

NBT Bank
SUMMARY OF ACCOUNTS
Broome County Industrial Development Agency
December 31, 2015

| | <u>Ending Balance</u> <u>12/31/2015</u> | <u>Interest Paid</u> <u>Year-to-Date</u> |
|--|--|---|
| BAE ACCOUNT | | |
| Government Money Market - xxxxxxxx7118 | \$ - | \$ 44.75 |
| STEED MMKT ACCOUNT | | |
| Government Money Market - xxxxxxxx7088 | \$ 234,478.41 | \$ 19.76 |
| LINK RENTAL ACCOUNT | | |
| Government Money Market - xxxxxxxx7061 | \$ 739,954.67 | \$ 159.75 |
| BUSINESS DEVELOPMENT FUNDS | | |
| Government Money Market - xxxxxxxx7096 | \$ 415,002.97 | \$ 104.67 |
| TRANSITION ACCOUNT | | |
| Government Money Market - xxxxxxxx7150 | <u>\$ 16,083.75</u> | <u>\$ 88.50</u> |
| | \$ 1,405,519.80 | \$ 417.43 |

NBT Financial Group
PORTFOLIO APPRAISAL
Broome Co Industrial Development Agy

December 31, 2015

| Quantity | Security | Unit Cost | Total Cost | Price | Market Value | Pct. Assets | Unit Income | Annual Income | Cur. Yield |
|--|--|-----------|------------|--------|--------------|-------------|-------------|---------------|------------|
| CDs & TIME DEPOSITS | | | | | | | | | |
| 250,000.00 | BANK OF BARODA CD | 100.00 | 250,000.00 | 100.00 | 250,005.00 | 4.8 | 0.550 | 1,375.00 | 0.5 |
| 250,000.00 | 0.550% Due 01-22-16 SANTANDER BK NATL CD | 100.00 | 250,000.00 | 100.00 | 250,000.00 | 4.8 | 0.500 | 1,250.00 | 0.5 |
| 250,000.00 | 0.500% Due 01-28-16 BANK OF INDIA NY CD | 100.00 | 250,000.00 | 100.01 | 250,025.00 | 4.8 | 0.600 | 1,500.00 | 0.6 |
| | 0.600% Due 02-17-16 Accrued Interest | | | | 3,744.18 | 0.1 | | | |
| | | | 750,000.00 | | 753,774.18 | 14.4 | | 4,125.00 | 0.5 |
| U.S. TREASURY BONDS & NOTES | | | | | | | | | |
| 300,000 | U.S. TREASURY NOTES 1.000% Due 09-30-16 | 100.50 | 301,491.07 | 100.20 | 300,597.00 | 5.7 | 1.000 | 3,000.00 | 1.0 |
| 300,000 | U.S. TREASURY NOTES 0.875% Due 11-30-16 | 100.31 | 300,936.90 | 100.06 | 300,177.00 | 5.7 | 0.875 | 2,625.00 | 0.9 |
| 300,000 | U.S. TREASURY NOTES 1.000% Due 03-31-17 | 100.33 | 300,982.98 | 100.16 | 300,468.00 | 5.7 | 1.000 | 3,000.00 | 1.0 |
| 200,000 | U.S. TREASURY NOTES 0.875% Due 05-15-17 | 100.34 | 200,681.23 | 99.94 | 199,876.00 | 3.8 | 0.875 | 1,750.00 | 0.9 |
| 250,000 | U.S. TREASURY NOTES 0.875% Due 06-15-17 | 100.30 | 250,740.29 | 99.89 | 249,727.50 | 4.8 | 0.875 | 2,187.50 | 0.9 |
| 50,000 | U.S. TREASURY NOTES 0.875% Due 07-15-17 | 99.94 | 49,968.50 | 99.83 | 49,916.00 | 1.0 | 0.875 | 437.50 | 0.9 |
| 275,000 | U.S. TREASURY NOTES 0.875% Due 08-15-17 | 100.27 | 275,737.80 | 99.78 | 274,386.75 | 5.2 | 0.875 | 2,406.25 | 0.9 |
| 300,000 | U.S. TREASURY NOTES 1.000% Due 09-15-17 | 100.06 | 300,174.57 | 99.94 | 299,823.00 | 5.7 | 1.000 | 3,000.00 | 1.0 |
| 300,000 | U.S. TREASURY NOTES 0.875% Due 10-15-17 | 100.09 | 300,259.87 | 99.70 | 299,097.00 | 5.7 | 0.875 | 2,625.00 | 0.9 |
| 250,000 | U.S. TREASURY NOTES 1.000% Due 12-15-17 | 100.03 | 250,084.08 | 99.86 | 249,657.50 | 4.8 | 1.000 | 2,500.00 | 1.0 |
| 250,000 | U.S. TREASURY NOTES 1.000% Due 05-31-18 | 99.47 | 248,671.88 | 99.49 | 248,720.00 | 4.7 | 1.000 | 2,500.00 | 1.0 |
| 200,000 | U.S. TREASURY NOTES 1.250% Due 11-30-18 | 99.68 | 199,359.38 | 99.83 | 199,664.00 | 3.8 | 1.250 | 2,500.00 | 1.3 |
| 250,000 | U.S. TREASURY NOTES 1.625% Due 04-30-19 | 100.63 | 251,575.15 | 100.58 | 251,455.00 | 4.8 | 1.625 | 4,062.50 | 1.6 |

