

**CITY OF NEW YORK DEPARTMENT OF FINANCE
1998 - BANKING CORPORATIONS
STOCK ALLOCATION BELOW 100 PERCENT REPORT**

Abacus Federal Saving Bk	98.02	Bank of Yokohama Ltd	1.86
Allied Irish Banks Plc	2.64	Bank Audi (U.S.A.) & Subs	87.1
Apple Bank for Savings	49.83	Bank Austria Amer Inc. C/Affi	63.21
Arab American Bank	75.68	Bank Austria AG/Z-Landerbank BK	3.93
Arab Bank Plc NYB	5.42	Bank Brussels Lambert	9.54
Arab Bk Corp	17.56	Bank Bumiputra Malaysia Berhad	3.45
Asahi Bank Ltd	3.41	Bank Julius Baer & Co Ltd.	8.59
Ashikaga The	1.49	Bank Leumi Le Israel	9.71
Aslk-Cger Bank N.V.	0.23	Bank Leumi Le Israel Corp & Subs	94.15
Astoria Financial Corporation	20.18	Bank Polska Kasa Opieki S.A.	3.02
Atlantic Bank of NY & Sub	98.45	Bank Saderat Iran	0.1
Aubrey G. Lanston	85.2	Bankamerica Corp & Sub	1.3
Banbogota Inc. and Subs	94.62	Bankers Trust NY Corp	37.27
Banca Commerciale Ital	2.76	BanQue Paribas	0.78
Banca Della Svizzera Ita	3.79	Bayerische Hypotheker	2.16
Banca Monte Dei Paschi Di Sienna	2.37	Bayerische Landesbank	10.27
Banca Nazionale Del Lavoro	2.34	Bayerische Vereinsbank AG	3.4
Banca Popolare Di Milano	3.98	Berliner Handels-UND	19.1
Banco de Chile	1.17	Bessemer Group Inc. & Subs	15.32
Banco Atlantico S.A.	5.78	Boston Safe Deposit & Trust Co	3.24
Banco Bandeirantes S.A.	0.06	Brooklyn Bancorp. Inc & Subs	82.89
Banco Bilbao Vizcaya	1.93	Brooklyn Federal Sav Bk	83.81
Banco Bradesco S.A.	0.05	BPD International Bank	61.44
Banco Central Hispano USA	75.45	Capital Factors Inc.	20.47
Banco Consolidado C.A.	4.19	Capstar Partners Inc.	96.25
Banco De Bogota NYA	0.69	Cariplo S. P. A	2
Banco De Credito Del Peru	0.48	Carver Federal Savings Bank	98.56
Banco De La Nacion Argentina	2.21	Chase Manhattan Corp	56.88
Banco De La Provincia De B.A.	1.36	Chemical Banking Corp & Subs	67.2
Banco De Venezuela Inter'l	3.65	Chiao Tung Bank Co. Ltd.	2.4
Banco Di Napoli	3.61	Chiba Bank Ltd. (The)	3.05
Banco Di Sicilia	0.8	China Trust Bank	56.3
Banco Do Estado De SAO Paulo SA.	0.1	Chinese Amer Bk & Sub	85.65
Banco Do Estado Do Parana	0.28	Cho Hung Bank	2.01
Banco Do Estado Rio Gr	0.02	Cho Hung Bank of New York	97.31
Banco Economics SA	0.05	Christiania Bank	5.93
Banco Espanol De Credito	1.37	Chugoku Bank Ltd	2.34
Banco Exterior De Espana	19.13	Chuo Trust &Bk'ing Co. Ltd. (The)	4.79
Banco Industrial De Venezuela	3.74	Citicorp Consolidated	28.58
Banco Itau S.A.	0.09	City And SurburbanFedSavingsBk	34.88
Banco Mercantil De Sao Paulo SA	0.42	Commercial Bank of Kuwait	3.47
Banco Nacional De Mexico SA	0.92	Commerical Bank of New York	83.18
Banco Popolare Di Milano	3.98	Compagnie Financiere DE CIC	6.75
Banco Popular De Puerto Rico	10.94	Conestoga Bancorp Inc & Subs.	78.9
Banco Portugues Do Atlantico	1.25	Corestates Financial Corp	2.72
Banco Real SA Contr Dep	0.71	Corp Banca .N.Y.Branch	4.19
Banco Rio De La Plata SA	2.17	Country Bank	29.39
Banco Santander	4	Coutts & Co AG NY Rep Office	9.98
Banco Santander International	15.37	Credit Agricole Indosuez	75.32
Banco Totta & Acores	2.65	Credit Commercial De France	52.34
Banco Union S.A.C.A.	36.15	Credit Communal de Belgique S.A.	0.05
