

PUBLIC DISCLOSURE

April 5, 1999

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

THE BANK OF NEW YORK

**One Wall Street
New York, New York 10286**

Federal Reserve Bank of New York

**33 Liberty Street
NEW YORK, NEW YORK 10045**

NOTE: This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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