

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2005, 1:01 PM

TFR Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
June 2005

Frozen Aggregated Data
(\$Thousands)

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Description	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
Number of Institutions	264	269	272	276	278

Schedule NS --- Optional Narrative Statement		Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	7	6	7	7	7
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 27,709,426	\$ 24,491,478	\$ 26,478,283	\$ 27,222,000	\$ 27,457,473
Cash and Non-Interest-Earning Deposits	SC110	\$ 3,651,385	\$ 3,307,670	\$ 3,739,322	\$ 3,953,945	\$ 3,774,060
Interest-Earning Deposits in FHLBs	SC112	\$ 1,481,329	\$ 1,524,088	\$ 1,560,839	\$ 1,522,241	\$ 1,701,452
Other Interest-Earning Deposits	SC118	\$ 953,388	\$ 1,084,808	\$ 1,339,913	\$ 1,231,466	\$ 1,178,014
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 1,147,219	\$ 1,759,529	\$ 2,845,133	\$ 3,168,772	\$ 3,034,046
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 14,008,090	\$ 10,746,305	\$ 10,704,148	\$ 10,884,605	\$ 11,314,583
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 2,200,326	\$ 2,226,392	\$ 2,459,106	\$ 2,390,615	\$ 2,583,631
State and Municipal Obligations	SC180	\$ 2,749,283	\$ 2,253,066	\$ 2,192,767	\$ 2,312,277	\$ 2,137,202
Securities Backed by Nonmortgage Loans	SC182	\$ 166,365	\$ 108,273	\$ 122,154	\$ 118,302	\$ 117,522
Other Investment Securities	SC185	\$ 1,199,784	\$ 1,334,109	\$ 1,368,314	\$ 1,477,012	\$ 1,462,048
Accrued Interest Receivable	SC191	\$ 152,257	\$ 147,238	\$ 146,587	\$ 162,765	\$ 154,915
Mortgage-Backed Securities - Gross	SUB0072	\$ 72,723,651	\$ 70,088,408	\$ 64,982,763	\$ 64,557,579	\$ 63,153,533
Mortgage-Backed Securities - Total	SC22	\$ 72,723,651	\$ 70,088,408	\$ 64,982,763	\$ 64,557,579	\$ 63,153,533
Pass-Through - Total	SUB0073	\$ 31,544,103	\$ 31,597,721	\$ 32,164,677	\$ 33,949,322	\$ 35,165,927
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 29,530,829	\$ 29,482,727	\$ 29,296,547	\$ 31,419,890	\$ 32,552,240
Other Pass-Through	SC215	\$ 2,013,274	\$ 2,114,994	\$ 2,868,130	\$ 2,529,432	\$ 2,613,687
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 40,911,817	\$ 38,224,742	\$ 32,575,961	\$ 30,362,334	\$ 27,743,323
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 14,962,064	\$ 16,062,829	\$ 14,258,080	\$ 13,376,660	\$ 12,686,788
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 2,150,793	\$ 2,357,665	\$ 3,136,133	\$ 3,821,639	\$ 4,310,848
Other	SC222	\$ 23,798,960	\$ 19,804,248	\$ 15,181,748	\$ 13,164,035	\$ 10,745,687
Accrued Interest Receivable	SC228	\$ 267,731	\$ 265,945	\$ 242,125	\$ 245,923	\$ 244,283

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 207,293,502	\$ 199,281,482	\$ 191,391,512	\$ 180,614,154	\$ 169,027,687
Mortgage Loans - Total	SC26	\$ 206,274,663	\$ 198,258,530	\$ 190,431,286	\$ 179,680,627	\$ 168,125,234
Construction Loans - Total	SUB0100	\$ 5,611,760	\$ 5,310,585	\$ 5,024,072	\$ 4,697,190	\$ 4,210,145
Residential - Total	SUB0110	\$ 4,364,489	\$ 4,095,121	\$ 3,927,481	\$ 3,570,087	\$ 3,182,724
1-4 Dwelling Units	SC230	\$ 3,188,989	\$ 2,994,797	\$ 2,896,751	\$ 2,690,213	\$ 2,365,050
Multifamily (5 or more) Dwelling Units	SC235	\$ 1,175,500	\$ 1,100,324	\$ 1,030,730	\$ 879,874	\$ 817,674
Nonresidential Property	SC240	\$ 1,247,271	\$ 1,215,464	\$ 1,096,591	\$ 1,127,103	\$ 1,027,421
Permanent Loans - Total	SUB0121	\$ 200,805,696	\$ 193,137,109	\$ 185,573,079	\$ 175,176,604	\$ 164,138,958
Residential - Total	SUB0131	\$ 178,853,046	\$ 171,019,156	\$ 165,212,874	\$ 155,700,448	\$ 146,080,784
1-4 Dwelling Units - Total	SUB0141	\$ 169,151,704	\$ 161,702,219	\$ 155,854,529	\$ 146,470,507	\$ 137,217,629
Revolving Open-End Loans	SC251	\$ 10,694,878	\$ 10,687,089	\$ 11,094,534	\$ 11,018,384	\$ 10,038,327
All Other - First Liens	SC254	\$ 149,627,706	\$ 142,108,951	\$ 136,665,587	\$ 128,141,878	\$ 120,432,094
All Other - Junior Liens	SC255	\$ 8,829,120	\$ 8,906,179	\$ 8,094,408	\$ 7,310,245	\$ 6,747,208
Multifamily (5 or more) Dwelling Units	SC256	\$ 9,701,342	\$ 9,316,937	\$ 9,358,345	\$ 9,229,941	\$ 8,863,155
Nonresidential Property (Except Land)	SC260	\$ 19,114,351	\$ 19,448,917	\$ 18,009,680	\$ 17,502,476	\$ 16,319,842
Land	SC265	\$ 2,838,299	\$ 2,669,036	\$ 2,350,525	\$ 1,973,680	\$ 1,738,332
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 8,341,635	\$ 11,505,178	\$ 11,164,841	\$ 13,212,086	\$ 17,493,087
Accrued Interest Receivable	SC272	\$ 818,584	\$ 786,741	\$ 747,162	\$ 698,121	\$ 639,115
Advances for Taxes and Insurance	SC275	\$ 57,462	\$ 47,047	\$ 47,199	\$ 42,239	\$ 39,469
Allowance for Loan and Lease Losses	SC283	\$ 1,018,839	\$ 1,022,952	\$ 960,226	\$ 933,527	\$ 902,453
Nonmortgage Loans - Gross	SUB0162	\$ 24,409,324	\$ 24,633,071	\$ 31,691,819	\$ 30,648,898	\$ 28,556,684
Nonmortgage Loans - Total	SC31	\$ 23,910,905	\$ 24,100,873	\$ 30,844,313	\$ 29,804,130	\$ 27,799,817
Commercial Loans - Total	SC32	\$ 13,329,948	\$ 12,173,651	\$ 11,811,630	\$ 11,502,767	\$ 10,818,827
Secured	SC300	\$ 11,117,562	\$ 10,149,693	\$ 9,567,937	\$ 9,658,956	\$ 9,104,901
Unsecured	SC303	\$ 1,839,384	\$ 1,674,920	\$ 1,893,110	\$ 1,487,242	\$ 1,340,818
Lease Receivables	SC306	\$ 373,002	\$ 349,038	\$ 350,583	\$ 356,569	\$ 373,108
Consumer Loans - Total	SC35	\$ 10,941,152	\$ 12,318,464	\$ 19,692,880	\$ 18,949,312	\$ 17,557,913
Loans on Deposits	SC310	\$ 120,972	\$ 122,284	\$ 123,641	\$ 130,227	\$ 122,329
Home Improvement Loans (Not secured by real estate)	SC316	\$ 110,819	\$ 108,520	\$ 166,788	\$ 153,779	\$ 583,998
Education Loans	SC320	\$ 141,670	\$ 204,934	\$ 181,329	\$ 165,033	\$ 137,714
Auto Loans	SC323	\$ 5,710,352	\$ 6,583,440	\$ 6,711,386	\$ 6,896,046	\$ 5,907,508
Mobile Home Loans	SC326	\$ 275,736	\$ 280,229	\$ 271,973	\$ 275,713	\$ 270,334
Credit Cards	SC328	\$ 3,356,891	\$ 3,262,042	\$ 9,577,593	\$ 8,719,174	\$ 8,104,889

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 1,224,712	\$ 1,757,015	\$ 2,660,170	\$ 2,609,340	\$ 2,431,141
Accrued Interest Receivable	SC348	\$ 138,224	\$ 140,956	\$ 187,309	\$ 196,819	\$ 179,944
Allowance for Loan and Lease Losses	SC357	\$ 498,419	\$ 532,198	\$ 847,506	\$ 844,768	\$ 756,867
Repossessed Assets - Gross	SUB0201	\$ 118,135	\$ 97,659	\$ 108,305	\$ 123,965	\$ 124,031
Repossessed Assets - Total	SC40	\$ 117,316	\$ 96,862	\$ 107,740	\$ 122,251	\$ 122,427
Real Estate - Total	SUB0210	\$ 114,006	\$ 91,198	\$ 99,200	\$ 115,362	\$ 115,438
Construction	SC405	\$ 15,910	\$ 2,098	\$ 7,158	\$ 4,864	\$ 6,117
Residential - Total	SUB0225	\$ 86,426	\$ 75,326	\$ 70,688	\$ 82,082	\$ 81,036
1-4 Dwelling Units	SC415	\$ 85,388	\$ 73,291	\$ 66,973	\$ 78,797	\$ 80,568
Multifamily (5 or more) Dwelling Units	SC425	\$ 1,038	\$ 2,035	\$ 3,715	\$ 3,285	\$ 468
Nonresidential (Except Land)	SC426	\$ 10,378	\$ 12,489	\$ 19,978	\$ 26,699	\$ 25,560
Land	SC428	\$ 1,292	\$ 1,285	\$ 1,376	\$ 1,717	\$ 2,725
Other Repossessed Assets	SC430	\$ 4,129	\$ 6,461	\$ 9,105	\$ 8,603	\$ 8,593
General Valuation Allowances	SC441	\$ 819	\$ 797	\$ 565	\$ 1,714	\$ 1,604
Real Estate Held for Investment	SC45	\$ 31,826	\$ 32,649	\$ 33,460	\$ 78,329	\$ 77,716
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 3,275,882	\$ 2,933,860	\$ 3,092,154	\$ 3,074,277	\$ 3,247,672
Federal Home Loan Bank Stock	SC510	\$ 3,095,654	\$ 2,729,892	\$ 2,904,887	\$ 2,913,227	\$ 3,095,563
Other	SC540	\$ 180,228	\$ 203,968	\$ 187,267	\$ 161,050	\$ 152,109
Office Premises and Equipment	SC55	\$ 2,131,329	\$ 2,168,627	\$ 2,135,582	\$ 2,072,909	\$ 1,962,702
Other Assets - Gross	SUB0262	\$ 10,999,730	\$ 11,917,326	\$ 11,017,724	\$ 11,026,272	\$ 9,971,062
Other Assets - Total	SC59	\$ 10,998,555	\$ 11,906,801	\$ 11,008,727	\$ 11,023,647	\$ 9,968,814
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 514,371	\$ 496,286	\$ 567,281	\$ 543,877	\$ 509,286
Bank-Owned Life Insurance - Other	SC625	\$ 1,998,511	\$ 2,004,532	\$ 1,890,676	\$ 1,859,945	\$ 1,757,480
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 351,606	\$ 453,127	\$ 476,001	\$ 448,949	\$ 481,974
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 507	\$ 1,236	\$ 1,421	\$ 1,614	\$ 1,782
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 4,966,630	\$ 5,003,894	\$ 4,328,637	\$ 4,224,895	\$ 3,019,294
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 54,461	\$ 57,856	\$ 60,049	\$ 60,280	\$ 61,192
Other Assets	SC689	\$ 3,113,644	\$ 3,900,395	\$ 3,693,659	\$ 3,886,712	\$ 4,140,054
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 1,175	\$ 10,525	\$ 8,997	\$ 2,625	\$ 2,248
General Valuation Allowances - Total	SUB2092	\$ 1,519,252	\$ 1,566,472	\$ 1,817,294	\$ 1,782,634	\$ 1,663,172
Total Assets - Gross	SUB0283	\$ 348,692,805	\$ 335,644,560	\$ 330,931,602	\$ 319,418,383	\$ 303,578,560
Total Assets	SC60	\$ 347,173,553	\$ 334,078,088	\$ 329,114,308	\$ 317,635,749	\$ 301,915,388
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 207,447,649	\$ 203,232,072	\$ 195,405,369	\$ 191,835,391	\$ 181,065,023
Deposits	SC710	\$ 205,321,610	\$ 201,064,498	\$ 193,352,895	\$ 189,839,212	\$ 179,014,004
Escrows	SC712	\$ 2,108,770	\$ 2,156,923	\$ 2,006,991	\$ 1,924,422	\$ 1,953,449
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 17,269	\$ 10,651	\$ 45,483	\$ 71,757	\$ 97,570
Borrowings - Total	SC72	\$ 97,974,686	\$ 93,361,818	\$ 92,686,802	\$ 87,178,804	\$ 85,237,290
Advances from FHLBank	SC720	\$ 47,192,500	\$ 37,839,446	\$ 40,280,047	\$ 38,007,874	\$ 40,255,748
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 20,802,881	\$ 22,025,763	\$ 19,968,369	\$ 18,254,432	\$ 17,850,735
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 1,001,535	\$ 971,436	\$ 980,939	\$ 982,654	\$ 961,138
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 28,977,770	\$ 32,525,173	\$ 31,457,447	\$ 29,933,844	\$ 26,169,669
Other Liabilities - Total	SC75	\$ 5,095,956	\$ 4,610,321	\$ 7,661,877	\$ 6,387,843	\$ 6,208,791
Accrued Interest Payable - Deposits	SC763	\$ 351,532	\$ 301,284	\$ 354,331	\$ 380,037	\$ 344,536
Accrued Interest Payable - Other	SC766	\$ 289,553	\$ 257,436	\$ 257,392	\$ 234,564	\$ 226,718
Accrued Taxes	SC776	\$ 1,272,766	\$ 1,142,325	\$ 813,225	\$ 1,163,113	\$ 960,761
Accounts Payable	SC780	\$ 818,044	\$ 806,401	\$ 3,476,039	\$ 2,530,048	\$ 2,423,101
Deferred Income Taxes	SC790	\$ 183,765	\$ 165,388	\$ 174,027	\$ 86,400	\$ 73,233
Other Liabilities and Deferred Income	SC796	\$ 2,180,296	\$ 1,937,487	\$ 2,586,863	\$ 1,993,681	\$ 2,180,442
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 310,518,291	\$ 301,204,211	\$ 295,754,048	\$ 285,402,038	\$ 272,511,104

