

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.

<b>195 NEW YORK INSTITUTIONS</b> (see pages 6-8 for complete details)	12 Months Ending: 12/31/05	9 Months Ending: 9/30/05	9 Months Ending: 9/30/06	% 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%	

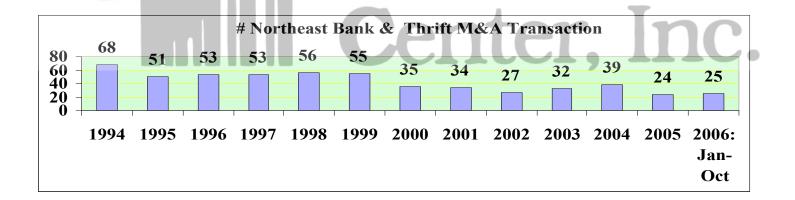
We include below 9-month summary data (as of 9/30/06) on the banking industries in each of the six New England states along with New York, New Jersey and Pennsylvania:

NORTHEAST BANKING D	ATA as	of 9/30/	)6				New			
(\$=Billions, except net inc.)	СТ	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%

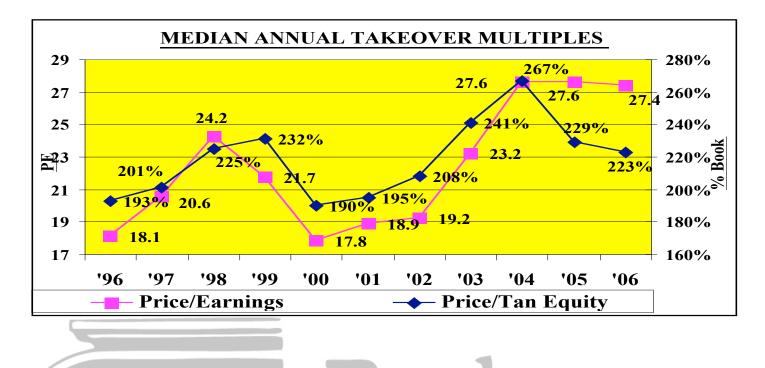
## MERGER / ACQUISITION DATA AND COMPARATIVE STOCK PRICE MULTIPLES:

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 <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.

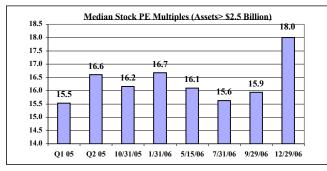
### John S. Carusone, President

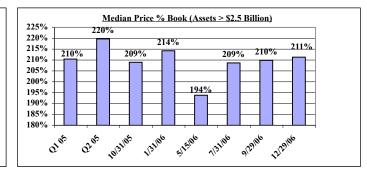
35.0 30.0 25.0 20.0 15.0 10.0	27.8 28.4 22.0 20.6 18.2 18.0 16.0 96 97 98 99 '00 '01 BNKS & THRFTS PE (SNL)	9.6 19.1 19.1 14.3 14.3 102 '03 	.3 17 7.3 18 '04	10.7 10.7 10.7 10.7 10.7 10.7 10.7 10.7	Acquisitio Baks & Th 2 Mos. (LT 5 - Dec '06	ons: rifts M)	29 27 25 21 21 21 21 21 21 2014 21 2014 21 96 796 796	24.2 225 225 20.6 .1 '97 '98 'rice/Earni	17.8 '99 '00 '01	2 208' 95% 18:9 19.7 '02 '0	267% 7.6 27. 241% 23.2 % 03 '04 ' ice/Tan Ec	229% 25.0 223% 223% 05 '06 quity	280% 260% 240% 220% 200% 180% 160%
	<u>Buyer</u>	Assets	State	<u>Target</u>	Assets	State	Completion	Deal \$	Boymont	0/		ICE:	0/
		\$MM's	State		\$MM's	State		\$ MM's	Payment	% Equity	% Tan. Eq.	(X) LTM Inc	% Deps
(1)	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
(2)	Hudson Valley Holding Corp.	1,877,914	NY	New York National Bank	138,565	NY	1/3/06	13,404	Cash,Preferred S	1.88	1.88	N/A	10.4
(3)	NewAlliance Bancshares, Inc.	6,490,974	СТ	Cornerstone Bancorp, Inc.	232,789	CT	1/3/06	52,877	Cash,Common S	1.93	1.93	32.6	28.18
(4)	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
(5)	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
(6)	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
(7)	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
(8)	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
(9)	TD Banknorth, Inc.	31,784,335	ME	Hudson United Bancorp	432,975	NJ	2/1/06	1,923,126	Cash,Common S	3.67	4.55	17.03	28.09
(10)	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
(11)	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
(12)	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
(13)	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
(14)	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
(15)	Wilshire Bancorp, Inc.	1,457,025	CA	Liberty Bank of New York	55,704	NY	5/22/06	14,600		N/A	N/A	N/A	N/A
(16)	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
(17)	Sovereign Bancorp, Inc.	62,941,898	PA	Independence Community Ban	18,500,360	NY	6/1/06	3,577,980	Cash	1.52	3.41	17.76	31.47
(18)	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
(19)	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
(20)	Franklin Financial Services Corporation	621,357	PA	Fulton Bancshares Corporation	139,131	PA	7/1/06	23,530	Cash,Common S	1.6	1.6	N/A	21.76
(21)	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
(22)	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
(23)	Centra Financial Holdings	550,785	WV	Smithfield State Bank	236,244	PA	8/25/06	28,800	Cash	1.49	1.5	39.61	13.35
(24)	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
(25)	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
(26)	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
(27)	J.P. Morgan Chase & Company	#######################################	NY	Bank of New York	87,750,000	NY	10/2/06	3,100,000	Cash	0.36	0.55	2.42	4.68
(28)	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
(29)	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
	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
(31)	Capital One Financial Corp.	88,701,411	VA	North Fork Bancorporation	57,616,871	NY	11/30/06	13,358,377	Cash,Common S	1.42	4.38	15.54	35.91
(32)	First Marblehead Corp.	N/A	MA	Union Federal Savings Bank	38,872	RI	11/30/06	N/A	N/A	N/A	N/A	N/A	N/A
(33)	Community Bank System, Inc.	4,160,034	NY	ONB Corporation	95,457	NY	12/4/06	15,700	Cash	1.69	1.7	21.02	18.96
	AVERAGE									204%	234%	31.7	24.
	MEDIAN									196%	223%	24.9	25.
	MINIMUM VALUE									0.36	0.55	2.4	4.

### NORTHEAST BANKING STOCK TRADING DATA THROUGH 12/29/2006

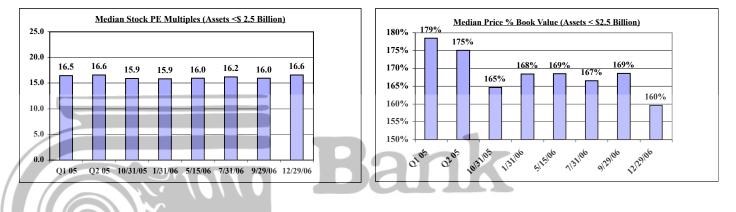
PREPARED BY: BANK ANALYSIS CENTER, INC., HTFD. CT

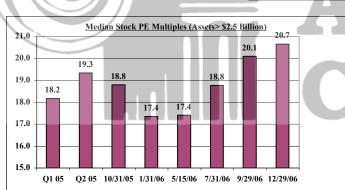
### COMMERCIAL BANKS ASSETS GREATER THAN \$2.5 BILLION





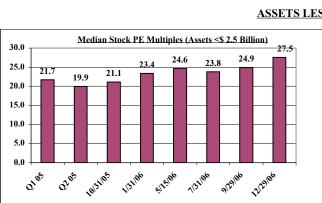
### ASSETS LESS THAN \$2.5 BILLION



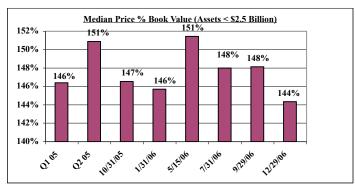


### THRIFTS SSETS GREATER THAN \$2.5 BILLION





### ASSETS LESS THAN \$2.5 BILLION



Copyright, Bank Analysis Center, Inc. 2007 Reproduction or distribution not authorized

PREPARED BY:

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

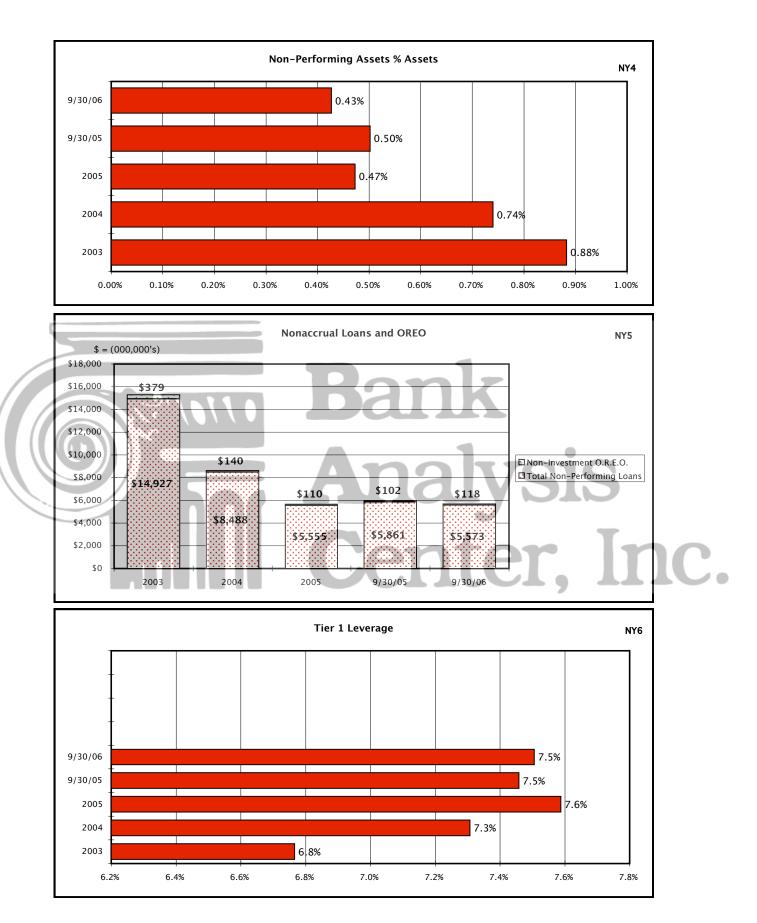
	PREPARED BY:	AGGREGATI	E NEW YOF	RK BANKING I	NDUSTRY D	DATA AT 9/30/2	2006			
	BANK ANALYSIS CENTER, INC.		(All Fede	al and State Charte	ered Savings Ba	nks, Commercial Ba	anks and Saving	gs & Loan Ass	ocs.)	
	HARTFORD, CT 860-275-6050					anies and credit ur				
	Contact: John S. Carusone, President									
•			0004	0005	9/30/05	9/30/06				
	(NOTE: \$ in 000,000's @ Period End):	2003	2004	2005	9/30/05	9/30/06	<u> 2005</u> - <u>9/</u>	30/06	<u>9/30/05</u> -	<u>9/30/06</u>
	NM = Not Meaningful	_					Increase/(De	ecrease)	Increase/(D	ecrease)
	BASIC DATA:						\$	<u>%</u>	<u>\$</u>	<u>%</u>
		1				_				
	INSTITUTION COUNT: (Banks, Savings Banks & S&L's)									
(1)	Ending balance # institutions period end:	205	197	203	200	195	(5)	-2%	(5)	-3%
(2)	# Reporting profits	197	186	188	190	175	(0)	- /0	(0)	0,0
(3)	% Reporting Profits	96%	94%	93%	95%	90%				
	BALANCE SHEET DATA:	1								
	ASSETS	1								
(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	189,961	132,150	136,062	131,980	142,284	6,222	5%	10,304	8%
(15)	(Cash Due,Bldgs,Prems.&Equip,Intngs,Other Assets) TOTAL ASSETS	1,733,610	1,166,127	1,198,670	1,188,247	1,333,547	134,877	11%	145,300	12%
(13)		1,755,010	1,100,127	1,130,070	1,100,247	1,000,047	134,077	11/0	145,500	12 /6
	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:						(4	(h		
(20)	Net Interest Earned	44,013	34,259	24 000	05.044	26,695	(Annuali 896	zed) 3%	881	3%
(20) (21)	+Non-Interest Income	39,307	28,401	34,698 29,534	25,814 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	<b>26</b> 1,34 <b>1</b>	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% 3.0%	14.40%	13.03% 3.3%	13.31%	12.69% 3.2%				
(35) (36)	Non-Interest Expense % Average Assets Non-Interest Income % Average Assets	3.0%	3.5% 2.6%	3.3%	3.2% 2.5%	3.2%	_ 1		10	
(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% 50%	40% 60%	39% 61%	40% 60%	41% 59%				
(42) (43)	% Loans (net) Total	50% 100%	60% 100%	61% 100%	60% 100%	59% 100%				
(43) (44)	Loans % Deposits	75%	82%	80%	80%	77%				
(++)	Note: Adjusted Tier 1 Leverage: (Common equity + noncumulative, perp, preferred + surp)									

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

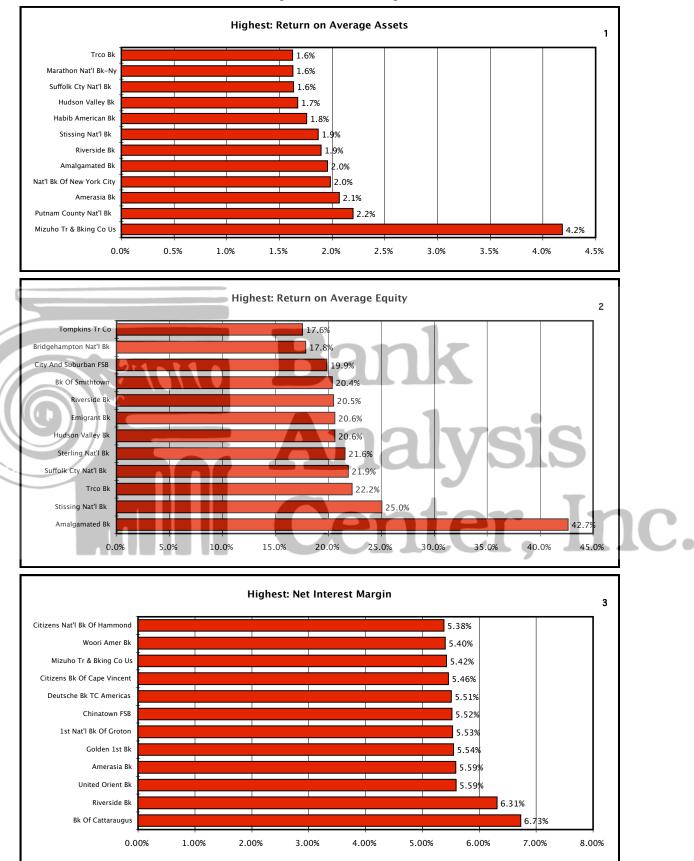
## NEW YORK BANKING INDUSTRY TRENDS AS OF 09/30/06



