%	0%	0%	18.2%	18.2%	0%	0	0.01%	1.02%	200.0%	0.61%	-0.51%	-2.9%	(5)
(6)	Canisteo S&LA	6,166	(31)	0	0	571	5,188	922	0	0	104	0	104	15%	1.7%	82%	18%	0.3%	18%	82%	0%	9.1%	7.7%	94%	1	0.08%	2.43%	97.5%	2.45%	0.00%	0.0%	(6)
(7)	Cayuga Lake National Bank	85,425	930	921	0	10,262	44,845	35,016	(344)	0	119	33	152	298%	0.2%	57%	43%	0.8%	30%	67%	3%	12.6%	12.5%	60%	24	0.35%	2.47%	51.8%	4.68%	1.49%	12.1%	(7)
(8)	Citizens Bank Of Cape Vincent	26,439	264	47	0	4,830	8,901	15,429	3	0	6	0	6	833%	0.0%	32%	68%	0.6%	21%	78%	1%	18.0%	18.2%	42%	14	0.20%	4.69%	89.9%	5.46%	0.24%	1.3%	(8)
(9)	Citizens National Bank Of Hammond	14,142	99	101	0	1,285	9,535	3,138	0	0	62	15	77	279%	0.5%	74%	26%	1.8%	10%	90%	1%	9.5%	10.3%	75%	8	0.62%	3.91%	70.7%	5.38%	0.93%	10.9%	(9)
(10)	Community Bank Of Orange NA	59,795	(727)	(424)	0	7,519	33,468	23,238	0	0	245	0	245	193%	0.4%	56%	44%	1.4%	88%	12%	0%	13.2%	13.6%	64%	23	0.43%	4.92%	122.8%	3.78%	-1.08%	-7.3%	(10)
(11)	Community FSB	79,433	357	243	0	5,428	36,792	41,493	0	0	0	0	0	0%	0.0%	45%	55%	0.8%	94%	6%	0%	7.8%	8.6%	50%	17	0.13%	2.22%	72.1%	2.99%	0.43%	6.1%	(11)
(12)	Empire State Bank NA	86,806	(1,282)	(1,191)	0	11,171	59,632	23,190	0	581	0	0	0	0%	0.0%	70%	30%	0.8%	88%	12%	0%	13.0%	13.6%	79%	32	0.49%	4.87%	144.0%	3.08%	-2.22%	-13.5%	(12)
(13)	First National Bank Of Dryden	94,796	815	831	0	11,268	32,233	55,510	6	0	119	0	119	245%	0.1%	36%	64%	0.9%	23%	76%	1%	12.7%	12.9%	39%	32	0.24%	2.40%	57.4%	4.25%	1.19%	10.0%	(13)
(14)	First St Bank	44,591	14	180	0	7,130	21,901	15,945	0	3,287	0	44	44	0%	0.1%	58%	42%	1.8%	46%	47%	7%	9.8%	10.7%	59%	19	0.50%	3.67%	82.7%	4.63%	0.54%	3.4%	(14)
(15)	Genesee Regional Bank	73,784	136	609	0	6,633	57,598	13,226	6	53	601	0	601	121%	0.8%	81%	19%	1.3%	86%	12%	2%	9.6%	9.8%	86%	23	0.43%	3.48%	74.8%	4.41%	1.17%	13.0%	(15)
(16)	Golden First Bank	29,453	(447)	(12)	0	5,445	12,807	14,800	0	0	0	0	0	0%	0.0%	52%	48%	1.0%	20%	80%	0%	21.0%	21.5%	54%	15	1.43%	5.75%	96.6%	5.54%	-0.07%	-0.3%	(16)
(17)	Greene County Commercial Bank	37,906	193	(74)	0	3,787	0	37,261	0	0	0	0	0	0%	0.0%	0%	100%	0.0%	0%	0%	0%	12.7%	12.7%	0%	0	0.00%	0.39%	386.4%	0.10%	-0.34%	-3.3%	(17)
(18)	Hamptons St Bank	55,691	168	(60)	0	4,093	31,314	20,876	0	0	5	0	5	7040%	0.0%	58%	42%	1.1%	75%	25%	0%	7.7%	8.3%	61%	15	0.35%	4.15%	103.1%	3.93%	-0.14%	-1.9%	(18)
(19)	Highland Falls FS&LA	42,584	165	162	0	7,919	21,441	18,236	0	0	0	0	0	0%	0.0%	53%	47%	1.1%	16%	84%	0%	16.3%	16.8%	64%	7	0.02%	2.55%	76.8%	3.53%	0.49%	2.8%	(19)