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 141,363	\$ 141,060	\$ 171,798	\$ 168,610	\$ 164,013
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 36,513,894	\$ 32,732,803	\$ 33,188,465	\$ 32,065,101	\$ 29,240,266
Stock - Total	SUB0311	\$ 20,372,045	\$ 17,375,366	\$ 17,015,512	\$ 16,455,898	\$ 14,790,064
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 4,260	\$ 9,260	\$ 9,260	\$ 9,260	\$ 9,260
Common Stock - Par Value	SC820	\$ 114,842	\$ 119,057	\$ 121,920	\$ 162,158	\$ 172,068
Common Stock - Paid in Excess of Par	SC830	\$ 20,252,943	\$ 17,247,049	\$ 16,884,332	\$ 16,284,480	\$ 14,608,736
Accumulated Other Comprehensive Income - Total	SC86	\$- 181,516	\$- 492,916	\$- 153,527	\$- 151,253	\$- 577,671
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 121,462	\$- 434,280	\$- 80,265	\$- 65,571	\$- 494,435
Gains (Losses) on Cash Flow Hedges	SC865	\$- 54,227	\$- 53,541	\$- 67,811	\$- 82,006	\$- 78,767
Other	SC870	\$- 5,827	\$- 5,095	\$- 5,451	\$- 3,676	\$- 4,469
Retained Earnings	SC880	\$ 16,507,813	\$ 16,030,916	\$ 16,505,911	\$ 15,966,070	\$ 15,217,272
Other Components of Equity Capital	SC891	\$- 184,448	\$- 180,563	\$- 179,431	\$- 205,614	\$- 189,399
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 347,173,548	\$ 334,078,074	\$ 329,114,311	\$ 317,635,749	\$ 301,915,383

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Other Codes As of Jun 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	18	\$ 508
3	Federal, State, or other taxes receivable	78	\$ 91,564
4	Net deferred tax assets	121	\$ 581,857
5	Insured portion of real estate acquired by forecls	1	\$ 2,496
6	Prepaid deposit insurance premiums	23	\$ 506
7	Prepaid expenses	212	\$ 526,019
8	Deposits for utilities and other services	3	\$ 767
9	Advances for loans serviced for others	8	\$ 17,859
13	Noninterest-bearing accts recv from Hold Co/Affl	17	\$ 32,461
14	Other noninterest-bearing short-term accounts recv	51	\$ 237,198
19	Receivables fr a broker for unsettled transactions	5	\$ 129,078
20	F/V of all derivative instru. reportable as assets	4	\$ 45,326
22	Unapplied loan disbursements	4	\$ 4,806
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	2	\$ 347
99	Other	164	\$ 654,747

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	5	\$ 12,289
4	Nonrefundable loan fees received prior to closing	24	\$ 3,517
6	Balances in U.S. Treasury tax and loan accounts	2	\$ 973
7	Deferred gains from the sale of real estate	8	\$ 190
9	Fees received for standby contracts and other	3	\$ 42
10	Amounts due brokers for unsettled transactions	6	\$ 809,179
11	The liability recorded for post-retirement benefit	104	\$ 165,236
13	Amounts payable under interest-rate-swap agreement	1	\$ 14
14	Unapplied loan payments received	10	\$ 92,597
16	Recourse loan liability	3	\$ 877
17	Noninterest-bearing payables to Hold Co/Affiliates	23	\$ 246,725
18	Litigation reserves	4	\$ 2,453
20	F/V of all derivative instru. reportable as liab.	4	\$ 81,034
21	Liabilities for credit losses on OBS credit exposures	6	\$ 4,893
99	Other	255	\$ 516,606

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 4,308,564	\$ 4,047,210	\$ 3,995,165	\$ 3,746,926	\$ 3,413,347
Deposits and Investment Securities	SO115	\$ 212,510	\$ 196,203	\$ 212,140	\$ 208,419	\$ 195,834
Mortgage-Backed Securities	SO125	\$ 730,823	\$ 686,006	\$ 659,053	\$ 666,720	\$ 623,452
Mortgage Loans	SO141	\$ 2,948,769	\$ 2,772,647	\$ 2,657,290	\$ 2,492,502	\$ 2,160,290
Nonmortgage Loans - Total	SUB0950	\$ 416,462	\$ 392,354	\$ 466,682	\$ 379,285	\$ 433,771
Commercial Loans and Leases	SO160	\$ 198,427	\$ 167,159	\$ 158,684	\$ 151,287	\$ 129,690
Consumer Loans and Leases	SO171	\$ 218,035	\$ 225,195	\$ 307,998	\$ 227,998	\$ 304,081
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 30,916	\$ 22,560	\$ 18,758	\$ 15,800	\$ 13,325
Federal Home Loan Bank Stock	SO181	\$ 30,426	\$ 22,493	\$ 18,661	\$ 15,695	\$ 13,276
Other	SO185	\$ 490	\$ 67	\$ 97	\$ 105	\$ 49
Interest Expense - Total	SO21	\$ 1,972,849	\$ 1,709,045	\$ 1,615,964	\$ 1,530,408	\$ 1,312,036
Deposits	SO215	\$ 1,109,900	\$ 948,143	\$ 878,098	\$ 856,243	\$ 729,605
Escrows	SO225	\$ 879	\$ 1,797	\$ 1,560	\$ 867	\$ 481
Advances from FHLBank	SO230	\$ 403,396	\$ 329,795	\$ 334,423	\$ 303,343	\$ 272,363
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 10,599	\$ 9,892	\$ 8,873	\$ 8,117	\$ 7,394
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 448,109	\$ 419,444	\$ 393,023	\$ 361,845	\$ 302,245
Capitalized Interest	SO271	\$ 34	\$ 26	\$ 13	\$ 7	\$ 52
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 2,366,631	\$ 2,360,725	\$ 2,397,959	\$ 2,232,318	\$ 2,114,636
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 91,260	\$ 96,492	\$ 319,774	\$ 207,073	\$ 208,063
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 2,275,371	\$ 2,264,233	\$ 2,078,185	\$ 2,025,245	\$ 1,906,573
Noninterest Income - Total	SO42	\$ 1,143,674	\$ 1,037,591	\$ 1,549,031	\$ 1,536,964	\$ 1,427,722
Mortgage Loan Serving Fees	SO410	\$ 49,362	\$ 90,839	\$ 143,680	\$ 101,862	\$ 145,460
Other Fees and Charges	SO420	\$ 698,233	\$ 640,599	\$ 725,342	\$ 902,163	\$ 842,838
Net Income (Loss) from Other - Total	SUB0451	\$ 249,545	\$ 238,563	\$ 624,880	\$ 429,360	\$ 518,766
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 275,779	\$ 221,253	\$ 603,735	\$ 421,578	\$ 404,392
Operations & Sale of Repossessed Assets	SO461	\$- 1,324	\$- 596	\$- 380	\$ 438	\$ 788
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 1,590	\$ 610	\$- 7,318	\$- 1,744	\$- 1,393
Sale of Securities Held-to-Maturity	SO467	\$ 5	\$- 1	\$- 14	\$- 3	\$ 180
Sale of Loans Held for Investment	SO475	\$ 7,624	\$ 872	\$ 5,845	\$ 2,557	\$ 1,528

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 9,232	\$ 6,546	\$ 2,848	\$ 48,420	\$ 901
Trading Assets (Realized and Unrealized)	SO485	\$- 43,361	\$ 9,879	\$ 20,164	\$- 41,886	\$ 112,370
Other Noninterest Income	SO488	\$ 146,534	\$ 67,590	\$ 55,129	\$ 103,579	\$- 79,342
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 1,713,665	\$ 1,723,020	\$ 1,971,528	\$ 1,875,030	\$ 1,715,962
All Personnel Compensation and Expense	SO510	\$ 818,595	\$ 811,532	\$ 873,913	\$ 800,788	\$ 728,554
Legal Expense	SO520	\$ 13,948	\$ 14,922	\$ 23,072	\$ 12,889	\$ 21,717
Office Occupancy and Equipment Expense	SO530	\$ 267,941	\$ 270,255	\$ 273,933	\$ 259,806	\$ 249,751
Marketing and Other Professional Services	SO540	\$ 140,112	\$ 136,545	\$ 154,997	\$ 194,029	\$ 118,130
Loan Servicing Fees	SO550	\$ 47,028	\$ 46,762	\$ 181,373	\$ 160,611	\$ 205,821
Goodwill and Other Intangibles Expense	SO560	\$ 35,784	\$ 36,636	\$ 41,725	\$ 40,552	\$ 41,905
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 939	\$ 3,071	\$ 423	\$ 577	\$ 154
Other Noninterest Expense	SO580	\$ 389,318	\$ 403,297	\$ 422,092	\$ 405,778	\$ 349,930
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 1,705,380	\$ 1,578,804	\$ 1,655,688	\$ 1,687,179	\$ 1,618,333
Income Taxes - Total	SO71	\$ 585,879	\$ 567,065	\$ 560,630	\$ 587,168	\$ 588,390
Federal	SO710	\$ 526,016	\$ 480,201	\$ 513,336	\$ 506,459	\$ 515,546
State, Local & Other	SO720	\$ 59,863	\$ 86,864	\$ 47,294	\$ 80,709	\$ 72,844
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 1,119,501	\$ 1,011,739	\$ 1,095,058	\$ 1,100,011	\$ 1,029,943
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 13	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 1,119,501	\$ 1,011,739	\$ 1,095,071	\$ 1,100,011	\$ 1,029,943