Bancomer SA	0.06	Credit Communal De Bel	0.33
Bancorp Leasing Of Hawaii Inc.	0.01	Credit Du Nord C/O Banque Paribas	0.06
BancoDeLaRepublicaOrieDel Agency	2.65	Credit National U. S. Agency	4.76
Bangkok Bank Ltd	0.28	Credit Suisse	19.57
Bangkok Metro BK Ltd.	0.21	Creditanstalt Corp. Finance	15.94
Bank of the Philippine Is	0.69	CIT Group/CommericalSer Inc(The)(1a	24.28
Bank of China	0.81	CS First Boston (Europe) AG	13.18
Bank of Communications	0.42	D.G. Bank Deutsche Genossenschafts	2.88
Bank of East Asia Ltd.	1.1	Dai-Ichi Kangyo BK Ltd. (The)	4.43
Bank of Hawaii Inter'l	31.89	Daishi Bank Ltd	2.49
Bank of India	87.02	Den Danske Bank	7.28
Bank of Kinki Ltd.	0.68	Den Norske Bank AS	4.11
Bank of Los Altos	0.1	Depository Trust Company	79.71
Bank of Montreal	0.11	Deutsche Bank AG	6.48
Bank of Nagoya Ltd.	1.9	Deutsche Bank North America	42.13
Bank of New York Co. Inc. Com/Aff	59.08	Development Bank (The)	2.44
Bank of Nova Scotia	7.7	Dime Bancorp Inc. & Subs.	34.53
Bank of Scotland	0.56	Doha Bank Ltd	1.9
Bank of Tokyo-Mitsubishi TrCo	95.77	Dong HWA Bank	64.8

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Dreyfus Trust Company	16.94	Mitsubishi Bank Ltd. (The)	4.41
East New York Savings Bank	88.39	Mitsubishi Trust&BankingCorp(USA)	75.61
Emigrant Bancorp Inc.	80.34	Mitsui Tr & Banking Co.Ltd. (The)	3.08
Emirates Bank International	0.2	Mitsui Trust Bank (U.S.A.)(The)	82.33
Erste Bank	1.61	MBNA Corporation and Affiliates	1.28
European American Bank	19.27	MTB Bank	94.65
Extebank	28.76	Natexis Banque	12.16
Fiduciary Trust Co. Inter'l	98.74	National Australia Bk Ltd. & Sub	1.44
First Commercial Bank	1.75	National Bank of Canada	6.82
First Fed Savings & Loan Asso	23.41	National Bank of Kuwait S. A. K.	5.3
First Interstate Bk of Calif&Subs	0.27	National Bank of Pakistan	1.52
First Union National Bank	0.14	National Westminster Bk Ltd	6.85
Fleet New York Inc. & Affiliates	14.47	NationsBank NA	0.02
Fourth Federal Saving Bk	56.06	Natwest Holdings Inc. & Affil.	26.24
Frank Russell Trust Co.	4.41	New York Bancorp Inc. & Sub	72.92
Fuji Bank Ltd. (The)	5.3	New York Business Development Corp	45.34
Fuji Bank Trust Co.&Subs.	71.3	Nippon Credit Bank Ltd. (The)	3.52
Fukuoka City Bank Ltd. (The)	0.57	Nippon Credit Holdings Inc & Subs	86.59
Fukuoka Ltd (The)	1.2	Nippon Credit Trust Co	93.68
Generale bank	2.02	Nishi-Nippon Bank Ltd. (The)	2.91
Girocredit Bank	11.74	Norddeutsche Landesbank Girozentral	3.28
Goldman Sachs Trust Co	70.29	Norinchukin Bank (The)	1.78
Governor & Co of Bank of Ire (The)	2.63	North Fork Bancorp Inc	98.53
Greater NY Sav Bk & Subs (The)	72.3	North Side Sav Bk & Subs	39.84
Gulf International Bank B.S.C	8.42	NBC Holdings USA Inc.&Subs	9.48
Gunma Bank Ltd. (The)	4.14	Ogaki Kyoritsu Bank Ltd. (The)	2.61
H.F.Ahmanson & Co&Subs/HomeSavings	0.51	Oversea-Chinese Bk'ing	0.8
Habib Bank Ltd. NY	0.58	Overseas Union Bank Ltd.	1.55
Hachijuni Bank (The)	2.7	P. T. Bank Central Asia	0.54
Hanil Bank	1.58	P. T. Bank Negara Indonesia(Persero)	1.33
Harris Trust & Sav Bk & Sub	4.29	Pacific Century Leasing In	0.14