(20)	Maple City Svgs Bank FSB	43,535	136	(92)	0	6,492	36,830	3,599	0	0	366	0	366	30%	0.8%	91%	9%	0.3%	7%	93%	0%	13.9%	13.3%	106%	18	0.33%	4.73%	112.8%	4.25%	-0.28%	-1.9%	(20)
(21)	Medina S&LA	35,145	51	(65)	0	3,877	18,677	14,352	0	0	265	148	413	126%	1.2%	60%	40%	1.8%	13%	86%	0%	11.1%	11.2%	64%	19	0.90%	4.72%	105.5%	3.87%	-0.25%	-2.2%	(21)
(22)	Mizuho Trust & Banking Co Us	98,757	3,677	2,862	0	49,320	0	69,550	0	0	0	0	0	0%	0.0%	0%	100%	0.0%	0%	0%	0%	58.9%	58.9%	0%	108	31.65%	27.16%	77.5%	5.42%	4.18%	7.6%	(22)
(23)	National Bank Of Stamford	84,949	561	540	154	14,616	35,946	38,775	0	576	108	0	108	206%	0.1%	42%	58%	0.6%	24%	72%	4%	17.5%	17.6%	60%	34	0.75%	3.73%	84.0%	4.13%	0.77%	5.0%	(23)
(24)	National Bank Of Vernon	64,531	(268)	(151)	37	6,719	29,178	29,488	0	0	135	0	135	660%	0.2%	55%	45%	3.1%	43%	56%	1%	10.8%	12.1%	51%	29	0.71%	4.40%	97.6%	4.19%	-0.32%	-3.0%	(24)
(25)	Ontario National Bank	93,174	610	484	0	9,425	59,372	29,243	3	55	638	0	638	94%	0.7%	73%	27%	1.0%	37%	62%	1%	9.8%	9.7%	74%	41	0.83%	4.09%	79.6%	4.61%	0.69%	7.0%	(25)
(26)	Pathfinder Commercial Bank	30,721	62	(16)	(2)	3,502	0	27,946	0	429	0	0	0	0%	0.0%	0%	100%	0.0%	0%	0%	0%	12.0%	12.0%	0%	1	0.00%	0.69%	113.2%	0.66%	-0.07%	-0.6%	(26)
(27)	Patriot Federal Bank	19,353	N/A	(400)	0	6,610	11,336	6,565	0	256	0	0	0	0%	0.0%	37%	63%	1.0%														

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

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

		(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)		
BASIC DATA (SELECT)										NON - PERFORMING					BALANCE SHEET						CAPITAL		OPERATING					PROFIT					
Bank #	(\$000's)	Realized		Total	Investmnts.	Securities	Non-	Total	Non-	Reserve	Non-	Assets	Total	Reserve	Non-	Assets	Loans	Securities	Reserve	Commercial Risk	Retail Risk	Other & Govt. Risk	Tier 1	Adj.	Gross	Full	Non-	Non-	Non-	Net	Return	Return	
		NET INCOME																															Net
		Assets	After Tax	Gains/	or	Period	Fed Funds	Losses	Intangible	Performing	Investment	Performing	Non-	Assets	Assets	Assets	Assets	Assets	Assets	Assets	Assets	Assets	Assets	Assets	Assets	Assets	Assets	Assets	Assets	Assets	Assets	Assets	Assets
		Period	Prior	Current	(Loss) on	Period	Sold	"Held to	Assets	Loans	Loans	Loans	Loans	Loans	Loans	Loans	Loans	Loans	Loans	Loans	Loans	Loans	Loans	Loans	Loans	Loans	Loans	Loans	Loans	Loans	Loans	Loans	Loans