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Other Codes As of Jun 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	60	\$ 2,341
5	Net income(loss) from real estate held for invest	4	\$ 419
6	Net income(loss)-equity invest in uncons sub org	6	\$ 290
7	Net income(loss) from leased property	22	\$ 651
9	Net income from data processing lease/services	3	\$ 295
11	Adjustments to prior periods	2	\$ 210
15	Income from corporate-owned life insurance	83	\$ 27,043
19	Realized/unrealized gains on derivatives	4	\$ 27,841
99	Other	178	\$ 75,964

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	41	\$ 2,001
2	OTS assessments	53	\$ 2,755
3	Interest expense on income taxes	1	\$ 1,017
6	Supervisory examination fees	33	\$ 868
7	Office supplies, printing, and postage	185	\$ 34,287
8	Telephone, including data lines	70	\$ 21,256
9	Loan origination expense	40	\$ 126,424
10	ATM expense	48	\$ 2,659
11	Adjustments to prior periods	2	\$- 8,754
12	Acquisition and organization costs	4	\$ 3,020
13	Misc taxes other than income & real estate	59	\$ 5,031
14	Losses from fraud	4	\$ 80
15	Foreclosure expenses	1	\$ 10
16	Web site expenses	3	\$ 56
17	Charitable contributions	23	\$ 1,192
19	Realized/unrealized losses on derivatives	1	\$ 12,821
99	Other	187	\$ 50,741

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 8,341,793	\$ 4,047,210	\$ 14,278,018	\$ 10,311,161	\$ 6,636,722
YTD - Deposits and Investment Securities	Y_SO115	\$ 406,345	\$ 196,203	\$ 792,407	\$ 581,803	\$ 380,525
YTD - Mortgage-Backed Securities	Y_SO125	\$ 1,413,739	\$ 686,006	\$ 2,524,333	\$ 1,867,135	\$ 1,206,168
YTD - Mortgage Loans	Y_SO141	\$ 5,715,641	\$ 2,772,647	\$ 9,316,732	\$ 6,677,789	\$ 4,235,849
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 364,732	\$ 167,159	\$ 557,792	\$ 400,712	\$ 252,193
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 441,336	\$ 225,195	\$ 1,086,754	\$ 783,722	\$ 561,987
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 53,299	\$ 22,560	\$ 59,961	\$ 41,400	\$ 26,269
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 52,765	\$ 22,493	\$ 59,639	\$ 41,175	\$ 26,158
YTD - Other	Y_SO185	\$ 534	\$ 67	\$ 322	\$ 225	\$ 111
YTD - Interest Expense - Total	Y_SO21	\$ 3,672,709	\$ 1,709,045	\$ 5,679,894	\$ 4,076,136	\$ 2,578,979
YTD - Deposits	Y_SO215	\$ 2,053,471	\$ 948,143	\$ 3,146,140	\$ 2,276,625	\$ 1,442,802
YTD - Escrows	Y_SO225	\$ 2,572	\$ 1,797	\$ 3,509	\$ 1,949	\$ 1,092
YTD - Advances from FHLBank	Y_SO230	\$ 730,899	\$ 329,795	\$ 1,157,058	\$ 826,258	\$ 532,983
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 20,491	\$ 9,892	\$ 31,420	\$ 22,547	\$ 14,324
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 865,336	\$ 419,444	\$ 1,341,858	\$ 948,835	\$ 587,849
YTD - Capitalized Interest	Y_SO271	\$ 60	\$ 26	\$ 91	\$ 78	\$ 71
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 4,722,383	\$ 2,360,725	\$ 8,658,085	\$ 6,276,425	\$ 4,084,012
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 187,748	\$ 96,492	\$ 952,310	\$ 633,795	\$ 425,760
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 4,534,635	\$ 2,264,233	\$ 7,705,775	\$ 5,642,630	\$ 3,658,252
YTD - Noninterest Income - Total	Y_SO42	\$ 2,132,033	\$ 1,037,591	\$ 5,878,000	\$ 4,330,115	\$ 2,804,591
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 114,838	\$ 90,839	\$ 447,117	\$ 303,876	\$ 201,541
YTD - Other Fees and Charges	Y_SO420	\$ 1,321,735	\$ 640,599	\$ 3,190,124	\$ 2,466,913	\$ 1,571,910
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 487,933	\$ 238,563	\$ 2,023,969	\$ 1,397,564	\$ 971,900
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 497,023	\$ 221,253	\$ 1,897,236	\$ 1,291,991	\$ 873,542
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 1,826	\$- 596	\$- 1,102	\$- 739	\$- 1,229
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 2,200	\$ 610	\$- 8,493	\$- 1,175	\$ 350
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 4	\$- 1	\$ 167	\$ 183	\$ 186
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 8,496	\$ 872	\$ 11,481	\$ 5,636	\$ 3,681

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 15,540	\$ 6,546	\$ 69,846	\$ 66,998	\$ 18,817
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$- 33,504	\$ 9,879	\$ 54,834	\$ 34,670	\$ 76,553
YTD - Other Noninterest Income	Y_SO488	\$ 207,527	\$ 67,590	\$ 216,790	\$ 161,762	\$ 59,240
YTD - Noninterest Expense - Total	Y_SO51	\$ 3,390,632	\$ 1,723,020	\$ 7,117,619	\$ 5,176,367	\$ 3,329,415
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 1,610,949	\$ 811,532	\$ 2,999,637	\$ 2,139,288	\$ 1,354,490
YTD - Legal Expense	Y_SO520	\$ 27,150	\$ 14,922	\$ 68,500	\$ 45,631	\$ 32,742
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 532,353	\$ 270,255	\$ 1,017,284	\$ 746,208	\$ 490,941
YTD - Marketing and Other Professional Services	Y_SO540	\$ 275,557	\$ 136,545	\$ 578,014	\$ 423,928	\$ 231,294
YTD - Loan Servicing Fees	Y_SO550	\$ 93,790	\$ 46,762	\$ 746,373	\$ 565,003	\$ 404,532
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 71,672	\$ 36,636	\$ 148,013	\$ 114,290	\$ 74,049
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 1,877	\$ 3,071	\$ 1,559	\$ 1,136	\$ 571
YTD - Other Noninterest Expense	Y_SO580	\$ 777,284	\$ 403,297	\$ 1,558,239	\$ 1,140,883	\$ 740,796
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 3,276,036	\$ 1,578,804	\$ 6,466,156	\$ 4,796,378	\$ 3,133,428
YTD - Income Taxes - Total	Y_SO71	\$ 1,146,712	\$ 567,065	\$ 2,269,827	\$ 1,706,929	\$ 1,127,370
YTD - Federal	Y_SO710	\$ 999,614	\$ 480,201	\$ 2,003,231	\$ 1,487,562	\$ 988,553
YTD - State, Local, and Other	Y_SO720	\$ 147,098	\$ 86,864	\$ 266,596	\$ 219,367	\$ 138,817
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 2,129,324	\$ 1,011,739	\$ 4,196,329	\$ 3,089,449	\$ 2,006,058
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 305	\$ 292	\$ 292
YTD - Net Income (Loss)	Y_SO91	\$ 2,129,324	\$ 1,011,739	\$ 4,196,634	\$ 3,089,741	\$ 2,006,350

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 1,542,492	\$ 1,486,284	\$ 1,779,924	\$ 1,660,977	\$ 1,627,297
Net Provision for Loss	VA115	\$ 89,573	\$ 96,883	\$ 318,059	\$ 207,472	\$ 206,847
Transfers	VA125	\$- 9,099	\$- 9,850	\$- 38,498	\$- 1,226	\$ 510
Recoveries	VA135	\$ 34,093	\$ 26,978	\$ 56,541	\$ 52,994	\$ 57,721
Adjustments	VA145	\$- 30,923	\$ 64,651	\$- 44,284	\$ 66,055	\$ 3,294
Charge-offs	VA155	\$ 106,876	\$ 98,486	\$ 254,451	\$ 203,646	\$ 232,501
General Valuation Allowances - Ending Balance	VA165	\$ 1,519,260	\$ 1,566,460	\$ 1,817,291	\$ 1,782,626	\$ 1,663,168
Specific Valuation Allowances - Beginning Balance	VA108	\$ 51,464	\$ 32,811	\$ 28,946	\$ 32,043	\$ 34,302
Net Provision for Loss	VA118	\$ 2,626	\$ 2,661	\$ 2,138	\$ 178	\$ 1,370

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 9,099	\$ 9,850	\$ 38,498	\$ 1,226	\$- 510
Adjustments	VA148	\$- 3,398	\$ 10,489	\$ 399	\$- 419	\$ 404
Charge-offs	VA158	\$ 6,398	\$ 4,311	\$ 33,845	\$ 3,681	\$ 2,284
Specific Valuation Allowances - Ending Balance	VA168	\$ 53,393	\$ 51,499	\$ 36,136	\$ 29,308	\$ 33,282
Total Valuation Allowances - Beginning Balance	VA110	\$ 1,593,956	\$ 1,519,094	\$ 1,808,870	\$ 1,692,981	\$ 1,661,599
Net Provision for Loss	VA120	\$ 92,199	\$ 99,563	\$ 320,197	\$ 207,650	\$ 208,217
Recoveries	VA140	\$ 34,093	\$ 26,978	\$ 56,541	\$ 52,994	\$ 57,721
Adjustments	VA150	\$- 34,321	\$ 75,140	\$- 43,885	\$ 65,636	\$ 3,698
Charge-offs	VA160	\$ 113,274	\$ 102,797	\$ 288,296	\$ 207,327	\$ 234,785
Total Valuation Allowances - Ending Balance	VA170	\$ 1,572,653	\$ 1,617,959	\$ 1,853,427	\$ 1,811,934	\$ 1,696,450
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 106,876	\$ 98,486	\$ 254,451	\$ 203,646	\$ 232,501
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 301	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 29,364	\$ 22,793	\$ 23,573	\$ 19,880	\$ 25,418
Construction - Total	SUB2030	\$ 507	\$ 106	\$ 107	\$ 191	\$ 797
1-4 Dwelling Units	VA420	\$ 507	\$ 106	\$ 107	\$ 151	\$ 797
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 40	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 28,857	\$ 22,687	\$ 23,466	\$ 19,689	\$ 24,621
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 799	\$ 1,054	\$ 1,257	\$ 1,766	\$ 762
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 19,387	\$ 16,231	\$ 13,280	\$ 12,823	\$ 13,090
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 6,757	\$ 3,300	\$ 3,298	\$ 3,623	\$ 2,274
Multifamily (5 or more) Dwelling Units	VA470	\$ 392	\$ 18	\$ 317	\$ 66	\$ 1,520
Nonresidential Property (Except Land)	VA480	\$ 1,522	\$ 2,078	\$ 5,304	\$ 1,385	\$ 6,975
Land	VA490	\$ 0	\$ 6	\$ 10	\$ 26	\$ 0
Nonmortgage Loans - Total	VA56	\$ 76,561	\$ 74,066	\$ 228,627	\$ 182,994	\$ 206,183
Commercial Loans	VA520	\$ 21,081	\$ 16,066	\$ 23,604	\$ 15,097	\$ 18,983
Consumer Loans - Total	SUB2061	\$ 55,480	\$ 58,000	\$ 205,023	\$ 167,897	\$ 187,200
Loans on Deposits	VA510	\$ 20	\$ 11	\$ 21	\$ 25	\$ 1
Home Improvement Loans	VA516	\$ 49	\$ 82	\$ 349	\$ 123	\$ 36
Education Loans	VA530	\$ 1	\$ 0	\$ 4	\$ 5	\$ 0
Auto Loans	VA540	\$ 17,332	\$ 20,611	\$ 23,401	\$ 18,248	\$ 18,463
Mobile Home Loans	VA550	\$ 408	\$ 421	\$ 806	\$ 589	\$ 284