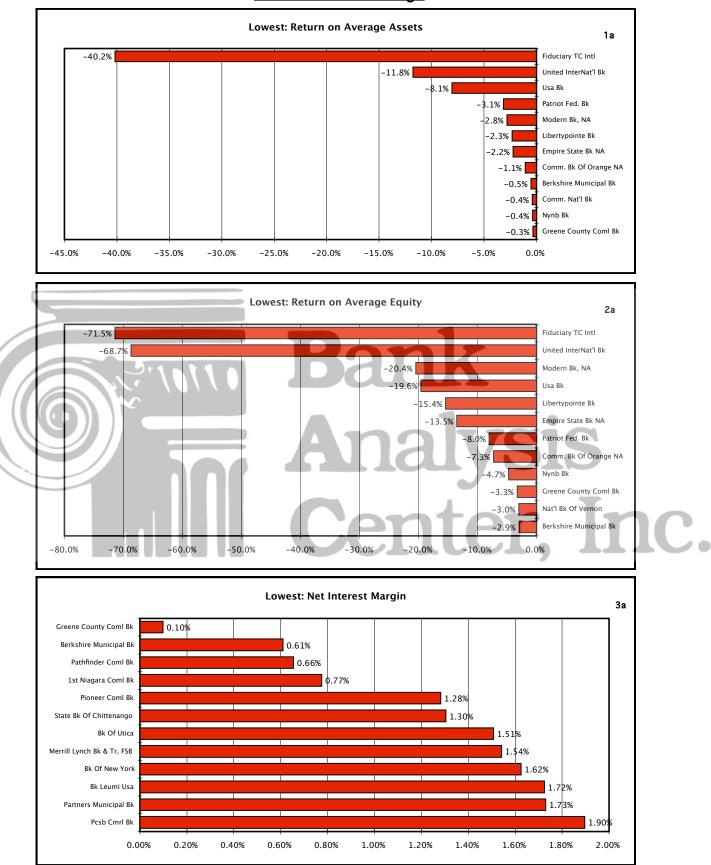
## NEW YORK BANKING INDUSTRY TRENDS AS OF 09/30/06



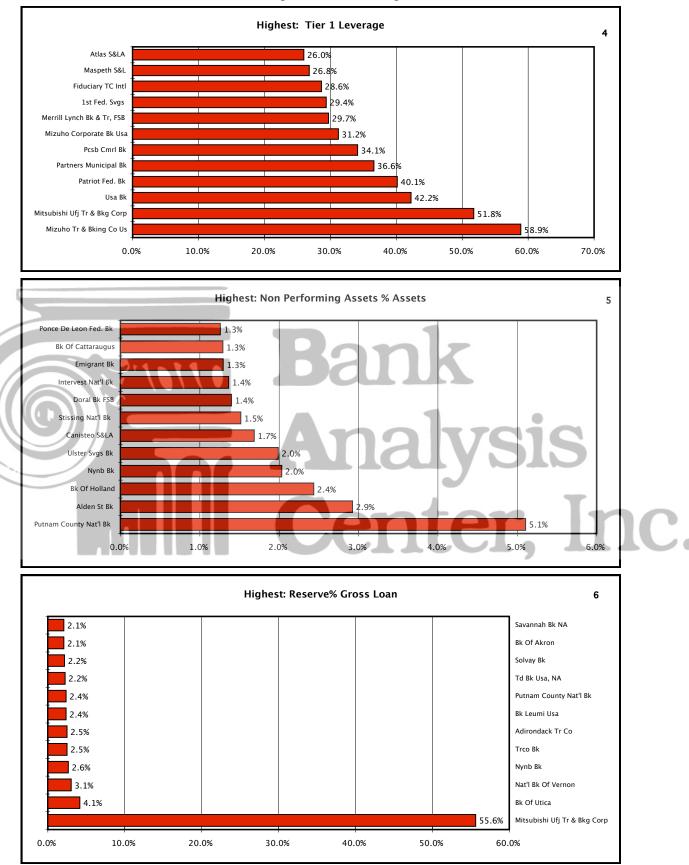
## 12 Highest Percentage



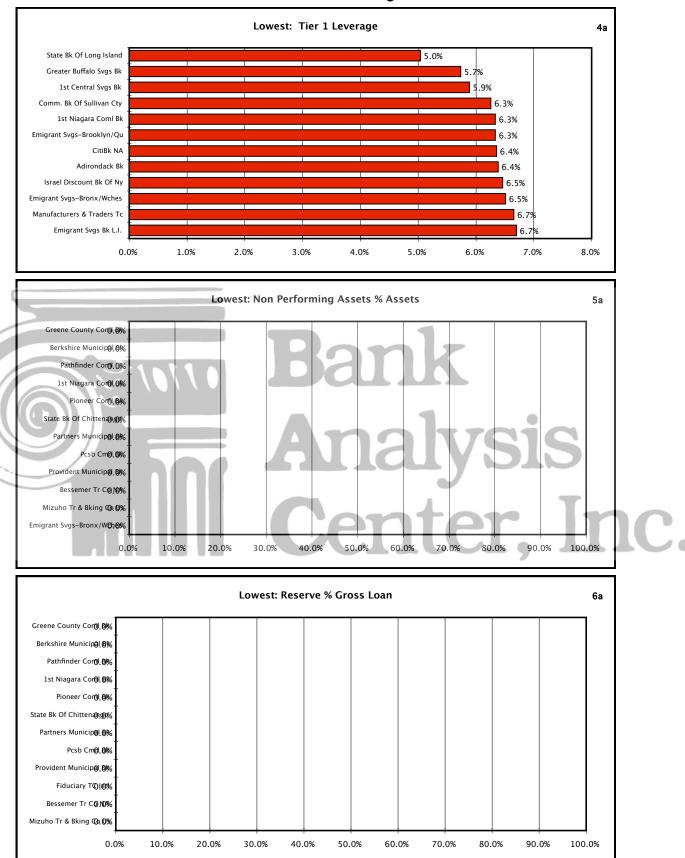
## 12 Lowest Percentage



## 12 Highest Percentage



12 Lowest Percentage



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

Contact: Doug Major. V.P.