NBT Financial Group
PORTFOLIO APPRAISAL
Broome Co Industrial Development Agy

December 31, 2015

| Quantity | Security | Unit Cost | Total Cost | Price | Market Value | Pct. Assets | Unit Income | Annual Income | Cur. Yield |
|------------------------|--|-----------|--------------|--------|---------------------|--------------|-------------|------------------|------------|
| 200,000 | U.S. TREASURY NOTES 1.000% Due 08-31-19 | 97.74 | 195,484.38 | 98.03 | 196,054.00 | 3.7 | 1.000 | 2,000.00 | 1.0 |
| 250,000 | U.S. TREASURY NOTES 1.250% Due 10-31-19 | 98.71 | 246,777.35 | 98.82 | 247,050.00 | 4.7 | 1.250 | 3,125.00 | 1.3 |
| 285,000 | U.S. TREASURY NOTES 1.625% Due 12-31-19 | 100.24 | 285,686.79 | 100.00 | 285,011.40 | 5.4 | 1.625 | 4,631.25 | 1.6 |
| 250,000 | U.S. TREASURY NOTES 1.375% Due 01-31-20 | 99.03 | 247,578.13 | 98.96 | 247,392.50 | 4.7 | 1.375 | 3,437.50 | 1.4 |
| 280,000 | U.S. TREASURY NOTES 1.375% Due 09-30-20 Accrued Interest | 100.22 | 280,621.70 | 98.27 | 275,164.40 | 5.3 | 1.375 | 3,850.00 | 1.4 |
| | | | 4,486,812.05 | | 4,483,762.11 | 85.6 | | 49,637.50 | 1.1 |
| TOTAL PORTFOLIO | | | | | 5,237,536.29 | 100.0 | | 53,762.50 | 1.0 |

