

FMC

FINANCIAL MANAGEMENT  
CONSULTING GROUP

NEW YORK BANK  
PERFORMANCE REPORT  
2011

KNOWLEDGE  
PLANNING  
SUCCESS

| Rank | Company Name                                | City             | Total Assets | Net Interest Rank | Non-Int Income Rank | Non-Int Expense Rank | Efficiency Rank | NPA's / Equity + Reserves Rank | Asset Quality Index Rank | Return on Asset Rank | Return on Equity Rank | Overall Ranking |
|------|---|------------------|--------------|-------------------|---------------------|----------------------|-----------------|--------------------------------|--------------------------|----------------------|-----------------------|-----------------|
| 1    | Amerasia Bank                               | Flushing         | 268,299      | 1                 | 108                 | 24                   | 6               | 1                              | 6                        | 3                    | 2                     | 18.9            |
| 2    | Berkshire Bank                              | New York         | 854,009      | 92                | 3                   | 18                   | 2               | 26                             | 15                       | 1                    | 1                     | 19.8            |
| 3    | USNY Bank                                   | Geneva           | 109,542      | 3                 | 60                  | 58                   | 13              | 11                             | 12                       | 9                    | 10                    | 22.0            |
| 4    | Goldman Sachs Bank USA                      | New York         | 103,790,000  | 125               | 7                   | 5                    | 3               | 1                              | 1                        | 8                    | 58                    | 26.0            |
| 5    | Cayuga Lake National Bank                   | Union Springs    | 119,148      | 28                | 91                  | 37                   | 29              | 12                             | 5                        | 24                   | 14                    | 30.0            |
| 6    | Five Star Bank                              | Warsaw           | 2,329,353    | 44                | 38                  | 43                   | 20              | 34                             | 25                       | 30                   | 17                    | 31.4            |
| 7    | Bank of Castile                             | Castile          | 976,079      | 59                | 68                  | 29                   | 18              | 42                             | 25                       | 20                   | 5                     | 33.3            |
| 8    | Community Bank, National Association        | De Witt          | 6,460,589    | 61                | 28                  | 46                   | 16              | 32                             | 49                       | 18                   | 28                    | 34.8            |
| 9    | Fulton Savings Bank                         | Fulton           | 397,223      | 19                | 28                  | 75                   | 32              | 19                             | 62                       | 7                    | 43                    | 35.6            |
| 10   | Glens Falls National Bank and Trust Company | Glens Falls      | 1,674,323    | 95                | 18                  | 58                   | 37              | 22                             | 27                       | 22                   | 13                    | 36.5            |
| 11   | First National Bank of Long Island          | Glen Head        | 2,021,902    | 86                | 87                  | 19                   | 12              | 31                             | 16                       | 27                   | 18                    | 37.0            |
| 12   | Signature Bank                              | New York         | 14,666,121   | 63                | 97                  | 6                    | 4               | 46                             | 51                       | 23                   | 9                     | 37.4            |
| 13   | NBT Bank, National Association              | Norwich          | 5,558,535    | 36                | 24                  | 61                   | 30              | 46                             | 54                       | 27                   | 23                    | 37.6            |
| 14   | NewBank                                     | Flushing         | 141,269      | 15                | 2                   | 115                  | 8               | 78                             | 82                       | 2                    | 4                     | 38.3            |
| 15   | Steuben Trust Company                       | Hornell          | 390,694      | 22                | 23                  | 91                   | 44              | 55                             | 31                       | 21                   | 19                    | 38.3            |
| 16   | Deutsche Bank Trust Company Americas        | New York         | 51,109,000   | 122               | 9                   | 28                   | 14              | 36                             | 37                       | 6                    | 59                    | 38.9            |
| 17   | Bridgehampton National Bank                 | Bridgehampton    | 1,333,384    | 34                | 66                  | 38                   | 27              | 60                             | 37                       | 38                   | 12                    | 39.0            |
| 18   | New York Commercial Bank                    | Westbury         | 2,585,283    | 82                | 53                  | 26                   | 10              | 24                             | 35                       | 18                   | 65                    | 39.1            |
| 19   | Tioga State Bank                            | Spencer          | 385,339      | 54                | 41                  | 63                   | 45              | 30                             | 20                       | 36                   | 25                    | 39.3            |
| 20   | Saratoga National Bank & Trust Company      | Saratoga Springs | 295,645      | 91                | 76                  | 13                   | 9               | 52                             | 36                       | 26                   | 15                    | 39.8            |