Bank Name		End	09/05	09/06	Securities	Surplus	End	(Per. End)	Maturity"	Assets	NA's+90+	O.R.E.O.	Assets	Loans	(Per. End)	(Avg Yr.)	(Avg Yr.)	Loans	Loans (Est.)	Loans (Est.)	Loans (Est.)	Per. End)	(Per. End)	(Per. End)	Employ.	Assets	Assets	Ratio (Full Tax Eqv)	(After tax)	(After tax)	#		
(167)	Hudson Valley Bank	2,122,785	23,342	26,067	(10)	167,860	1,134,085	884,067	(600)	9,037	10,815	0	10,815	138%	0.5%	55%	45%	1.3%	80%	19%	0%	7.9%	8.1%	80%	363	0.58%	2.40%	45.6%	4.95%	1.67%	20.6%		
(168)	Interaudi Bank	1,193,192	5,102	5,367	0	80,268	293,653	860,792	(121)	0	0	0	0	0%	0.0%	26%	74%	0.9%	67%	27%	6%	7.1%	7.3%	31%	76	0.25%	1.23%	55.4%	2.04%	0.62%	9.3%		
(169)	Intervest National Bank	1,830,675	11,790	17,039	0	170,614	1,394,911	403,876	(1,122)	0	24,986	0	24,986	67%	1.4%	79%	21%	1.2%	101%	-1%	0%	9.8%	9.3%	84%	58	0.08%	0.80%	24.4%	3.27%	1.33%	13.9%		
(170)	Israel Discount Bank Of Ny	9,166,994	53,942	16,876	1,708	567,564	3,252,374	5,353,982	(5,926)	0	12,448	1,091	13,539	436%	0.1%	37%	63%	1.7%	82%	4%	14%	6.5%	6.8%	45%	855	0.26%	1.78%	79.8%	2.13%	0.25%	4.0%		
(171)	Maspeth FS&LA	1,250,530	17,368	13,441	0	336,655	1,148,852	77,447	0	0	10,003	0	10,003	64%	0.8%	94%	6%	0.6%	39%	61%	0%	26.8%	26.5%	128%	189	0.08%	1.69%	37.9%	4.46%	1.43%	5.4%		
(172)	Merrill Lynch Bk & Trust, FSB	9,169,865	8,239	29,499	0	584,839	7,907,861	767,622	0	0	23,707	516	24,223	55%	0.3%	90%	10%	0.2%	2%	97%	0%	29.7%	29.3%	99%	607	3.10%	3.37%	74.4%	1.54%	0.84%	12.3%		
(173)	Mizuho Corporate Bank Usa	3,090,336	23,052	32,109	(65)	985,909	2,285,548	665,854	112	23	8,579	0	8,579	156%	0.3%	75%	25%	0.6%	53%	2%	44%	31.2%	31.4%	196%	108	0.24%	1.18%	46.0%	2.43%	1.38%	4.4%		
(174)	Nbt Bank NA	5,027,238	38,467	41,660	(906)	441,483	3,369,732	1,241,922	167	110,716	14,450	395	14,845	350%	0.3%	74%	26%	1.5%	40%	55%	4%	6.9%	7.7%	89%	1,312	0.93%	2.58%	56.2%	3.98%	1.18%	14.3%		
(175)	New York Commercial Bank	3,049,027	2,842	16,576	0	505,227	2,211,368	331,800	0	256,908	2,616	0	2,616	291%	0.1%	81%	19%	0.3%	63%	2%	35%	9.5%	9.6%	103%	269	0.57%	2.51%	57.8%	4.52%	1.21%	7.4%		
(176)	Northfield Bank	1,338,213	11,125	7,750	62	160,270	415,382	837,838	(707)	17,500	5,738	0	5,738	93%	0.4%	31%	69%	1.3%	67%	33%	0%	12.0%	11.9%	41%	205	0.34%	1.80%	59.1%	2.88%	0.75%	6.6%		
(177)	Partners Trust Bank	3,773,815	29,635	23,428	0	520,662	2,321,158	1,004,904	0	255,125	4,758	672	5,430	746%	0.1%	68%	32%	1.5%	20%	80%	0%	7.7%	1.4%	100%	721	0.62%	1.92%	65.5%	2.70%	0.83%	6.0%		
