

OFFICE OF THRIFT SUPERVISION

Extension of Time Request

Order No.: 2004-21

Date: April 20, 2004

Docket No.: H-3705, H-3704, N-2348

On December 16, 2003, the Managing Director, Office of Supervision, acting under delegated authority, issued Order No. 2003-64 approving the applications submitted by Greene County Bancorp, MHC, Catskill, New York, and Greene County Bancorp, Inc., Catskill, New York (collectively, the Applicants), to organize and hold Greene County Commercial Bank, Catskill, New York, as a wholly owned subsidiary of the Applicant's subsidiary depository institution, The Bank of Greene County, Catskill.

Condition 2 of Order No. 2003-64 required that the proposed transaction be consummated within 120 calendar days from the date of the Order.

The Applicants have requested a 60-day extension of time, until June 13, 2004, to consummate the proposed transaction. Based upon our review of the request, the request is hereby approved.

By Order of the Director of the Office of Thrift Supervision, or his designee, effective

April 20, 2004.



Scott M. Albinson

Managing Director

Examination, Supervision and Consumer Protection