

## Largest community banks headquartered in Upstate New York\*

Company (top-level U.S. ticker)	City	Total assets (\$M)	Loans/deposits (%)	ROAA (%)	TCE/TA (%) <sup>^</sup>	NPLs/loans (%)
NBT Bank NA (NBTB)	Norwich	7,795.0	91.95	1.48	8.40	1.08
Community Bank NA (CBU)	De Witt	7,433.1	68.24	1.23	7.85	0.60
TrustCo Bank (TRST)	Glenville	4,590.7	75.24	1.06	8.16	1.66
Five Star Bank (FISI)	Warsaw	2,989.8	77.02	1.03	7.07	0.47
Canandaigua National Bank and Trust Co. (CNND)	Canandaigua	2,058.8	95.50	1.02	8.40	1.12
Glens Falls National Bank and Trust Co. (AROW)	Glens Falls	1,820.4	69.82	1.01	8.67	0.46
Tompkins Trust Co. (TMP)	Ithaca	1,629.9	68.70	1.43	7.27	0.16
Chemung Canal Trust Co. (CHMG)	Elmira	1,514.3	82.68	0.51	7.31	1.30
Bank of Castile (TMP)	Castile	1,129.5	78.92	1.14	7.54	0.39
Adirondack Trust Co. (ADKT)	Saratoga Springs	988.2	71.34	0.94	9.38	1.03
Bank of Utica (BKUT)	Utica	984.9	7.16	0.97	17.52	9.50
Evans Bank NA (EVBN)	Hamburg	821.7	93.08	0.65	10.07	2.61
Pioneer Savings Bank	Troy	790.0	92.89	0.48	11.79	0.88
Oneida Savings Bank (ONFC)	Oneida	778.0	51.37	0.76	8.66	0.38
Ulster Savings Bank	Kingston	777.6	80.67	0.39	12.10	7.26
Lyons National Bank (LYBC)	Lyons	773.8	73.99	1.03	7.87	0.75
Solvay Bank (SOBS)	Solvay	736.3	63.92	0.88	9.23	1.54
Orange County Trust Co. (OCBI)	Middletown	711.7	62.49	0.68	12.67	5.62
Bank of Greene County (MHC) (GCBC)	Catskill	674.3	68.65	0.92	8.66	1.67
Adirondack Bank	Utica	660.1	75.29	0.66	7.40	1.02

As of Sept. 12, 2014.

Upstate New York is defined as all of the counties in New York with the exception of the following: the counties comprising New York City, the counties just north of New York City (Westchester, Rockland and Putnam) and the counties on Long Island (Suffolk and Nassau).

\* Community banks are defined as banks with total assets below \$10 billion as of June 30, 2014.

Financial data is for the quarter ended June 30, 2014, and is based on regulatory filings by commercial banks and savings banks.

TCE/TA = tangible common equity to tangible assets

<sup>^</sup> Represents tangible common equity as a percentage of total assets.

Source: SNL Financial