# 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)	
			<u>B A</u>	SIC D	<u>ATA (SI</u>	<u>ELECT)</u>		UNRLZD.		<u> </u>	PER	FO	RMI	<u>N G</u>		<u>B A L</u>	ANCI	ESHEE	Ι	9	CAPI	<u>T A L</u>		<u>0</u>	PERA	TING			<u>PROF</u>	FIT
	Total	NET INCO		Realized Net	Total	Gross	Investmnts. + Securities	Securities Gains/	Non-	Total Non-		Total	Reserve	Non- Perf.	Loans % S	ecurities	C	Commercial Risk	Retail Risk & G	Other ovt. Risk		Adj.	Gross Loans	Full	Non- Interest	Non- Interest	Non- Interest	Net Interest	Return on	Ret
(\$000's)	Assets	After Tax	x	Gains/	Equity		+Fed Funds	Losses o		Performing	Non-	Non-	% Non-	Assets	-	6 Earning		Loans	Loans	Loans	Tier 1	Tier 1	% Total	Time	Income E		Expense	Margin	Average	Aver
ank Name	Period End	Prior 09/05		(Loss) on Securities	or Surplus	Period End	Sold (Per. End)	"Held to I Maturity"	Intangible Assets		vestment I O.R.E.O.	Performing Assets	Perform. % Loans (F		Assets (Avg Yr.)	Assets (Avg Yr.)		% Gross Loans (Est.) Lo		% Gross Ins (Est.) Pe	-	Leverage (Per. End) (	Deposits Per. End)	Equiv. % Employ.	Average % Assets	Average Assets	Effciency (E Ratio (Full	stimated) I Tax Eqv)	Assets (After tax)	Eq (After
SSETS \$0-\$100 Million nerican Community Bank	87,207	167	222	0	10 602	69,601	12,666	0	0	553	٥	550	1990/	0.6%	920/	100/	1 50/	039/	00/	09/	10.6%	12 10/	0.49/	25	0.439/	2 750/	75 70/	4.76%	0.54%	5
as S&LA	62,842	167 189	333 216	0	10,692 16,441	14,848	41,977	0	0	0	0	0	188% 0%	0.0%	82% 25%	18% 75%	1.5% 0.3%	92% 7%	8% 93%	0% 0%	12.6% 26.0%	13.1% 26.0%	94% 33%	25 10	0.43% 0.13%	3.75% 2.87%	75.7% 73.8%	4.13%	0.46%	
nk Of Cattaraugus nk Of Holland	12,488 66,846	33 374	44 227	0	1,457 7,575	8,359 49,302	2,693 12,265	(11) 0	0	28 1,182	133 447	161 1,629	450% 52%	1.3% 2.4%	74% 82%	26% 18%	1.5% 1.3%	10% 30%	90% 70%	1% 0%	11.4% 10.6%	11.9% 9.7%	76% 84%	9 25	1.09% 0.57%	6.48% 3.60%	91.9% 81.4%	6.73% 4.20%	0.47% 0.45%	•
rkshire Municipal Bank Inisteo S&LA	10,619 N// 6,166		(43)	0	1,932 571	0	8,560 922	0	0	0	0	0	0% 15%	0.0% 1.7%	0% 82%	100% 18%	0.0%	0%	0% 82%	0% 0%	18.2% 9.1%	18.2% 7.7%	0% 94%	0	0.01%	1.02% 2.43%	200.0% 97.5%	0.61% 2.45%	-0.51%	-
yuga 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%	1
izens Bank Of Cape Vincent izens National Bank Of Hammond	26,439 14,142	264 99	47 101	0	4,830 1,285	8,901 9,535	15,429 3,138	3 0	0	6 62	0 15	6 77	833% 279%	0.0% 0.5%	32% 74%	68% 26%	0.6% 1.8%	21% 10%	78% 90%	1% 1%	18.0% 9.5%	18.2% 10.3%	42% 75%	14 8	0.20% 0.62%	4.69% 3.91%	89.9% 70.7%	5.46% 5.38%	0.24% 0.93%	1
mmunity Bank Of Orange NA mmunity FSB	59,795 79,433	(727) 357	(424) 243	0	7,519 5,428	33,468 36,792	23,238 41,493	0	0	245 0	0	245 0	193% 0%	0.4% 0.0%	56% 45%	44% 55%	1.4% 0.8%	88% 94%	12% 6%	0% 0%	13.2% 7.8%	13.6% 8.2%	64% 50%	23 17	0.43% 0.13%	4.92% 2.22%	122.8% 72.1%	3.78% 2.99%	-1.08% 0.43%	
bire State Bank NA t National Bank Of Dryden	86,806 94,796	(1,282) 815	(1,191) 831	0	11,171 11,268	59,632 32,233	23,190 55.510	0	581 0	0	0	0 119	0% 245%	0.0% 0.1%	70% 36%	30% 64%	0.8% 0.9%	<b>88%</b> 23%	12% 76%	0% 1%	<b>13.0%</b> 12.7%	13.6% 12.9%	<b>79%</b> 39%	32 32	0.49% 0.24%	4.87% 2.40%	144.0% 57.4%	3.08% 4.25%	-2.22% 1.19%	-
t 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%	
esee Regional Bank den First Bank	73,784 29,453	136 (447)	609 (12)	0	6,633 5,445	57,598 12,807	13,226 14,800	6	53	601 0	0	601 0	121% 0%	0.8% 0.0%	81% 52%	19% 48%	1.3% 1.0%	86% 20%	12% 80%	2% 0%	9.6% 21.0%	9.8% 21.5%	86% 54%	23 15	0.43% 1.43%	3.48% 5.75%	74.8% 96.6%	4.41% 5.54%	1.17% -0.07%	
ene County Commercial Bank	37, <b>906</b> 55,691	193 168	(74) (60)	0	3,787 4,093	0 31,314	37,261 20,876	0	0	0	0	0 5	0% 7040%	0.0% 0.0%	0% 58%	100% 42%	0.0% 1.1%	0% 75%	0% 25%	0% 0%	12.7% 7.7%	12.7% 8.3%	0% 61%	0 15	0.00% 0.35%	0.39% 4.15%	386.4% 103.1%	0.10% 3.93%	-0.34% -0.14%	
nland Falls FS&LA Ile City Svgs Bank FSB	42,584 43,535	165 136	162 (92)	0	7,919 6,492	21,441 36.830	18,236 3,599	0	0	0 366	0	0 366	0% 30%	0.0% 0.8%	53% 91%	47% 9%	1.1% 0.3%	16% 7%	84% 93%	0% 0%	16.3% 13.9%	16.8% 13.3%	64% 106%	7 18	0.02% 0.33%	2.55% 4.73%	76.8% 112.8%	3.53% 4.25%	0.49% -0.28%	
lina S&LA	35,145	51	(65)	0	3,877	18,677	14,352 69,550	0	0	265	148	413	126%	1.2% 0.0%	60%	40% 100%	1.8% 0.0%	13%	86%	0%	11.1%	11.2%	64%	19 108	0.90%	4.72% 27.16%	105.5% 77.5%	3.87% 5.42%	-0.25% 4.18%	
uho Trust & Banking Co Us onal Bank Of Stamford	98,757 84,949	3,677 561	2,862 540	154	49,320 14,616	35,946	38,775	0	576	108	0	108	0% 206%	0.1%	0% 42%	58%	0.6%	0% 24%	0% 72%	0% 4%	58.9% 17.5%	58.9% 17.6%	0% 60%	34	31.65% 0.75%	3.73%	84.0%	4.13%	0.77%	
onal Bank Of Vernon ario National Bank	64,531 93,174	(268) 610	(151) 484	37 0	6,719 9,425	29,178 59,372	29,488 29,243	0 3	0 55	135 638	0	135 638	660% 94%	0.2% 0.7%	55% 73%	45% 27%	3.1% 1.0%	43% 37%	56% 62%	1% 1%	10.9% 9.8%	12.1% 9.7%	51% 74%	29 41	0.71% 0.83%	4.40% 4.09%	97.6% 79.6%	4.19% 4.61%	-0.32% 0.69%	
finder Commercial Bank ot Federal Bank	30,721 19,353 N/	62 A	(16) (400)	(2) 0	3,502 6,610	0	27,946 6,565	0	429 256	0	0	0	0% 0%	0.0% 0.0%	0% 37%	100% 63%	0.0% 1.0%	0% 46%	0% 53%	0% 0%	12.0% 40.1%	12.0% 39.3%	0% 90%	1 10	0.00% 0.34%	0.69% 6.23%	113.2% 157.3%	0.66% 3.98%	-0.07% -3.13%	
Cmrl Bank	17,863	72 30	115	0	6,622	0	17,524 32,629	0	0	0	0	0	0%	0.0%	0%	100%	0.0%	0%	0%	0%	34.1%	34.1%	0%	0	0.00%	0.31%	16.5%	1.90%	0.93%	
eer Commercial Bank wood Bank	34,437 94,102	389	89 315	0 (8)	4,114 8,015	51,084	32,398	0 (340)	0	92	50	142	0% 552%	0.0% 0.2%	0% 63%	100% 37%	0.0% 1.0%	0% 58%	0% 42%	0% 0%	12.4% 8.7%	12.4% 8.8%	0% 60%	53	0.00% 0.71%	0.58% 3.63%	47.1% 82.6%	1.28% 4.17%	0.39% 0.47%	
annah Bank NA e Bank Of Chittenango	93,418 19,282	453 168	399 101	58 0	7,421 2,499	41,736 0	47,747 15,709	(520) 0	14 0	671 0	0	671 0	128% 0%	0.7% 0.0%	51% 0%	49% 100%	2.1% 0.0%	64% 0%	35% 0%	2% 0%	8.4% 16.7%	8.0% 16.7%	52% 0%	42 0	0.48% 0.00%	3.03% 0.19%	74.6% 16.4%	3.73% 1.30%	0.62% 0.74%	
sing National Bank Of Pine Plains	48,61 <b>9</b> 99,761	539 178	668 8	0	3,765 7,711	26,136 20,596	19,298 72,271	(20) 0	0	738	0	738 3	26% 9267%	1.5% 0.0%	56% 21%	44% 79%	0.7% 1.3%	22% 17%	77% 82%	1% 0%	8.2% 7.7%	7.0% 8.0%	58% 23%	20 14	1.09% 0.22%	3.78% 2.50%	65.2% 101.0%	5.01% 2.42%	1.87% 0.01%	
ed International Bank	72,448 N//		(3,200) 436	0	12,417	19,259 61,403	50,601 24,032	0	0	0	0	0	0% 86%	0.0% 1.1%	28% 80%	72%	0.9% 1.4%	73% 89%	27% 11%	0%	17.1%	17.3% 11.1%	33% 78%	30 35	0.97%	15.13%	380.6% 83.1%	3.12% 5.59%	-11.78%	-
ed Orient Bank Bank	81,702 N//		(2,971)	0	9,175 28,268	43,712	33,995	25	0	1,003 0	0	1,003	0%	0.0%	47%	20% 53%	0.7%	35%	65%	0% 0%	11.3% 42.2%	42.7%	82%	41	0.09%	4.83% 10.11%	355.6%	2.90%	0.69% -8.06%	-
TOTAL 2	2,097 <b>,587</b> 59,7 <b>95</b>	8,288 165	1, <b>2</b> 32 101	239 #NUM!	316,006 6,719	973,030 21,901	962,163 23,190	(1,192) 0	5,251 0	7,043	870 0	7,913 44	160% 30%	0.4% 0.1%	51% 53%	49% 47%	1.2% 0.9%	53% 23%	46% 5 <b>3%</b>	1% 0%	15.5% 12.6%	15.7% 12.5%	56% 60%	795 19	1.91% 0.43%	4.92% 3.73%	90.58% 83.15%	3.91% 4.13%	0.08% 0.45%	
SETS \$100-\$250 Million acus FSB	232,874	1,193	839	0	35,137	101,835	101,049	0	0	627	0	627	167%	0.3%	50%	50%	1.0%	61%	38%	0%	14.9%	15.1%	54%	140	1.74%	4.87%	84.4%	4.64%	0.49%	
n St Bank ne Cap Bank	182,413 203,836	1,709 1,324	1,693 1,515	(28)	26,004 21,199	119,754 83,172	55,297 119,232	(225) 0	0	4,763	570 0	5,3 <b>33</b> 5	24% 33340%	2.9% 0.0%	67% 45%	33% 55%	1.0% 2.0%	34% 44%	65% 56%	0%	14.5% 10.2%	12.3% 11.0%	7 <b>7</b> % 48%	61 13	0.55% 0.10%	2.79% 1.52%	58.8% 56.0%	4.38% 2.64%	1.24% 1.04%	
rasia Bank C Of Akron	144,203 154,164	2,236 1,164	2,238 1,265	0 184	18,202 21,564	108,957 100,655	28,083 43,055	0	0	45 1,325	0	45 1,325	2180% 159%	0.0%	80% 69%	20% 31%	0.9% 2.1%	85% 46%	14% 53%	1% 0%	12.6% 13.4%	13.3% 13.9%	87% 78%	34 57	0.20%	2.53% 3.38%	45.7% 64.4%	5.59% 4.99%	2.07% 1.10%	
k Of Millbrook k Of Richmondville	131,349 106,226	1,353 963	1,184 1.057	0 (29)	18,703 10,578	88,447 64,113	32,712 36,327	(357) 57	0	57 856	0 71	57 927	3012% 123%	0.0% 0.9%	70% 62%	30% 38%	1.9% 1.6%	33% 33%	66% 65%	1% 2%	14.3% 10.2%	15.3% 10.5%	79% 68%	48 36	0.46% 0.61%	2.83% 2.64%	59.3% 53.3%	4.71% 4.58%	1.17% 1.33%	
tal Bank&Tc	192,163	215	381	0	15,923	157,103	29,381	0	0	628	0	628	243%	0.3%	81%	19%	1.0%	72%	28%	0%	8.5%	9.0%	94%	33	0.07%	2.31%	79.8%	2.89%	0.29%	
hage FS&LA araugus County Bank	136,869 137,717	601 532	1,173	0 (4)	11,449 12,765	113,318 79,430	17,244 41,965	0	0 1,076	224 635	247	224 882	148% 169%	0.2% 0.6%	86% 66%	14% 34%	0.3% 1.4%	2% 41%	9 <b>7%</b> 58%	0% 0%	8.6% 8.9%	8.7% 9.1%	98% 65%	35 63	0.64% 0.93%	2.37% 4.07%	69.9% 77.0%	2.89% 4.96%	0.60% 1.14%	
mplain National Bank atown FSB	163,272 146,192	691 2,026	509 1,450	19 0	13,808 25,902	82,526 135,067	64,048 7,237	51 0	0	195 308	0	195 308	691% 130%	0.1% 0.2%	54% 92%	46% 8%	1.6% 0.3%	65% 50%	33% 50%	2% 0%	9.1% 18.6%	9.9% 18.6%	57% 120%	79 37	0.74% 0.12%	4.41% 2.98%	87.5% 54.2%	4.74% 5.52%	0.42% 1.38%	
nmunity Bank Of Sullivan Cty nmunity Msb	128,814 121,270	517 1,201	514 22	0 109	7,750 8,307	91,527 96,954	29,852 19,650	(2) (138)	0 97	814	0	814	133% 21600%	0.6% 0.0%	73% 78%	27% 22%	1.2% 0.2%	80% 4%	19% 96%	1% 0%	6.3% 7.0%	6.5% 7.1%	77% 90%	40 35	0.55% 0.25%	3.36% 3.69%	72.9% 102.1%	4.35% 3.49%	0.59% 0.02%	
munity National Bank	141,542 152,484	(930)	(347) 1,243	0	27,369	98,252 69,533	35,863 71,395	0	0	0	0	0	0%	0.0%	67%	33%	0.7%	60%	40%	0%	21.7%	22.2%	87%	25 45	0.35%	3.34% 3.26%	105.3% 62.9%	2.96% 4.54%	-0.40%	
aware National Bank Of Delhi a National Bankk & Trust	223,910	1,216 49	2,042	(57) 0	45,021	17,136	189,811	(156) (894)	0	4	0	4	1050%	0.7% 0.0%	48% 10%	52% 90%	1.0% 0.2%	35% 43%	63% 21%	5%	10.0% 18.0%	9.7% 17.7%	55% 10%	91	6.81%	7.17%	79.1%	2.43%	1.05%	
bank NA port Svgs Bank	137,586 150,260	755 389	667 191	0	19,288 13,629	100,997 120,420	27,536 26,838	67 0	0	308 150	0	308 150	619% 221%	0.2% 0.1%	76% 80%	24% 20%	1.9% 0.3%	92% 3%	8% 96%	0%	14.5% 9.1%	15.7% 9.2%	89% 109%	36 35	0.25% 0.24%	2.99% 2.52%	70. <b>7%</b> 92. <b>2%</b>	4.23% 2.61%	0.65% 0.17%	
Federal Svgs National Bank Of Groton	173,934 101,915	1,010 1,216	1,426 1,211	0	51,108 13,436	38,466 59,129	129,775 37,647	0	0	0 432	0	0 432	0% 180%	0.0% 0.4%	24% 61%	76% 39%	0.4% 1.3%	29% 24%	70% 74%	0% 3%	29.4% 13.7%	29.5% 14.0%	34% 67%	18 42	0.05%	2.00% 3.32%	55.9% 54.5%	3.65% 5.53%	1.10% 1.60%	
oush FS&LA	156,073	329	187	0	15,264	107,005	37, <b>766</b> 80,350	0	0	86	0	86	217%	0.1%	73%	27%	0.2%	21%	79%	0%	10.1%	10.2%	98% 65%	45	0.29%	3.45%	93.6%	3.70%	0.17%	
am Bank Of New York verneur S&LA	212,695 129,918	2,061 887	2,186 1,079	0	23,114 19,576	122,298 109,258	10,666	0	0	680	0	680	139%	0.0% 0.5%	51% 91%	49% 9%	1.6% 0.9%	99% 11%	1% 89%	0% 0%	10.9% 15.2%	11.8% 15.5%	149%	26 34	0.18% 0.90%	2.02% 2.71%	52.1% 62.9%	4.05% 3.76%	1.11% 1.14%	
typointe Bank sena S&LA	138,938 N// 113,210	A 956	(1,581) 693	0	13,882 11,109	57,042 107,157	77,772 2,340	0	0	0 775	0 48	0 823	0% 54%	0.0% 0.7%	33% 98%	67% 2%	0.8% 0.4%	96% 8%	4% 92%	0% 0%	11.4% 10.2%	11.8% 9.9%	47% 141%	23 16	0.04% 0.12%	3.80% 1.87%	173.8% 59.5%	2.23% 3.18%	-2.31% 0.85%	-
ern Bank, NA nal Bank Of Coxsackie	244,657 169,084	<mark>(1,842)</mark> 1,529	(4,771) 1.508	57 3	33,789 18,692	11,315 93,366	220,696 65,052	(23)	7,165	200 343	0	200 343	72% 435%	0.1% 0.2%	8% 62%	92% 38%	1.3% 1.6%	42% 30%	31% 67%	26% 3%	12.7% 12.1%	12.6% 12.8%	6% 62%	46 57	-0.16% 0.43%	4.88% 2.68%	269.2% 55.3%	2.11% 4.66%	-2.81% 1.26%	
nal Bank Of Delaware Cnty	167,290	1,413	1,151	16	22,153	70,490	83,217	0	84	95	0	95 0	1004%	0.1%	46%	54%	1.4%	34%	63%	3%	13.8%	14.3%	49%	44	0.46%	2.80%	61.0%	4.48%	0.96%	
nal Union Bank-Kinderhook	184,702 165,481	2,725 739	2,629 1,007	0	27,885 14,010	151,948 99,192	29,624 51,565	(46) 1	0	0 157	0 685	0 842	0% 629%	0.0% 0.5%	83% 63%	17% 37%	1.0% 1.0%	100% 51%	0% 47%	0% 2%	15.2% 8.9%	16.0% 9.3%	98% 66%	28 52	0.09% 0.52%	1.85% 2.91%	45.9% 67.5%	4.01% 4.11%	1.98% 0.84%	
Bank ego County National Bank	138,155 218,884	<mark>(61)</mark> 1,083	(360) 480	(213) (5)	13,103 18,659	55,479 150,437	67,037 39,262	0 (119)	3,332 1,211	2,805 2,629	0 22	2,805 2,651	52% 57%	2.0% 1.2%	49% 78%	51% 22%	2.6% 1.0%	89% 45%	11% 54%	0% 0%	7.4% 8.2%	6.4% 7.7%	46% 87%	43 82	0.81% 1.36%	5.12% 3.84%	105.1% 76.5%	4.52% 4.22%	-0.36% 0.29%	
ident Municipal Bank am County National Bank Of Car	178,621 163,033	1,093 729	1,354 2,648	0	17,231 39,727	0 113,031	173,632 36,794	35	0	0 5,970	0 2,354	0 8,324	0% 45%	0.0%	0% 79%	100% 21%	0.0%	0%	0% 31%	0% 0%	10.3% 25.0%	10.3% 22.6%	0% 92%	4	0.00%	0.24%	12.1% 51.6%	2.00% 4.94%	1.09%	
rside Bank	154,369	1,634	2,043	1	14,328	129,072	15,336	0	0	231	2,354	231	681%	0.1%	90%	10%	1.2%	96%	4%	0%	9.7%	10.6%	93%	41	0.85%	3.24%	48.5%	6.31%	1.90%	
dout Svgs Bank atoga National Bankk & Trust	189,264 217,342	879 1,680	606 1,491	0 0	23,984 19,775	109,845 177,760	65,556 27,638	0	298 2,010	214 197	0 0	214 197	217% 1052%	0.1% 0.1%	59% 86%	41% 14%	0.4% 1.2%	33% 15%	67% 85%	0% 0%	13.2% 8.4%	13.3% 9.2%	72% 108%	67 37	0.51% 0.46%	3.54% 1.96%	83.4% 54.6%	4.02% 3.30%	0.43% 0.93%	
yer Svgs Bank eca FS&LA	151,901 124,583	767 396	568 365	35 0	14,666 11,195	90,539 78,158	55,656 40,987	0	77 0	151 61	0	151 61	427% 389%	0.1% 0.0%	59% 64%	41% 36%	0.7% 0.3%	33% 11%	67% 89%	0% 0%	10.0% 8.9%	10.3% 9.1%	79% 79%	41 40	0.41% 0.69%	2.87% 2.91%	81.3% 82.9%	3.26% 2.98%	0.50% 0.39%	
per Lake National Bank	103,575	539	384	0	8,196	51,503	40,795	0	786	541	0	541	120%	0.5%	56%	44%	1.3%	55%	45%	0%	7.6%	7.7%	57%	40	0.47%	2.90%	76.0%	3.75%	0.52%	
tate National Bank ory St Bank	110,068 223,660	51 2,105	102 1,990	(12) 0	10,589 21,002	67,021 66,182	36,134 140,506	35 0	0	168 1,080	32 0	200 1,080	527% 110%	0.2% 0.5%	66% 34%	34% 66%	1.3% 1.8%	93% 97%	6% 2%	0% 1%	9.2% 10.1%	9.9% 10.2%	73% 33%	35 60	0.16% 0.80%	3.39% 3.24%	95.6% 59.0%	3.64% 5.07%	0.13% 1.20%	
den FS&LA Ikill Valley FS&LA	118,904 112,269	576 796	418 631	0	7,907 22,821	96,472 88,607	15,659 18,713	0 0	0 0	589 591	222 0	811 591	101% 121%	0.7% 0.5%	89% 82%	11% 18%	0.6% 0.8%	39% 20%	60% 79%	0% 0%	7.3% 21.0%	7.3% 21.1%	90% 101%	53 16	1.51% 0.30%	4.85% 2.64%	84.6% 70.2%	4.51% 3.65%	0.51% 0.76%	
BTOTAL	7,149,669	40,494	37,682	75	874,946	4,129,968	2,576,750	(1,709)	16,136	30,053	4,251	34,304	147%	0.5%	61%	39%	1.1%	48%	51%	1%	12.4%	12.5%	70%	1,976	0.78%	3.19%	72.71%	3.93%	0.72%	

## Copyright Bank Analysis Center, Inc.2006 NOTE: REPRODUCTION AND/OR DISTRIBUTION NOT AUTHORIZED

Hartford, Connecticut (860) 275-60 Contact: Doug Maior. V.P.

