

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:01 AM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
March 2007

***** PUBLIC *****

Description		Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Number of Regulated Institutions		46	46	44
Schedule NS --- Optional Narrative Statement				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	2	1
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
ASSETS				
Cash, Deposits and Investment Securities - Total	SC11	\$ 5,406,213	\$ 5,007,887	\$ 6,120,793
Cash and Non-Interest-Earning Deposits	SC110	\$ 589,798	\$ 734,716	\$ 611,913
Interest-Earning Deposits in FHLBs	SC112	\$ 324,992	\$ 253,130	\$ 247,302
Other Interest-Earning Deposits	SC118	\$ 218,654	\$ 183,633	\$ 698,883
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 726,393	\$ 354,262	\$ 761,113
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 2,150,849	\$ 2,169,711	\$ 2,365,121
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 293,704	\$ 324,509	\$ 319,169
State and Municipal Obligations	SC180	\$ 661,495	\$ 617,019	\$ 635,840
Securities Backed by Nonmortgage Loans	SC182	\$ 77	\$ 112,496	\$ 34,991
Other Investment Securities	SC185	\$ 399,429	\$ 222,116	\$ 400,009
Accrued Interest Receivable	SC191	\$ 40,822	\$ 36,295	\$ 46,452
Mortgage-Backed Securities - Gross	SUB0072	\$ 9,799,500	\$ 9,905,213	\$ 9,020,015
Mortgage-Backed Securities - Total	SC22	\$ 9,799,500	\$ 9,905,213	\$ 9,020,015
Pass-Through - Total	SUB0073	\$ 1,813,944	\$ 2,208,880	\$ 2,199,454
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 1,809,436	\$ 1,858,629	\$ 1,979,716
Other Pass-Through	SC215	\$ 4,508	\$ 350,251	\$ 219,738
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 7,952,347	\$ 7,661,326	\$ 6,788,563
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 5,317,282	\$ 5,506,143	\$ 5,760,901
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 282,210	\$ 280,317	\$ 293,880
Other	SC222	\$ 2,352,855	\$ 1,874,866	\$ 733,782
Accrued Interest Receivable	SC228	\$ 33,209	\$ 35,007	\$ 31,998

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 22, 2007, 10:01 AM

TFR Industry Aggregate Report
 93036 - OTS-Regulated: New York
 March 2007

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 46,868,526	\$ 46,759,408	\$ 42,960,720
Mortgage Loans - Total	SC26	\$ 46,619,891	\$ 46,519,794	\$ 42,714,844
Construction Loans - Total	SUB0100	\$ 1,488,614	\$ 1,559,390	\$ 1,517,994
Residential - Total	SUB0110	\$ 1,190,319	\$ 1,267,820	\$ 1,260,080
1-4 Dwelling Units	SC230	\$ 568,212	\$ 651,534	\$ 646,343
Multifamily (5 or more) Dwelling Units	SC235	\$ 622,107	\$ 616,286	\$ 613,737
Nonresidential Property	SC240	\$ 298,295	\$ 291,570	\$ 257,914
Permanent Loans - Total	SUB0121	\$ 45,180,127	\$ 44,994,183	\$ 41,250,981
Residential - Total	SUB0131	\$ 39,098,637	\$ 38,983,166	\$ 35,304,480
1-4 Dwelling Units - Total	SUB0141	\$ 31,795,089	\$ 31,739,420	\$ 28,137,847
Revolving Open-End Loans	SC251	\$ 4,622,052	\$ 4,838,438	\$ 4,600,737
All Other - First Liens	SC254	\$ 25,480,642	\$ 25,998,024	\$ 22,990,456
All Other - Junior Liens	SC255	\$ 1,692,395	\$ 902,958	\$ 546,654
Multifamily (5 or more) Dwelling Units	SC256	\$ 7,303,548	\$ 7,243,746	\$ 7,166,633
Nonresidential Property (Except Land)	SC260	\$ 5,871,187	\$ 5,802,380	\$ 5,737,112
Land	SC265	\$ 210,303	\$ 208,637	\$ 209,389
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 115,168	\$ 3,784,598	\$ 8,320,190
Accrued Interest Receivable	SC272	\$ 193,036	\$ 196,242	\$ 183,245
Advances for Taxes and Insurance	SC275	\$ 6,749	\$ 9,593	\$ 8,500
Allowance for Loan and Lease Losses	SC283	\$ 248,635	\$ 239,614	\$ 245,876
Nonmortgage Loans - Gross	SUB0162	\$ 2,708,661	\$ 2,641,966	\$ 2,597,187
Nonmortgage Loans - Total	SC31	\$ 2,633,840	\$ 2,556,415	\$ 2,513,456
Commercial Loans - Total	SC32	\$ 1,719,059	\$ 1,615,559	\$ 1,647,855
Secured	SC300	\$ 1,170,369	\$ 1,114,603	\$ 1,163,707
Unsecured	SC303	\$ 438,892	\$ 395,104	\$ 381,051
Lease Receivables	SC306	\$ 109,798	\$ 105,852	\$ 103,097
Consumer Loans - Total	SC35	\$ 973,154	\$ 1,008,700	\$ 932,126
Loans on Deposits	SC310	\$ 25,376	\$ 36,959	\$ 25,538
Home Improvement Loans (Not secured by real estate)	SC316	\$ 31,508	\$ 31,793	\$ 31,332
Education Loans	SC320	\$ 20,234	\$ 38,558	\$ 39,619
Auto Loans	SC323	\$ 604,047	\$ 602,064	\$ 584,660
Mobile Home Loans	SC326	\$ 89,382	\$ 90,470	\$ 90,062
Credit Cards	SC328	\$ 2,255	\$ 2,239	\$ 1,672

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:01 AM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
March 2007

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 200,352	\$ 206,617	\$ 159,243
Accrued Interest Receivable	SC348	\$ 16,448	\$ 17,707	\$ 17,206
Allowance for Loan and Lease Losses	SC357	\$ 74,821	\$ 85,551	\$ 83,731
Repossessed Assets - Gross	SUB0201	\$ 26,162	\$ 18,673	\$ 4,119
Repossessed Assets - Total	SC40	\$ 26,079	\$ 18,578	\$ 4,020
Real Estate - Total	SUB0210	\$ 25,982	\$ 18,402	\$ 3,991
Construction	SC405	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 25,496	\$ 17,495	\$ 2,932
1-4 Dwelling Units	SC415	\$ 24,796	\$ 16,685	\$ 2,932
Multifamily (5 or more) Dwelling Units	SC425	\$ 700	\$ 810	\$ 0
Nonresidential (Except Land)	SC426	\$ 458	\$ 879	\$ 1,031
Land	SC428	\$ 28	\$ 28	\$ 28
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 180	\$ 271	\$ 128
General Valuation Allowances	SC441	\$ 83	\$ 95	\$ 99
Real Estate Held for Investment	SC45	\$ 4,116	\$ 4,172	\$ 4,124
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 769,283	\$ 788,863	\$ 626,383
Federal Home Loan Bank Stock	SC510	\$ 379,720	\$ 394,759	\$ 386,388
Other	SC540	\$ 389,563	\$ 394,104	\$ 239,995
Office Premises and Equipment	SC55	\$ 596,218	\$ 594,449	\$ 525,461
Other Assets - Gross	SUB0262	\$ 4,492,900	\$ 4,451,160	\$ 2,871,335
Other Assets - Total	SC59	\$ 4,492,862	\$ 4,451,118	\$ 2,871,286
Bank-Owned Life Insurance:				
Key Person Life Insurance	SC615	\$ 79,543	\$ 75,006	\$ 70,671
Other	SC625	\$ 686,662	\$ 683,665	\$ 652,142
Intangible Assets:				
Servicing Assets On:				
Mortgage Loans	SC642	\$ 304,356	\$ 311,011	\$ 30,644
Nonmortgage Loans	SC644	\$ 275	\$ 0	\$ 0
Goodwill & Other Intangible Assets	SC660	\$ 2,616,509	\$ 2,589,565	\$ 1,446,908
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 805,555	\$ 791,913	\$ 670,970
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 22, 2007, 10:01 AM