(178)	Provident Bank	2,836,695	16,508	15,769	0	373,530	1,486,985	1,024,427	0	167,035	5,024	87	5,111	406%	0.2%	60%	40%	1.4%	51%	48%	0%	8.1%	2.2%	85%	565	0.56%	2.46%	69.0%	3.47%	0.77%	5.6%		
(179)	Ridgewood Svgs Bank	3,282,273	19,225	16,536	1,677	540,941	1,987,772	1,106,546	(41)	488	1,001	38	1,039	266%	0.0%	62%	38%	0.1%	16%	84%	0%	16.4%	16.5%	77%	578	0.25%	2.02%	69.0%	2.84%	0.67%	4.2%		
(180)	Safra National Bank	4,384,449	23,791	25,738	678	462,600	1,740,775	2,409,680	965	0	8,382	0	8,382	241%	0.2%	39%	61%	1.2%	74%	10%	14%	9.9%	10.2%	49%	196	0.57%	1.25%	51.6%	1.96%	0.78%	7.6%		
(181)	Signature Bank	4,715,516	8,460	24,475	1,102	376,904	1,504,231	2,870,782	(7,891)	0	17,806	0	17,806	69%	0.4%	31%	69%	0.8%	68%	28%	5%	8.6%	8.3%	42%	413	0.41%	1.74%	57.5%	2.83%	0.72%	9.0%		
(182)	State Bank Of Long Island	1,611,189	6,782	9,877	(97)	94,322	952,716	534,856	(2)	2,510	3,130	0	3,130	540%	0.2%	62%	38%	1.8%	87%	12%	1%	5.0%	5.9%	71%	320	0.36%	3.06%	69.5%	4.38%	0.82%	15.5%		
(183)	Sterling National Bank	1,909,984	19,773	19,873	(445)	127,668	1,152,245	602,253	(10,503)	1,684	6,588	2,053	8,641	252%	0.5%	63%	37%	1.4%	83%	15%	0%	6.9%	6.9%	77%	549	1.67%	3.67%	64.6%	4.36%	1.37%	21.6%		
(184)	Suffolk Cty National Bank Of Riverhead	1,412,216	16,451	17,274	0	108,298	885,170	426,268	609	2,077	1,405	0	1,405	536%	0.1%	68%	32%	0.9%	61%	37%	2%	7.7%	8.2%	75%	356	0.74%	2.80%	50.5%	5.15%	1.63%	21.9%		
(185)	Td Bank Usa, NA	14,927,263	53,500	27,994	(54)	806,760	25,058	14,778,385	453	0	0	0	0	0%	0.0%	0%	100%	2.2%	51%	49%	0%	7.1%	7.1%	0%	30	0.01%	2.15%	81.1%	2.67%	0.29%	5.0%		
(186)	Tompkins Trust Co	1,111,181	11,151	11,682	0	89,365	591,609	433,385	422	468	1,383	0	1,383	420%	0.1%	58%	42%	1.0%	43%	55%	2%	8.5%	8.9%	77%	264	1.75%	2.86%	56.4%	3.61%	1.41%	17.6%		
(187)	Trustco Bank	2,993,587	43,181	35,920	0	214,036	1,696,787	1,213,758	0	553	5,133	133	5,266	832%	0.2%	55%	45%	2.5%	14%	85%	0%	7.5%	8.8%	64%	556	0.50%	1.60%	41.4%	3.48%	1.62%	22.2%		
(188)	Union St Bank	2,994,815	27,784	27,353	0	267,090	1,534,456	1,258,406	(8,654)	4,129	3,754	0	3,754	421%	0.1%	56%	44%	1.0%	75%	24%	0%	9.5%	9.6%	77%	386	0.26%	1.72%	46.0%	3.70%	1.27%	13.9%		
(189)	United States Trust Co, NA	11,116,945	7,712	89,441	0	1,279,993	6,913,147	3,289,105	0	505,978	1,316	0	1,316	1972%	0.0%	73%	27%	0.4%	2%	92%	5%	7.7%	7.9%	81%	1,905	7.03%	7.48%	78.8%	2.66%	1.28%	13.6%		