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 33,054	\$ 27,013	\$ 170,576	\$ 140,897	\$ 159,295
Other	VA560	\$ 4,616	\$ 9,862	\$ 9,866	\$ 8,010	\$ 9,121
Repossessed Assets - Total	VA60	\$ 717	\$ 455	\$ 1,605	\$ 469	\$ 251
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 590	\$ 284	\$ 214	\$ 194	\$ 201
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 90	\$ 68	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 30	\$ 1,215	\$ 45	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 37	\$ 73	\$ 176	\$ 230	\$ 50
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 234	\$ 871	\$ 646	\$ 303	\$ 649
GVA Recoveries - Assets - Total	SUB2126	\$ 34,093	\$ 26,978	\$ 56,541	\$ 52,994	\$ 57,721
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 7,943	\$ 5,745	\$ 4,844	\$ 9,059	\$ 5,368
Construction - Total	SUB2130	\$ 131	\$ 106	\$ 3	\$ 199	\$ 9
1-4 Dwelling Units	VA421	\$ 56	\$ 0	\$ 3	\$ 199	\$ 9
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 81	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 75	\$ 25	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 7,812	\$ 5,639	\$ 4,841	\$ 8,860	\$ 5,359
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 202	\$ 157	\$ 182	\$ 144	\$ 270
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 3,183	\$ 2,495	\$ 2,016	\$ 3,695	\$ 2,975
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 2,583	\$ 1,229	\$ 1,264	\$ 2,000	\$ 1,730
Multifamily (5 or more) Dwelling Units	VA471	\$ 178	\$ 215	\$ 11	\$ 48	\$ 4
Nonresidential Property (Except Land)	VA481	\$ 1,666	\$ 1,543	\$ 1,368	\$ 2,973	\$ 380
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 25,951	\$ 21,150	\$ 51,414	\$ 43,876	\$ 52,253
Commercial Loans	VA521	\$ 10,149	\$ 6,468	\$ 8,184	\$ 3,743	\$ 2,575
Consumer Loans - Total	SUB2161	\$ 15,802	\$ 14,682	\$ 43,230	\$ 40,133	\$ 49,678
Loans on Deposits	VA511	\$ 6	\$ 14	\$ 5	\$ 3	\$ 1
Home Improvement Loans	VA517	\$ 20	\$ 8	\$ 475	\$ 64	\$ 102
Education Loans	VA531	\$ 1	\$ 2	\$ 1	\$ 2	\$ 1
Auto Loans	VA541	\$ 8,343	\$ 7,562	\$ 7,550	\$ 5,280	\$ 5,647

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 201	\$ 207	\$ 139	\$ 101	\$ 25
Credit Cards	VA557	\$ 5,575	\$ 5,282	\$ 33,304	\$ 32,981	\$ 42,265
Other	VA561	\$ 1,656	\$ 1,607	\$ 1,756	\$ 1,702	\$ 1,637
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 199	\$ 83	\$ 283	\$ 59	\$ 100
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 11,714	\$ 12,519	\$ 40,636	\$ 1,411	\$ 864
Deposits and Investment Securities	VA38	\$ 1,705	\$ 22	\$ 32,152	\$ 62	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 4,194	\$ 3,070	\$ 3,664	\$ 1,149	\$- 1,301
Construction - Total	SUB2230	\$ 137	\$ 542	\$ 162	\$ 320	\$- 292
1-4 Dwelling Units	VA422	\$ 439	\$ 472	\$ 93	\$ 217	\$- 292
Multifamily (5 or more) Dwelling Units	VA432	\$- 301	\$ 15	\$ 0	\$ 8	\$ 0
Nonresidential Property	VA442	\$- 1	\$ 55	\$ 69	\$ 95	\$ 0
Permanent - Total	SUB2241	\$ 4,057	\$ 2,528	\$ 3,502	\$ 829	\$- 1,009
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 1,003	\$ 925	\$ 1,066	\$- 323	\$ 302
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 112	\$ 264	\$ 563	\$ 45	\$- 216
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 948	\$ 2,323	\$ 1,215	\$- 62	\$ 138
Multifamily (5 or more) Dwelling Units	VA472	\$ 185	\$ 0	\$- 38	\$ 846	\$- 1,246
Nonresidential Property (Except Land)	VA482	\$ 225	\$- 1,244	\$ 774	\$ 323	\$ 13
Land	VA492	\$ 1,584	\$ 260	\$- 78	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 5,276	\$ 8,624	\$ 3,545	\$ 73	\$ 2,004
Commercial Loans	VA522	\$ 4,372	\$ 1,007	\$ 2,429	\$ 326	\$ 535
Consumer Loans - Total	SUB2261	\$ 904	\$ 7,617	\$ 1,116	\$- 253	\$ 1,469
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$- 20	\$ 0	\$ 34	\$- 67	\$ 185
Education Loans	VA532	\$ 0	\$- 1	\$ 1	\$ 1	\$ 1
Auto Loans	VA542	\$ 104	\$ 797	\$- 61	\$ 79	\$ 82
Mobile Home Loans	VA552	\$- 7	\$- 20	\$- 169	\$- 105	\$ 122
Credit Cards	VA558	\$ 920	\$ 6,483	\$ 48	\$ 35	\$ 25
Other	VA562	\$- 93	\$ 358	\$ 1,263	\$- 196	\$ 1,054
Reposessed Assets - Total	VA62	\$ 454	\$ 160	\$ 1,267	\$ 121	\$ 135
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 134	\$ 10	\$ 118	\$- 14	\$ 46
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 741	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 325	\$ 150	\$ 50	\$ 118	\$ 40
Real Estate - Land	VA629	\$ 3	\$ 0	\$- 6	\$ 17	\$ 44
Other Repossessed Assets	VA632	\$- 8	\$ 0	\$ 364	\$ 0	\$ 5
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 43
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 160	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 85	\$ 483	\$ 8	\$ 6	\$- 17
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 84,497	\$ 84,027	\$ 238,546	\$ 152,063	\$ 175,644
Deposits and Investment Securities	VA39	\$ 1,705	\$ 22	\$ 32,152	\$ 62	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 301	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 25,615	\$ 20,118	\$ 22,393	\$ 11,970	\$ 18,749
Construction - Total	SUB2330	\$ 513	\$ 542	\$ 266	\$ 312	\$ 496
1-4 Dwelling Units	VA425	\$ 890	\$ 578	\$ 197	\$ 169	\$ 496
Multifamily (5 or more) Dwelling Units	VA435	\$- 301	\$- 66	\$ 0	\$ 48	\$ 0
Nonresidential Property	VA445	\$- 76	\$ 30	\$ 69	\$ 95	\$ 0
Permanent - Total	SUB2341	\$ 25,102	\$ 19,576	\$ 22,127	\$ 11,658	\$ 18,253
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 1,600	\$ 1,822	\$ 2,141	\$ 1,299	\$ 794
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 16,316	\$ 14,000	\$ 11,827	\$ 9,173	\$ 9,899
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 5,122	\$ 4,394	\$ 3,249	\$ 1,561	\$ 682
Multifamily (5 or more) Dwelling Units	VA475	\$ 399	\$- 197	\$ 268	\$ 864	\$ 270
Nonresidential Property (Except Land)	VA485	\$ 81	\$- 709	\$ 4,710	\$- 1,265	\$ 6,608
Land	VA495	\$ 1,584	\$ 266	\$- 68	\$ 26	\$ 0
Nonmortgage Loans - Total	VA59	\$ 55,886	\$ 61,540	\$ 180,758	\$ 139,191	\$ 155,934
Commercial Loans	VA525	\$ 15,304	\$ 10,605	\$ 17,849	\$ 11,680	\$ 16,943
Consumer Loans - Total	SUB2361	\$ 40,582	\$ 50,935	\$ 162,909	\$ 127,511	\$ 138,991
Loans on Deposits	VA515	\$ 14	\$- 3	\$ 16	\$ 22	\$ 0
Home Improvement Loans	VA519	\$ 9	\$ 74	\$- 92	\$- 8	\$ 119
Education Loans	VA535	\$ 0	\$- 3	\$ 4	\$ 4	\$ 0
Auto Loans	VA545	\$ 9,093	\$ 13,846	\$ 15,790	\$ 13,047	\$ 12,898
Mobile Home Loans	VA555	\$ 200	\$ 194	\$ 498	\$ 383	\$ 381
Credit Cards	VA559	\$ 28,399	\$ 28,214	\$ 137,320	\$ 107,951	\$ 117,055
Other	VA565	\$ 2,867	\$ 8,613	\$ 9,373	\$ 6,112	\$ 8,538
Repossessed Assets - Total	VA65	\$ 1,171	\$ 615	\$ 2,872	\$ 590	\$ 386
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 724	\$ 294	\$ 332	\$ 180	\$ 247

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 90	\$ 68	\$ 741	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 325	\$ 180	\$ 1,265	\$ 163	\$ 40
Real Estate - Land	VA631	\$ 3	\$ 0	\$ - 6	\$ 17	\$ 44
Other Repossessed Assets	VA633	\$ 29	\$ 73	\$ 540	\$ 230	\$ 55
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 43
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 160	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 120	\$ 1,271	\$ 371	\$ 250	\$ 532
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 289,807	\$ 221,028	\$ 255,083	\$ 229,035	\$ 106,231
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 1,075,124	\$ 905,704	\$ 790,817	\$ 687,447	\$ 540,511
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 61,894	\$ 41,865	\$ 41,481	\$ 44,557	\$ 39,556
Construction	VA951	\$ 1,288	\$ 102	\$ 396	\$ 1,345	\$ 945
Permanent - 1-4 Dwelling Units	VA952	\$ 45,731	\$ 41,002	\$ 35,190	\$ 34,448	\$ 33,986
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 335	\$ 202	\$ 401	\$ 1,740	\$ 31
Permanent - Nonresidential (Except Land)	VA954	\$ 522	\$ 559	\$ 5,484	\$ 7,024	\$ 4,592
Permanent - Land	VA955	\$ 14,018	\$ 0	\$ 10	\$ 0	\$ 2
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 1,361,591	\$ 1,214,202	\$ 1,276,737	\$ 1,296,047	\$ 1,059,376
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 1,828,749	\$ 1,690,689	\$ 1,875,023	\$ 1,814,643	\$ 1,744,601
Substandard	VA965	\$ 1,611,321	\$ 1,557,847	\$ 1,771,213	\$ 1,718,784	\$ 1,641,765
Doubtful	VA970	\$ 217,422	\$ 132,840	\$ 103,808	\$ 95,495	\$ 102,836
Loss	VA975	\$ 6	\$ 2	\$ 2	\$ 364	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 2,562,111	\$ 2,438,209	\$ 3,144,842	\$ 2,916,861	\$ 2,696,540
Mortgages - Total	SUB2421	\$ 2,210,448	\$ 2,077,947	\$ 2,160,572	\$ 2,047,936	\$ 1,891,157
Construction and Land Loans	SUB2430	\$ 132,839	\$ 187,731	\$ 131,150	\$ 118,923	\$ 110,797
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 1,857,078	\$ 1,696,601	\$ 1,828,211	\$ 1,734,231	\$ 1,573,791
Permanent Loans Secured by All Other Property	SUB2450	\$ 277,152	\$ 285,413	\$ 253,069	\$ 238,431	\$ 246,004
Nonmortgages - Total	SUB2461	\$ 351,663	\$ 360,262	\$ 984,270	\$ 868,925	\$ 805,383
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 1,613,630	\$ 1,449,343	\$ 1,989,560	\$ 1,797,370	\$ 1,601,450