TFR Industry Aggregate Report
 93036 - OTS-Regulated: New York
 March 2007

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 38	\$ 42	\$ 49
General Valuation Allowances - Total	SUB2092	\$ 323,577	\$ 325,302	\$ 329,755
Total Assets - Gross	SUB0283	\$ 70,671,579	\$ 70,171,791	\$ 64,730,137
Total Assets	SC60	\$ 70,348,002	\$ 69,846,489	\$ 64,400,382
LIABILITIES				
Deposits and Escrows - Total	SC71	\$ 50,204,124	\$ 47,438,046	\$ 45,448,437
Deposits	SC710	\$ 49,769,032	\$ 47,077,553	\$ 45,071,312
Escrows	SC712	\$ 436,843	\$ 362,185	\$ 377,980
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 1,751	\$- 1,692	\$- 855
Borrowings - Total	SC72	\$ 10,957,330	\$ 13,273,758	\$ 11,601,085
Advances from FHLBank	SC720	\$ 5,161,217	\$ 5,462,294	\$ 5,154,320
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 5,222,455	\$ 7,422,074	\$ 6,014,832
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 350,000	\$ 270,000	\$ 230,000
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 223,658	\$ 119,390	\$ 201,933
Other Liabilities - Total	SC75	\$ 883,810	\$ 1,049,386	\$ 625,587
Accrued Interest Payable - Deposits	SC763	\$ 42,753	\$ 26,720	\$ 21,852
Accrued Interest Payable - Other	SC766	\$ 53,197	\$ 51,550	\$ 56,273
Accrued Taxes	SC776	\$ 71,407	\$ 45,384	\$ 52,269
Accounts Payable	SC780	\$ 141,982	\$ 147,058	\$ 96,117
Deferred Income Taxes	SC790	\$ 5,982	\$ 15,274	\$ 13,873
Other Liabilities and Deferred Income	SC796	\$ 568,489	\$ 763,400	\$ 385,203
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 22, 2007, 10:01 AM

TFR Industry Aggregate Report
 93036 - OTS-Regulated: New York
 March 2007

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A
Total Liabilities	SC70	\$ 62,045,264	\$ 61,761,190	\$ 57,675,109
Minority Interest	SC800	\$ 153,886	\$ 144,891	\$ 138,637
EQUITY CAPITAL				
Perpetual Preferred Stock:				
Stock - Total	SUB0311	\$ 5,849,381	\$ 5,687,718	\$ 4,274,514
Cumulative	SC812	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 0	\$ 0	\$ 0
Common Stock:				
Par Value	SC820	\$ 58,172	\$ 58,172	\$ 40,028
Paid in Excess of Par	SC830	\$ 5,791,209	\$ 5,629,546	\$ 4,234,486
Accumulated Other Comprehensive Income - Total	SC86	\$- 86,463	\$- 116,760	\$- 99,759
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 47,122	\$- 77,807	\$- 98,388
Gains (Losses) on Cash Flow Hedges	SC865	\$- 1,330	\$- 1,214	\$ 0
Other	SC870	\$- 38,011	\$- 37,739	\$- 1,371
Retained Earnings	SC880	\$ 2,442,415	\$ 2,427,129	\$ 2,473,423
Other Components of Equity Capital	SC891	\$- 56,480	\$- 57,676	\$- 61,544
Total Equity Capital	SC80	\$ 8,148,853	\$ 7,940,411	\$ 6,586,634
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 70,348,003	\$ 69,846,492	\$ 64,400,380

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:01 AM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
March 2007

***** PUBLIC *****

Other Codes As of Mar 2007

Other Asset Codes

Code	Description
2	Accrued Federal Home Loan Bank dividends
3	Federal, State, or other taxes receivable
4	Net deferred tax assets
6	Prepaid deposit insurance premiums
7	Prepaid expenses
8	Deposits for utilities and other services
9	Advances for loans serviced for others
13	Noninterest-bearing accts recv from Hold Co/Affl
14	Other noninterest-bearing short-term accounts recv
19	Receivables fr a broker for unsettled transactions
20	F/V of all derivative instru. reportable as assets
26	Noninterest-bearing overdrafts of deposits-customer protection convenience
99	Other

Other Liability Codes

Code	Description
4	Nonrefundable loan fees received prior to closing
7	Deferred gains from the sale of real estate
10	Amounts due brokers for unsettled transactions
11	The liability recorded for post-retirement benefit
14	Unapplied loan payments received
17	Noninterest-bearing payables to Hold Co/Affiliates
18	Litigation reserves
21	Liabilities for credit losses on OBS credit exposures
99	Other

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:01 AM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
March 2007

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
QUARTERLY INCOME & EXPENSES				
Interest Income - Total	SO11	\$ 959,664	\$ 885,858	\$ 874,898
Deposits and Investment Securities	SO115	\$ 57,607	\$ 64,507	\$ 70,773
Mortgage-Backed Securities	SO125	\$ 113,151	\$ 109,038	\$ 115,690
Mortgage Loans	SO141	\$ 729,116	\$ 659,476	\$ 641,502
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 6,961	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 51,521	\$ 52,837	\$ 46,933
Commercial Loans and Leases	SO160	\$ 32,995	\$ 33,446	\$ 30,143
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 899	N/A	N/A
Consumer Loans and Leases	SO171	\$ 18,526	\$ 19,391	\$ 16,790
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 409	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 6,798	\$ 6,228	\$ 6,041
Federal Home Loan Bank Stock	SO181	\$ 6,499	\$ 6,174	\$ 6,037
Other	SO185	\$ 299	\$ 54	\$ 4
Interest Expense - Total	SO21	\$ 537,760	\$ 499,056	\$ 494,006
Deposits	SO215	\$ 400,486	\$ 369,992	\$ 335,562
Escrows	SO225	\$ 120	\$ 130	\$ 167
Advances from FHLBank	SO230	\$ 66,198	\$ 67,790	\$ 66,107
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 4,088	\$ 3,367	\$ 2,118
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 66,868	\$ 57,777	\$ 90,052
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 428,702	\$ 393,030	\$ 386,933
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 3,150	\$ 4,727	\$- 1,452
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 425,552	\$ 388,303	\$ 388,385
Noninterest Income - Total	SO42	\$ 100,286	\$ 141,204	\$ 127,055
Mortgage Loan Servicing Fees	SO410	\$ 62,540	\$ 3,636	\$ 3,282
Servicing Amortization and Valuation Adjustments	SO411	\$- 45,588	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:01 AM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
March 2007