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

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

ontact: Doug Major, V.P.									(			,					,											
	(1)	(2)	(3)	. ,	. ,	(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)
			<u> </u>	<u>C DATA</u>	<u>(SELEC</u>	<u>T)</u>	UNRLZD.		NON	PER	FO	RMI	<u>N G</u>		BALA	ANCE	<u>S H E E 1</u>	Γ	<u>C A P I</u>	TAL		<u>o</u>	PERA	ATING		İ	<u>PROF</u>	<u>1 T</u>
			Rea	zed		Investmnts			Total				Non-	Loans		Com	nmercial	Retail Other			Gross		Non-	Non-	Non-	Net	Return	Return
-1- (*0001-)	Total	NET INCO		Net To		ss + Securitie		Non-	Non-	New			Perf.		ecurities		Risk	Risk & Govt. Risk	Tined	Adj.	Loans	Full	Interest	Interest	Interest	Interest	on	on Augusta
nk (\$000's) #	Assets Period	After Ta Prior	Current (Loss	ins/ Equ )on	or Peri	ns +Fed Fund od Sol		qualifying Intangible	Performing Loans I	Non- nvestment F	Non- Performing	% Non- Perform.	Assets % Assets	Earning % Assets	Earning R Assets %		Loans % Gross	Loans Loans % Gross % Gross		Tier 1 Leverage	% Total Deposits	Time Equiv. %	Income / % Average %	Expenses % Average	Expense Effciency (	Margin Estimated)	Average Assets	Average Bank Equity #
Bank Name	End	09/05	09/06 Secu			nd (Per. End		Assets	NA's+90+	0.R.E.O.	Assets	Loans (I		(Avg Yr.) (	Avg Yr.)	Loans Loa		ans (Est.) Loans (Est.)	-	(Per. End)	-	Employ.	Assets	Assets	Ratio (Fu	III Tax Eqv)	(After tax)	(After tax)
<ol> <li>Adirondack Bank</li> <li>Asia Bank NA</li> </ol>	445,781 412,194	1,039 2,589	1,054 3,504	47 29,9 0 45,8				3,495 0	598 0	20 0	618 0	480% 0%	0.1% 0.0%	68% 69%	32% 31%	1.0% 1.0%	52% 96%	48% 0% 4% 0%		6.9% 11.6%	73% 75%	149 99	0.65% 0.35%	3.38% 2.42%	85.9% 53.8%	3.58% 4.30%	0.33% 1.15%	4.7% (83) 10.6% (84)
5) Ballston Spa National Bank	333,525	1,147	1,451	3 23,23	9 232,95	52 75,212	0	1,708	905	236	1,141	270%	0.3%	73%	27%	1.0%	22%	75% 2%	7.0%	7.5%	84%	111	0.56%	3.05%	76.0%	3.69%	0.60%	8.5% <mark>(85)</mark>
6) Bank Of Greene County 7) Bessemer Trust Co NA	306,673 328,536	1,959 5,638	1,775 546	0 30,6				0 76,407	49 0	0	49 0	2702% 0%	0.0% 0.0%	67% 34%	33% 66%	0.7% 0.0%	20% 0%	79% 1% 100% 0%		10.5% 21.2%	73% 51%	97 326	1.06% 56.64%	3.43% 53.76%	71.7% 92.1%	4.00% 2.84%	0.79% 0.20%	7.9% (86) 0.6% (87)
8) Bpd Bank 9) Brooklyn FSB	498,363 407,937	2,236 2,986	1,789 3,571	0 36,1				0	1,285 2,712	0	1,285 2,712	118% 59%	0.3% 0.7%	67% 68%	33% 32%	0.5% 0.6%	61% 79%	23% 16% 20% 0%		7.7% 16.5%	71% 102%	87 72	0.69% 0.51%	3.39% 2.31%	79.3% 51.7%	3.93% 4.12%	0.50% 1.25%	7.0% (88) 7.8% (89)
0) Chinese American Bank	321,597	1,563	2,175	(95) 45,8	3 152,70	139,282	(235)		1,596	0	1,596	169%	0.5%	53%	47%	1.8%	95%	5% 0%	12.4%	12.7%	56%	72	0.41%	2.60%	54.0%	4.88%	0.88%	6.4% <mark>(90</mark> )
1) Country Bank 2) Cross County FSB	373,760 362,947	1,723 2,210	2,364 2,253	0 27,92				0	896 0	0	896 0	187% 0%	0.2% 0.0%	69% 61%	31% 39%	0.7% 0.4%	79% 37%	21% 0% 63% 0%	7.9% 8.4%	7.5% 8.6%	84% 63%	53 91	0.30% 0.41%	2.66% 2.53%	61.0% 64.9%	4.19% 3.66%	0.88% 0.84%	11.7% (91) 10.8% (92)
3) Elmira Svgs Bank FSB	360,330	1,982	1,956	0 24,2	4 219,74	119,390	0	268	101	178	279	1676%	0.1%	66%	34%	0.8%	32%	67% 0%	7.5%	7.8%	80%	94	0.57%	2.51%	73.9%	3.07%	0.75%	11.1% (93)
<ol> <li>Evans National Bank</li> <li>First American Intl Bank</li> </ol>	452,833 387,489	2,907 823	2,917 1,383	114 37,03 0 36,69				1.	609 0	40 0	649 0	604% 0%	0.1% 0.0%	65% 68%	35% 32%	1.3% 0.8%	68% 92%	31% 1% 8% 0%	8.1% 10.1%	8.8% 10.5%	77% 76%	129 171	0.93% 0.86%	2.91% 3.49%	65.4% 72.3%	3.84% 4.24%	0.86% 0.53%	10.6% (94) 5.1% (95)
<ol> <li>First Central Svgs Bank</li> <li>First National Bank Of Jeffersonville</li> </ol>	491,738 397,673	2,854 4,113	3,205 3,704	0 28,34 (4) 40,40			· · · · · ·	0	164 2,151	0 251	164 2,402	1272% 165%	0.0% 0.6%	85% 70%	15% 30%	0.5%	72% 47%	28% 0% 51% 2%	5.9% 10.4%	6.2% 10.8%	87% 77%	73 123	0.71% 0.92%	1.92% 3.30%	50.1% 63.4%	3.22% 4.73%	1.02% 1.26%	16.0% (96) 12.3% (97)
8) First National Bank Of Scotia	267,087	944	1,084	0 19,9	3 206,35	52 41,546	(48)		826	0	826	298%	0.3%	83%	17%	1.2%	33%	67% 0%	7.5%	8.1%	85%	145	0.66%	3.72%	76.6%	4.54%	0.55%	7.4% (98)
<ol> <li>9) First Niagara Commercial Bank</li> <li>0) Fulton Svgs Bank</li> </ol>	405,110 398,660	371 3,106	460 2,658	0 46,03 (1) 52,00		0 375,426 38 69,785		23,787	0 3.605	0 153	0 3,758	0% 39%	0.0% 0.9%	0% 81%	100% 19%	0.0% 0.5%	0% 13%	0% 0% 87% 0%		6.3% 12.5%	0% 136%	4 114	0.00%	0.28% 2.81%	39.8% 67.4%	0.77% 3.30%	0.16% 0.88%	1.4% (99) 7.0% (100)
) Geddes FS&LA	322,692	2,187	1,562	0 49,7	58 298,22	25 19,027	0	0	616	79	695	76%	0.2%	92%	8%	0.2%	2%	98% 0%	15.6%	15.6%	115%	34	0.10%	1.59%	60.8%	2.57%	0.66%	4.2% (101)
<ol> <li>Habib American Bank</li> <li>Lake Shore Savings Bank</li> </ol>	332,961 350,368	3,537 1,575	4,292 1,337	0 39,93 0 40,84				2,597 0	2,070 1,267	15	2,070 1,282	178% 95%	0.6% 0.4%	88% 66%	12% 34%	1.4% 0.6%	58% 13%	13% 28% 87% 0%		11.8% 11.5%	91% 82%	107 79	3.30% 0.52%	4.25% 2.46%	59.2% 76.5%	4.21% 2.98%	1.76% 0.52%	15.1% (102) 5.2% (103)
<ol> <li>Lyons National Bank</li> <li>Mahopac National Bank</li> </ol>	336,925 473,790	2,012 3,790	2,206 3,753	0 27,5				201 6,076	3,834 1,425	75	3,909 1,425	103% 213%	1.2% 0.3%	67% 70%	33% 30%	1.9% 1.0%	47% 53%	39% 14% 46% 0%		8.6% 8.0%	68% 69%	118 120	1.01% 0.91%	3.41% 3.22%	67.0% 66.2%	4.48% 4.40%	0.89% 1.08%	11.1% (104) 13.2% (105)
6) Metropolitan National Bank	437,016	2,582	1,079	0 62,18		59,443	14		3,713	0	3,713	97%	0.8%	88%	12%	1.1%	92%	1% 7%		12.0%	95%	161	3.17%	5.93%	84.9%	4.18%	0.35%	2.5% (106)
<ul> <li>Mitsubishi Ufj Tr &amp; Bankg Corp</li> <li>North Country Svg Bank</li> </ul>	335,200 250,077	706 732	3,660 478	0 203,62				0	1,191 652	0 177	1,191 829	63% 121%	0.4% 0.3%	0% 87%	100% 1 <b>3%</b>	55.6% 0.4%	89% 2%	11% 0% 98% 0%	51.8% 12.1%	51.8% 12.2%	1% 116%	71 82	4.09% 0.48%	4.54% 3.22%	69.5% 89.0%	2.53% 3.36%	1.18% 0.26%	2.4% (107) 2.2% (108)
) Northeast Community Bank	266,393	1,438	1,110	0 67,64	3 200,90	44,302	0	0	1	0	1	120000%	0.0%	83%	17%	0.6%	99%	0% 0%	25.4%	25.8%	106%	74	0.40%	3.34%	76.4%	4.22%	0.59%	2.7% (109)
O) Oneida Svgs Bank O) Orange County Trust Co	431,166 448,599	2,862 4,815	2,812 4,999	(1) 53,83 46 66,04				20,286 0	57 1,459	0	57 1,459	3677% 186%	0.0% 0.3%	66% 50%	34% 50%	0.8% 1.3%	37% 67%	63% 0% 32% 1%		9.0% 15.3%	82% 79%	266 94	3.74% 0.79%	5.61% 2.16%	80.4% 46.9%	3.79% 4.21%	0.87% 1.53%	7.2% (110) 10.5% (111)
) Park Avenue Bank ) Pathfinder Bank	364,894 298,271	178 702	1,956 1,059	(11) 28,12 (9) 25,89				0 4,147	1,837 1,347	0 497	1,837 1,844	144%	0.5%	69% 73%	31% 27%	1.1% 0.8%	85% 30%	15% 0% 70% 0%		8.6% 7.8%	95% 82%	54 97	0.19% 0.67%	2.80% 3.08%	81.2% 82.2%	3.51% 3.45%	0.79% 0.48%	10.3% (112) 5.6% (113)
) Rhinebeck Svgs Bank	437,754	2,445	2,696	<b>(58)</b> 38,0	9 361,9	19 39,056	(375)	770	1,171	497	1,171	274%	0.3%	90%	10%	0.9%	46%	54% 0%	8.9%	9.3%	100%	124	0.61%	3.36%	69.5%	4.67%	0.85%	10.5% (114)
) Sleepy Hollow Bank ) Solvay Bank	261,309 472,046	1,043 3,659	867 3.744	0 19,8	/			32 0	102 2,822	0	102 2,822	1419% 257%	0.0% 0.6%	67% 75%	33% 25%	0.9% 2.2%	54% 37%	46% 0% 63% 0%	7.8% 9.0%	8.2% 9.9%	72% 78%	51 140	0.66% 0.63%	2.71% 2.50%	78.9% 58.0%	2.92% 3.86%	0.45% 1.08%	5.8% (115) 11.8% (116)
Steuben Trust Co	313,194	1,919	2,464	5 22,9	192,75	51 91,724	. 0	147	2,869	83	2,952	85%	0.9%	67%	33%	1.3%	38%	57% 5%	7.8%	7.6%	71%	128	1.41%	3.94%	68.8%	4.75%	1.07%	13.7% (117)
) The Rome Savings Bank ) Tioga St Bank	294,989 277,697	2,552 981	2,778 915	0 61,93 (45) 23,44				0	1,124 517	0 117	1,124 634	173% 439%	0.4% 0.2%	92% 60%	8% 40%	0.7%	31% 39%	69% 0% 58% 2%		20.7% 9.4%	125% 68%	110 89	0.67% 0.84%	3.14% 3.29%	61.6% 78.7%	4.79% 3.54%	1.23% 0.45%	6.1% (118) 5.3% (119)
) Walden Svgs Bank ) Watertown Svgs Bank	271,159 282,872	1,360 1,789	1,725 1,740	0 22,04				194	1,617	0 117	1,617 480	125% 277%	0.6%	73% 54%	27% 46%	1.1% 0.7%	39% 59%	60% 1% 41% 0%		8.8%	75%	114 91	1.37% 0.87%	3.53% 2.96%	69.4%	4.19% 3.77%	0.89% 0.82%	10.9% (120)
		<b>F</b>						0	363				0.2%							15.0%	58%				71.2%			5.3% (121)
SUBTOTAL MEDIAN	14,211,605 360,330	83,054 1,982	85,081 1,956	(8) 1,756,4 0 38,0			(	159,771 0	45,551 905	2,038 0	47,589 1,124	184% 169%	0.3% 0.3%	67% 68%	33% 32%	0.9% 0.9%	51% 47%		11.6% 8.9%	11.8% 9.4%	79% 78%	4,214 97	2.49% 0.67%	4.44% 3.14%	75.92% 69.49%	3.78% 3.86%	0.82% 0.84%	6.7% 7.4%
ASSETS \$500-\$1 Billion Adirondack Trust Co	687,117	5,697	6,347	(1) 74,60	07 369,6 <sup>-</sup>	14 260,195	0	5,348	6,214	0	6,214	149%	0.9%	62%	38%	2.5%	58%	40% 2%	10.8%	11.2%	61%	220	1.42%	3.43%	62.6%	4.41%	1.31%	11.7% (122)
<ul> <li>Bank Of Castile</li> <li>Bank Of East Asia Usa NA</li> </ul>	576,466 585,920	4,867 2,005	4,087 2,200	0 39,92 0 92,64				591 22,699	1,018	354 0	1,372 22	519% 15050%	0.2% 0.0%	74% 88%	26% 12%	1.3% 0.7%	51% 98%	33% 15% 2% 0%	7.0% 12.8%	7.8% 13.3%	78% 10 <b>0</b> %	159 155	0.89% 0.47%	2.87% 3.39%	63.3% 79.1%	3.89% 4.09%	0.96% 0.55%	13.9% (123) 3.6% (124)
) Bank Of Smithtown	995,277	8,617	11,311	194 82,0	805,05	56 127,946	3	4,204	8,436	0	8,436	87%	0.8%	86%	14%	0.9%	83%	16% 0%	8.0%	7.9%	95%	186	1.00%	2.57%	49.9%	4.45%	1.61%	20.4% (125)
Bank Of Utica Beacon Federal	742,012	6,560 3,248	4,386 1. 2,839	776 96,24 0 39,44				0	1,087 1,507	0 128	1,087 1,635	184% 332%	0.1%	7% 91%	93% 9%	4.1%	76% 24%	23% 1% 76% 0%	11.7% 7.4%	11.0% 8.1%	<b>8%</b> 117%	37 97	0.07%	0.54% 1.87%	35.0% 58.8%	1.51% 2.72%	0.76% 0.72%	6.2% (126) 9.9% (127)
Berkshire Bank	889,885	4,812	4,172	741 107,5		67 491,544	. 1	18,549		0	350	964%	0.0%	38%	62%	1.0%	59%	40% 0%		11.2%	53%	105	0.14%	1.36%	58.7%	2.28%	0.60%	5.3% (128)
) Bridgehampton National Bank ) Carver FSB	604,245 779,234	7,049 3,1 <b>4</b> 6	6,130 1,443	289) 45,10 0 60,8		59 99,679	0	6,782	730 3,369	540	730 3,909	331% 164%	0.1% 0.5%	58% 83%	42% 17%	0.8% 0.9%	64% 75%	36% 0% 24% 0%		8.7% 7.3%	57% 99%	138 134	0.82% 0.24%	2.81% 2.92%	54.3% 84.4%	4.66% 3.52%	1.44% 0.27%	17.8% (129) 3.1% (130)
Chemung Canal Trust Co City And Suburban FSB	728,995 679,809	5,101 9,270	5,018 7,792	11 78,69 0 52,94				2,669 0	6,269	1,544 0	7,813 3	147% 108033%	1.1%	66% 75%	34% 25%	2.0% 0.7%	41% 98%	58% 1% 2% 0%		10.7% 8.4%	80% 87%	280 122	1.87% 0.66%	3.93% 2.20%	73.5% 59.1%	3.76% 3.16%	0.93% 1.49%	8.6% (131) 19.9% (132)
Doral Bank FSB	620,415	2,424	1,785	0 61,2	1 378,14	19 219,834	0	90	8,681	0	8,681	22%	1.4%	60%	40%	0.5%	80%	19% 0%	9.7%	8.6%	100%	120	0.27%	2.47%	75.9%	3.17%	0.38%	3.9% (133)
) Emigrant Svgs Bank-Brooklyn/Qu ) Emigrant Svgs Bank-Long Island	821,612 545,035	257 95	4,311 2,549	0 51,18				0	992	0	9 <b>92</b> 1,747	14% 8%	0.1%	6% 7%	94% 93%	0.2%	0% 0%	100% 0% 100% 0%		6.2% 6.4%	10% 9%	100 66	0.12%	1.57% 1.54%	57.5% 60.1%	2.66% 2.56%	0.68%	11.9% (134) 9.9% (135)
Fiduciary TC Intl First National Bank Of Long Island	987,025 989,491	(16,877) (3 9,426		103 481,63 (30) 93,83				327,134 220	615 138	0	615 138	0% 2675%	0.1%	35% 45%	65% 55%	0.0% 0.8%	16% 46%	37% 15% 54% 0%		28.5% 9.6%	53% 51%	235 207	12.24% 0.64%	57.80% 2.75%	424.4% 58.7%	2.79% 4.25%	-40.19% 1.20%	-71.5% (136) 12.7% (137)
Greater Buffalo Svgs Bank	789,358	1,680	(629)	46,00	6 498,04	19 236,680	(283)	219	1,185	77	1,262	285%	0.2%	62%	38%	0.7%	30%	70% 0%	5.7%	6.0%	73%	234	0.24%	2.13%	101.4%	<b>2.0</b> 0%	-0.11%	-1.8% (138)
) M&T Bank NA ) Marathon National Bank-Ny	684,760 784,201	4,443 5,709	5,875 9,647	0 92,64 0 81,19				0 26,490	2,139 636	207 0	2,346 636	118% 781%	0.3% 0.1%	34% 61%	66% 39%	1.2% 1.0%	0% 90%	100% 0% 9% 1%		12.7% 7.9%	36% 68%	11 153	0.01%	0.40% 2.52%	18. <b>5%</b> 45. <b>5%</b>	2.14% 3.60%	1.20% 1.63%	8.7% (139) 16.9% (140)
Partners Municipal Bank	569,702	5,324	2,832	3 <b>73)</b> 199,6	88 83	32 447,844	0	0	0	0	0	0%	0.0%	0%	100%	0.0%	0%	0% 100%	36.6%	36.6%	0%	0	0.00%	0.08%	5.6%	1.73%	0.67%	1.9% <mark>(141</mark>
Pioneer Svgs Bank Ponce De Leon Federal Bank	720,467 635,526	3,618 5,200	3,404 3,941	0 75,23				19 231	847 7,985	73 0	920 7,985	745% 48%	0.1% 1.3%	62% 85%	38% 15%	1.5% 0.7%	25% 53%	75% 0% 46% 0%	10.8% 9.3%	11.6% 8.6%	66% 96%	246 162	0.95% 0.65%	2.99% 3.34%	74.7% 67.9%	3. <b>32%</b> 4.46%	0.63% 0.86%	6.2% (142 9.7% (143
Putnam County Svgs Bank Shinhan Bank America	886,173 600,269	5,955 3,987	4,738 2,862	0 91,7 0 64,7				0	666 1,807	0	666 1,807	433% 146%	0.1% 0.3%	45% 77%	55% 23%	0.7% 0.6%	54% 97%	44% 2% 3% 0%		9.9% 11.4%	50% 81%	143 128	0.18% 1.31%	1.87% 3.42%	62.0% 69.0%	2.96% 3.83%	0.71% 0.72%	7.1% (144 6.0% (145
Ulster Svgs Bank	623,770	2,112	2,495	0 77,5	472,99	92 87,108	0	9,681	11,972	438	12,410	31%	2.0%	84%	16%	0.8%	32%	68% 0%	12.4%	11.0%	100%	342	2.19%	5.26%	87.4%	4.26%	0.54%	4.4% (146
Wilber National Bank Woori Amer Bank	757,924 882,250	6,386 7,128	5,159 9,465	(5) 98,49					2,119 3,055	20 0	2,139 3,055	308% 191%	0.3% 0.3%	57% 80%	43% 20%	1.6% 0.9%	53% 83%	43% 5% 17% 0%		8.4% 9.5%	66% 86%	266 211	0.66% 1.08%	2.56% 3.15%	61.4% 52.4%	3.76% 5.40%	0.91% 1.49%	10.9% (147) 13.5% (148)
																				i i								
SUBTOTAL MEDIAN	19,731,781 720,467	107,239 (2 4,867	2 <mark>27,328)</mark> 1, 4,172	273 2,439,9 0 75,2				453,582 220	73,589 1,185	3,381 0	76,970 1,372	142% 184%	0.4% 0.2%	56% 62%	44% 38%	1.0% 0.8%	60% 53%	38% 1% 40% 0%		10.8% 9.5%	65% 68%	4,257 153	1.40% 0.65%	5.72% 2.57%	129.73% 61.41%	3.38% 3.52%	-1.55% 0.72%	-11.9% 8.7%
ASSETS \$1-\$25 Billion																												
			5,748	0 78,60				9,567	1,090	20	1,110	496%	0.1%	73%	27%	0.7%	40%	59% 1%		7.5%	91%	253	1.62%	3.08%	68.5%	3.08%	0.76%	10.1% (149)
	1,034,324	6,152		0 214,7				0 3,629	9,573 340	0	9,573 340	82% 1361%	0.2% 0.0%	41% 18%	59% 82%	0.5% 0.4%	45% 33%	55% 0% 61% 0%		6.8% 8.1%	87% 23%	453 654	3.19% 0.30%	2.24% 1.02%	41.2% 36.6%	2.35% 2.55%	1.96% 1.11%	42.7% (150) 11.7% (151)
