PUBLIC DISCLOSURE

April 4, 2011

COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION

Fieldpoint Private Bank & Trust 100 Field Point Road Greenwich, Connecticut 06830 Docket #: 18058

Office of Thrift Supervision Northeast Region Harborside Financial Center Plaza Five, Suite 1600 Jersey City, New Jersey 07311

NOTE: This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. 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.