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Other Fees and Charges	SO420	\$ 112,470	\$ 107,410	\$ 98,898
Net Income (Loss) from Other - Total	SUB0451	\$- 44,786	\$ 19,596	\$ 25,632
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 24,144	\$ 19,030	\$ 22,920
Operations & Sale of Repossessed Assets	SO461	\$- 5,687	\$ 406	\$- 11
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 67,153	\$- 623	\$ 2,932
Sale of Securities Held-to-Maturity	SO467	\$- 2	\$- 345	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$ 2	\$ 0
Sale of Other Assets Held for Investment	SO477	\$ 34	\$ 1,116	\$- 132
Trading Assets (Realized and Unrealized)	SO485	\$ 3,878	\$ 10	\$- 77
Other Noninterest Income	SO488	\$ 15,650	\$ 10,562	\$- 757
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 435,776	\$ 329,079	\$ 287,009
All Personnel Compensation and Expense	SO510	\$ 224,600	\$ 161,276	\$ 147,060
Legal Expense	SO520	\$ 3,283	\$ 3,881	\$ 1,905
Office Occupancy and Equipment Expense	SO530	\$ 71,326	\$ 57,614	\$ 52,775
Marketing and Other Professional Services	SO540	\$ 20,517	\$ 20,077	\$ 18,784
Loan Servicing Fees	SO550	\$ 4,919	\$ 1,634	\$ 1,527
Goodwill and Other Intangibles Expense	SO560	\$ 14,732	\$ 6,182	\$ 6,196
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 32	\$ 114	\$ 105
Other Noninterest Expense	SO580	\$ 96,367	\$ 78,301	\$ 58,657
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 90,062	\$ 200,428	\$ 228,431
Income Taxes - Total	SO71	\$ 25,130	\$ 63,541	\$ 77,495
Federal	SO710	\$ 25,880	\$ 57,293	\$ 70,324

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:01 AM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
March 2007

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
State, Local & Other	SO720	\$- 750	\$ 6,248	\$ 7,171
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 64,932	\$ 136,887	\$ 150,936
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 64,932	\$ 136,887	\$ 150,936

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:01 AM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
March 2007

***** PUBLIC *****

Other Codes As of Mar 2007

Other Noninterest Income Codes

Code	Description
4	Net income(loss) from leasing or subleasing space
5	Net income(loss) from real estate held for invest
6	Net income(loss)-equity invest in uncons sub org
7	Net income(loss) from leased property
15	Income from corporate-owned life insurance
19	Realized/unrealized gains on derivatives
99	Other

Other Noninterest Expense Codes

Code	Description
1	Deposit Insurance Premiums
2	OTS assessments
6	Supervisory examination fees
7	Office supplies, printing, and postage
8	Telephone, including data lines
9	Loan origination expense
10	ATM expense
11	Adjustments to prior periods
13	Misc taxes other than income & real estate
16	Web site expenses
17	Charitable contributions
18	Minority Interest
19	Realized/unrealized losses on derivatives
99	Other

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:01 AM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
March 2007

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES				
YTD - Interest Income - Total	Y_SO11	\$ 959,664	\$ 3,145,858	\$ 2,260,000
YTD - Deposits and Investment Securities	Y_SO115	\$ 57,607	\$ 230,496	\$ 165,989
YTD - Mortgage-Backed Securities	Y_SO125	\$ 113,151	\$ 436,034	\$ 326,996
YTD - Mortgage Loans	Y_SO141	\$ 729,116	\$ 2,297,234	\$ 1,637,758
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 6,961	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 32,995	\$ 113,292	\$ 79,846
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 899	N/A	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 18,526	\$ 68,802	\$ 49,411
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 409	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 6,798	\$ 21,431	\$ 15,203
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 6,499	\$ 21,347	\$ 15,173
YTD - Other	Y_SO185	\$ 299	\$ 84	\$ 30
YTD - Interest Expense - Total	Y_SO21	\$ 537,760	\$ 1,663,143	\$ 1,164,087
YTD - Deposits	Y_SO215	\$ 400,486	\$ 1,141,050	\$ 771,058
YTD - Escrows	Y_SO225	\$ 120	\$ 558	\$ 428
YTD - Advances from FHLBank	Y_SO230	\$ 66,198	\$ 251,204	\$ 183,414
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 4,088	\$ 5,485	\$ 2,118
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 66,868	\$ 264,846	\$ 207,069
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 428,702	\$ 1,504,146	\$ 1,111,116
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 3,150	\$ 2,987	\$ - 1,740
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 425,552	\$ 1,501,159	\$ 1,112,856
YTD - Noninterest Income - Total	Y_SO42	\$ 100,286	\$ 491,368	\$ 350,164
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 62,540	\$ 11,871	\$ 8,235
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$ - 45,588	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:01 AM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
March 2007

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 112,470	\$ 399,291	\$ 291,881
YTD - Net Income (Loss) from Other - Total	YTD0451	\$- 44,786	\$ 45,521	\$ 25,925
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 24,144	\$ 42,331	\$ 23,301
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 5,687	\$ 94	\$- 312
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 67,153	\$ 2,302	\$ 2,925
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$- 2	\$- 364	\$- 19
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 2	\$ 0
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 34	\$ 1,223	\$ 107
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 3,878	\$- 67	\$- 77
YTD - Other Noninterest Income	Y_SO488	\$ 15,650	\$ 34,685	\$ 24,123
YTD - Noninterest Expense - Total	Y_SO51	\$ 435,776	\$ 1,133,124	\$ 804,045
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 224,600	\$ 588,110	\$ 426,834
YTD - Legal Expense	Y_SO520	\$ 3,283	\$ 10,073	\$ 6,192
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 71,326	\$ 213,078	\$ 155,464
YTD - Marketing and Other Professional Services	Y_SO540	\$ 20,517	\$ 68,018	\$ 47,941
YTD - Loan Servicing Fees	Y_SO550	\$ 4,919	\$ 5,260	\$ 3,626
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 14,732	\$ 25,473	\$ 19,291
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 32	\$ 458	\$ 344
YTD - Other Noninterest Expense	Y_SO580	\$ 96,367	\$ 222,654	\$ 144,353
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 90,062	\$ 859,403	\$ 658,975
YTD - Income Taxes - Total	Y_SO71	\$ 25,130	\$ 291,328	\$ 227,787
YTD - Federal	Y_SO710	\$ 25,880	\$ 262,348	\$ 205,055
YTD - State, Local, and Other	Y_SO720	\$- 750	\$ 28,980	\$ 22,732
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 64,932	\$ 568,075	\$ 431,188
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 64,932	\$ 568,075	\$ 431,188

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES				
General Valuation Allowances - Beginning Balance	VA105	\$ 325,296	\$ 331,075	\$ 332,269
Net Provision for Loss	VA115	\$ 3,273	\$ 4,762	\$- 1,700

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:01 AM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
March 2007