Amalgamated Bank	1,034,324 4,284,700 7,398,135		60,866 54,646	21 650,4				192,092	53,963 70,494	425 8,616	54,388	148%	0.3%	71%	29%	0.5%	29% 69%	71% 0%	6.8%	6.0%	112%	1,597	0.42% 0.86%	0.97% 2.49%	41.4%	2.06%	0.93% 0.67%	12.7% (152)
Amalgamated Bank Apple Bank For Svgs Astoria FS&LA	4,284,700 7,398,135 21,570,797	24,895 46,550 188,137	54,646 52,900	0 1,619,2				136 660 .		0,010	79,110	129%	0.6%	78%	22% 50%	1.0% 2.4%	69% 91%	28% 4% 1% 8%		7.9% 8.0%	98%	2,059			64.3%	3.33%		6.4% (153
Amalgamated Bank Apple Bank For Svgs Astoria FS&LA Banco Popular North America Bank Leumi Usa	4,284,700 7,398,135 21,570,797 12,286,952 5,595,285	24,895 46,550 188,137 58,522 18,379	54,646 52,900 61,423 15,997	0 1,619,2 (13) 1,317,7 (51) 408,3	85 8,807,70 01 2,904,59	07 2,330,228 91 2,410,070	6 0 (497)		6,884	0	6,884	1007%	0.1%	50%							63%	465	0.75%	1.73%	72.5%	1.72%	0.36%	
Amalgamated Bank Apple Bank For Svgs Astoria FS&LA Banco Popular North America Bank Leumi Usa Bank Of Tokyo Mitsubishi Tc	4,284,700 7,398,135 21,570,797 12,286,952 5,595,285 4,027,440	24,895 46,550 188,137 58,522 18,379 23,723	54,646 52,900 61,423 15,997 39,502	0 1,619,24 (13) 1,317,73 (51) 408,34 (311) 811,94	85         8,807,70           01         2,904,59           10         2,123,90	072,330,228012,410,070081,587,294	6 0 (497) 6 0	4,550 8,854	6,884 0	0	0	0%	0.0%	50%	50%	1.9% 1.1%	91% 59%	0% 9%	17.6%	18.4%	99%	117	1.25%	1.62%	45.8%	2.46%	0.36% 1.21%	6.6% (155
Amalgamated Bank Apple Bank For Svgs Astoria FS&LA Banco Popular North America Bank Leumi Usa Bank Of Tokyo Mitsubishi Tc Canandaigua National Bankk & Trust Citizens Bank, NA	4,284,700 7,398,135 21,570,797 12,286,952 5,595,285 4,027,440 t 1,173,312 16,743,850	24,895 46,550 188,137 58,522 18,379 23,723 8,996 51,730	54,646 52,900 61,423 15,997 39,502 9,720 86,722	0 1,619,2 (13) 1,317,7 (51) 408,3 (311) 811,9 0 92,6 (379 3,684,9	85         8,807,70           91         2,904,59           90         2,123,90           91         843,34           85         10,256,96	07         2,330,228           01         2,410,070           08         1,587,294           13         256,184           60         3,122,725	0 (497) 0 (497) 0 35 6 0	4,550 8,854 2,655 2,713,996	6,884 0 6,880 72,033	0 374 8,059	0 7,254 80,092	0% 130% 98%	0.0% 0.6% 0.5%	50% 77% 76%	50% 23% 24%	1.1% 0.7%	59% 19%	0% 9% 40% 0% 81% 1%	17.6% 8.1% 7.3%	18.4% 8.3% 7.3%	99% 79% 95%	117 298 1,672	1.25% 1.15% 0.76%	1.62% 3.08% 1.72%	45.8% 61.2% 57.8%	2.46% 4.14% 2.77%	0.36% 1.21% 1.16% 0.70%	6.6% (155 14.6% (156 3.2% (157
Amalgamated Bank Apple Bank For Svgs Astoria FS&LA Banco Popular North America Bank Leumi Usa Bank Of Tokyo Mitsubishi Tc Canandaigua National Bankk & Trust Citizens Bank, NA	4,284,700 7,398,135 21,570,797 12,286,952 5,595,285 4,027,440 t 1,173,312	24,895 46,550 188,137 58,522 18,379 23,723 8,996 51,730 45,217	54,646 52,900 61,423 15,997 39,502 9,720	0 1,619,2 (13) 1,317,7 (51) 408,3 311) 811,9 0 92,6	85         8,807,70           01         2,904,53           10         2,123,90           10         843,34           85         10,256,96           65         2,661,65	07         2,330,228           01         2,410,070           08         1,587,294           13         256,184           60         3,122,725           03         1,206,223	(497) (497) 35 0 4 35 0 4 (4,225)	4,550 8,854 2,655 2,713,996 237,115	6,884 0 6,880	0 374	0 7,254	0% 130%	0.0% 0.6%	50% 77%	50% 23%	1.1%	59%	0% 9% 40% 0%	17.6% 8.1% 7.3% 7.2%	18.4% 8.3%	99% 79%	117 298	1.25% 1.15%	1.62% 3.08%	45.8% 61.2%	2.46% 4.14%	0.36% 1.21% 1.16%	6.6% (155 14.6% (156 3.2% (157 8.4% (158
Amalgamated Bank Apple Bank For Svgs Astoria FS&LA Banco Popular North America Bank Leumi Usa Bank Of Tokyo Mitsubishi Tc Canandaigua National Bankk & Trust Citizens Bank, NA Community Bank NA Dime Svgs Bank Of Williamsburg Emigrant Bank	4,284,700 7,398,135 21,570,797 12,286,952 5,555,285 4,027,440 t 1,173,312 16,743,850 4,360,196 3,097,420 11,061,318	24,895 46,550 188,137 58,522 18,379 23,723 8,996 51,730 45,217 29,780 103,824	54,646 52,900 61,423 15,997 39,502 9,720 86,722 32,858 27,463 26,955 18,	0         1,619,20           (13)         1,317,73           (51)         408,30           311)         811,94           0         92,66           379         3,684,90           0         526,44           0         346,00           358         854,22	85         8,807,70           01         2,904,55           40         2,123,90           11         843,34           85         10,256,90           85         2,661,65           86         6,665,15	07         2,330,226           01         2,410,070           08         1,587,294           43         256,184           60         3,122,725           93         1,206,223           93         268,812           55         3,973,376	(497) (497)	4,550 8,854 2,655 2,713,996 237,115 55,638 4,113	6,884 0 6,880 72,033 12,547	0 374 8,059 1,320	0 7,254 80,092 13,867	0% 130% 98% 284% 565% 24%	0.0% 0.6% 0.5% 0.3% 0.1% 1.3%	50% 77% 76% 67% 90% 63%	50% 23% 24% 33% 10% 37%	1.1% 0.7% 1.3% 0.6% 0.5%	59% 19% 31% 93% 34%	0%         9%           40%         0%           81%         1%           66%         4%           6%         0%           57%         7%	17.6% 8.1% 7.3% 7.2% 9.7% 8.0%	18.4% 8.3% 7.3% 7.6% 8.3% 7.0%	99% 79% 95% 84% 137% 75%	117 298 1,672 1,242 395 760	1.25% 1.15% 0.76% 0.90% 0.36% 0.24%	1.62% 3.08% 1.72% 2.68% 1.34% 1.39%	45.8% 61.2% 57.8% 59.3% 43.8% 65.8%	2.46% 4.14% 2.77% 4.09% 2.92% 1.96%	0.36% 1.21% 1.16% 0.70% 1.03% 1.18% 1.56%	6.6% (155) 14.6% (156) 3.2% (157) 8.4% (158) 10.5% (159) 20.6% (160)
Amalgamated Bank Apple Bank For Svgs Astoria FS&LA Banco Popular North America Bank Leumi Usa Bank Of Tokyo Mitsubishi Tc Canandaigua National Bankk & Trust Citizens Bank, NA Community Bank NA Dime Svgs Bank Of Williamsburg Emigrant Bank	4,284,700 7,398,135 21,570,797 12,286,952 5,555,285 4,027,440 t 1,173,312 16,743,850 4,360,196 3,097,420	24,895 46,550 188,137 58,522 18,379 23,723 8,996 51,730 45,217 29,780	54,646 52,900 61,423 15,997 39,502 9,720 86,722 32,858 27,463	0         1,619,20           (13)         1,317,73           (51)         408,30           311)         811,94           0         92,66           379         3,684,90           0         526,44           0         346,00	85         8,807,70           01         2,904,55           40         2,123,90           11         843,34           85         10,256,96           85         2,661,65           86         6,665,11           88         23,04	07         2,330,226           01         2,410,070           08         1,587,294           13         256,184           060         3,122,725           031         1,206,223           032         268,812           055         3,973,376           145         1,079,744	(497) (497)	4,550 8,854 2,655 2,713,996 237,115 55,638	6,884 0 6,880 72,033 12,547 2,889	0 374 8,059 1,320 0	0 7,254 80,092 13,867 2,889	0% 130% 98% 284% 565%	0.0% 0.6% 0.5% 0.3% 0.1%	50% 77% 76% 67% 90%	50% 23% 24% 33% 10%	1.1% 0.7% 1.3% 0.6%	59% 19% 31% 93%	0%         9%           40%         0%           81%         1%           66%         4%           6%         0%	17.6% 8.1% 7.3% 7.2% 9.7% 8.0% 6.5%	18.4% 8.3% 7.3% 7.6% 8.3%	99% 79% 95% 84% 137%	117 298 1,672 1,242 395	1.25% 1.15% 0.76% 0.90% 0.36%	1.62% 3.08% 1.72% 2.68% 1.34%	45.8% 61.2% 57.8% 59.3% 43.8%	2.46% 4.14% 2.77% 4.09% 2.92%	0.36% 1.21% 1.16% 0.70% 1.03% 1.18%	5.4% (154) 6.6% (155) 14.6% (156) 3.2% (157) 8.4% (158) 10.5% (159) 20.6% (160) 14.7% (161) 14.0% (162)
) Alliance Bank NA ) Amalgamated Bank ) Apple Bank For Svgs ) Astoria FS&LA ) Banc Copular North America ) Bank Leumi Usa ) Bank Of Tokyo Mitsubishi Tc ) Canandaigua National Bankk & Trust ) Citizens Bank, NA ) Community Bank NA ) Dime Svgs Bank Of Williamsburg ) Emigrant Bank ) Emigrant Svgs Bank-Bronx/Wches ) Emigrant Svgs Bank-Manhattan ) First Niagara Bank	4,284,700 7,398,135 21,570,797 12,286,952 5,595,285 4,027,440 t 1,173,312 16,743,850 4,360,196 3,097,420 11,061,318 1,135,064 1,289,325 7,997,433	24,895 46,550 188,137 58,522 18,379 23,723 8,996 51,730 45,217 29,780 103,824 466 379 70,199	54,646 52,900 61,423 15,997 39,502 9,720 86,722 32,858 27,463 26,955 18, 7,535 9,083 73,689	0 1,619,2 (13) 1,317,7; (51) 408,3; 311) 811,9 0 92,6; 379 3,684,9; 0 526,4; 0 346,0; 358 854,2; 0 72,6; 78 92,1; 0 1,303,5;	35         8,807,70           11         2,904,52           40         2,123,90           11         843,34           35         10,256,96           352         2,661,66           363         6,665,11           368         6,665,11           368         23,04           366         61,38           372         5,684,67	07         2,330,226           01         2,410,070           08         1,587,224           13         256,184           03         1,22,722           03         1,206,223           03         2,68,812           05         3,973,374           15         1,079,374           15         1,203,688           14         1,213,146	<ul> <li>0</li> <li>(497)</li> <li>4</li> <li>0</li> <li>35</li> <li>0</li> <li>(4,225)</li> <li>0</li> <li>(4,225)</li> <li>0</li> <li>0</li> <li>0</li> <li>0</li> <li>0</li> <li>0</li> <li>0</li> <li>0</li> </ul>	4,550 8,854 2,655 2,713,996 237,115 55,638 4,113 0 0 752,256	6,884 0 6,880 72,033 12,547 2,889 139,658 0 432 17,131	0 374 8,059 1,320 0 3,623 0 0 0 660	0 7,254 80,092 13,867 2,889 143,281 0 432 17,791	0% 130% 98% 284% 565% 24% 0% 22% 424%	0.0% 0.6% 0.5% 0.3% 0.1% 1.3% 0.0% 0.0% 0.2%	50% 77% 76% 67% 90% 63% 1% 3% 79%	50% 23% 24% 33% 10% 37% 99% 97% 21%	1.1% 0.7% 1.3% 0.6% 0.5% 0.2% 0.2% 1.3%	59% 19% 31% 93% 34% 0% 0% 47%	0%         9%           40%         0%           81%         1%           66%         4%           6%         0%           57%         7%           100%         0%           52%         0%	17.6% 8.1% 7.3% 9.7% 8.0% 6.5% 7.2% 7.9%	18.4% 8.3% 7.3% 7.6% 8.3% 7.0% 6.5% 7.2% -1.7%	99% 79% 95% 84% 137% 75% 2% 5% 5% 101%	117 298 1,672 1,242 395 760 148 121 1,891	1.25% 1.15% 0.76% 0.90% 0.36% 0.24% 0.21% 0.11% 1.39%	1.62% 3.08% 1.72% 2.68% 1.34% 1.39% 1.55% 1.48% 2.51%	45.8% 61.2% 57.8% 59.3% 43.8% 65.8% 51.5% 48.7% 56.5%	2.46% 4.14% 2.77% 4.09% 2.92% 1.96% 2.88% 2.99% 3.58%	0.36% 1.21% 1.16% 0.70% 1.03% 1.18% 1.56% 0.85% 0.91% 1.22%	6.6% (155) 14.6% (156) 3.2% (157) 8.4% (158) 10.5% (159) 20.6% (160) 14.7% (161) 14.0% (162) 7.6% (163)
Amalgamated Bank Apple Bank For Svgs Astoria FS&LA Banco Popular North America Bank Leumi Usa Bank Of Tokyo Mitsubishi Tc Canandaigua National Bankk & Trust Citizens Bank, NA Community Bank NA Dime Svgs Bank Of Williamsburg Emigrant Bank Emigrant Svgs Bank-Bronx/Wches Emigrant Svgs Bank-Manhattan	4,284,700 7,398,135 21,570,797 12,286,952 5,595,285 4,027,440 t 1,173,312 16,743,850 4,360,196 3,097,420 11,061,318 1,135,064 1,289,325	24,895 46,550 188,137 58,522 18,379 23,723 8,996 51,730 45,217 29,780 103,824 466 379 70,199 1,088 18,998	54,646 52,900 61,423 15,997 39,502 9,720 86,722 32,858 27,463 26,955 18, 7,535 9,083 73,689 16,649 17,633	0 1,619,2 (13) 1,317,7: (51) 408,30 311) 811,9: 0 92,60 379 3,684,90 0 526,44 0 346,00 358 854,2: 0 72,60 78 92,1:	35         8,807,70           11         2,904,55           10         2,123,90           11         843,34           35         10,256,90           52         2,655,44           368         6,665,11           37         25,684,66           38         2,655,44           38         6,665,11           38         2,656,44           39         25,684,67           30         22,564,47           35         2,247,76	07         2,330,226           01         2,410,077           08         1,567,294           13         256,184           30         3,122,726           33         1,206,222           39         268,812           315         1,079,744           32         859,133           32         859,133           33         3,34,306	4         0           4         0           4         0           5         0           6         0           7         0           6         0           7         0           6         0           6         0           6         0           6         0           6         0           6         0           6         0           7         0	4,550 8,854 2,655 2,713,996 237,115 55,638 4,113 0 0 752,256 39,609 17,122	6,884 0 6,880 72,033 12,547 2,889 139,658 0 432	0 374 8,059 1,320 0 3,623 0 0	0 7,254 80,092 13,867 2,889 143,281 0 432	0% 130% 98% 284% 565% 24% 0% 22%	0.0% 0.6% 0.5% 0.3% 0.1% 1.3% 0.0%	50% 77% 76% 67% 90% 63% 1% 3%	50% 23% 24% 33% 10% 37% 99% 97%	1.1% 0.7% 1.3% 0.6% 0.5% 0.2% 0.2%	59% 19% 31% 93% 34% 0% 0%	0%         9%           40%         0%           81%         1%           66%         4%           6%         0%           57%         7%           100%         0%	17.6% 8.1% 7.3% 7.2% 9.7% 8.0% 6.5% 7.9% 9.3% 7.5%	18.4% 8.3% 7.3% 7.6% 8.3% 7.0% 6.5% 7.2%	99% 79% 95% 84% 137% 75% 2% 5%	117 298 1,672 1,242 395 760 148 121	1.25% 1.15% 0.76% 0.90% 0.36% 0.24% 0.21% 0.11%	1.62% 3.08% 1.72% 2.68% 1.34% 1.39% 1.55% 1.48%	45.8% 61.2% 57.8% 59.3% 43.8% 65.8% 51.5% 48.7%	2.46% 4.14% 2.77% 4.09% 2.92% 1.96% 2.88% 2.99%	0.36% 1.21% 1.16% 0.70% 1.03% 1.18% 1.56% 0.85% 0.91%	6.6%         (155)           14.6%         (156)           3.2%         (157)           8.4%         (158)           10.5%         (159)           20.6%         (160)           14.7%         (161)           14.0%         (162)