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 1,483,662	\$ 1,316,847	\$ 1,840,531	\$ 1,637,357	\$ 1,448,413
Mortgage Loans - Total	SUB2481	\$ 1,284,410	\$ 1,109,906	\$ 1,219,570	\$ 1,096,852	\$ 950,909
Construction	PD115	\$ 49,785	\$ 54,245	\$ 47,878	\$ 29,021	\$ 39,346
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 39,099	\$ 34,261	\$ 51,065	\$ 41,748	\$ 28,039
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 968,779	\$ 799,423	\$ 910,858	\$ 869,484	\$ 742,121
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 62,297	\$ 61,980	\$ 82,371	\$ 50,567	\$ 34,659
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 22,940	\$ 25,209	\$ 19,355	\$ 12,857	\$ 16,638
Permanent - Nonresidential Property (Except Land)	PD135	\$ 92,005	\$ 72,851	\$ 70,876	\$ 68,629	\$ 65,114
Permanent - Land	PD138	\$ 49,505	\$ 61,937	\$ 37,167	\$ 24,546	\$ 24,992
Nonmortgage Loans - Commercial Loans	PD140	\$ 61,332	\$ 75,304	\$ 55,665	\$ 68,695	\$ 72,465
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 137,920	\$ 131,637	\$ 565,296	\$ 471,810	\$ 425,039
Loans on Deposits	PD161	\$ 1,529	\$ 1,318	\$ 1,928	\$ 3,736	\$ 1,689
Home Improvement Loans	PD163	\$ 736	\$ 1,143	\$ 2,023	\$ 2,280	\$ 1,440
Education Loans	PD165	\$ 373	\$ 1,885	\$ 496	\$ 504	\$ 591
Auto Loans	PD167	\$ 62,631	\$ 58,881	\$ 84,616	\$ 76,551	\$ 54,906
Mobile Home Loans	PD169	\$ 7,786	\$ 10,286	\$ 8,093	\$ 8,700	\$ 7,447
Credit Cards	PD171	\$ 49,707	\$ 41,021	\$ 438,477	\$ 355,512	\$ 340,773
Other	PD180	\$ 15,158	\$ 17,103	\$ 29,663	\$ 24,527	\$ 18,193
Memo - Troubled Debt Restructured Included Above	PD190	\$ 63,710	\$ 45,451	\$ 39,119	\$ 30,294	\$ 2,757
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 99,056	\$ 10,242	\$ 11,065	\$ 10,747	\$ 17,734
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 129,968	\$ 132,496	\$ 149,029	\$ 160,013	\$ 153,037
Mortgage Loans - Total	SUB2491	\$ 118,923	\$ 121,896	\$ 134,681	\$ 142,381	\$ 139,754
Construction	PD215	\$ 2,663	\$ 12,766	\$ 4,304	\$ 8,658	\$ 3,871
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 3,029	\$ 3,838	\$ 7,253	\$ 7,291	\$ 3,498
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 97,868	\$ 88,438	\$ 103,669	\$ 105,432	\$ 109,796
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 6,333	\$ 6,641	\$ 5,010	\$ 3,518	\$ 3,804
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 2,462	\$ 3,414	\$ 4,055	\$ 6,483	\$ 3,123
Permanent - Nonresidential Property (Except Land)	PD235	\$ 5,350	\$ 2,910	\$ 3,453	\$ 5,075	\$ 14,456
Permanent - Land	PD238	\$ 1,218	\$ 3,889	\$ 6,937	\$ 5,924	\$ 1,206
Nonmortgage Loans - Commercial Loans	PD240	\$ 4,603	\$ 4,174	\$ 3,475	\$ 5,239	\$ 3,511
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 6,442	\$ 6,426	\$ 10,873	\$ 12,393	\$ 9,772
Loans on Deposits	PD261	\$ 329	\$ 260	\$ 344	\$ 1,029	\$ 608
Home Improvement Loans	PD263	\$ 140	\$ 72	\$ 543	\$ 589	\$ 186

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 408	\$ 664	\$ 567	\$ 539	\$ 592
Auto Loans	PD267	\$ 2,705	\$ 2,492	\$ 3,438	\$ 3,981	\$ 2,887
Mobile Home Loans	PD269	\$ 31	\$ 557	\$ 3,068	\$ 2,711	\$ 3,036
Credit Cards	PD271	\$ 161	\$ 180	\$ 240	\$ 380	\$ 263
Other	PD280	\$ 2,668	\$ 2,201	\$ 2,673	\$ 3,164	\$ 2,200
Memo - Troubled Debt Restructured Included Above	PD290	\$ 0	\$ 902	\$ 674	\$ 187	\$ 363
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 20,760	\$ 23,525	\$ 26,238	\$ 29,538	\$ 32,538
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 948,481	\$ 988,866	\$ 1,155,282	\$ 1,119,491	\$ 1,095,090
Mortgage Loans - Total	SUB2501	\$ 807,115	\$ 846,145	\$ 806,321	\$ 808,703	\$ 800,494
Construction	PD315	\$ 23,770	\$ 28,922	\$ 27,110	\$ 37,595	\$ 28,145
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 16,822	\$ 15,578	\$ 19,167	\$ 17,503	\$ 16,460
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 629,002	\$ 635,874	\$ 603,298	\$ 593,303	\$ 605,547
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 33,849	\$ 50,568	\$ 45,520	\$ 45,385	\$ 29,867
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 18,395	\$ 13,294	\$ 25,015	\$ 14,205	\$ 14,056
Permanent - Nonresidential Property (Except Land)	PD335	\$ 79,379	\$ 75,937	\$ 78,457	\$ 87,533	\$ 93,182
Permanent - Land	PD338	\$ 5,898	\$ 25,972	\$ 7,754	\$ 13,179	\$ 13,237
Nonmortgage Loans - Commercial Loans	PD340	\$ 93,441	\$ 95,764	\$ 82,257	\$ 96,687	\$ 90,420
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 47,925	\$ 46,957	\$ 266,704	\$ 214,101	\$ 204,176
Loans on Deposits	PD361	\$ 207	\$ 162	\$ 188	\$ 266	\$ 219
Home Improvement Loans	PD363	\$ 333	\$ 558	\$ 804	\$ 716	\$ 434
Education Loans	PD365	\$ 245	\$ 802	\$ 56	\$ 45	\$ 29
Auto Loans	PD367	\$ 4,331	\$ 3,944	\$ 4,464	\$ 4,474	\$ 5,278
Mobile Home Loans	PD369	\$ 2,287	\$ 4,877	\$ 1,288	\$ 850	\$ 847
Credit Cards	PD371	\$ 35,623	\$ 32,274	\$ 254,591	\$ 203,068	\$ 193,714
Other	PD380	\$ 4,899	\$ 4,340	\$ 5,313	\$ 4,682	\$ 3,655
Memo - Troubled Debt Restructured Included Above	PD390	\$ 35,570	\$ 28,707	\$ 26,903	\$ 28,956	\$ 13,465
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 103,236	\$ 6,546	\$ 4,018	\$ 4,233	\$ 4,268

Schedule LD --- Loan Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 4,023,959	\$ 4,520,035	\$ 4,187,560	\$ 3,445,859	\$ 3,482,766

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Schedule LD --- Loan Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 2,892,894	\$ 3,239,539	\$ 3,054,970	\$ 2,684,882	\$ 2,776,270
100% and greater LTV	LD120	\$ 1,131,065	\$ 1,280,496	\$ 1,132,590	\$ 760,977	\$ 706,496
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 94,499	\$ 87,840	\$ 86,528	\$ 104,830	\$ 85,151
Past Due and Still Accruing - Total	SUB5240	\$ 54,883	\$ 35,563	\$ 39,258	\$ 64,563	\$ 27,217
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 51,274	\$ 31,608	\$ 34,998	\$ 62,420	\$ 25,579
90% up to 100% LTV	LD210	\$ 41,443	\$ 25,985	\$ 27,782	\$ 55,744	\$ 20,280
100% and greater LTV	LD220	\$ 9,831	\$ 5,623	\$ 7,216	\$ 6,676	\$ 5,299
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 3,609	\$ 3,955	\$ 4,260	\$ 2,143	\$ 1,638
90% up to 100% LTV	LD230	\$ 3,258	\$ 3,452	\$ 3,492	\$ 1,437	\$ 1,055
100% and greater LTV	LD240	\$ 351	\$ 503	\$ 768	\$ 706	\$ 583
Nonaccrual - Total	SUB5230	\$ 39,616	\$ 52,277	\$ 47,270	\$ 40,267	\$ 57,934
90% up to 100% LTV	LD250	\$ 29,680	\$ 37,608	\$ 33,749	\$ 30,528	\$ 32,531
100% and greater LTV	LD260	\$ 9,936	\$ 14,669	\$ 13,521	\$ 9,739	\$ 25,403
Net Charge-offs - Total	SUB5300	\$ 2,070	\$ 1,553	\$ 710	\$ 1,064	\$ 776
90% up to 100% LTV	LD310	\$ 1,541	\$ 867	\$ 444	\$ 229	\$ 440
100% and greater LTV	LD320	\$ 529	\$ 686	\$ 266	\$ 835	\$ 336
Purchases - Total	SUB5320	\$ 1,640,348	\$ 2,040,178	\$ 1,869,855	\$ 1,605,365	\$ 1,768,115
90% up to 100% LTV	LD410	\$ 1,158,108	\$ 1,431,850	\$ 1,578,150	\$ 1,346,898	\$ 1,445,461
100% and greater LTV	LD420	\$ 482,240	\$ 608,328	\$ 291,705	\$ 258,467	\$ 322,654
Originations - Total	SUB5330	\$ 4,689,372	\$ 3,585,332	\$ 4,795,343	\$ 2,089,641	\$ 1,888,022
90% up to 100% LTV	LD430	\$ 2,604,405	\$ 2,139,726	\$ 2,909,721	\$ 1,412,469	\$ 1,462,721
100% and greater LTV	LD440	\$ 2,084,967	\$ 1,445,606	\$ 1,885,622	\$ 677,172	\$ 425,301
Sales - Total	SUB5340	\$ 5,304,695	\$ 3,906,198	\$ 2,564,183	\$ 2,862,532	\$ 2,147,777
90% up to 100% LTV	LD450	\$ 2,904,362	\$ 2,388,267	\$ 1,716,153	\$ 2,090,187	\$ 1,704,966
100% and greater LTV	LD460	\$ 2,400,333	\$ 1,517,931	\$ 848,030	\$ 772,345	\$ 442,811

Schedule CC --- Consolidated Commitments and Contingencies		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 5,461,016	\$ 5,250,448	\$ 5,192,014	\$ 4,602,528	\$ 4,302,766
Mortgage Construction Loans	CC105	\$ 3,821,821	\$ 3,666,579	\$ 3,472,594	\$ 3,167,496	\$ 3,022,405
Other Mortgage Loans	CC115	\$ 1,639,195	\$ 1,583,869	\$ 1,719,420	\$ 1,435,032	\$ 1,280,361
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 969,051	\$ 1,009,140	\$ 1,031,385	\$ 814,294	\$ 809,114
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 12,856,656	\$ 13,945,446	\$ 9,661,291	\$ 10,372,149	\$ 9,276,459
1-4 Dwelling Units	CC280	\$ 10,006,211	\$ 11,243,534	\$ 7,149,940	\$ 8,105,585	\$ 6,967,970

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Schedule CC --- Consolidated Commitments and Contingencies		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 543,418	\$ 610,544	\$ 594,652	\$ 583,915	\$ 764,084
All Other Real Estate	CC300	\$ 2,307,027	\$ 2,091,368	\$ 1,916,699	\$ 1,682,649	\$ 1,544,405
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 1,275,952	\$ 1,391,248	\$ 981,461	\$ 1,037,917	\$ 1,203,789
Commitments Outstanding to Purchase Loans	CC320	\$ 16,722,822	\$ 11,970,451	\$ 3,911,101	\$ 4,459,181	\$ 3,634,623
Commitments Outstanding to Sell Loans	CC330	\$ 26,680,766	\$ 25,498,127	\$ 20,296,213	\$ 20,755,285	\$ 22,628,318
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 1,228,404	\$ 682,924	\$ 2,996,355	\$ 1,727,650	\$ 909,382
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 4,681,348	\$ 3,345,413	\$ 2,742,966	\$ 3,033,096	\$ 3,673,174
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 409,284	\$ 475,702	\$ 184,226	\$ 349,884	\$ 251,443
Commitments Outstanding to Sell Investment Securities	CC375	\$ 377,240	\$ 372,009	\$ 177,403	\$ 281,620	\$ 191,490
Unused Lines of Credit - Total	SUB3361	\$ 91,137,275	\$ 89,444,786	\$ 301,877,240	\$ 257,423,889	\$ 258,743,839
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 10,280,735	\$ 10,022,304	\$ 10,007,676	\$ 10,239,724	\$ 9,716,478
Commercial Lines	CC420	\$ 15,230,023	\$ 14,564,666	\$ 14,114,429	\$ 13,120,721	\$ 13,400,460
Open-End Consumer Lines - Credit Cards	CC423	\$ 65,080,646	\$ 64,298,934	\$ 277,229,442	\$ 233,525,733	\$ 235,094,089
Open-End Consumer Lines - Other	CC425	\$ 545,871	\$ 558,882	\$ 525,693	\$ 537,711	\$ 532,812
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 3,052,952	\$ 2,808,937	\$ 2,700,842	\$ 2,343,721	\$ 2,021,674
Commercial	CC430	\$ 541,731	\$ 445,650	\$ 464,569	\$ 312,747	\$ 203,644
Standby, Not Included on CC465 or CC468	CC435	\$ 2,511,221	\$ 2,363,287	\$ 2,236,273	\$ 2,030,974	\$ 1,818,030
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 3,095,079	\$ 3,073,208	\$ 3,189,262	\$ 2,953,070	\$ 2,913,574
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 11,943	\$ 14,095	\$ 14,637	\$ 16,226	\$ 17,869
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 610,944	\$ 645,509	\$ 692,055	\$ 506,552	\$ 489,987
Other Contingent Liabilities	CC480	\$ 4,834,043	\$ 560,904	\$ 553,668	\$ 1,093,026	\$ 701,992
Contingent Assets	CC490	\$ 229,889	\$ 227,157	\$ 196,687	\$ 141,702	\$ 98,099