| 21   | Westchester Bank                            | Yonkers          | 262,298      | 28                | 110                 | 49                   | 56              | 9                              | 12                       | 14                   | 41                    | 39.9            |
| 22   | Canandaigua National Bank and Trust Company | Canandaigua      | 1,726,940    | 24                | 16                  | 98                   | 40              | 72                             | 52                       | 17                   | 7                     | 40.8            |
| 23   | First National Bank of Dryden               | Dryden           | 106,000      | 24                | 86                  | 44                   | 25              | 17                             | 78                       | 24                   | 34                    | 41.5            |
| 24   | Tompkins Trust Company                      | Ithaca           | 1,565,020    | 79                | 11                  | 88                   | 21              | 67                             | 57                       | 11                   | 3                     | 42.1            |
| 25   | Safra National Bank of New York             | New York         | 5,147,254    | 119               | 31                  | 8                    | 34              | 8                              | 3                        | 67                   | 70                    | 42.5            |
| 26   | CheckSpring Bank                            | Bronx            | 63,376       | 5                 | 4                   | 124                  | 105             | 50                             | 42                       | 4                    | 16                    | 43.8            |
| 27   | Bank of Utica                               | Utica            | 878,058      | 102               | 123                 | 1                    | 1               | 13                             | 85                       | 5                    | 20                    | 43.8            |
| 28   | First National Bank of Groton               | Groton           | 129,256      | 7                 | 53                  | 79                   | 17              | 33                             | 90                       | 27                   | 45                    | 43.9            |
| 29   | Lyons National Bank                         | Lyons            | 554,692      | 62                | 26                  | 69                   | 46              | 69                             | 37                       | 31                   | 11                    | 43.9            |
| 30   | Asia Bank, National Association             | Flushing         | 437,249      | 5                 | 94                  | 30                   | 11              | 95                             | 79                       | 12                   | 38                    | 45.5            |
| 31   | Orange County Trust Company                 | Middletown       | 632,901      | 68                | 66                  | 31                   | 15              | 74                             | 58                       | 15                   | 40                    | 45.9            |
| 32   | New York Community Bank                     | Westbury         | 39,468,720   | 94                | 80                  | 4                    | 5               | 62                             | 70                       | 16                   | 36                    | 45.9            |
| 33   | Genesee Regional Bank                       | Rochester        | 283,337      | 38                | 101                 | 32                   | 35              | 44                             | 54                       | 46                   | 24                    | 46.8            |
| 34   | Alma Bank                                   | Astoria          | 745,327      | 24                | 96                  | 40                   | 48              | 20                             | 11                       | 63                   | 79                    | 47.6            |
| 35   | National Union Bank of Kinderhook           | Kinderhook       | 262,853      | 45                | 61                  | 68                   | 53              | 41                             | 43                       | 43                   | 31                    | 48.1            |
| 36   | Manufacturers and Traders Trust Company     | Buffalo          | 76,887,082   | 74                | 14                  | 77                   | 22              | 75                             | 92                       | 13                   | 26                    | 49.1            |
| 37   | Alliance Bank, National Association         | Syracuse         | 1,403,481    | 93                | 20                  | 66                   | 47              | 53                             | 48                       | 35                   | 32                    | 49.3            |
| 38   | Gotham Bank of New York                     | New York         | 433,248      | 107               | 115                 | 14                   | 62              | 29                             | 24                       | 38                   | 8                     | 49.6            |
| 39   | Greater Hudson Bank, National Association   | Middletown       | 299,185      | 71                | 122                 | 24                   | 33              | 21                             | 33                       | 42                   | 54                    | 50.0            |
| 40   | Savannah Bank N.A.                          | Savannah         | 102,711      | 55                | 74                  | 81                   | 77              | 10                             | 12                       | 56                   | 42                    | 50.9            |
| 41   | Eastbank, National Association              | New York         | 187,145      | 21                | 104                 | 35                   | 38              | 63                             | 33                       | 49                   | 66                    | 51.1            |
| 42   | Champlain National Bank                     | Willsboro        | 224,881      | 17                | 34                  | 109                  | 82              | 56                             | 32                       | 54                   | 29                    | 51.6            |