			Active	Total	YOY	
Daule	Commony (top lovel U.C. ticker)	Headquarters city,	branches	deposits in	deposit	Market
	Company (top-level U.S. ticker)	state	in market			
	Manufacturers and Traders Trust Co. (MTB)	Buffalo, NY	219	14.62	3.94	14.29
	First Niagara Bank NA (FNFG)	Buffalo, NY	184	12.44		12.16
	KeyBank NA (KEY)	Cleveland, OH	216	11.31	-4.20	11.06
	Citizens Bank NA (RBS)	Providence, RI	146	6.57	-3.63	6.42
	Bank of America NA (BAC)	Charlotte, NC	104	5.22	9.59	5.10
	Community Bank NA (CBU)	De Witt, NY	156	4.90	-2.08	4.79
7	JPMorgan Chase Bank NA (JPM)	Columbus, OH	82	4.88	26.30	4.77
8	NBT Bank NA (NBTB)	Norwich, NY	113	4.66	3.88	4.56
9	TrustCo Bank (TRST)	Glenville, NY	73	2.82	0.04	2.76
10	TD Bank NA (TD)	Wilmington, DE	46	2.64	5.73	2.58
11	Five Star Bank (FISI)	Warsaw, NY	49	2.33	0.64	2.28
12	Berkshire Bank (BHLB)	Pittsfield, MA	50	1.98	-10.16	1.94
13	Canandaigua National Bank and Trust Co. (CNND)	Canandaigua, NY	25	1.70	3.17	1.66
14	Glens Falls National Bank and Trust Co. (AROW)	Glens Falls, NY	30	1.51	4.09	1.47
15	Chemung Canal Trust Co. (CHMG)	Elmira, NY	31	1.32	4.17	1.29
16	Tompkins Trust Co. (TMP)	Ithaca, NY	14	1.23	4.43	1.20
17	Bank of Castile (TMP)	Castile, NY	19	0.89	2.06	0.87
18	Adirondack Trust Co. (ADKT)	Saratoga Springs, NY	12	0.85	2.39	0.83
	Wells Fargo Bank NA (WFC)	Sioux Falls, SD	6	0.83	1.77	0.81
	Evans Bank NA (EVBN)	Hamburg, NY	14	0.70	6.30	0.68
Total for all institutions in Upstate New York market			2,078	102.33		

Upstate New York is defined as all of the counties in New York state 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). Deposit data is based on the FDIC Summary of Deposit filings as of June 30, 2013. Deposits at each branch are capped at \$500 million. Branch counts are adjusted for completed M&A deals, as well as opening and closings, since June 30, 2013. Source: SNL Financial and FDIC Summary of Deposit filings