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Transfers	VA125	\$- 1,843	\$- 1,425	\$- 129
Recoveries	VA135	\$ 2,818	\$ 4,945	\$ 3,523
Adjustments	VA145	\$ 0	\$- 7,443	\$ 869
Charge-offs	VA155	\$ 5,970	\$ 6,619	\$ 5,081
General Valuation Allowances - Ending Balance	VA165	\$ 323,574	\$ 325,295	\$ 329,751
Specific Valuation Allowances - Beginning Balance	VA108	\$ 5,857	\$ 6,171	\$ 12,034
Net Provision for Loss	VA118	\$- 91	\$ 79	\$ 353
Transfers	VA128	\$ 1,843	\$ 1,425	\$ 129
Adjustments	VA148	\$ 0	\$ 9	\$ 0
Charge-offs	VA158	\$ 382	\$ 1,827	\$ 6,344
Specific Valuation Allowances - Ending Balance	VA168	\$ 7,227	\$ 5,857	\$ 6,171
Total Valuation Allowances - Beginning Balance	VA110	\$ 331,153	\$ 337,246	\$ 344,302
Net Provision for Loss	VA120	\$ 3,182	\$ 4,841	\$- 1,347
Recoveries	VA140	\$ 2,818	\$ 4,945	\$ 3,523
Adjustments	VA150	\$ 0	\$- 7,434	\$ 869
Charge-offs	VA160	\$ 6,352	\$ 8,446	\$ 11,425
Total Valuation Allowances - Ending Balance	VA170	\$ 330,801	\$ 331,152	\$ 335,922
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY				
GVA Charge-offs - Assets - Total	SUB2026	\$ 5,970	\$ 6,619	\$ 5,081
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 1,908	\$ 1,869	\$ 2,097
Construction - Total	SUB2030	\$ 14	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 14	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 1,894	\$ 1,869	\$ 2,097
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 927	\$ 392	\$ 70
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 767	\$ 717	\$ 396
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 25	\$ 20	\$ 21
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 967
Nonresidential Property (Except Land)	VA480	\$ 175	\$ 740	\$ 643
Land	VA490	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 3,938	\$ 4,591	\$ 2,706
Commercial Loans	VA520	\$ 1,178	\$ 2,061	\$ 817

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:01 AM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
March 2007

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Consumer Loans - Total	SUB2061	\$ 2,760	\$ 2,530	\$ 1,889
Loans on Deposits	VA510	\$ 0	\$ 25	\$ 0
Home Improvement Loans	VA516	\$ 8	\$ 5	\$ 3
Education Loans	VA530	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 526	\$ 603	\$ 507
Mobile Home Loans	VA550	\$ 205	\$ 260	\$ 291
Credit Cards	VA556	\$ 40	\$ 3	\$ 3
Other	VA560	\$ 1,981	\$ 1,634	\$ 1,085
Repossessed Assets - Total	VA60	\$ 86	\$ 108	\$ 206
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 52	\$ 111
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 86	\$ 56	\$ 95
Other Assets	VA930	\$ 38	\$ 51	\$ 72
GVA Recoveries - Assets - Total	SUB2126	\$ 2,818	\$ 4,945	\$ 3,523
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 1,296	\$ 1,466	\$ 1,666
Construction - Total	SUB2130	\$ 32	\$ 1	\$ 0
1-4 Dwelling Units	VA421	\$ 32	\$ 1	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 1,264	\$ 1,465	\$ 1,666
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 213	\$ 112	\$ 161
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 714	\$ 636	\$ 539
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 44	\$ 16	\$ 39
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 2
Nonresidential Property (Except Land)	VA481	\$ 293	\$ 701	\$ 925
Land	VA491	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 1,522	\$ 3,478	\$ 1,857
Commercial Loans	VA521	\$ 568	\$ 2,308	\$ 1,111
Consumer Loans - Total	SUB2161	\$ 954	\$ 1,170	\$ 746
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:01 AM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
March 2007

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Home Improvement Loans	VA517	\$ 2	\$ 0	\$ 2
Education Loans	VA531	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 249	\$ 262	\$ 250
Mobile Home Loans	VA551	\$ 76	\$ 128	\$ 66
Credit Cards	VA557	\$ 11	\$ 4	\$ 3
Other	VA561	\$ 616	\$ 776	\$ 425
Other Assets	VA931	\$ 0	\$ 1	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 1,753	\$ 1,510	\$ 481
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 28	\$- 89	\$ 541
Construction - Total	SUB2230	\$- 84	\$- 274	\$ 55
1-4 Dwelling Units	VA422	\$- 74	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$- 10	\$- 274	\$ 55
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 112	\$ 185	\$ 486
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 37	\$ 49	\$ 26
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 75	\$ 136	\$ 460
Land	VA492	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 1,725	\$ 1,597	\$- 97
Commercial Loans	VA522	\$ 1,708	\$ 1,072	\$- 155
Consumer Loans - Total	SUB2261	\$ 17	\$ 525	\$ 58
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 500	\$ 0
Auto Loans	VA542	\$ 11	\$ 8	\$ 9
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 6	\$ 17	\$ 49
Repossessed Assets - Total	VA62	\$ 0	\$ 2	\$ 2
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:01 AM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
March 2007

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 2	\$ 2
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 35
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 4,905	\$ 3,184	\$ 2,039
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 640	\$ 314	\$ 972
Construction - Total	SUB2330	\$- 102	\$- 275	\$ 55
1-4 Dwelling Units	VA425	\$- 92	\$- 1	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$- 10	\$- 274	\$ 55
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 742	\$ 589	\$ 917
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 714	\$ 280	\$- 91
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 90	\$ 130	\$- 117
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$- 19	\$ 4	\$- 18
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$ 0	\$ 965
Nonresidential Property (Except Land)	VA485	\$- 43	\$ 175	\$ 178
Land	VA495	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 4,141	\$ 2,710	\$ 752
Commercial Loans	VA525	\$ 2,318	\$ 825	\$- 449
Consumer Loans - Total	SUB2361	\$ 1,823	\$ 1,885	\$ 1,201
Loans on Deposits	VA515	\$ 0	\$ 25	\$ 0
Home Improvement Loans	VA519	\$ 6	\$ 5	\$ 1
Education Loans	VA535	\$ 0	\$ 500	\$ 0
Auto Loans	VA545	\$ 288	\$ 349	\$ 266
Mobile Home Loans	VA555	\$ 129	\$ 132	\$ 225
Credit Cards	VA559	\$ 29	\$- 1	\$ 0
Other	VA565	\$ 1,371	\$ 875	\$ 709
Reposessed Assets - Total	VA65	\$ 86	\$ 110	\$ 208

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:01 AM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
March 2007

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 54	\$ 113
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 86	\$ 56	\$ 95
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 38	\$ 50	\$ 107
TROUBLED DEBT RESTRUCTURED				
Amount this Quarter	VA940	\$ 4,202	\$ 737	\$ 3,165
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 12,735	\$ 9,774	\$ 11,987
MORTGAGE LOANS FORECLOSED IN QUARTER				
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 1,724	\$ 11,517	\$ 1,053
Construction	VA951	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 1,622	\$ 8,366	\$ 599
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 911	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 102	\$ 2,240	\$ 454
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS				
Quarter End Balance - Special Mention	VA960	\$ 233,129	\$ 284,352	\$ 272,527
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 1,015,441	\$ 294,634	\$ 238,373
Substandard	VA965	\$ 998,018	\$ 280,816	\$ 224,827
Doubtful	VA970	\$ 17,423	\$ 13,818	\$ 13,546
Loss	VA975	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3				
Outstanding Balanced (Contractual)	VA980	\$ 2,487	\$ 1,731	\$ 4,214
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 1,495	\$ 595	\$ 2,009
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 120	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
DELINQUENT LOANS				
Delinquent Loans - Total	SUB2410	\$ 563,949	\$ 429,219	\$ 324,216

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:01 AM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
March 2007