### Copyright Bank Analysis Center, Inc.2006 NOTE: REPRODUCTION AND/OR DISTRIBUTION NOT AUTHORIZED

Hartford, Connecticut (860) 275-6050

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

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

Contact: Doug Major, V.P.																														
	(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)
			в	ASICI	DATA (S	ELECT)				л о л	- P F	REO	RMI	NG		BAI	ANC	ЕЅНЕЕ	τ	!	САРІ			c	PFR	ATING		:	PROF	- 1 - T
			=			,		UNRLZD.								<u></u>			<u> </u>		•			-	· • • · · ·					<u> </u>
				Realized			Investmnts.			Total				Non-	Loans		Г	Commercial	Retail			-	Gross		Non-	Non-	Non-	Net	Return	Return
	Total		NCOME	Net	Total	Cross	+ Securities	Gains/	Non-	Non-		Total	Reserve	Perf		Securities		Risk		Other & Govt. Risk		Adi.	Loans	Full	Interest		Interest			on
																	_ L	-			<del>.</del>					Interest		Interest	on	
Bank (\$000's)	Assets		er Tax	Gains/	Equity		+Fed Funds			Performing	Non-	Non-		Assets	•	% Earning			Loans	Loans	Tier 1	Tier 1	% Total	Time	Income	•	Expense	Margin	Average	Average Bank
#	Period	Prior	Current	<b>,</b> , .	or	Period	Sold	"Held to	Intangible		Investment				Assets		% Gross	% Gross	% Gross	% Gross	Levg.	Leverage	Deposits	•	& Average	•		Estimated)	Assets	Equity #
Bank Name	End	09/05			Surplus	End	· · · · /	Maturity"	Assets	NA's+90+		Assets		Per. End)	,	(Avg Yr.)							(Per. End)	Employ.	Assets	Assets		III 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% (167)
(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% (168)
(169) Intervest National Bank	1,830,675 9,166,994	11,790	17,039 16.876	0 1.708	170,614 567,564	1,394,911	403,876 5.353.982	(1,122) (5,926)	0	24,986 12,448	0 1.091	24,986 13,539	67% 436%	1.4% 0.1%	79% 37%	21% 63%	1.2% 1.7%	101% 82%	-1% 4%	0% 14%	9.8% 6.5%	9.3% 6.8%	84% 45%	58 855	0.08% 0.26%	0.80% 1.78%	24.4% 79.8%	3.27% 2.13%	1.33% 0.25%	13.9% (169) 4.0% (170)
(170) Israel Discount Bank Of Ny (171) Maspeth FS&LA	1,250,530	53,942 17,368	10,876	1,708	336,655	3,252,374 1,148,852	5,353,982 77,447	(5,926)	0	12,448	1,091	10,003	436%	0.1%	37% 94%	63% 6%	0.6%	39%	4% 61%	0%	26.8%	26.5%	45% 128%	189	0.26%	1.69%	37.9%	4.46%	1.43%	4.0% (170) 5.4% (171)
(171) Maspell FS&LA (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%	0.8%	94%	10%	0.8%	2%	97%	0%	20.8%	20.5%	99%	607	3.10%	3.37%	74.4%	1.54%	0.84%	12.3% (171)
(172) Mighin Lynch Br & Trust, F3B (173) Mizuho Corporate Bank Usa	3,090,336	23,052	32,109	(65)		2,285,548	665,854	112	23	8,579	0	8,579	156%	0.3%	75%	25%	0.2%	53%	2%	44%	31.2%	31.4%	196%	108	0.24%	1.18%	46.0%	2.43%	1.38%	4.4% (173)
(174) Nbt Bank NA	5,027,238	38,467	41.660	(00)		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% (174)
(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% (175)
(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% (176)
(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% (177)
(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% (178)
(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% (179)
(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% (180)
(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% (181)
(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% (182)
(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% (183)
(184) Suffolk Cty National Bank Of Riverho		16,451	17,274		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% (184)
(185) Td Bank Usa, NA	14,927,263	53,500	27,994	(54)		25,058	14,778,385	453	0	0	0	0	0%	0.0%	0%	100%	2.2%	51%	49%	0%		7.1%	0%	30	0.01%	2.15%	81.1%	2.67%	0.29%	5.0% (185)
(186) Tompkins Trust Co	1,111,181	11,151	11,682	0	,	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% (186)
(187) Trustco Bank	2,993,587	43,181	35,920		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% (187)
(188) Union St Bank	2,994,815	27,784	27,353		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%		9.6%	77%	386	0.26%	1.72%	46.0%	3.70%	1.27%	13.9% (188)
(189) United States Trust Co, NA	11,115,945	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% (189)
SUBTOTAL		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, <b>998</b>	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				-						_				- 4	• ]															
(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	30,8 <b>36</b>	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% (190)
(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% (191)
(192) Manufacturers & Traders Tc	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, <b>868</b>	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% (192)
(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% (193)
(194) Bank Of New York	91,155,000	894,000	952,000	(80,000)	8,885,000	35,123,000	41,853,000		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% (194)
(195) Citibank NA	816,362,000	6,795,000	7,579,000	338,000	62,397,000	432,130,000	305,776,000	0 2	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% (195)
SUBTOTAL	1,087,012,507	9,521,307	10,365,953	286,204	#######################################	574,974,951	391,035,525	(135,360)	35,955,734	4,832,589	77,376	4,909,965	153%	0.5%	61%	39%	1.3%	20%	20%	49%	7.1%	7.3%	78%	247,999	2.69%	3.35%	60.87%	3.22%	1.35%	14.4%
MEDIAN	57,015,222	677,722	660,040	7,164	8,557,000	37,849,124	15,656,911	0	3,138,752	169,000	2,696	169,500	250%	0.3%	69%	31%	1.3%	47%	19%	19%	7.6%	7.7%	93%	10,522	1.83%	3.12%	57.08%	3.42%	1.38%	11.1%
																		1										-		
NEW YORK	1,333,547,212		<b>11</b> ,625, <b>5</b> 01	310,764	######################################	710,799,862	483,366,232	(243,073)	12,417,604	5,572,990	117,749	5,690,739	154%	0.4%	60%	40%	1.2%	25%	29%	44%	7.5%	4.4%	77%	283,575	2.40%	3.22%	62.05%	3.17%	1.23%	12.7%