Haven Bancorp Inc. & Sub	99.53	Park Avenue Bank N.A. (The)	53.43
Hiroshima Bank Ltd. (The)	0.97	Peers & Co	79.55
Hokkaido Bank Ltd. (The)	0.28	Postipankki Ltd	7.37
Hokkaido Takushoku Bank Ltd. (The)	2.04	PNC Bank N.A. NYC Com	0.26
Hokuriku Bank Ltd. (The)	1.61	PT Bank Ekspor Impor Indon	1.54
HongKong & Shanghai Bk Corp.	2.19	Queens County Bancorp	96.12
Hyakujushi Bank Ltd. (The)	3.37	Rabobank Nederland	8.83
Independence Community Bank Corp	96.15	Raiffeisen Zentralbank OsterreichAG	0.03
Industr'l BkOfJapanTrCo&Sub(The)	81.35	Reliance Bancorp Inc.	12.44
Industrial Bank of Japan Ltd. (The)	2.18	Republic NY Corp & Subs	58.57
Intern'l CommercialBk ofChina(The)	12.06	River Bank America & Subs	88.72
Israel Discount Bank	86.88	Royal Bank of Canada	9.78
Israel Discount Bank Ltd.	0.01	Royal Bank of Scotland PLC(The)	1.86
Istituto Bancario SanPaoloDiTorino	3.12	Safra National Bk of NY	78.32
Iyo Bank Ltd. (The)	2.17	Sakura Bank Ltd.	2.66
IBJ Schroder Bank & Trust Co & Sub	95.6	San-In Godo Bank Ltd.	1.98
ING (U.S.) Financial	93.18	Sanwa Bank Ltd. (The)	3.87
J. P. Morgan & Co/Affi Inc.	40.4	Seven Seven (77) Bank Ltd.	1.16
Joyo Bank Ltd. (The)	1.64	Shanghai Commercial Bank Ltd.	1.29
Ka Wah Bank Ltd (The)	4.41	Shiga Bank Ltd. (The)	2.36
Kiyo Bank Ltd. (The)	2.18	Shoko Chukin Bank (The)	1.42
Korea Commercial Bank of NY	91.25	Siam Commercial Bank Ltd.	35.81
Korea Long Term Credit Bk	36.83	Skandinaviska Enskilda Banken	4.37
Kredietbank N. V.	4.51	Societte Generale S.A	10.81
Landesbank Hessen-Thuringen	46.13	Standard Chartered Bank	53.79
Leonia Bank Plc	9.55	State Bank of India	0.77
Lloyds Bank Plc	3.37	Sterling Bancorp & Subs (1a)	96.01
Long Island Bancorp	91.72	Sumitomo Bank Ltd. (The)	5.16
Long-Term Credit Bk of Japan Ltd.	2.9	Sumitomo Trust & Banking Co(USA)	99.5
Los Angeles National Bank	3.01	Sumitomo Trust & BankingCo Ltd. (The)	5.03
LBS Bank NY & Subs	48.93	Suntrust Bank Atlanta	0.12
LTCB Trust Company	96.98	Suntrust Capital Mkts	0.99
Malayan Banking Berhad	1.34	Suruga Bank Ltd. (The)	2.02
Manufacturers & Trades Tr Co	8.94	Swiss Bank Corporation	10.75
Mashreqbank P. S. C. NY	0.14	Swiss Volksbank- NY/CreditSuisse	0.02
Maspath Federal Sav & Loan Assoc	93.8	T. C. Ziraat Bankasi	0.05
Meespierson N. V.& SS	1.61	Taipeibank	1.53
Merita Bank Ltd.	4.42	Thai Farmers Bank	0.18
Merrill Lynch Credit Corp	0.73	The Long Island Savings Bk	91.09

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Tokai Bank Ltd. (The)	2.81
Tokyo Tomin Bank Ltd. (The)	2.45
Toronto-Dominion Bank(The)	4.32
Toyo Trust & Banking Co Ltd. (The)	4.13
Trust Company of The West	11.32
TR Financial Corp (1a)	25.89
U.S. Bank Nat Assoc	0.04
U.S. Trust Corporation	65.54
Unibanco-Uniao De Bancos Brasileiros	0.15
Union Bank of Switzerland	9.3
Union Chelsea National Bank	68.85
United BankForAfrica Plc	3.42
United Mizrahi Bank&Trust	91.77
United Mizrahi Bank Ltd.	13.26
United Overseas Bank Ltd.	1.23
Wachovia Int'l Banking Corp	53.16
Wachovia Leasing Corp	4.73
Westdeutsche Landesbank Girozen'	7.36
Yasuda Bank & Trust Company	99.81
Yasuda Trust&Banking Co. Ltd.	5.02
Zenshinren Bank	1.94