Schedule CF --- Consolidated Cash Flow Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 12,836,508	\$ 15,279,400	\$ 13,188,587	\$ 10,699,808	\$ 14,443,182
Pass-Through Securities	CF143	\$ 6,692,736	\$ 6,111,508	\$ 7,582,221	\$ 5,450,434	\$ 8,619,957
Other Mortgage-Backed Securities	CF153	\$ 6,143,772	\$ 9,167,892	\$ 5,606,366	\$ 5,249,374	\$ 5,823,225
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 5,355,901	\$ 6,152,850	\$ 8,584,303	\$ 6,188,160	\$ 4,557,764
Pass-Through Securities	CF145	\$ 4,848,766	\$ 4,268,056	\$ 7,547,978	\$ 5,442,579	\$ 4,273,723
Other Mortgage-Backed Securities	CF155	\$ 507,135	\$ 1,884,794	\$ 1,036,325	\$ 745,581	\$ 284,041
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 7,480,607	\$ 9,126,550	\$ 4,604,284	\$ 4,511,648	\$ 9,885,418

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Schedule CF --- Consolidated Cash Flow Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 1,721,912	\$- 1,667,439	\$- 1,760,322	\$- 1,015,150	\$- 2,966,596
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 2,923,266	\$- 2,415,661	\$- 2,429,801	\$- 2,022,646	\$- 4,422,910
Mortgage Loans Disbursed - Total	SUB3831	\$ 39,403,210	\$ 35,312,149	\$ 37,619,057	\$ 32,122,259	\$ 44,071,391
Construction Loans - Total	SUB3840	\$ 1,737,267	\$ 1,454,676	\$ 1,626,210	\$ 1,474,971	\$ 1,425,715
1-4 Dwelling Units	CF190	\$ 1,231,685	\$ 1,055,100	\$ 1,218,277	\$ 1,039,801	\$ 1,032,207
Multifamily (5 or more) Dwelling Units	CF200	\$ 259,106	\$ 204,148	\$ 174,884	\$ 193,496	\$ 177,759
Nonresidential	CF210	\$ 246,476	\$ 195,428	\$ 233,049	\$ 241,674	\$ 215,749
Permanent Loans - Total	SUB3851	\$ 37,665,943	\$ 33,857,473	\$ 35,992,847	\$ 30,647,288	\$ 42,645,676
1-4 Dwelling Units	CF225	\$ 34,649,130	\$ 31,360,238	\$ 32,201,822	\$ 27,383,600	\$ 38,876,018
Multifamily (5 or more) Dwelling Units	CF245	\$ 803,086	\$ 623,411	\$ 663,891	\$ 785,911	\$ 808,382
Nonresidential (Except Land)	CF260	\$ 1,707,958	\$ 1,289,147	\$ 2,562,650	\$ 1,995,764	\$ 2,593,296
Land	CF270	\$ 505,769	\$ 584,677	\$ 564,484	\$ 482,013	\$ 367,980
Loans and Participations Purchased - Total	SUB3880	\$ 43,738,562	\$ 32,854,829	\$ 30,349,703	\$ 29,930,492	\$ 22,861,244
Secured by 1-4 Dwelling Units	CF280	\$ 42,079,365	\$ 31,276,154	\$ 30,246,239	\$ 29,878,479	\$ 22,812,855
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 22,175	\$ 14,429	\$ 16,433	\$ 20,825	\$ 21,925
Secured by Nonresidential	CF300	\$ 1,637,022	\$ 1,564,246	\$ 87,031	\$ 31,188	\$ 26,464
Loans and Participations Sold - Total	SUB3890	\$ 59,929,045	\$ 45,589,143	\$ 42,435,219	\$ 41,501,418	\$ 40,992,052
Secured by 1-4 Dwelling Units	CF310	\$ 57,397,297	\$ 44,966,162	\$ 41,303,855	\$ 40,582,041	\$ 39,534,857
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 182,364	\$ 234,792	\$ 251,062	\$ 119,726	\$ 185,808
Secured by Nonresidential	CF330	\$ 2,349,384	\$ 388,189	\$ 880,302	\$ 799,651	\$ 1,271,387
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 16,190,483	\$- 12,734,314	\$- 12,085,516	\$- 11,570,926	\$- 18,130,808
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 14,302,913	\$ 14,023,140	\$ 14,335,041	\$ 13,235,171	\$ 15,205,713
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 401,483	\$- 534,744	\$- 159,114	\$- 209,689	\$- 543,421
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 5,404,514	\$ 9,008,177	\$ 9,985,173	\$ 7,826,120	\$ 11,805,248
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 8,508,331	\$ 8,019,951	\$ 11,039,386	\$ 7,106,473	\$ 10,191,449
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 12,184,570	\$ 9,002,670	\$ 11,516,185	\$ 10,039,582	\$ 9,530,890
Commercial	CF390	\$ 7,393,803	\$ 5,060,974	\$ 5,494,635	\$ 5,018,315	\$ 4,708,740
Consumer	CF400	\$ 4,790,767	\$ 3,941,696	\$ 6,021,550	\$ 5,021,267	\$ 4,822,150
Nonmortgage Loans - Sales - Total	SUB3915	\$ 3,974,525	\$ 2,269,975	\$ 3,241,952	\$ 2,362,482	\$ 2,463,418
Commercial	CF395	\$ 43,871	\$ 266,153	\$ 174,001	\$ 127,376	\$ 77,534
Consumer	CF405	\$ 3,930,654	\$ 2,003,822	\$ 3,067,951	\$ 2,235,106	\$ 2,385,884

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Schedule CF --- Consolidated Cash Flow Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 8,210,045	\$ 6,732,695	\$ 8,274,233	\$ 7,677,100	\$ 7,067,472
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 4,983,854	\$ 7,733,541	\$ 3,872,901	\$ 5,022,846	\$ 7,000,217
New Deposits Received less Deposits Withdrawn	CF420	\$ 4,010,862	\$ 6,901,112	\$ 3,064,706	\$ 4,241,482	\$ 6,312,002
Interest Credited to Deposits	CF430	\$ 972,992	\$ 832,429	\$ 808,195	\$ 781,364	\$ 688,215
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 79,767	\$ 2,330,852	\$- 38,149	\$ 5,211,968	\$ 120,874

Schedule DI --- Consolidated Deposit Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 17,203,178	\$ 15,412,615	\$ 12,843,299	\$ 13,193,712	\$ 11,892,188
Fully Insured	DI100	\$ 16,428,053	\$ 14,618,854	\$ 12,172,533	\$ 12,455,528	\$ 11,297,024
Other	DI110	\$ 775,125	\$ 793,761	\$ 670,766	\$ 738,184	\$ 595,164
Deposits with Balances - \$100,000 or Less	DI120	\$ 142,922,551	\$ 139,954,777	\$ 133,203,060	\$ 131,992,311	\$ 126,140,448
Deposits with Balances - Greater than \$100,000	DI130	\$ 64,507,834	\$ 63,266,631	\$ 62,156,793	\$ 59,771,301	\$ 54,826,987
Number of Deposit Accounts - Total	SUB4062	25,053,371	24,143,617	22,960,573	22,657,714	21,115,490
Balances of \$100,000 or Less	DI150	24,769,890	23,862,758	22,686,186	22,389,525	20,864,166
Balances Greater than \$100,000	DI160	283,481	280,859	274,387	268,189	251,324
IRA/Keogh Accounts	DI200	\$ 12,413,966	\$ 12,075,213	\$ 11,410,833	\$ 11,381,586	\$ 11,197,527
Uninsured Deposits	DI210	\$ 41,802,430	\$ 41,472,501	\$ 39,063,871	\$ 36,859,356	\$ 27,714,469
Preferred Deposits	DI220	\$ 2,899,985	\$ 2,943,137	\$ 2,869,211	\$ 2,978,160	\$ 2,444,435
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 30,914,929	\$ 39,475,914	\$ 39,380,137	\$ 39,114,150	\$ 37,948,575
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 65,664,921	\$ 54,832,450	\$ 50,706,973	\$ 49,122,283	\$ 44,138,413
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 28,115,828	\$ 28,825,466	\$ 29,338,649	\$ 28,544,715	\$ 27,869,469
Deposits & Escrows - Time Deposits	DI340	\$ 82,734,691	\$ 80,087,577	\$ 75,934,116	\$ 74,982,479	\$ 71,010,992
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 12,524,347	\$ 12,539,799	\$ 12,131,576	\$ 12,127,846	\$ 11,856,691
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 36,242	\$ 82,161	\$ 87,276	\$ 81,798	\$ 93,906
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 2,360,395	\$ 1,038,724	\$ 1,676,016	\$ 2,204,757	\$ 1,122,828
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 1,135,423	\$ 1,453,930	\$ 1,149,682	\$ 599,201	\$ 860,225
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 485,611	\$ 761,197	\$ 591,363	\$ 369,935	\$ 0

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Schedule DI --- Consolidated Deposit Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 100	\$ 100	\$ 100	\$ 100	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 1,429	\$ 251,752	\$ 256,870	\$ 196,156	\$ 169,625
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 141	\$ 100	\$ 167	\$ 101	\$ 144
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 94,811	\$ 4,804,499	\$ 476,613	\$ 5,230,245	\$ 262,525
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 23,319	\$ 535,548	\$ 476,613	\$ 3,100,308	\$ 98,457
Total deposits sold or transferred during the quarter	DI760	\$ 60,623	\$ 0	\$ 5,411	\$ 15,377	\$ 5,518

