

REPRESENTATIVE BANK PROPERTIES



BANK BRANCH
Albany, New York
Original Assessment \$1,980,500
Revised Assessment \$1,250,000
Reduction of 37%



BANK BRANCH/ BANK OFFICES
Schenectady, New York
Original Assessment \$2,062,500
Revised Assessment \$290,000
Reduction of 86%



BANK BRANCH
Catskill, New York
Original Assessment \$1,200,000
Revised Assessment \$447,074
Reduction of 63%



BANK BRANCH/ BANK OFFICES
Hudson, New York
Original Assessment \$8,444,383
Revised Assessment \$2,370,000
Reduction of 72%



BANK BRANCH
Geneva, New York
Original Assessment \$994,845
Revised Assessment \$600,000
Reduction of 40%



BANK BRANCH
East Greenbush, New York
Original Assessment \$925,000
Revised Assessment \$490,000
Reduction of 47%



BANK OFFICES
New Haven, Connecticut
Original Assessment \$29,254,610
Revised Assessment \$20,500,000
Reduction of 43%



BANK BRANCH
Manchester, Connecticut
Original Assessment \$1,177,857
Revised Assessment \$632,286
Reduction of 46%

REPRESENTATIVE BANK PROPERTIES



BANK BRANCH
Amherst, New York
Original Assessment \$1,109,890
Revised Assessment \$750,000
Reduction of 32%



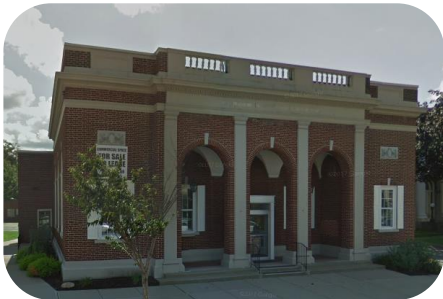
BANK BRANCH
Highland Falls, New York
Original Assessment \$1,947,800
Revised Assessment \$1,250,000
Reduction of 36%



BANK BRANCH
Cohoes, New York
Original Assessment \$2,155,179
Revised Assessment \$1,450,000
Reduction of 33%



BANK BRANCH
Erie, Pennsylvania
Original Assessment \$3,299,700
Revised Assessment \$2,300,000
Reduction of 30%



BANK BRANCH
Aurora, New York
Original Assessment \$1,385,714
Revised Assessment \$900,000
Reduction of 35%



BANK BRANCH
Wappinger, New York
Original Assessment \$1,500,000
Revised Assessment \$1,100,000
Reduction of 27%



BANK BRANCH
Stamford, Connecticut
Original Assessment \$2,604,543
Revised Assessment \$1,742,400
Reduction of 33%



BANK BRANCH
Lockport, New York
Original Assessment \$677,600
Revised Assessment \$450,000
Reduction of 34%