SUBTOTAL		203,344,063	1,189,001	1,362,881	22,981	21,862,699	111,350,133	76,908,435	(82,150)	5,827,130	584,165	29,833	613,998	168%	0.3%	58%	42%	0.9%	42%	53%	4%	8.9%	9.0%	75%	24,334	1.01%	2.15%	60.67%	2.78%	0.95%	8.9%		
MEDIAN		3,090,336	19,225	23,428	0	373,530	1,696,787	1,079,744	0	4,113	5,738	0	5,738	241%	0.2%	63%	37%	1.0%	51%	49%	0%	7.9%	8.0%	80%	403	0.57%	1.92%	56.54%	2.92%	1.11%	11.0%		
ASSETS OVER \$25 Billion																																	
(190)	New York Community Bank	26,648,063	269,863	187,874	2,328	3,750,772	18,314,431	4,931,821	(115,650)	2,007,201	29,542	1,294	30,836	264%	0.1%	77%	23%	0.4%	99%	1%	0%	8.1%	7.9%	154%	1,622	0.30%	0.99%	41.0%	2.43%	0.96%	6.6%		
(191)	Deutsche Bank TC Americas	38,817,000	207,000	327,000	12,000	8,229,000	6,943,000	22,219,000	0	41,000	252,000	1,000	253,000	50%	0.7%	27%	73%	1.8%	45%	6%	35%	21.6%	21.2%	37%	2,118	1.86%	4.11%	68.0%	5.51%	1.20%	5.4%		
(192)	Manufacturers & Traders Tr	55,673,330	589,522	641,998	239	6,610,518	41,889,273	7,160,882	1,843	3,348,503	272,884	10,984	283,868	236%	0.5%	85%	15%	1.5%	63%	34%	2%	6.7%	7.4%	108%	12,792	1.80%	2.73%	52.8%	3.82%	1.56%	13.3%		
(193)	North Fork Bank	58,357,114	765,922	678,081	13,637	10,150,961	40,575,247	9,094,822	447	6,240,030	58,163	4,098	62,261	391%	0.1%	80%	20%	0.6%	49%	50%	1%	8.1%	8.5%	113%	8,251	1.15%	1.73%	41.5%	3.57%	1.57%	9.0%		
(194)	Bank Of New York	91,165,000	894,000	952,000	(80,000)	8,885,000	35,123,000	41,853,000	(22,000)	2,929,000	86,000	0	86,000	473%	0.1%	46%	54%	1.2%	29%	22%	48%	7.1%	7.5%	51%	19,112	4.40%	3.78%	65.6%	1.62%	1.43%	14.7%		
(195)	Citibank NA	816,362,000	6,795,000	7,579,000	338,000	62,397,000	432,130,000	305,776,000	0	21,390,000	4,134,000	60,000	4,194,000	142%	0.5%	60%	40%	1.4%	9%	17%	61%	6.4%	6.6%	77%	204,104	2.80%	3.52%	61.3%	3.26%	1.33%	17.0%		
SUBTOTAL		1,087,012,507																															

				BASIC DATA DATE										SHARE INFORMATION DATA										DIVIDEND DATA										PRICING 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)														
				Filing	Total	Total	Total	Total	Total LTM	Common	Book	Tangible	Diluted	Median EPS	Quarterly			Dividends	Current	High		Low	Avg		Price/LTM		Price/	12 Mth															
Company Name				Date	Assets	Deposits	Equity	Equity	Net	Shares	Value	Book Value	EPS after	Estimate (\$)	Dividends	Declared (\$)	Dividend	Yield (%)	Price (\$)	Price (\$)	Price	Price	Price (\$)	Vol	Earnings	Book (%)	Price	Return															
