

FMC

FINANCIAL MANAGEMENT  
CONSULTING GROUP

NEW YORK BANK  
PERFORMANCE REPORT  
2010

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	228,202	2	106	25	5	1	12	4	3	19.8
2	USNY Bank	Geneva	85,760	10	79	58	39	1	4	1	1	24.1
3	Cayuga Lake National Bank	Union Springs	108,711	23	90	35	15	9	8	14	12	25.8
4	Goldman Sachs Bank USA	New York	89,447,000	127	3	4	4	1	1	11	65	27.0
5	Saratoga National Bank & Trust Company	Saratoga Springs	295,063	68	70	19	8	15	29	11	8	28.5
6	Glens Falls National Bank and Trust Company	Glens Falls	1,641,129	84	25	41	28	25	20	19	11	31.6
7	Five Star Bank	Warsaw	2,207,220	41	34	50	23	42	23	26	19	32.3
8	First National Bank of Long Island	Glen Head	1,709,887	76	81	24	12	33	13	19	7	33.1
9	Bank of Utica	Utica	848,894	102	121	2	2	17	15	3	13	34.4
10	First National Bank of Groton	Groton	127,731	3	44	79	17	19	82	15	33	36.5
11	Community Bank, National Association	Canton	5,419,722	71	23	51	19	38	45	18	29	36.8
12	Bank of Castile	Castile	882,885	57	62	32	20	66	33	24	6	37.5
13	Bridgehampton National Bank	Bridgehampton	1,025,524	18	55	57	31	71	34	27	9	37.8
14	Asia Bank, National Association	Flushing	424,201	11	92	29	10	35	52	29	51	38.6
15	NBT Bank, National Association	Norwich	5,302,543	35	27	58	25	58	55	28	27	39.1
16	Genesee Regional Bank	Rochester	270,163	40	70	38	35	65	17	37	14	39.5
17	Tioga State Bank	Spencer	376,984	71	37	62	54	18	19	34	23	39.8
18	Fulton Savings Bank	Fulton	401,063	35	21	87	38	28	56	10	44	39.9
19	Canandaigua National Bank and Trust Company	Canandaigua	1,641,126	23	16	91	26	81	70	9	4	40.0
20	Greater Hudson Bank, National Association	Middletown	257,546	66	121	31	55	23	16	2	10	40.5
21	Steuben Trust Company	Hornell	340,500	19	20	101	57	53	41	19	15	40.6
22	Tompkins Trust Company	Ithaca	1,525,750	74	7	92	27	79	37	8	2	40.8
23	Signature Bank	New York	11,673,090	80	93	8	7	41	52	32	16	41.1
24	Orange County Trust Company	Middletown	565,558	77	50	28	11	56	71	11	41	43.1
25	Eastbank, NA	New York	187,433	44	106	40	60	1	1	42	60	44.3
26	First National Bank of Dryden	Dryden	101,814	44	84	41	30	16	85	23	34	44.6
27	Safra National Bank of New York	New York	4,134,346	122	22	15	46	10	4	58	82	44.9
28	Habib American Bank	New York	679,627	113	9	33	22	63	64	37	18	44.9
29	Bank of Tokyo-Mitsubishi UFJ Trust Company	New York	3,451,152	124	11	65	101	1	7	5	49	45.4
30	Alden State Bank	Alden	219,776	12	51	45	14	77	109	22	40	46.3
31	Lyons National Bank	Lyons	513,234	53	31	72	44	73	42	35	20	46.3
32	Solvay Bank	Solvay	587,906	78	47	37	36	54	65	33	22	46.5
33	Deutsche Bank Trust Company Americas	New York	45,504,000	126	6	34	53	40	31	15	77	47.8
34	Manufacturers & Traders Trust Company	Buffalo	67,054,535	71	15	48	9	99	92	17	32	47.9
35	New York Community Bank	Westbury	38,864,722	99	54	3	3	104	90	7	26	48.3
36	National Bank of Coxsackie	Coxsackie	193,512	49	81	51	48	44	58	31	36	49.8
37	First National Bank of Scotia	Scotia	349,973	28	41	99	91	22	10	76	39	50.8
38	Adirondack Trust Company	Saratoga Springs	882,552	83	13	108	65	60	26	25	28	51.0
39	Bank of Akron	Akron	206,559	20	45	100	83	19	24	56	66	51.6
40	Chemung Canal Trust Company	Elmira	957,179	62	12	110	61	75	47	30	21	52.3
41	Alliance Bank, National Association	Syracuse	1,449,065	93	18	69	52	61	43	42	42	52.5
42	Suffolk County National Bank of Riverhead	Riverhead	1,617,861	4	59	69	16	109	98	40	25	52.5
43	Berkshire Bank	New York	836,369	80	110	21	21	25	50	55	63	53.1
44	Bank of New York Mellon	New York	181,855,000	123	2	103	69	36	40	37	24	54.3
45	State Bank of Long Island	Jericho	1,590,219	16	91	36	29	69	89	53	59	55.3