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Mortgages - Total	SUB2421	\$ 529,251	\$ 394,411	\$ 296,868
Construction and Land Loans	SUB2430	\$ 32,318	\$ 33,289	\$ 21,764
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 409,951	\$ 290,234	\$ 205,693
Permanent Loans Secured by All Other Property	SUB2450	\$ 88,570	\$ 72,238	\$ 70,715
Nonmortgages - Total	SUB2461	\$ 34,698	\$ 34,808	\$ 27,348
PAST DUE & STILL ACCRUING				
Past Due & Still Accruing - Total	SUB2470	\$ 215,809	\$ 239,787	\$ 170,865
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 205,589	\$ 229,253	\$ 165,524
Mortgage Loans - Total	SUB2481	\$ 186,188	\$ 206,170	\$ 148,706
Construction	PD115	\$ 10,271	\$ 28,813	\$ 9,853
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD121	\$ 9,026	\$ 39,188	\$ 37,818
Secured by First Liens	PD123	\$ 115,415	\$ 104,075	\$ 69,386
Secured by Junior Liens	PD124	\$ 9,401	\$ 3,917	\$ 1,306
Multifamily (5 or more) Dwelling Units	PD125	\$ 11,130	\$ 8,120	\$ 12,518
Nonresidential Property (Except Land)	PD135	\$ 29,973	\$ 21,167	\$ 16,886
Land	PD138	\$ 972	\$ 890	\$ 939
Nonmortgage Loans:				
Commercial Loans	PD140	\$ 12,478	\$ 9,373	\$ 8,601
Consumer Loans - Total	SUB2511	\$ 6,923	\$ 13,710	\$ 8,217
Loans on Deposits	PD161	\$ 171	\$ 240	\$ 128
Home Improvement Loans	PD163	\$ 64	\$ 75	\$ 117
Education Loans	PD165	\$ 47	\$ 253	\$ 43
Auto Loans	PD167	\$ 2,775	\$ 3,969	\$ 4,012
Mobile Home Loans	PD169	\$ 758	\$ 1,612	\$ 1,679
Credit Cards	PD171	\$ 30	\$ 34	\$ 39
Other	PD180	\$ 3,078	\$ 7,527	\$ 2,199
Memoranda:				
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 274	\$ 722	\$ 464
Held for Sale Included in PD115:PD180	PD192	\$ 67,668	\$ 35,761	\$ 10,701
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 1,368	\$ 1,848	\$ 2,228
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 7	\$ 5	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:01 AM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
March 2007

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 10,220	\$ 10,534	\$ 5,341
Mortgage Loans - Total	SUB2491	\$ 8,425	\$ 9,383	\$ 4,466
Construction	PD215	\$ 285	\$ 750	\$ 750
Permanent:				
Residential:				
1-4 Dwelling Units:				
Revolving Open-End Loans	PD221	\$ 292	\$ 3,545	\$ 226
Secured by First Liens	PD223	\$ 4,250	\$ 2,875	\$ 2,160
Secured by Junior Liens	PD224	\$ 179	\$ 412	\$ 151
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 373
Nonresidential Property (Except Land)	PD235	\$ 3,229	\$ 1,801	\$ 613
Land	PD238	\$ 190	\$ 0	\$ 193
Nonmortgage Loans:				
Commercial Loans	PD240	\$ 314	\$ 153	\$ 339
Consumer Loans - Total	SUB2521	\$ 1,481	\$ 998	\$ 536
Loans on Deposits	PD261	\$ 22	\$ 0	\$ 31
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 1	\$ 6	\$ 0
Auto Loans	PD267	\$ 228	\$ 112	\$ 177
Mobile Home Loans	PD269	\$ 51	\$ 0	\$ 59
Credit Cards	PD271	\$ 20	\$ 15	\$ 23
Other	PD280	\$ 1,159	\$ 865	\$ 246
Memoranda:				
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 105	\$ 53
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 101	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0
NONACCRUAL				
Nonaccrual - Total	PD30	\$ 348,140	\$ 189,432	\$ 153,351
Mortgage Loans - Total	SUB2501	\$ 334,638	\$ 178,858	\$ 143,696
Construction	PD315	\$ 20,174	\$ 2,376	\$ 9,857
Permanent:				
Residential:				
1-4 Dwelling Units:				

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:01 AM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
March 2007

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 10,687	\$ 5,979	\$ 2,367
Secured by First Liens	PD323	\$ 241,675	\$ 123,815	\$ 90,749
Secured by Junior Liens	PD324	\$ 19,026	\$ 6,428	\$ 1,530
Multifamily (5 or more) Dwelling Units	PD325	\$ 20,889	\$ 21,496	\$ 18,221
Nonresidential Property (Except Land)	PD335	\$ 21,761	\$ 18,304	\$ 20,800
Land	PD338	\$ 426	\$ 460	\$ 172
Nonmortgage Loans:				
Commercial Loans	PD340	\$ 11,134	\$ 8,546	\$ 8,366
Consumer Loans - Total	SUB2531	\$ 2,368	\$ 2,028	\$ 1,289
Loans on Deposits	PD361	\$ 27	\$ 36	\$ 77
Home Improvement Loans	PD363	\$ 8	\$ 22	\$ 43
Education Loans	PD365	\$ 1,084	\$ 687	\$ 1
Auto Loans	PD367	\$ 366	\$ 304	\$ 380
Mobile Home Loans	PD369	\$ 454	\$ 487	\$ 289
Credit Cards	PD371	\$ 8	\$ 4	\$ 6
Other	PD380	\$ 421	\$ 488	\$ 493
Memoranda:				
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 4,659	\$ 910	\$ 1,242
Held for Sale Included in PD315:PD380	PD392	\$ 154,349	\$ 38,144	\$ 1,767
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 4,989	\$ 3,396	\$ 3,858
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 78	\$ 89	\$ 5
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE				
Balances at Quarter-end - Total	SUB5100	\$ 716,323	\$ 631,733	\$ 172,895
90% up to 100% LTV	LD110	\$ 700,322	\$ 612,298	\$ 166,006
100% and greater LTV	LD120	\$ 16,001	\$ 19,435	\$ 6,889
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 53,680	\$ 22,794	\$ 2,171
Past Due and Still Accruing - Total	SUB5240	\$ 20,712	\$ 11,827	\$ 2,068
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 20,712	\$ 11,463	\$ 2,015
90% up to 100% LTV	LD210	\$ 20,641	\$ 11,224	\$ 1,473
100% and greater LTV	LD220	\$ 71	\$ 239	\$ 542
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 364	\$ 53

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:01 AM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
March 2007