(1)	Adirondack Trust Company	ADKT	Bank	09/30/06	687,117	608,757	74,607	70,381	8,921	NA	NA	NA	NA	NA	\$8.50	\$68.00	2.2%	\$1,550.00	\$1,440.00	09/05/06	07/25/06	\$1,550.00	0	NA	NA	7.27%	12.20%	(1)															
(2)	Alliance Financial Corporation	ALNC	Bank	09/30/06	1,037,606	782,558	73,494	64,201	6,994	3,583,454	\$20.51	\$17.92	\$1.93	\$2.03	\$0.22	\$0.88	2.8%	\$34.00	\$27.29	07/17/06	06/14/06	\$31.86	5,703	16.5	155.3%	-0.7%	2.2%	(2)															
(3)	Arrow Financial Corporation	AROW	Bank	09/30/06	1,523,376	1,163,084	119,373	102,516	17,287	10,625,271	\$11.30	\$9.69	\$1.61	\$1.66	\$0.24	\$0.94	3.9%	\$27.17	\$23.13	04/21/06	06/14/06	\$24.77	20,922	15.4	219.2%	-2.4%	1.3%	(3)															
(4)	Astoria Financial Corporation	AF	Thrft	09/30/06	21,599,128	13,177,006	1,261,179	1,076,028	195,540	99,326,924	\$13.55	\$11.56	\$1.98	\$1.83	\$0.24	\$0.96	3.2%	\$31.95	\$27.25	03/22/06	02/13/06	\$30.16	321,500	15.2	222.6%	2.6%	6.0%	(4)															
(5)	Ballston Spa Bancorp. Inc.	BSPA	Bank		NA	NA	NA	NA	NA	NA	NA	NA	NA	NA	\$0.26	\$1.01	2.6%	\$47.00	\$35.24	01/06/06	01/13/06	\$40.00	56	NA	160.1%	-14.9%	-12.7%	(5)															
(6)	Bank of Akron	BARK	Bank	09/30/06	154,164	129,630	21,564	21,564	1,675	NA	NA	NA	NA	NA	\$0.60	\$4.00	4.1%	NA	NA			\$58.20	0	NA	NA	-3.0%	3.8%	(6)															
(7)	Bank of New York Company, Inc.	BK	Bank	09/30/06	106,636,000	54,953,000	10,467,000	5,794,000	1,627,000	764,196,353	\$13.70	\$7.58	\$2.13	\$2.24	\$0.22	\$0.86	2.2%	\$40.55	\$30.81	12/05/06	06/14/06	\$39.37	5,416,223	18.5	287.4%	23.6%	26.9%	(7)															
(8)	Bank of Utica	BKUT	Bank	09/30/06	742,012	639,512	96,246	96,246	5,449	250,000	\$384.99	\$384.99	NA	NA	\$1.70	\$6.65	1.4%	\$490.00	\$370.00	10/25/06	03/10/06	\$471.00	5	21.6	122.3%	-6.7%	-5.4%	(8)															
(9)	Berkshire Bancorp Inc.	BERK	Bank	09/30/06	914,766	657,702	113,582	95,033	4,468	6,898,556	\$16.46	\$13.78	\$0.62	NA	\$0.04	\$0.16	1.0%	\$17.35	\$14.82	01/25/06	02/13/06	\$16.54	1,937	26.7	100.5%	-3.0%	-2.0%	(9)															
(10)	Bridge Bancorp. Inc.	BDSG	Bank	09/30/06	604,305	554,807	45,166	45,166	8,703	6,071,650	\$7.44	\$7.44	\$1.40	NA	\$0.23	\$0.92	3.8%	\$27.10	\$23.10	05/16/06	12/26/06	\$24.00	1,976	17.1	322.6%	-2.8%	0.8%	(10)															