Although the information in this report has been obtained from sources which Bank Analysis Center, Inc. believes to be reliable, we do not guarantee its accuracy, and such information may be incomplete or condensed. All opinions and estimates included in this report constitute our judgement as of this date and are subject to change without notice. This report is for information purposes only and is not intended as an offer or soliciation with respect to the purchase or sale of any security. BAC, Inc. does not manage money or act as fiduciary for pension plans or other funds or institutions, and this report is furnished on the understanding that BAC's services do not serve as a primary basis for investment decisions by customers, investment advisors or managers, trustees or other responsible fiduciaries. This report provides information and/or alternatives that we believe to be appropriate for consideration. The decision whether or not to adopt any strategy or engage in any transaction remains the responsibility of the reader or responsible fiduciary. Reproduction and/or distribution of this report is specifically not authorized by BAC. Copyright Bank Analysis Center, Inc. 2006. All rights reserved.

### Copyright Bank Analysis Center, Inc.2006 NOTE: REPRODUCTION AND/OR DISTRIBUTION NOT AUTHORIZED





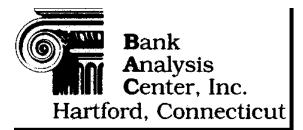
## Prepared by: Bank Analysis Center, Inc. Hartford, Connecticut (860) 275-6050 Contact: Doug Major, V.P.