NBT Financial Group
INCOME AND EXPENSES
Broome Co Industrial Development Agy

From 01-01-15 Through 12-31-15

| Ex-Date | Pay-Date | Security | Amount |
|--|----------|--|-----------|
| MONEY MARKET FUNDS | | | |
| 01-02-15 | 01-02-15 | BLACKROCK LIQ FDS | 8.18 |
| 02-02-15 | 02-02-15 | BLACKROCK LIQ FDS | 136.40 |
| 03-02-15 | 03-02-15 | BLACKROCK LIQ FDS | 54.39 |
| | | | 198.97 |
| CDs & TIME DEPOSITS | | | |
| 02-19-15 | 02-24-15 | BANK OF CHINA NY CD 0.450% Due 10-01-15 | -450.00 |
| 02-19-15 | 02-24-15 | PRIVATEBANK CD 0.400% Due 10-30-15 | 68.49 |
| 10-01-15 | 10-01-15 | BANK OF CHINA NY CD 0.450% Due 10-01-15 | 1,125.00 |
| | | | 743.49 |
| U.S. TREASURY BONDS & NOTES | | | |
| 02-19-15 | 02-20-15 | U.S. TREASURY NOTES 1.250% Due 11-30-18 | -563.19 |
| 02-19-15 | 02-20-15 | U.S. TREASURY NOTES 1.625% Due 04-30-19 | -1,256.91 |
| 02-19-15 | 02-20-15 | U.S. TREASURY NOTES 1.000% Due 12-15-17 | -460.16 |
| 02-19-15 | 02-20-15 | U.S. TREASURY NOTES 1.625% Due 12-31-19 | -572.34 |
| 02-19-15 | 02-20-15 | U.S. TREASURY NOTES 1.000% Due 08-31-19 | -955.80 |
| 02-19-15 | 02-20-15 | U.S. TREASURY NOTES 1.250% Due 10-31-19 | -966.85 |
| 02-19-15 | 02-20-15 | U.S. TREASURY NOTES 1.375% Due 01-31-20 | -189.92 |
| 02-19-15 | 02-20-15 | U.S. TREASURY NOTES 0.750% Due 03-31-18 | -736.61 |
| 02-19-15 | 02-20-15 | U.S. TREASURY NOTES 1.000% Due 05-31-18 | -563.19 |
| 02-28-15 | 02-28-15 | U.S. TREASURY NOTES 1.000% Due 08-31-19 | 1,000.00 |
| 03-06-15 | 03-09-15 | U.S. TREASURY NOTES 1.000% Due 09-15-17 | -1,450.28 |
| 03-06-15 | 03-09-15 | U.S. TREASURY NOTES 1.000% Due 03-31-17 | -1,318.68 |
| 03-06-15 | 03-09-15 | U.S. TREASURY NOTES 0.875% Due 07-15-17 | -384.32 |
| 03-12-15 | 03-13-15 | U.S. TREASURY NOTES 1.000% Due 09-30-16 | -1,351.65 |

NBT Financial Group
INCOME AND EXPENSES
Broome Co Industrial Development Agy

From 01-01-15 Through 12-31-15

| <u>Ex-Date</u> | <u>Pay-Date</u> | <u>Security</u> | <u>Amount</u> |
|----------------|-----------------|--|---------------|
| 03-12-15 | 03-13-15 | U.S. TREASURY NOTES 0.875% Due 11-30-16 | -742.79 |
| 03-15-15 | 03-15-15 | U.S. TREASURY NOTES 1.000% Due 09-15-17 | 1,500.00 |
| 03-19-15 | 03-20-15 | U.S. TREASURY NOTES 0.875% Due 10-15-17 | -1,125.00 |
| 03-19-15 | 03-20-15 | U.S. TREASURY NOTES 0.875% Due 11-15-17 | -906.42 |
| 03-25-15 | 03-26-15 | U.S. TREASURY NOTES 0.875% Due 08-15-17 | -259.24 |
| 03-25-15 | 03-26-15 | U.S. TREASURY NOTES 0.875% Due 05-15-17 | -633.29 |
| 03-25-15 | 03-26-15 | U.S. TREASURY NOTES 0.875% Due 06-15-17 | -606.97 |
| 03-31-15 | 03-31-15 | U.S. TREASURY NOTES 1.000% Due 09-30-16 | 1,500.00 |
| 03-31-15 | 03-31-15 | U.S. TREASURY NOTES 1.000% Due 03-31-17 | 1,500.00 |
| 03-31-15 | 03-31-15 | U.S. TREASURY NOTES 0.750% Due 03-31-18 | 937.50 |
| 04-15-15 | 04-15-15 | U.S. TREASURY NOTES 0.875% Due 10-15-17 | 1,312.50 |
| 04-30-15 | 04-30-15 | U.S. TREASURY NOTES 1.625% Due 04-30-19 | 2,031.25 |
| 04-30-15 | 04-30-15 | U.S. TREASURY NOTES 1.250% Due 10-31-19 | 1,562.50 |
| 05-15-15 | 05-15-15 | U.S. TREASURY NOTES 0.875% Due 11-15-17 | 1,312.50 |
| 05-15-15 | 05-15-15 | U.S. TREASURY NOTES 0.875% Due 05-15-17 | 875.00 |
| 05-19-15 | 05-20-15 | U.S. TREASURY NOTES 1.625% Due 12-31-19 | -219.96 |
| 05-31-15 | 05-31-15 | U.S. TREASURY NOTES 1.250% Due 11-30-18 | 1,250.00 |
| 05-31-15 | 05-31-15 | U.S. TREASURY NOTES 0.875% Due 11-30-16 | 1,312.50 |
| 05-31-15 | 05-31-15 | U.S. TREASURY NOTES 1.000% Due 05-31-18 | 1,250.00 |
| 06-15-15 | 06-15-15 | U.S. TREASURY NOTES 1.000% Due 12-15-17 | 1,250.00 |
| 06-15-15 | 06-15-15 | U.S. TREASURY NOTES 0.875% Due 06-15-17 | 1,093.75 |
| 06-30-15 | 06-30-15 | U.S. TREASURY NOTES 1.625% Due 12-31-19 | 2,315.63 |