Schedule SI --- Consolidated Supplemental Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	49,021	49,299	52,980	51,767	48,084
Assets Held in Trading Accounts	SI375	\$ 79,271	\$ 188,162	\$ 208,279	\$ 132,902	\$ 92,889
Available-for-Sale Securities	SI385	\$ 67,824,444	\$ 61,456,455	\$ 56,489,730	\$ 56,957,876	\$ 56,245,791
Assets Held for Sale	SI387	\$ 28,396,037	\$ 26,369,163	\$ 23,667,421	\$ 22,221,964	\$ 24,519,303
Loans Serviced for Others	SI390	\$ 186,090,236	\$ 212,728,350	\$ 210,938,740	\$ 201,471,898	\$ 195,665,156
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 26,582	\$ 29,259	\$ 31,191	\$ 31,421	\$ 32,478
Other Residual Interests	SI404	\$ 60,734	\$ 60,799	\$ 61,095	\$ 60,970	\$ 60,568
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	87.14%	85.72%	86.80%	86.35%	85.33%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	86.95%	86.07%	86.81%	86.53%	85.11%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	86.98%	85.84%	86.29%	86.43%	85.73%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	75.20%	75.43%	77.63%	72.14%	73.91%
Do you meet the DBLA business operations test?	SI586	6 [Yes]	7 [Yes]	7 [Yes]	7 [Yes]	8 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 5,981,419	\$ 6,122,214	\$ 6,065,438	\$ 6,126,913	\$ 6,031,822
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 398,166	\$ 391,305	\$ 397,551	\$ 386,273	\$ 314,697
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	341	405	1,503	3,359	662
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Beginning Equity Capital	SI600	\$ 32,393,773	\$ 29,791,253	\$ 32,017,870	\$ 29,159,446	\$ 29,014,748
Net Income (Loss) (SO91)	SI610	\$ 1,119,501	\$ 1,011,739	\$ 1,095,071	\$ 1,100,011	\$ 1,029,943
Dividends Declared - Preferred Stock	SI620	\$ 7	\$ 11	\$ 48	\$ 129	\$ 13
Dividends Declared - Common Stock	SI630	\$ 528,657	\$ 472,939	\$ 530,416	\$ 454,987	\$ 603,323
Stock Issued	SI640	\$ 37,860	\$ 121,842	\$ 12,122	\$ 24,532	\$ 15,174
Stock Retired	SI650	\$ 660	\$ 0	\$ 0	\$ 10	\$ 931
Capital Contributions (Where No Stock is Issued)	SI655	\$ 3,183,284	\$ 2,126,927	\$ 576,450	\$ 120,754	\$ 658,920
New Basis Accounting Adjustments	SI660	\$ 85	\$ 525,148	\$ 0	\$ 13	\$ - 9,229
Other Comprehensive Income	SI662	\$ 307,948	\$ - 339,895	\$ - 3,229	\$ 426,583	\$ - 872,182
Prior Period Adjustments	SI668	\$ 4,069	\$ - 15,089	\$ 7,494	\$ - 447	\$ 1,273
Other Adjustments	SI671	\$ - 3,299	\$ - 16,196	\$ 13,132	\$ 1,689,314	\$ 5,876
Ending Equity Capital (SC80)	SI680	\$ 36,513,897	\$ 32,732,779	\$ 33,188,446	\$ 32,065,080	\$ 29,240,256
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 1,496,507	\$ 1,188,321	\$ 1,473,655	\$ 438,463	\$ 574,008
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 9,460,620	\$ 7,811,653	\$ 8,877,654	\$ 4,361,055	\$ 7,688,209
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	48 [Yes]	44 [Yes]	46 [Yes]	44 [Yes]	45 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 393,903	\$ 357,991	\$ 312,900	\$ 224,335	\$ 201,025
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 42,455	\$ 38,836	\$ 35,845	\$ 30,908	\$ 28,499
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 339,583,855	\$ 323,219,236	\$ 323,189,277	\$ 312,337,224	\$ 287,790,223
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 22,274,385	\$ 21,572,149	\$ 23,452,937	\$ 24,912,308	\$ 24,638,128
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 273,464,250	\$ 257,982,359	\$ 248,265,454	\$ 237,791,811	\$ 215,708,066
Nonmortgage Loans	SI885	\$ 24,436,358	\$ 23,961,176	\$ 31,542,360	\$ 30,547,302	\$ 29,269,118
Deposits and Excrows	SI890	\$ 196,950,182	\$ 186,366,139	\$ 184,599,791	\$ 179,459,327	\$ 168,596,869
Total Borrowings	SI895	\$ 96,286,112	\$ 90,444,131	\$ 89,200,233	\$ 86,232,434	\$ 75,248,257
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	123	92	121	117	133
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 21,459	\$ 494,047	\$ 22,704	\$ 12,434	\$ 15,434
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.72	6.01	5.40	5.35	4.87
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.58	7.56	6.93	7.43	7.83

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Schedule SQ --- Consolidated Supplemental Questions		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	3	5	2	3	2
1st time incl asset/liab from branch/bulk dep purch?	SQ110	1	3	2	3	2
Change in Control of Association?	SQ130	2	1	1	3	4
Merger Accounted for under the Purchase Method?	SQ160	2	5	2	3	3
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	4	8	6	8	6
Any Outstanding Futures or Options Positions?	SQ310	4	4	5	5	6
Does Association Have Subchapter S in effect this year?	SQ320	11	11	10	10	10
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	133	124	119	119	111

Schedule SB --- Consolidated Small Business Loans		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Do you have any small business loans to report in this sched?	SB010	229 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	237 [Yes]
Do you have any farm or agriculture loans?	SB100	51 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	54 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	17 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	19 [Yes]
Number of Loans on SC260	SB200	587	N/A	N/A	N/A	728
Number of Loans on SC300, SC303, and SC306	SB210	2,667	N/A	N/A	N/A	602
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	6,946	N/A	N/A	N/A	7,465
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 329,703	N/A	N/A	N/A	\$ 331,102
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	8,924	N/A	N/A	N/A	8,149
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 1,246,750	N/A	N/A	N/A	\$ 1,143,751
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	11,861	N/A	N/A	N/A	9,592
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 5,489,788	N/A	N/A	N/A	\$ 4,215,640
Nonfarm Comml Lns Orig at \$100,000 or Less - Number	SB400	70,473	N/A	N/A	N/A	54,120
Nonfarm Comml Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 1,461,696	N/A	N/A	N/A	\$ 1,404,132
Nonfarm Comml Lns Orig at \$100-250,000 - Number	SB420	9,229	N/A	N/A	N/A	8,303
Nonfarm Comml Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 1,050,776	N/A	N/A	N/A	\$ 940,679
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Number	SB440	6,990	N/A	N/A	N/A	6,039

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Schedule SB --- Consolidated Small Business Loans		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Outst Bal	SB450	\$ 2,365,482	N/A	N/A	N/A	\$ 1,937,009
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	538	N/A	N/A	N/A	537
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 24,034	N/A	N/A	N/A	\$ 22,726
Farm Mortgages Orig at \$100-250,000 - Number	SB520	361	N/A	N/A	N/A	328
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 45,149	N/A	N/A	N/A	\$ 41,287
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	123	N/A	N/A	N/A	122
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 41,768	N/A	N/A	N/A	\$ 40,698
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	190	N/A	N/A	N/A	211
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 3,601	N/A	N/A	N/A	\$ 4,761
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	17	N/A	N/A	N/A	27
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 2,138	N/A	N/A	N/A	\$ 3,104
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	6	N/A	N/A	N/A	10
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 1,374	N/A	N/A	N/A	\$ 2,963

Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	30 [Yes]	31 [Yes]	30 [Yes]	30 [Yes]	32 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	27 [Yes]	27 [Yes]	26 [Yes]	26 [Yes]	27 [Yes]
Do you have any activity to report on this schedule?	FS130	27 [Yes]	27 [Yes]	26 [Yes]	26 [Yes]	27 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 331,670,997	\$ 322,912,537	\$ 323,824,136	\$ 300,427,274	\$ 375,467,114
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 20,281,560	\$ 20,331,357	\$ 20,848,119	\$ 20,245,919	\$ 20,196,512
Personal Trust and Agency Accounts	FS210	\$ 13,081,628	\$ 12,807,100	\$ 13,302,273	\$ 12,106,546	\$ 12,086,928
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 1,147,110	\$ 1,156,857	\$ 1,084,898	\$ 1,008,132	\$ 944,500
Employee Benefit - Defined Contribution	FS220	\$ 278,639	\$ 289,525	\$ 225,908	\$ 232,123	\$ 215,165
Employee Benefit - Defined Benefit	FS230	\$ 148,746	\$ 169,751	\$ 166,597	\$ 158,140	\$ 148,755
Other Retirement Accounts	FS240	\$ 719,725	\$ 697,581	\$ 692,393	\$ 617,869	\$ 580,580
Corporate Trust and Agency Accounts	FS250	\$ 116,626	\$ 135,070	\$ 17,615	\$ 19,681	\$ 16,670
Investment Management Agency Accounts	FS260	\$ 3,333,897	\$ 3,287,321	\$ 3,407,533	\$ 3,201,411	\$ 3,024,576
Other Fiduciary Accounts	FS270	\$ 2,602,299	\$ 2,945,009	\$ 3,035,800	\$ 3,910,149	\$ 4,123,838
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 141,608,796	\$ 138,455,114	\$ 136,532,219	\$ 127,200,010	\$ 125,502,278
Personal Trust and Agency Accounts	FS211	\$ 2,186,274	\$ 2,027,628	\$ 2,048,594	\$ 1,887,211	\$ 1,948,337
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 139,350,657	\$ 136,383,948	\$ 134,267,434	\$ 125,284,183	\$ 123,526,247
Employee Benefit - Defined Contribution	FS221	\$ 120,140,553	\$ 117,525,625	\$ 115,416,058	\$ 105,646,545	\$ 105,489,149
Employee Benefit - Defined Benefit	FS231	\$ 16,813,698	\$ 16,501,249	\$ 16,506,354	\$ 14,874,210	\$ 14,475,226
Other Retirement Accounts	FS241	\$ 2,396,406	\$ 2,357,074	\$ 2,345,022	\$ 4,763,428	\$ 3,561,872
Corporate Trust and Agency Accounts	FS251	\$ 29,324	\$ 4,291	\$ 181,341	\$ 4,259	\$ 4,250
Other Fiduciary Accounts	FS271	\$ 42,541	\$ 39,247	\$ 34,850	\$ 24,357	\$ 23,444
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 169,780,641	\$ 164,126,066	\$ 166,443,798	\$ 152,981,345	\$ 229,768,324
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	26,359	26,079	25,729	25,469	25,651
Personal Trust and Agency Accounts	FS212	20,062	19,995	19,877	19,775	20,301
Retirement-related Trust and Agency Accounts - Total	SUB6120	2,025	1,837	1,749	1,661	1,522
Employee Benefit - Defined Contribution	FS222	189	166	172	181	162
Employee Benefit - Defined Benefit	FS232	16	74	24	12	13
Other Retirement Accounts	FS242	1,820	1,597	1,553	1,468	1,347
Corporate Trust and Agency Accounts	FS252	64	69	15	31	24
Investment Management Agency Accounts	FS262	4,157	4,128	4,045	3,974	3,768
Other Fiduciary Accounts	FS272	51	50	43	28	36
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	65,347	61,267	62,550	64,845	66,339
Personal Trust and Agency Accounts	FS213	2,561	2,590	2,633	2,898	3,013
Retirement-related Trust and Agency Accounts - Total	SUB6130	62,745	58,651	59,894	61,936	63,305
Employee Benefit - Defined Contribution	FS223	11,243	11,554	11,827	11,911	11,966
Employee Benefit - Defined Benefit	FS233	2,130	2,097	2,098	2,308	2,303
Other Retirement Accounts	FS243	49,372	45,000	45,969	47,717	49,036
Corporate Trust and Agency Accounts	FS253	13	2	3	2	2
Other Fiduciary Accounts	FS273	28	24	20	9	19
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	520,166	527,099	526,660	529,322	531,230
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 227,851	\$ 112,814	\$ 431,741	\$ 309,541	\$ 206,752
Personal Trust and Agency Accounts	FS310	\$ 70,274	\$ 35,144	\$ 136,105	\$ 99,988	\$ 68,468
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 17,263	\$ 16,515	\$ 58,027	\$ 43,312	\$ 28,423
Employee Benefit - Defined Contribution	FS320	\$ 11,059	\$ 13,311	\$ 46,367	\$ 33,861	\$ 22,459