### NEW YORK BANKS STOCK REPORTS (BASIC DATA AS OF SEPTEMBER 30, 2006 PRICING DATA AS OF 12/29/06)

Contact: Doug Major, v.P. \$=000's; except per share which is in \$					BASIC	DATA DATI	<u>E_</u>			SHARE II	NFORMATION DAT	A		DIVID	<u>END DATA</u>						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)
	(1)	(=)	(0)	()	(0)	(0)		(0)	(0)			Diluted					()	(10)		(20)	(2-)	Avg				(20)
			Filing	Total	Total	Total	Total Tangible	Total LTM Net	Common Shares	Book Value	Tangible Book Value	EPS after Extrdnry.	Median EPS Estimate (\$)	Quarterly Dividends	Dividends Declared (\$)	Current Dividend	High	Low	High Price	Low Price	Price (\$)	Daily Vol	Price/LTM Earnings	Price/ Book (%)	12 Mth Price	12 Mth
Company Name	Ticker	Industry	Date	Assets	Deposits	Equity	Equity	Income	Outstanding	per Share (\$)	per Share (\$)	(\$)LTM	Current Year	Declared (\$)	LTM	Yield (%)	Price (\$)	Price (\$)	Date	Date	12/29/06	12/29/06	12/29/06	12/29/06	Chg	Return
(1) Adirondack Trust Company	ADKT		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     (3) Arrow Financial Corporation	ALNC		09/30/06	1,037,606 1,523,376	782,558 1,163,084	73,494 119,373	64,201 102,516	6,994 17,287	3,583,454 10,625,271	\$20.51 \$11.30	\$17.92 \$9.69	\$1.93 \$1.61	\$2.03 \$1.66	\$0.22 \$0.24	\$0.88 \$0.94	2.8%	\$34.00 \$27.17	\$27.29 \$23.13	07/17/06 04/21/06		\$31.86 \$24.77	5,703 20,922	16.5 15.4	155.3% 219.2%	-0.7% -2.4%	<u>2.2%</u> (2 1.3% (3
(4) Astoria Financial Corporation	AF		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		\$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		01/06/06	01/13/06	\$40.00	56	NA	160.1%	-14.9%	-12.7% (5
(6) Bank of Akron (7) Bank of New York Company, Inc.	BARK	Bank Bank	09/30/06	154,164 106,636,000	129,630 54,953,000	21,564 10,467,000	21,564 5,794,000	1,675	NA 764,196,353	NA \$13.70	NA \$7.58	NA \$2.13	NA \$2.24	\$0.60 \$0.22	\$4.00 \$0.86	4.1%	NA \$40.55	NA \$30.81	12/05/06	06/14/06	\$58.20 \$39.37	0 5,416,223	NA 18.5	NA 287.4%	-3.0% 23.6%	<u>3.8%</u> (6 26.9% (7
(8) Bank of Utica	BKUT		09/30/06	742,012	639,512	96,246	96,246	5,449	250,000	\$384.99	\$384.99	ψ <u>2.15</u> ΝΑ	φ <u>2.2</u> 4 ΝΑ	\$1.70	\$6.65	1.4%	\$490.00	\$370.00	10/25/06		\$471.00	5	21.6	122.3%	-6.7%	-5.4% (8
(9) Berkshire Bancorp Inc.	BERK		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. 11) Brooklyn Federal Bancorp, Inc. (MHC)	BDGE BFSB	Bank Thrift	09/30/06	604,305 408,045	554,807 271,003	45,166 79,963	45,166 79,963	8,703 4,558	6,071,650 13,225,000	\$7.44 \$6.05	\$7.44 \$6.05	\$1.40 \$0.35	NA	\$0.23 \$0.00	\$0.92 \$0.00	3.8%	\$27.10 \$13.20	\$23.10 \$10.95	05/16/06 12/29/06	12/26/06 01/17/06	\$24.00 \$13.20	1,976 4,081	17.1 37.7	322.6% 218.4%	-2.8% 19.4%	0.8% (1 19.4% (1
12) Canandaigua National Corporation	CNND		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		\$323.00	4	14.3	192.1%	7.7%	10.0% (1
13) Carver Bancorp, Inc.	CNY		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		\$15.58	1,338	18.1	80.2%	1.2%	<u>3.3%</u> (13
Chemung Financial Corporation     Citigroup Inc.	CHMG		09/30/06	732,053	580,078 669,278,000	82,530 117,865,000	79,952 79,170,000	6,538 23,341,000	3,559,267 4,913,666,826	\$22.75 \$23.78	\$22.04 \$15.91	\$1.80 \$4.64	NA \$4.30	\$0.24 \$0.49	\$0.96 \$1.96	3.0%	\$33.75 \$57.00	\$29.05 \$44.81	11/10/06 12/28/06		\$32.05 \$55.70	1,055 21,439,623	17.8	140.9% 234.2%	3.7% 14.8%	7.0% (1 19.6% (1
Community Bank of Orange, National Association	CBOG		09/30/06	59,756	51,029	7,480	7,480	(805)	2,175,961	\$3.44	\$3.44	(\$0.37)	94.30 NA	\$0.00	\$0.00	0.0%	\$7.75	\$3.80	06/21/06		\$4.30	466	NM	125.1%	-4.4%	-4.4% (1
17) Community Bank System, Inc.	CBU		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		\$23.00	84,080	18.1	147.8%	2.0%	5.7% (1
Community National Bank     Country Bank Holding Company, Inc.	CBNY		09/30/06	141,542 356,691	113,541 281,173	27,369 28,104	27,369 28,104	(862) 2,687	3,000,000	\$9.12 \$16,639.43	\$9.12 \$16,639.43	NA	NA	\$0.00 \$200.00	\$0.00 \$700.00	0.0%	\$16.50 NA	\$13.40 NA	05/23/06	09/18/06	\$15.75 \$10,900.00	449	NA 6.9	172.6% 65.5%	-1.6% -4.0%	<u>-1.6%</u> (1 2.2% (1
20) Delaware Bancshares, Inc.	DBAI		06/30/06	155,453	131,746	21,380	21,293	1,752	983,027	\$21.75	\$21.66	\$1.78	NA	\$200.00	\$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% (2
21) Delhi Bank Corp.	DWNX		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		03/22/06		\$24.10	62	NA	156.4%	6.3%	9.4% (2
22) Dime Community Bancshares, Inc. 23) Elmira Savings Bank, FSB	DCOM ESBK		09/30/06	3,137,600 360,299	1,930,695 273,825	295,747 24,274	240,109 24,006	33,606 2,756	36,665,264 1,324,213	\$8.07 \$18.33	\$6.55 \$18.13	\$0.95 \$2.06	\$0.85 NA	\$0.14 \$0.21	\$0.56 \$0.79	4.0%	\$15.63 \$31.81	\$13.33 \$23.16	01/27/06		\$14.01 \$30.25	84,705 848	14.8	173.6% 165.0%	-4.1% 22.4%	-0.3% (2) 26.0% (2)
24)         ES Bancshares, Inc.	ESBS		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		12/30/05		\$8.10	172	NM	125.2%		-22.9% (24
25) Evans Bancorp, Inc.	EVBN		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.     27) First National Bank of Groton	FISI		09/30/06 09/30/06	1,952,129 101,915	1,639,619 87,908	181,998 13,437	143,638 13,437	17,229	11,347,375 60,000	\$14.49 \$223.95	\$11.11 \$223.95	\$1.39 \$26.37	\$1.50 NA	\$0.09 \$2.15	\$0.34 \$9.80	1.6%	\$25.38 \$300.00	\$17.43 \$153.15	08/30/06	05/17/06	\$23.05 \$300.00	14,944	16.6	159.1% 134.0%	17.5% 95.9%	<u>19.4%</u> (26 104.9% (21
28) First National Bank of Scotia	FNBS		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		\$106.00	32	NA	NA		-10.0% (2)
29) First Niagara Financial Group, Inc.	FNFG		09/30/06	8,011,500	5,581,474	1,383,878	631,622	94,464	110,794,822	\$12.97	\$5.92	\$0. <b>87</b>	\$0.86	\$0.12	\$0.46	3.2%	\$15.43	\$13.38	12/13/06		\$14.86	1,071,266	17.1	114.6%	2.7%	6.1% (2
30) First of Long Island Corporation 31) Flatbush Federal Bancorp, Inc. (MHC)	FLIC		09/30/06	989,769 156,037	860,709 109,486	95,905	95,685	11,417 216	3,804,912 2,768,317	\$25.21 \$5.85	\$25.15 \$5.85	\$2.94 \$0.09	NA	\$0.28 \$0.00	\$1.00 \$0.00	2.5%	\$45.48 \$8.50	\$41.65 \$7.30	12/19/06 05/17/06		\$43.96 \$7.60	2,467	15.0 NM	174.4% 130.0%	4.1%	6.3% (30 -3.4% (31
32) Flushing Financial Corporation	FFIC		09/30/06	2,736,933	1,739,231	215,251	197,688	22,333	21,115,105	\$10.19	\$9.36	\$1.22	\$1.17	\$0.11	\$0.44	2.6%	\$18.79	\$14.87	11/16/06		\$17.07	52,255	14.0	167.5%	9.6%	12.5% (32
33) Fort Orange Financial Corp.	FOFC	Bank	09/30/06	192,163	166,885 187,825	15,923	15,923	531	2,656,370 305,175	\$5.21 \$75.74	\$5.21 \$75.74	\$0.18	NA	\$0.00 \$0.38	\$0.00	0.0%	\$10.00	\$7.50	01/20/06		\$8.95	1,226	49.7	171.8%	23.5%	23.5% (33
34) Gotham Bank of New York 35) Gouverneur Bancorp, Inc. (MHC)	GOBN	Bank Thrift	09/30/06	212,695 130,075	72,463	23,114	23,114 19,855	2,876	2,292,084	\$75.74 \$8.66	\$75.74 \$8.66	\$9.42 \$0.57	NA	\$0.38	\$2.50 \$0.30	1.4%	\$113.00 \$14.35	\$83.50 \$11.10	12/12/06 09/12/06		\$109.00 \$12.50	814	11.6 21.9	143.9% 144.3%	32.9% 10.1%	<u>36.7%</u> (34 12.7% (35
36) Great Lakes Bancorp, Inc.	GLK	Thrift	09/30/06	869,290	656,520	136,288	124,017	NA	10,915,274	\$12.49	\$11.36	NA	NA	\$0.00	\$0.00	0.0%	\$21.14	\$13.16	05/03/06	12/28/06	\$14.04	7,100	NA	112.4%	-21.1%	-21.1% (3
37) Greene County Bancorp, Inc. (MHC)	GCBC	Thrift	09/30/06	<u>309,597</u> 2,237,097	269,459 1,533,098	34,430 181,552	34,430 168,086	2,341 33,011	4,146,026 8,939,678	\$8.38 \$20.31	\$8.38 \$18.80	\$0.57 \$3.57	NA	\$0.12 \$0.45	\$0.46 \$1.76	3.0%	\$17.00 \$57.00	\$13.92 \$50.00	09/01/06 12/06/06		\$15.50 \$52.15	199 496	27.2	185.0% 256.8%	2.7% 4.3%	5.8% (3
38) Hudson Valley Holding Corp.           39) Intervest Bancshares Corporation	IBCA	Bank	09/30/06	1,970,106	1,601,124	154,402	154,402	23,559	7,855,490	\$20.51	\$18.60	\$2.84	\$2.83	\$0.45	\$0.00	0.0%	\$48.43	\$23.03	07/19/06		\$34.41	25,111	14.0	175.0%	39.0%	7.8% (3) 39.0% (3)
40) Jeffersonville Bancorp	JFBC	Bank	09/30/06	399,462	324,804	42,269	42,269	5,091	4,316,448	\$9.79	\$9.79	\$1.15	NA	\$0.11	\$0.48	2.3%	\$24.00	\$17.00	01/11/06		\$18.96	1,119	16.5	193.6%	-20.9%	-19.0% (4
41) JPMorgan Chase & Co. 42) Kinderhook Bank Corporation	JPM NUBK	Bank Bank	09/30/06	1,338,029,000 161,867	582,115,000 146,653	113,561,000	66,111,000	12,616,000 1,096	3,467,529,603 700,153	\$32.75 \$19.23	\$19.07	\$3.53	\$3.71 NA	\$0.34 \$0.13	\$1.36 \$0.47	2.8%	\$49.00	\$37.88 \$22.85	12/28/06	01/20/06	\$48.30	10,366,238	13.7 NA	147.5% 156.0%	21.7%	25.6% (4
42) Lake Shore Bancorp, Inc. (MHC)	LSBK	Thrift	09/30/06	350,348	243,820	13,465 54,707	13,465 54,707	1,098	6,612,500	\$8.27	\$19.23 \$8.27	NA NA	NA	\$0.03	\$0.03	1.7%	\$31.00 \$14.50			06/21/06	\$30.00	1,642	NA	151.8%	25.8% NA	28.0% (4) NA (4)
44) Lyons Bancorp, Inc.	LYBC			337,259	300,303	22,304	22,222	2,413	856,650	\$26.04	\$25.94	\$2.85	NA	\$0.26	\$1.01	3.3%	\$38.00		04/21/06		\$31.50	81	11.1	121.0%	-13.5%	-10.8% (4
(45) M&T Bank Corporation (46) National Bank of Coxsackie	MTB NCXS	Bank Bank	09/30/06	56,373,476 169,084	39,078,789 150,108	6,151,243 18,692	2,971,484	830,845 2,118	110,678,217 303,450	\$55.58 \$61.60	\$27.15 \$61.60	\$7.27 NA	\$7.37 NA	\$0.60 \$0.75	\$2.25 \$4.09	2.0%	\$124.98 \$86.00		10/11/06 10/24/06	02/08/06	\$122.16 \$82.00	269,595 47	16.8 NA	219.8%	12.0% 31.5%	14.2% (4) 35.6% (4)
(47) NBT Bancorp Inc.	NBTB		09/30/06	5,059,171	3,787,863	399,549	283,818	55,294	34,060,922	\$11.73	\$7.90	\$1.64	\$1.64	\$0.19	\$0.76	3.0%	\$26.47		12/28/06	01/03/06	\$25.51	56,900	15.6	217.5%	18.2%	22.1% (4
48) New York Community Bancorp, Inc.	NYB	Thrift	09/30/06	28,924,286	13,751,793	3,712,010	1,448,305	216,380	295,117,419	\$12.66	\$4.94	\$0.78	\$0.92	\$0.25	\$1.00	6.2%	\$18.23		03/16/06	11/03/06	\$16.10	1,357,295	20.6	127.2%	-2.5%	3.5% (4
49) Northeast Community Bancorp, Inc. (MHC)     50) Northern New York Bancorp, Inc.	NECB	Thrift Bank	09/30/06	290,110 89,753	190,268 81,600	96,518 7,493	96,518 7,493	1,692 448	13,225,000 NA	\$7.30 NA	\$7.30 NA	NA	NA	\$0.00 \$0.00	\$0.00 \$0.00	0.0%	\$12.35 \$48.50	\$10.75 \$43.00	12/29/06 10/04/06	07/28/06	\$12.29 \$47.75	19,321 0	NA	168.4% NA	NA 3.2%	NA (49 3.2% (5)
51) Oneida Financial Corp. (MHC)	ONFC	Thrift	09/30/06	434,232	303,034	55,811	35,848	3,821	7,784,021	\$7.31	\$4.70	\$0.50	NA	\$0.12	\$0.45	3.9%	\$12.86	\$9.75	08/23/06	06/16/06	\$11.81	754	23.6	161.6%	18.1%	
52) Orange County Trust Company	ORGC PRTR		09/30/06	448,599 3,770,666	261,335	66,045	66,045	6,544	NA 44,291,402	NA \$11.12	NA	NA	NA	\$0.00		0.8%	\$57.00	\$48.80			\$49.50	240	NA	NA 104.7%	-9.2%	-9.2% (5
53) Partners Trust Financial Group, Inc. 54) Pathfinder Bancorp, Inc. (MHC)	PRTR		09/30/06	298,003	2,301,787 237,921	492,548 21,365	237,423	25,138 676	2,464,532	\$11.12	\$5.34 \$7.02	\$0.56 \$0.27	\$0.51 NA	\$0.07 \$0.10	\$0.28 \$0.51	2.4%	\$12.48 \$16.00	\$10.08	01/06/06		\$11.64 \$13.04	120,837 1,064	20.8 48.3	104.7%		-1.0% (53 3.1% (54
55) Provident New York Bancorp	PBNY		09/30/06	2,841,337	1,729,659	405,286	232,156	20,195	42,699,046	\$9.49	\$5.46	\$0.49	\$0.53	\$0.05	\$0.20	1.3%	\$16.00		12/14/06	01/1 <b>7/06</b>	\$14.98	89,665	30.6		36.1%	
56) Putnam County National Bank of Carmel     57) Rome Bancorp, Inc.	PUNB ROME		09/30/06	163,033 296,013	123,199 199,437	39,727 80,555	<u>39,72</u> 7 80,555	3,019 3,305	NA 8,728,220	NA	NA \$9.23	NA \$0.37	NA \$0.41	NA \$0.08	NA \$0.30	NA 2.4%	NA \$13.00	NA \$10.75	00/01/06	01/05/06	NA \$12.75	NA 8,322	NA 34.5	NA 138.1%	NA 17.6%	NA (5 20.5% (5
Kome Bancorp, Inc.     Seneca-Cayuga Bancorp, Inc. (MHC)	SCAY		09/30/06	154,072	112,412	19,200	18,783	3,305	2,380,500	\$9.23 \$8.07	\$9.23	\$0.37 NA	\$0.41 NA	\$0.08	\$0.30	0.0%	\$13.00	\$10.75			\$12.75			138.1%		20.5% (5 NA (5
59) Signature Bank	SBNY		09/30/06	4,714,505	3,543,098	376,904	376,904	31,884	29,495,407	\$12.78		\$1.08	\$1.11	\$0.00	\$0.00	0.0%	\$37.60	\$27.75		01/11/06	\$30.98	310,531		242.4%		10.4% (5
60) Smithtown Bancorp, Inc. 61) Solvay Bank Corporation	SMTB SOBS		09/30/06	995,681 470,000	849,640 423,900	64,978 42,453	60,774 42,453	13,345 5,020	8,885,589 2,163,000	\$7.31 \$19.63	\$6.84 \$19.63	\$1.51 \$2.29	\$1.58 NA	\$0.04 \$0.22	\$0.16 \$0.82	0.6%	\$30.02 \$61.00	\$19.29 \$45.25		12/30/05 07/07/06	\$27.12 \$52.00	9,814 353	18.0	370.9%	36.6% -15.1%	<u>37.4% (6</u> -13.7% (6
Solvay Bank Corporation     Solvay Bank Corporation	SOBS		06/30/06	84,291	59,988	42,453	13,638	5,020	430,564	\$19.63		\$2.29 \$1.49	NA	\$0.22	\$0.82	3.5%	\$36.40			07/07/06	\$52.00	150	22.7			
33) State Bancorp, Inc.	STBC	Bank	09/30/06	1,613,074	1,350,540	64,694	62,183	(34,178)	11,234,884	\$5.7 <b>7</b>	\$5.55	(\$3.13)	NA	\$0.15	\$0.45	3.2%	\$20.90	\$13.02	09/28/06	01/31/06	\$19.06	11,488	NM	330.3%	13.9%	16.8% (6
Sterling Bancorp     Steuben Trust Corporation	STL SBHO		09/30/06	1,941,215 307,247	1,435,443 268,047	141,028 25,024	118,186 24,802	12,819 2,902	18,712,072 NA	\$7.54 NA	\$6.32 NA	\$0.67 NA	\$1.07 NA	\$0.19 \$0.00	\$0.76 \$0.00	<u>3.9%</u> 0.0%	\$23.15 \$21.80		01/31/06 07/20/06	06/14/06	\$19.70 \$17.75	61,209 10 <b>8</b>	29.4 NA	261.3%	-0.2%	
Steuden Trust Corporation     Sof Suffolk Bancorp	SUBK		09/30/06	1,412,528	1,171,120	108,012	107,198	2,902	10,236,298	\$10.55	\$10.47	\$2.21	\$2.28	\$0.00	\$0.00	2.3%	\$21.80 \$38.95		12/29/06		\$17.75 \$38.13	13,522		361.4%		
7) Tompkins Trustco, Inc.	TMP	Bank	09/30/06	2,179,695	1,703,439	188,928	169,589	27,193	9,790,547	\$19.30	\$17.32	\$2.71	\$2.80	\$0.30	\$1.15	2.6%	\$50.80	\$37.75	10/30/06	06/28/06	\$45.45	7,900	16.8	235.5%	11.6%	14.6% (6
68) TrustCo Bank Corp NY	TRST UBH		09/30/06	3,000,869 3,004,520	2,649,263 1,990,037	227,503 217,768	226,950 213,572	49,347 32,046	74,828,236 21,741,169	\$3.04 \$10.02	\$3.03 \$9.83	\$0.66 \$1.42	\$0.67 \$1.37	\$0.16 \$0.15	\$0.64 \$0.57	5.8% 2.5%	\$13.00 \$24.81	\$10.40	01/11/06 12/28/06		\$11.12 \$24.10	201,490 20,433	16.9	365.8% 240.5%		<u>-5.3%</u> (6 14.1% (6
59) U.S.B. Holding Co., Inc. 70) USA Bank	USBK		09/30/06	3,004,520 81,702	53,035	217,768 28,249	213,572 28,249	32,046 NA	5,750,000	\$10.02 \$4.91	\$9.83	\$1.42 NA	\$1.37 NA	\$0.15	\$0.57	0.0%	\$24.81 \$7.50		12/28/06		\$24.10 \$5.75	20,433 30,129	17.0 NA	240.5%	11.3% NA	14.1% (6 NA (7
71) Vernon Bank Corporation	VBNY	Bank	06/30/06	61,147	54,067	6,508	6,508	(415)	NA	NA	NA	NA	NA	\$0.00	\$0.00	1.7%	\$53.65	\$28.05	12/18/06	09/05/06	\$53.25	149	NA	NA	40.0%	40.0% (7
72) VSB Bancorp, Inc.	VSBN WEFN		09/30/06	221,873	197,391	16,793	16,793	2,468 (997)	1,891,759 2,183,366	\$8.88	\$8.88	\$1.31 (\$0.46)	NA	\$0.00	\$0.00	0.0%	\$18.50 \$13.42		05/22/06		\$14.50 \$12.35	1,435 527		163.3%		
73) WebFinancial Corporation	WEFN	валк	06/30/06	32,128	650	26,103	26,103	(997):	2,183,300	\$11.96	\$11.96	(90.40)	NA:	\$0.00	\$0.00	0.0%	<b></b> φ13.4∠	ə11.53	03/30/06	03/12/06	⇒ı∠.35	527	INIVI	103.3%	1.9%	1.9%; (73

Atthough the information in this report has been obtained from sources which Bank Analysis Center, Inc. believes to be reliable, we do not guarantee its accuracy, and such information may be incomplete or condensed. All opinions and estimates included in this report constitute our judgement as of this date and are subject to change without notice. This report is for information purposes only and is not intended as an offer or soliciation with respect to the purchase or sale of any security. BAC, Inc. does not manage money or act as fluciary presion plans or other funds or institutions and this report is furnished on the understanding that BAC's services do not serve as a primary basis for investment decisions by customers, investment advisors or managers, trustees or other responsible fiduciaries. This report provides information and/or alternatives that we believe to be appropriate for consideration. The decision whether or not to adopt any strategy or engage in any transaction remains the responsibility of the reader or responsible fiduciary. Reproduction and/or distribution of this report is specifically not authorized by BAC. Copyright Bank Analysis Center, Inc. 2007. All rights reserved.

### Copyright Bank Analysis Center, Inc. 2007 NOTE: REPRODUCTION AND/OR DISTRIBUTION NOT AUTHORIZED



### **Advisors to Financial Institutions**

Bank Analysis Center, Inc. (BAC) delivers management consulting and investment banking advice to executive management and directors in banks, thrifts, and credit unions. Whether your assets are measured in millions or billions, the issues are fundamentally the same. We help you create value by developing solutions to questions in the following key areas:

## <u>Financial:</u>

## Merger and Acquisition Counseling & Representation

- Fairness Opinions for Board of Directors
- Valuations and Appraisal of Financial Institutions & Service Firms
- Capital Raising & Planning
- Budgeting and Financial Forecasting
- Branch Purchases and Sales
- Asset/Liability Management & Interest Rate Risk Assessment
- Financial Measurement, Control Systems & Profitability Systems
- Appraisal & Conversion Valuation for Thrifts Converting from Mutual to Stock

## Strategic:

- Strategic Alternatives Assessment (Sell, Independence, Acquire or Merge)
- Strategic Planning Meetings and Retreats
- Acquisition Strategy Formulation
- Organizational Structure & Management Review
- Review of Competitive Position on Markets, Products & Services
- Profit Improvement and Performance Review
- Expense Reduction Evaluation
- Market Research

**Internet Banking** 

### **Regulatory:**

- Review, Preparation & Response for Regulatory Examinations
- Representation & Negotiation on Regulatory Enforcement Actions
- Compliance Assessment of Regulatory Agreements & Requirements
- Application Assistance: Branches, Start-Up Banks & Trust Companies

## **Executive Search:**

Chief: Executive Officers, Operating Officers, Financial Officers, Lending Officers

Contact a BAC representative for information on these and other services.

CityPlace II • 16<sup>th</sup> Floor Hartford, CT 06103 <u>Telephone: 860-275-6050 mail@bankanalysiscenter.com Fax 860-275-6060</u>