***** PUBLIC *****

Schedule LD --- Loan Data		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
90% up to 100% LTV	LD230	\$ 0	\$ 364	\$ 53
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 32,968	\$ 10,967	\$ 103
90% up to 100% LTV	LD250	\$ 31,457	\$ 10,702	\$ 54
100% and greater LTV	LD260	\$ 1,511	\$ 265	\$ 49
Net Charge-offs - Total	SUB5300	\$ 46	\$- 86	\$- 8
90% up to 100% LTV	LD310	\$ 46	\$- 98	\$- 8
100% and greater LTV	LD320	\$ 0	\$ 12	\$ 0
Purchases - Total	SUB5320	\$ 2,829	\$ 35,180	\$ 187
90% up to 100% LTV	LD410	\$ 2,829	\$ 32,464	\$ 187
100% and greater LTV	LD420	\$ 0	\$ 2,716	\$ 0
Originations - Total	SUB5330	\$ 365,049	\$ 76,469	\$ 80,812
90% up to 100% LTV	LD430	\$ 362,783	\$ 75,904	\$ 80,612
100% and greater LTV	LD440	\$ 2,266	\$ 565	\$ 200
Sales - Total	SUB5340	\$ 242,425	\$ 0	\$ 0
90% up to 100% LTV	LD450	\$ 237,055	\$ 0	\$ 0
100% and greater LTV	LD460	\$ 5,370	\$ 0	\$ 0
Supplemental Loan Data for All Loans				
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 49,236	N/A	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 1,007,034	N/A	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 1,228,241	N/A	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 521,674	N/A	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 0	N/A	N/A
Total Capitalized Negative Amortization	LD650	\$ 0	N/A	N/A
Schedule CC --- Consolidated Commitments and Contingencies				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 908,050	\$ 968,659	\$ 982,325
Mortgage Construction Loans	CC105	\$ 875,131	\$ 948,222	\$ 960,862
Other Mortgage Loans	CC115	\$ 32,919	\$ 20,437	\$ 21,463
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 35,009	\$ 42,778	\$ 47,488
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 4,893,707	\$ 3,776,795	\$ 2,394,195
1-4 Dwelling Units	CC280	\$ 4,460,238	\$ 3,365,328	\$ 1,916,328

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:01 AM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
March 2007

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 205,666	\$ 207,743	\$ 211,005
All Other Real Estate	CC300	\$ 227,803	\$ 203,724	\$ 266,862
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 41,344	\$ 48,593	\$ 64,021
Commitments Outstanding to Purchase Loans	CC320	\$ 78,619	\$ 81,596	\$ 625,276
Commitments Outstanding to Sell Loans	CC330	\$ 182,628	\$ 93,175	\$ 110,248
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 807	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 315	\$ 0	\$ 4,271
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 7,499,032	\$ 7,360,626	\$ 6,898,644
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 6,188,825	\$ 6,060,553	\$ 5,629,011
Commercial Lines	CC420	\$ 1,124,605	\$ 1,127,564	\$ 1,088,233
Open-End Consumer Lines - Credit Cards	CC423	\$ 3,257	\$ 3,150	\$ 3,153
Open-End Consumer Lines - Other	CC425	\$ 182,345	\$ 169,359	\$ 178,247
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 158,985	\$ 136,475	\$ 109,093
Commercial	CC430	\$ 7,012	\$ 3,469	\$ 1,107
Standby, Not Included on CC465 or CC468	CC435	\$ 151,973	\$ 133,006	\$ 107,986
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 1,188,627	\$ 1,273,092	\$ 1,003,793
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 45	\$ 49	\$ 54
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 107,724	\$ 138,578	\$ 42,554
Other Contingent Liabilities	CC480	\$ 87,604	\$ 57,693	\$ 10,096
Contingent Assets	CC490	\$ 1,834	\$ 1,825	\$ 1,820
Schedule CF --- Consolidated Cash Flow Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Mortgage-Backed Securities:				
Pass-Through:				
Purchases	CF143	\$ 45,241	\$ 191,329	\$ 527,187
Sales	CF145	\$ 2,539	\$ 109,182	\$ 76,952
Other Balance Changes	CF148	\$- 90,355	\$- 118,280	\$- 332,322
Other Mortgage-Backed Securities:				
Purchases	CF153	\$ 350,053	\$ 1,236,584	\$ 74,027

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:01 AM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
March 2007

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Sales	CF155	\$ 120,456	\$ 16,914	\$ 3,442,592
Other Balance Changes	CF158	\$- 348,853	\$- 355,835	\$- 358,002
Mortgage Loans:				
Purchases - Total	SUB3811	\$ 395,294	\$ 1,427,913	\$ 601,214
Sales - Total	SUB3821	\$ 122,995	\$ 126,096	\$ 3,519,544
Net Purchases - Total	SUB3826	\$ 272,299	\$ 1,301,817	\$- 2,918,330
Mortgage Loans Disbursed - Total	SUB3831	\$ 9,536,864	\$ 3,925,518	\$ 3,904,123
Construction Loans - Total	SUB3840	\$ 262,424	\$ 305,199	\$ 332,414
1-4 Dwelling Units	CF190	\$ 115,818	\$ 139,026	\$ 164,237
Multifamily (5 or more) Dwelling Units	CF200	\$ 88,661	\$ 73,876	\$ 94,169
Nonresidential	CF210	\$ 57,945	\$ 92,297	\$ 74,008
Permanent Loans - Total	SUB3851	\$ 9,274,440	\$ 3,620,319	\$ 3,571,709
1-4 Dwelling Units	CF225	\$ 8,761,170	\$ 3,153,306	\$ 3,015,315
Home Equity and Junior Liens	CF226	\$ 1,125,841	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 290,500	\$ 246,889	\$ 302,058
Nonresidential (Except Land)	CF260	\$ 203,176	\$ 206,363	\$ 233,509
Land	CF270	\$ 19,594	\$ 13,761	\$ 20,827
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 197,294	\$ 630,561	\$ 472,915
1-4 Dwelling Units	CF280	\$ 173,415	\$ 607,088	\$ 444,973
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 109,106	N/A	N/A
Home Equity and Junior Liens	CF282	\$ 3,961	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 20,862	\$ 16,007	\$ 12,766
Nonresidential	CF300	\$ 3,017	\$ 7,466	\$ 15,176
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 7,678,503	\$ 2,012,693	\$ 5,921,402
1-4 Dwelling Units	CF310	\$ 7,625,480	\$ 1,962,655	\$ 5,799,014
Home Equity and Junior Liens	CF311	\$ 5,026	N/A	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 49,247	\$ 33,926	\$ 114,861
Nonresidential	CF330	\$ 3,776	\$ 16,112	\$ 7,527
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 7,481,209	\$- 1,382,132	\$- 5,448,487
Memo - Refinancing Loans	CF361	\$ 1,721,667	\$ 1,942,251	\$ 1,592,290
Nonmortgage Loans:				
Commercial:				
Closed or Purchased	CF390	\$ 531,178	\$ 474,673	\$ 468,141

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:01 AM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
March 2007

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Sales	CF395	\$ 1,917	\$ 29,823	\$ 2,399
Consumer:				
Closed or Purchased	CF400	\$ 131,308	\$ 143,257	\$ 178,021
Sales	CF405	\$ 15,673	\$ 124	\$ 24,991
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 662,486	\$ 617,930	\$ 646,162
Nonmortgage Loans - Sales - Total	SUB3915	\$ 17,590	\$ 29,947	\$ 27,390
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 644,896	\$ 587,983	\$ 618,772
Deposits:				
Interest Credited to Deposits	CF430	\$ 373,440	\$ 366,803	\$ 337,248
Schedule DI --- Consolidated Deposit Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
Deposit Data				
Total Broker - Originated Deposits	SUB4061	\$ 5,327,561	\$ 3,477,744	\$ 2,593,624
Fully Insured	DI100	\$ 4,499,207	\$ 2,686,783	\$ 1,930,740
Other	DI110	\$ 828,354	\$ 790,961	\$ 662,884
Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI120	\$ 30,881,433	\$ 29,056,229	\$ 29,812,048
Greater than \$100,000	DI130	\$ 15,467,715	\$ 14,693,423	\$ 15,637,242
Number of Deposits (Excluding Retirement Accounts) with Balances				
\$100,000 or Less	DI150	3,407,814	3,302,941	3,743,748
Greater than \$100,000	DI160	75,979	73,174	77,775
Retirement Deposits with Balances				
\$250,000 or Less	DI170	\$ 3,771,344	\$ 3,618,432	N/A
Greater than \$250,000	DI175	\$ 85,384	\$ 71,651	N/A
Number of Retirement Deposits with Balances				
\$250,000 or Less	DI180	257,715	246,623	N/A
Greater than \$250,000	DI185	213	503	N/A
Number of Deposit Accounts - Total	SUB4062	3,741,721	3,623,241	3,821,523
IRA/Keogh Accounts	DI200	\$ 3,857,187	\$ 3,795,239	\$ 3,719,642
Uninsured Deposits	DI210	\$ 6,030,139	\$ 5,379,407	\$ 5,919,789
Preferred Deposits	DI220	\$ 1,195,588	\$ 1,108,244	\$ 1,000,988
Components of Deposits and Escrows				
Transaction Accounts (Including Demand Deposits)	DI310	\$ 2,932,999	\$ 3,374,077	\$ 3,399,101
Money Market Deposit Accounts	DI320	\$ 15,694,777	\$ 13,467,233	\$ 12,631,781