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Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS330	\$ 3,642	\$ 1,807	\$ 6,621	\$ 4,662	\$ 3,164
Other Retirement Accounts	FS340	\$ 2,562	\$ 1,397	\$ 5,039	\$ 4,789	\$ 2,800
Corporate Trust and Agency Accounts	FS350	\$ 67	\$ 19	\$ 158	\$ 24	\$ 14
Investment Management Agency Accounts	FS360	\$ 12,872	\$ 6,751	\$ 25,707	\$ 16,435	\$ 10,638
Other Fiduciary Accounts	FS370	\$ 3,228	\$ 1,742	\$ 7,586	\$ 4,052	\$ 2,610
Custody and Safekeeping Accounts	FS380	\$ 122,881	\$ 52,526	\$ 165,960	\$ 117,025	\$ 76,023
Other Fiduciary and Related Services	FS390	\$ 1,266	\$ 117	\$ 38,198	\$ 28,705	\$ 20,576
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 76,487	\$ 16,699	\$ 367,917	\$ 113,150	\$ 30,721
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 6	\$ 6	\$ 3,528	\$ 935	\$ 858
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 10,945	\$ 4,803	\$ 3,793	\$ 2,015	\$ 1,711
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 162,303	\$ 100,912	\$ 64,089	\$ 197,471	\$ 176,884
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 3,798,115	\$ 3,665,738	\$ 13,302,271	\$ 3,434,892	\$ 4,661,181
Non-Interest-Bearing Deposits	FS410	\$- 303	\$ 89	\$- 23,488	\$ 69	\$ 25
Interest-Bearing Deposits	FS415	\$ 3,065	\$ 1,600	\$ 43,465	\$ 1,432	\$ 19,613
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 196,304	\$ 199,075	\$ 1,095,061	\$ 240,486	\$ 264,155
State, County and Municipal Obligations	FS425	\$ 387,862	\$ 368,315	\$ 1,517,097	\$ 374,909	\$ 385,394
Money Market Mutual Funds	FS430	\$ 303,582	\$ 295,248	\$ 964,018	\$ 325,141	\$ 343,163
Other Short-term Obligations	FS435	\$ 42,456	\$ 52,739	\$ 66,102	\$ 41,737	\$ 27,000
Other Notes and Bonds	FS440	\$ 224,022	\$ 244,449	\$ 775,420	\$ 218,492	\$ 225,004
Common and Preferred Stock	FS445	\$ 2,324,665	\$ 2,199,834	\$ 8,187,369	\$ 2,105,753	\$ 3,259,369
Real Estate Mortgages	FS450	\$ 2,887	\$ 3,039	\$ 7,181	\$ 2,745	\$ 3,809
Real Estate	FS455	\$ 50,457	\$ 45,050	\$ 200,097	\$ 40,808	\$ 41,313
Miscellaneous Assets	FS460	\$ 263,118	\$ 256,300	\$ 469,949	\$ 83,320	\$ 92,336
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	7	7	17	7	7
Domestic Equity	FS610	3	3	10	3	3

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Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
International/Global Equity	FS620	0	0	2	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	2	2	3	2	2
Municipal Bond	FS650	1	1	1	1	1
Short-Term Investments/Money Market	FS660	1	1	1	1	1
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 179,611	\$ 179,550	\$ 3,180,731	\$ 185,401	\$ 189,964
Domestic Equity	FS615	\$ 78,481	\$ 77,692	\$ 1,607,374	\$ 79,708	\$ 79,659
International/Global Equity	FS625	\$ 0	\$ 0	\$ 1,317,318	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 85,230	\$ 86,171	\$ 239,959	\$ 89,127	\$ 93,435
Municipal Bond	FS655	\$ 15,797	\$ 15,584	\$ 15,978	\$ 16,464	\$ 16,768
Short-Term Investments/Money Market	FS665	\$ 103	\$ 103	\$ 102	\$ 102	\$ 102
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 9	\$ 6	\$ 3,517	\$ 935	\$ 856
Personal Trust and Agency Accounts	FS710	\$ 9	\$ 6	\$ 3,510	\$ 935	\$ 856
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 7	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 14	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 14	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 3	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 3	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						

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Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Capital (SC80)	CCR100	\$ 36,513,894	\$ 32,732,803	\$ 33,188,465	\$ 32,065,101	\$ 29,240,266
Equity Capital Deductions - Total	SUB1631	\$ 4,934,238	\$ 4,992,202	\$ 4,363,316	\$ 4,240,371	\$ 3,058,685
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 19,279	\$ 20,066	\$ 20,164	\$ 8,141	\$ 8,061
Goodwill and Certain Other Intangible Assets	CCR115	\$ 4,895,266	\$ 4,909,337	\$ 4,282,641	\$ 4,175,206	\$ 2,991,569
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 19,496	\$ 62,546	\$ 60,510	\$ 57,023	\$ 58,991
Other	CCR134	\$ 197	\$ 253	\$ 1	\$ 1	\$ 64
Equity Capital Additions - Total	SUB1641	\$ 307,983	\$ 613,878	\$ 284,268	\$ 257,896	\$ 675,969
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 165,698	\$ 471,938	\$ 142,776	\$ 116,739	\$ 535,216
Qualifying Intangible Assets	CCR185	\$ 1,249	\$ 1,219	\$ 1,431	\$ 1,412	\$ 1,384
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 140,999	\$ 140,669	\$ 139,993	\$ 139,662	\$ 139,334
Other	CCR195	\$ 37	\$ 52	\$ 68	\$ 83	\$ 35
Tier 1 (Core) Capital	CCR20	\$ 31,887,639	\$ 28,354,479	\$ 29,109,417	\$ 28,082,626	\$ 26,857,550
Total Assets (SC60)	CCR205	\$ 347,173,553	\$ 334,078,088	\$ 329,114,308	\$ 317,635,749	\$ 301,915,388
Asset Deductions - Total	SUB1651	\$ 4,941,268	\$ 5,003,330	\$ 4,374,806	\$ 4,238,922	\$ 3,056,930
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 25,080	\$ 31,449	\$ 31,656	\$ 6,696	\$ 6,522
Goodwill and Certain Other Intangible Assets	CCR265	\$ 4,896,692	\$ 4,909,334	\$ 4,282,640	\$ 4,175,203	\$ 2,991,417
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 19,496	\$ 62,547	\$ 60,510	\$ 57,023	\$ 58,991
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 161,690	\$ 604,737	\$ 111,036	\$ 56,833	\$ 639,579
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 160,404	\$ 603,466	\$ 109,537	\$ 55,338	\$ 638,160
Qualifying Intangible Assets	CCR285	\$ 1,249	\$ 1,219	\$ 1,431	\$ 1,412	\$ 1,384
Other	CCR290	\$ 37	\$ 52	\$ 68	\$ 83	\$ 35
Adjusted Total Assets	CCR25	\$ 342,393,975	\$ 329,679,495	\$ 324,850,538	\$ 313,453,660	\$ 299,498,037
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 13,569,719	\$ 13,084,896	\$ 12,836,374	\$ 11,988,385	\$ 11,846,699
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 31,887,639	\$ 28,354,479	\$ 29,109,417	\$ 28,082,626	\$ 26,857,550
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 39,129	\$ 40,235	\$ 50,290	\$ 43,788	\$ 42,022
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 998,844	\$ 996,536	\$ 994,429	\$ 994,323	\$ 994,219
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 1,424,385	\$ 1,455,947	\$ 1,531,136	\$ 1,487,804	\$ 1,373,743
Tier 2 Capital - Other	CCR355	\$ 158	\$ 210	\$ 164	\$ 213	\$ 194
Tier 2 (Supplementary) Capital	CCR33	\$ 2,462,516	\$ 2,492,928	\$ 2,576,019	\$ 2,526,128	\$ 2,410,178
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 2,462,516	\$ 2,492,928	\$ 2,576,019	\$ 2,526,128	\$ 2,410,178
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 38,468	\$ 40,582	\$ 36,379	\$ 76,791	\$ 80,261
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 78,840	\$ 79,200	\$ 79,896	\$ 78,057	\$ 76,175
Total Risk-Based Capital	CCR39	\$ 34,232,847	\$ 30,727,625	\$ 31,569,161	\$ 30,453,906	\$ 29,111,292
0% R/W Category - Cash	CCR400	\$ 1,356,262	\$ 1,161,204	\$ 1,426,507	\$ 1,323,496	\$ 1,345,267
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 6,212,154	\$ 6,047,806	\$ 5,355,346	\$ 5,516,639	\$ 5,816,007
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 52,111	\$ 18,496	\$ 13,524	\$ 8,726	\$ 8,769
0% R/W Category - Other	CCR415	\$ 538,592	\$ 643,342	\$ 748,361	\$ 921,288	\$ 1,065,296
0% R/W Category - Assets Total	CCR420	\$ 8,159,119	\$ 7,870,848	\$ 7,543,738	\$ 7,770,149	\$ 8,235,339
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 66,468,506	\$ 48,231,099	\$ 47,524,277	\$ 49,420,502	\$ 50,701,620
20% R/W Category - Claims on FHLBs	CCR435	\$ 6,794,800	\$ 6,605,365	\$ 6,578,205	\$ 6,662,608	\$ 6,991,630
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 2,932,080	\$ 2,319,466	\$ 2,296,391	\$ 2,412,547	\$ 2,278,871
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 3,786,575	\$ 4,436,340	\$ 5,897,326	\$ 6,002,108	\$ 5,651,019
20% R/W Category - Other	CCR450	\$ 13,051,916	\$ 9,456,765	\$ 9,583,823	\$ 9,769,576	\$ 12,083,811
20% R/W Category - Assets Total	CCR455	\$ 93,033,877	\$ 71,049,035	\$ 71,880,022	\$ 74,267,341	\$ 77,706,951
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 18,606,769	\$ 14,209,809	\$ 14,376,008	\$ 14,853,463	\$ 15,541,386
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 152,815,967	\$ 146,003,103	\$ 138,601,435	\$ 130,153,989	\$ 120,210,601
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 3,537,190	\$ 3,462,738	\$ 3,423,436	\$ 4,069,788	\$ 3,804,307
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 56,534	\$ 16,294,632	\$ 11,834,858	\$ 9,398,642	\$ 7,264,089
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 123,144	\$ 114,641	\$ 153,207	\$ 153,631	\$ 165,309
50% R/W Category - Other	CCR480	\$ 665,531	\$ 657,523	\$ 950,989	\$ 935,048	\$ 849,864
50% R/W Category - Assets Total	CCR485	\$ 157,198,366	\$ 166,532,637	\$ 154,963,925	\$ 144,711,098	\$ 132,294,170
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 78,599,246	\$ 83,266,378	\$ 77,482,031	\$ 72,355,615	\$ 66,147,154
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 1,737,160	\$ 2,031,337	\$ 2,339,941	\$ 3,732,456	\$ 8,153,221

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Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - All Other Assets	CCR506	\$ 98,837,750	\$ 98,868,290	\$ 104,228,439	\$ 97,504,454	\$ 85,808,538
100% R/W Category - Assets Total	CCR510	\$ 100,574,910	\$ 100,899,627	\$ 106,568,380	\$ 101,236,910	\$ 93,961,759
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 100,574,910	\$ 100,899,627	\$ 106,568,380	\$ 101,236,910	\$ 93,961,759
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 880	\$ 817	\$ 1,295	\$ 1,500	\$ 3,203
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 11,001	\$ 10,214	\$ 16,189	\$ 18,752	\$ 40,038
Assets to Risk-Weight	CCR64	\$ 358,967,152	\$ 346,352,964	\$ 340,957,360	\$ 327,986,998	\$ 312,201,422
Subtotal Risk-Weighted Assets	CCR75	\$ 197,791,881	\$ 198,385,977	\$ 198,442,549	\$ 188,464,687	\$ 175,690,290
Excess Allowances for Loan and Lease Losses	CCR530	\$ 91,277	\$ 97,848	\$ 274,997	\$ 286,476	\$ 284,332
Total Risk-Weighted Assets	CCR78	\$ 197,700,604	\$ 198,288,129	\$ 198,167,552	\$ 188,178,211	\$ 175,405,958
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 15,816,007	\$ 15,862,962	\$ 15,853,394	\$ 15,054,250	\$ 14,032,465
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	9.31%	8.60%	8.96%	8.96%	8.97%
Total Risk-Based Capital Ratio	CCR820	17.32%	15.50%	15.93%	16.18%	16.60%
Tier 1 Risk-Based Capital Ratio	CCR830	16.09%	14.26%	14.65%	14.88%	15.27%
Tangible Equity Ratio	CCR840	9.31%	8.60%	8.96%	8.96%	8.97%

***Note**

Some OTS-regulated thrifts file a consolidated Thrift Financial Report (TFR) that includes data for a subsidiary thrift, which also files its own TFR separately. Subsidiary thrifts are those that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the parent thrift and its subsidiary are in the same aggregate group. This exclusion prevents double-counting of subsidiaries' data.