(11)	Brooklyn Federal Bancorp. Inc. (MHC)	BFSB	Thrft	09/30/06	408,045	271,003	79,963	79,963	4,558	13,225,000	\$6.05	\$6.05	\$0.35	NA	\$0.00	\$0.00	0.0%	\$13.20	\$10.95	12/29/06	01/17/06	\$13.20	4,081	37.7	218.4%	19.4%	19.4%	(11)															
(12)	Canandaigua National Corporation	CNND	Bank	09/30/06	1,193,787	1,052,998	80,244	80,244	11,074	477,340	\$168.11	\$168.11	\$22.55	NA	\$1.85	\$7.00	2.3%	\$355.00	\$305.00	05/18/06	02/24/06	\$323.00	4	14.3	192.1%	7.7%	10.0%	(12)															
(13)	Carver Bancorp. Inc.	CNY	Thrft	09/30/06	779,596	623,627	48,768	42,942	2,226	2,511,347	\$19.42	\$17.10	\$0.86	\$0.60	\$0.09	\$0.34	2.3%	\$18.12	\$15.00	08/02/06	01/10/06	\$15.58	1,338	18.1	80.2%	1.2%	3.3%	(13)															
(14)	Chemung Financial Corporation	CHMG	Bank	09/30/06	732,053	580,078	82,530	79,952	6,538	3,559,267	\$22.75	\$22.04	\$1.80	NA	\$0.24	\$0.96	3.0%	\$33.75	\$29.05	11/10/06	06/05/06	\$32.05	1,055	17.8	140.9%	3.7%	7.0%	(14)															
(15)	Citigroup Inc.	C	Bank	09/30/06	1,746,248,000	669,278,000	117,865,000	79,170,000	23,341,000	4,913,666,826	\$23.78	\$15.91	\$4.64	\$4.30	\$0.49	\$1.96	3.5%	\$57.00	\$44.81	12/28/06	02/03/06	\$55.70	21,439,623	12.0	234.2%	14.8%	19.6%	(15)															
(16)	Community Bank of Orange, National Association	CBOG	Bank	09/30/06	59,756	51,029	7,480	7,480	(805)	2,175,961	\$3.44	\$3.44	(\$0.37)	NA	\$0.00	\$0.00	0.0%	\$7.75	\$3.80	06/21/06	11/09/06	\$4.30	466	NM	125.1%	-4.4%	-4.4%	(16)															
(17)	Community Bank System, Inc.	CBU	Bank	09/30/06	4,373,990	3,140,304	464,599	224,964	38,551	29,867,302	\$15.56	\$7.53	\$1.27	\$1.32	\$0.20	\$0.78	3.5%	\$25.11	\$18.75	10/31/06	05/24/06	\$23.00	84,080	18.1	147.8%	2.0%	5.7%	(17)															
(18)	Community National Bank	CBNY	Bank	09/30/06	141,542	113,541	27,369	27,369	(862)	3,000,000	\$9.12	\$9.12	NA	NA	\$0.00	\$0.00	0.0%	\$16.50	\$13.40	05/23/06	09/18/06	\$15.75	449	NA	172.6%	-1.6%	-1.6%	(18)															
(19)	Country Bank Holding Company, Inc.	CYHC	Bank	06/30/06	356,691	281,173	28,104	28,104	2,687	1,689	\$16,639.43	\$16,639.43	NA	NA	\$200.00	\$700.00	7.3%	NA	NA			\$10,900.00	0	6.9	65.5%	-4.0%	2.2%	(19)															
(20)	Delaware Bancshares, Inc.	DBAI	Bank	06/30/06	155,453	131,746	21,380	21,293	1,752	983,027	\$21.75	\$21.66	\$1.78	NA	\$0.25	\$1.25	3.2%	\$34.00	\$30.50	01/26/06	12/21/06	\$31.00	121	17.4	142.5%	-3.1%	0.7%	(20)															
(21)	Delhi Bank Corp.	DWNX	Bank	06/30/06	149,042	124,426	14,346	14,346	1,788	930,989	\$15.41	\$15.41	NA	NA	\$0.16	\$0.64	2.7%	\$25.00	\$21.00	03/22/06	03/23/06	\$24.10	62	NA	156.4%	6.3%	9.4%	(21)															