NBT Financial Group
INCOME AND EXPENSES
Broome Co Industrial Development Agy

From 01-01-15 Through 12-31-15

| <u>Ex-Date</u> | <u>Pay-Date</u> | <u>Security</u> | <u>Amount</u> |
|----------------|-----------------|--|---------------|
| 07-15-15 | 07-15-15 | U.S. TREASURY NOTES 0.875% Due 07-15-17 | 1,312.50 |
| 07-31-15 | 07-31-15 | U.S. TREASURY NOTES 1.375% Due 01-31-20 | 1,718.75 |
| 08-15-15 | 08-15-15 | U.S. TREASURY NOTES 0.875% Due 08-15-17 | 1,203.13 |
| 08-31-15 | 08-31-15 | U.S. TREASURY NOTES 1.000% Due 08-31-19 | 1,000.00 |
| 09-15-15 | 09-15-15 | U.S. TREASURY NOTES 1.000% Due 09-15-17 | 1,500.00 |
| 09-30-15 | 09-30-15 | U.S. TREASURY NOTES 1.000% Due 09-30-16 | 1,500.00 |
| 09-30-15 | 09-30-15 | U.S. TREASURY NOTES 1.000% Due 03-31-17 | 1,500.00 |
| 09-30-15 | 09-30-15 | U.S. TREASURY NOTES 0.750% Due 03-31-18 | 937.50 |
| 10-06-15 | 10-07-15 | U.S. TREASURY NOTES 1.375% Due 09-30-20 | -65.74 |
| 10-15-15 | 10-15-15 | U.S. TREASURY NOTES 0.875% Due 10-15-17 | 1,312.50 |
| 10-26-15 | 10-27-15 | U.S. TREASURY NOTES 1.375% Due 09-30-20 | -30.43 |
| 10-31-15 | 10-31-15 | U.S. TREASURY NOTES 1.625% Due 04-30-19 | 2,031.25 |
| 10-31-15 | 10-31-15 | U.S. TREASURY NOTES 1.250% Due 10-31-19 | 1,562.50 |
| 11-15-15 | 11-15-15 | U.S. TREASURY NOTES 0.875% Due 11-15-17 | 1,312.50 |
| 11-15-15 | 11-15-15 | U.S. TREASURY NOTES 0.875% Due 05-15-17 | 875.00 |
| 11-30-15 | 11-30-15 | U.S. TREASURY NOTES 1.250% Due 11-30-18 | 1,250.00 |
| 11-30-15 | 11-30-15 | U.S. TREASURY NOTES 0.875% Due 11-30-16 | 1,312.50 |
| 11-30-15 | 11-30-15 | U.S. TREASURY NOTES 1.000% Due 05-31-18 | 1,250.00 |
| 12-15-15 | 12-15-15 | U.S. TREASURY NOTES 1.000% Due 12-15-17 | 1,250.00 |
| 12-15-15 | 12-15-15 | U.S. TREASURY NOTES 0.875% Due 06-15-17 | 1,093.75 |
| 12-21-15 | 12-22-15 | U.S. TREASURY NOTES 0.875% Due 11-15-17 | 266.83 |
| 12-21-15 | 12-22-15 | U.S. TREASURY NOTES 0.750% Due 03-31-18 | 425.20 |