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 22, 2007, 10:01 AM

TFR Industry Aggregate Report
 93036 - OTS-Regulated: New York
 March 2007

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 8,695,991	\$ 8,700,471	\$ 8,974,854
Time Deposits	DI340	\$ 22,882,105	\$ 21,897,954	\$ 20,443,554
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 6,668,956	N/A	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 530,021	N/A	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 2,236,624	\$ 2,202,510	\$ 2,272,606
Deposits Data for Deposit Insurance Premium Assessments				
Section I (Optional)				
Quarter-End Deposit Totals:				
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 16,543,450	N/A	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 694	N/A	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	N/A	N/A
Average Daily Deposit Totals:				
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 16,339,792	N/A	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 564	N/A	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	N/A	N/A
Section II (If Section I Completed, This Section Not Required)				
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 127	\$ 406	\$ 394
Deposits of Consolidated Subsidiaries:				
Demand Deposits	DI640	\$ 493,736	\$ 508,306	\$ 411,211
Time and Savings Deposits	DI650	\$ 256,214	\$ 98,534	\$ 302,517
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 349	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 172	\$ 0	\$ 0
Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act				
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:01 AM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
March 2007

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Miscellaneous				
Number of Full-time Equivalent Employees	SI370	12,149	12,046	8,699
Assets Held in Trading Accounts	SI375	\$ 554,700	\$ 0	\$ 4,987
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 151,925	N/A	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 98,986	N/A	N/A
Available-for-Sale Securities	SI385	\$ 8,178,331	\$ 8,776,510	\$ 7,881,869
Assets Held for Sale	SI387	\$ 4,958,146	\$ 4,608,174	\$ 1,364,658
Loans Serviced for Others	SI390	\$ 52,613,696	\$ 50,846,448	\$ 3,840,276
Residual Interests				
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 160	\$ 166	\$ 160
Qualified Thrift Lender Test				
Actual Thrift Investment Percentage at Month-end				
First month of Qtr	SI581	85.36%	84.41%	84.93%
Second month of Qtr	SI582	83.34%	85.63%	85.98%
Third month of Qtr	SI583	83.17%	85.02%	84.33%
IRS Domestic Building and Loan Test				
Percent of Assets Test	SI585	74.95%	73.14%	73.94%
Do you meet the DBLA business operations test?	SI586	2 [Yes]	3 [Yes]	3 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 8,042,031	\$ 7,580,843	\$ 7,605,764
Credit extended to assn exec officers, prin shareholders & related interest				
Aggregate amount of all extensions of credit	SI590	\$ 61,149	\$ 58,980	\$ 56,259
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	22	21	22
Summary of Changes in Equity Capital				
Beginning Equity Capital	SI600	\$ 7,940,409	\$ 6,617,288	\$ 6,244,065
Net Income (Loss) (SO91)	SI610	\$ 64,932	\$ 136,887	\$ 150,936
Dividends Declared				
Preferred Stock	SI620	\$ 3	\$ 22	\$ 3
Common Stock	SI630	\$ 32,560	\$ 200,720	\$ 97,007
Stock Issued	SI640	\$ 50	\$ 39,264	\$ 500
Stock Retired	SI650	\$ 325	\$ 4,000	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 161,354	\$ 1,367,500	\$ 222,051

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:01 AM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
March 2007

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
New Basis Accounting Adjustments	SI660	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$ 30,296	\$- 16,701	\$ 77,163
Prior Period Adjustments	SI668	\$- 14,789	\$ 10,374	\$ 0
Other Adjustments	SI671	\$- 514	\$- 9,462	\$- 11,074
Ending Equity Capital (SC80)	SI680	\$ 8,148,850	\$ 7,940,408	\$ 6,586,631
Transactions With Affiliations				
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 53,609	\$ 58,443	\$ 62,757
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 16,767,986	\$ 2,003,831	\$ 1,622,953
Mutual Fund and Annuity Sales				
Sell private-label/third-party mutual funds/annuities?	SI805	12 [Yes]	12 [Yes]	11 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 55,759	\$ 58,015	\$ 53,922
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 5,009	\$ 4,532	\$ 4,674
Average Balance Sheet Data				
Total Assets	SI870	\$ 70,411,966	\$ 65,617,271	\$ 63,608,311
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 4,538,044	\$ 5,294,036	\$ 5,213,729
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 55,306,265	\$ 53,140,658	\$ 51,488,349
Nonmortgage Loans	SI885	\$ 2,687,712	\$ 2,688,294	\$ 2,544,530
Deposits and Excrows	SI890	\$ 46,918,581	\$ 44,615,629	\$ 42,822,648
Total Borrowings	SI895	\$ 11,528,559	\$ 11,432,999	\$ 13,543,936
Schedule SQ --- Consolidated Supplemental Questions				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
		Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	1	1	1
Any Outstanding Futures or Options Positions?	SQ310	2	1	1
Does Association Have Subchapter S in effect this year?	SQ320	2	2	2
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	32	32	27

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:01 AM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
March 2007

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
FIDUCIARY AND RELATED SERVICES				
Does your institution have fiduciary powers?	FS110	7 [Yes]	7 [Yes]	7 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	7 [Yes]	7 [Yes]	7 [Yes]
Do you have any activity to report on this schedule?	FS130	7 [Yes]	7 [Yes]	7 [Yes]
FIDUCIARY AND RELATED ASSETS				
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 123,163,486	\$ 120,096,407	\$ 113,736,009
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 20,293,589	\$ 19,480,724	\$ 17,687,014
Personal Trust and Agency Accounts	FS210	\$ 9,254,855	\$ 9,048,640	\$ 8,536,899
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 1,628,800	\$ 1,487,789	\$ 1,258,428
Employee Benefit - Defined Contribution	FS220	\$ 75,916	\$ 75,663	\$ 71,205
Employee Benefit - Defined Benefit	FS230	\$ 204,134	\$ 202,330	\$ 189,669
Other Retirement Accounts	FS240	\$ 1,348,750	\$ 1,209,796	\$ 997,554
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 6,290,924	\$ 5,940,664	\$ 5,047,682
Other Fiduciary Accounts	FS270	\$ 3,119,010	\$ 3,003,631	\$ 2,844,005
Managed Assets (\$) - Assets Excl in OTS Assess Complex	FS290	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 99,455,197	\$ 97,417,984	\$ 92,807,281
Personal Trust and Agency Accounts	FS211	\$ 733,731	\$ 729,085	\$ 635,488
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 98,720,040	\$ 96,687,452	\$ 92,170,770
Employee Benefit - Defined Contribution	FS221	\$ 96,915,253	\$ 94,888,711	\$ 89,896,503
Employee Benefit - Defined Benefit	FS231	\$ 1,678,126	\$ 1,669,660	\$ 2,147,765
Other Retirement Accounts	FS241	\$ 126,661	\$ 129,081	\$ 126,502
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 1,426	\$ 1,447	\$ 1,023
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 3,414,700	\$ 3,197,699	\$ 3,241,714
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	21,428	20,688	19,548
Personal Trust and Agency Accounts	FS212	12,348	12,224	11,894
Retirement-related Trust and Agency Accounts - Total	SUB6120	3,164	2,914	2,503
Employee Benefit - Defined Contribution	FS222	189	186	170