(22)	Dime Community Bancshares, Inc.	DCOM	Thrft	09/30/06	3,137,600	1,930,695	295,747	240,109	33,606	36,665,264	\$8.07	\$6.55	\$0.95	\$0.85	\$0.14	\$0.56	4.0%	\$15.63	\$13.33	01/27/06	07/14/06	\$14.01	84,705	14.8	173.6%	-4.1%	-0.3%	(22)															
(23)	Elmira Savings Bank, FSB	ESBK	Thrft	09/30/06	360,299	273,825	24,274	24,006	2,756	1,324,213	\$18.33	\$18.13	\$2.06	NA	\$0.21	\$0.79	2.8%	\$31.81	\$23.16	12/18/06	02/23/06	\$30.25	848	14.7	165.0%	22.4%	26.0%	(23)															
(24)	ES Bancshares, Inc.	ESBS	Bank	09/30/06	86,806	74,870	11,118	10,537	(1,500)	1,719,227	\$6.47	\$6.13	(\$0.86)	NA	\$0.00	\$0.00	0.0%	\$10.50	\$7.95	12/30/05	03/10/06	\$8.10	172	NM	125.2%	-22.9%	-22.9%	(24)															
(25)	Evans Bancorp. Inc.	EVBN	Bank	09/30/06	465,454	359,167	38,727	26,522	4,885	2,722,401	\$14.23	\$9.75	\$1.79	NA	\$0.17	\$0.68	3.5%	\$23.38	\$18.64	05/08/06	03/14/06	\$19.64	1,040	11.0	138.0%	-5.0%	-1.7%	(25)															
(26)	Financial Institutions, Inc.	FISI	Bank	09/30/06	1,952,129	1,639,619	181,998	143,638	17,229	11,347,375	\$14.49	\$11.11	\$1.39	\$1.50	\$0.09	\$0.34	1.6%	\$25.38	\$17.43	08/30/06	05/17/06	\$23.05	14,944	16.6	159.1%	17.5%	19.4%	(26)															
(27)	First National Bank of Groton	FIGR	Bank	09/30/06	101,915	87,908	13,437	13,437	1,583	60,000	\$223.95	\$223.95	\$26.37	NA	\$2.15	\$9.80	2.9%	\$300.00	\$153.15	09/21/06	08/07/06	\$300.00	0	11.4	134.0%	95.9%	104.9%	(27)															
(28)	First National Bank of Scotia	FNBS	Bank	09/30/06	267,087	243,314	19,953	19,891	1,351	NA	NA	NA	NA	NA	\$0.45	\$2.05	1.7%	\$110.00	\$101.00	02/10/06	09/11/06	\$106.00	32	NA	NA	-11.7%	-10.0%	(28)															
(29)	First Niagara Financial Group, Inc.	FNFG	Thrft	09/30/06	8,011,500	5,581,474	1,383,878	631,622	94,464	110,794,822	\$12.97	\$5.92	\$0.87	\$0.86	\$0.12	\$0.46	3.2%	\$15.43	\$13.38	12/13/06	02/10/06	\$14.86	1,071,266	17.1	114.6%	2.7%	6.1%	(29)															
(30)	First of Long Island Corporation	FLIC	Bank	09/30/06	989,769	860,709	95,905	95,685	11,417	3,804,912	\$25.21	\$25.15	\$2.94	NA	\$0.28	\$1.00	2.5%	\$45.48	\$41.65	12/19/06	06/30/06	\$43.96	2,467	15.0	174.4%	4.1%	6.3%	(30)															
(31)	Flatbush Federal Bancorp. Inc. (MHC)	FLTB	Thrft	09/30																																							



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