NBT Financial Group
INCOME AND EXPENSES
Broome Co Industrial Development Agy

From 01-01-15 Through 12-31-15

| Ex-Date | Pay-Date | Security | Amount |
|--------------------------------|----------|--|-----------|
| 12-21-15 | 12-22-15 | U.S. TREASURY NOTES 0.875% Due 07-15-17 | 951.09 |
| 12-31-15 | 12-31-15 | U.S. TREASURY NOTES 1.625% Due 12-31-19 | 2,315.63 |
| | | | 34,524.02 |
| GOVERNMENT AGENCY BONDS | | | |
| 01-13-15 | 01-14-15 | FNMA 1.625% Due 11-27-18 | -424.31 |
| 01-13-15 | 01-14-15 | FHLMC MTN 1.250% Due 08-01-19 | -1,131.94 |
| 01-20-15 | 01-21-15 | FHLB 1.125% Due 12-08-17 | -554.69 |
| 01-20-15 | 01-21-15 | FHLMC MTN 1.000% Due 05-14-18 | -465.28 |
| 01-30-15 | 02-02-15 | FHLB 1.200% Due 02-28-18 | -1,283.33 |
| 01-30-15 | 02-02-15 | FNMA 1.330% Due 10-24-19 | -905.14 |
| 02-01-15 | 02-01-15 | FHLMC MTN 1.250% Due 08-01-19 | 1,250.00 |
| 02-10-15 | 02-11-15 | FHLB 2.000% Due 12-27-19 | -611.11 |
| 02-10-15 | 02-11-15 | FFCB 1.780% Due 01-16-20 | -309.03 |
| 02-19-15 | 02-20-15 | FHLB 2.000% Due 12-27-19 | 736.11 |
| 02-19-15 | 02-20-15 | FHLB 1.125% Due 12-08-17 | 781.25 |
| 02-19-15 | 02-20-15 | FHLB 1.200% Due 02-28-18 | 1,433.33 |
| 02-19-15 | 02-20-15 | FFCB 1.780% Due 01-16-20 | 420.28 |
| 02-19-15 | 02-20-15 | FFCB 1.610% Due 04-23-19 | 301.88 |
| 02-19-15 | 02-20-15 | FHLMC MTN 1.000% Due 05-14-18 | 666.67 |
| 02-19-15 | 02-20-15 | FNMA 1.625% Due 11-27-18 | 749.31 |
| 02-19-15 | 02-20-15 | FNMA 1.330% Due 10-24-19 | 1,071.39 |
| 02-19-15 | 02-20-15 | FHLMC MTN 1.250% Due 08-01-19 | 131.94 |
| | | | 1,857.33 |

NBT Financial Group
INCOME AND EXPENSES
Broome Co Industrial Development Agy

From 01-01-15 Through 12-31-15

| <u>Ex-Date</u> | <u>Pay-Date</u> | <u>Security</u> | <u>Amount</u> |
|---|-----------------|---------------------------|------------------|
| AFTER FEE PERFORMANCE EXPENSE ACCOUNTS | | | |
| 07-13-15 | 07-13-15 | Investment Management Fee | 3,763.23 |
| 08-13-15 | 08-13-15 | Investment Management Fee | 3,763.23 |
| 12-29-15 | 12-29-15 | Investment Management Fee | <u>3,773.73</u> |
| | | | 11,300.19 |
| NET INCOME | | | 26,023.62 |