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 22, 2007, 10:01 AM

TFR Industry Aggregate Report
 93036 - OTS-Regulated: New York
 March 2007

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	64	62	59
Other Retirement Accounts	FS242	2,911	2,666	2,274
Corporate Trust and Agency Accounts	FS252	0	0	0
Investment Management Agency Accounts	FS262	5,855	5,507	5,111
Other Fiduciary Accounts	FS272	61	43	40
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	3,051	3,015	3,047
Personal Trust and Agency Accounts	FS213	484	473	473
Retirement-related Trust and Agency Accounts - Total	SUB6130	2,562	2,537	2,570
Employee Benefit - Defined Contribution	FS223	2,288	2,262	2,282
Employee Benefit - Defined Benefit	FS233	170	176	193
Other Retirement Accounts	FS243	104	99	95
Corporate Trust and Agency Accounts	FS253	0	0	0
Other Fiduciary Accounts	FS273	5	5	4
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	989	972	926
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)				
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 39,357	\$ 142,582	\$ 104,552
Personal Trust and Agency Accounts	FS310	\$ 22,221	\$ 82,579	\$ 61,102
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 2,916	\$ 12,015	\$ 8,878
Employee Benefit - Defined Contribution	FS320	\$ 2,090	\$ 8,841	\$ 6,668
Employee Benefit - Defined Benefit	FS330	\$ 263	\$ 629	\$ 447
Other Retirement Accounts	FS340	\$ 563	\$ 2,545	\$ 1,763
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 11,963	\$ 39,926	\$ 28,591
Other Fiduciary Accounts	FS370	\$ 1,843	\$ 6,200	\$ 4,686
Custody and Safekeeping Accounts	FS380	\$ 390	\$ 1,533	\$ 1,030
Other Fiduciary and Related Services	FS390	\$ 24	\$ 329	\$ 265
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 843	\$ 125,751	\$ 2,597
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 2,711	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 36	\$ 138	\$ 103
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 38,550	\$ 14,258	\$ 102,058
FIDUCIARY MEMORANDA				
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 537,600	\$ 9,048,640	\$ 712,574

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:01 AM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
March 2007

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 89	\$ - 30,998	\$ 964
Interest-Bearing Deposits	FS415	\$ 34	\$ 38,760	\$ 338
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 36,281	\$ 809,162	\$ 39,956
State, County and Municipal Obligations	FS425	\$ 25,478	\$ 1,003,340	\$ 26,343
Money Market Mutual Funds	FS430	\$ 53,997	\$ 619,848	\$ 62,506
Other Short-term Obligations	FS435	\$ 0	\$ 199	\$ 0
Other Notes and Bonds	FS440	\$ 6,327	\$ 323,687	\$ 13,565
Common and Preferred Stock	FS445	\$ 255,399	\$ 5,564,230	\$ 386,115
Real Estate Mortgages	FS450	\$ 441	\$ 3,203	\$ 756
Real Estate	FS455	\$ 2,746	\$ 233,576	\$ 8,523
Miscellaneous Assets	FS460	\$ 156,808	\$ 483,633	\$ 173,508
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	6	17	6
Domestic Equity	FS610	3	11	3
International/Global Equity	FS620	0	2	0
Stock/Bond Blend	FS630	0	0	0
Taxable Bond	FS640	2	3	2
Municipal Bond	FS650	1	1	1
Short-Term Investments/Money Market	FS660	0	0	0
Specialty/Other	FS670	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 174,415	\$ 3,613,412	\$ 172,348
Domestic Equity	FS615	\$ 93,631	\$ 2,633,988	\$ 63,884
International/Global Equity	FS625	\$ 0	\$ 493,424	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 66,707	\$ 470,183	\$ 91,943
Municipal Bond	FS655	\$ 14,077	\$ 15,817	\$ 16,521
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)				

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:01 AM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
March 2007

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 0	\$ 2,711	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 1,770	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 941	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0
Schedule CCR --- Consolidated Capital Requirement				
Description	Line Item	Mar 2007 Value	Dec 2006 Value	Sep 2006 Value
TIER 1 (CORE) CAPITAL REQUIREMENT				
Equity Capital (SC80)	CCR100	\$ 8,148,853	\$ 7,940,411	\$ 6,586,634
Equity Capital Deductions - Total	SUB1631	\$ 2,648,417	\$ 2,622,257	\$ 1,451,541
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 9,562	\$ 9,495	\$ 9,400
Goodwill and Certain Other Intangible Assets	CCR115	\$ 2,603,299	\$ 2,575,505	\$ 1,432,296
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 35,556	\$ 37,257	\$ 9,845
Other	CCR134	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 237,257	\$ 258,252	\$ 235,392
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 46,779	\$ 77,266	\$ 96,687
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 256
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 153,591	\$ 144,707	\$ 138,449
Other	CCR195	\$ 36,887	\$ 36,279	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 5,737,693	\$ 5,576,406	\$ 5,370,485

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:01 AM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
March 2007

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Total Assets (SC60)	CCR205	\$ 70,348,002	\$ 69,846,489	\$ 64,400,382
Asset Deductions - Total	SUB1651	\$ 2,637,511	\$ 2,616,554	\$ 1,445,645
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 3,791	\$ 3,792	\$ 3,504
Goodwill and Certain Other Intangible Assets	CCR265	\$ 2,598,164	\$ 2,575,505	\$ 1,432,296
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 35,556	\$ 37,257	\$ 9,845
Other	CCR275	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 93,311	\$ 131,481	\$ 130,624
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 68,875	\$ 105,088	\$ 130,368
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 256
Other	CCR290	\$ 24,436	\$ 26,393	\$ 0
Adjusted Total Assets	CCR25	\$ 67,803,802	\$ 67,361,416	\$ 63,085,361
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 2,698,347	\$ 2,677,033	\$ 2,506,702
TOTAL RISK-BASED CAPITAL REQUIREMENT				
Tier 1 (Core) Capital	CCR30	\$ 5,737,693	\$ 5,576,406	\$ 5,370,485
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 4,951	\$ 4,190	\$ 1,274
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 350,000	\$ 270,000	\$ 230,000
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 296,877	\$ 393,555	\$ 292,011
Tier 2 Capital - Other	CCR355	\$ 70,350	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 722,178	\$ 667,745	\$ 523,285
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 722,178	\$ 667,745	\$ 523,285
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 336	\$ 337	\$ 339
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 18,095	\$ 17,765	\$ 17,281
Total Risk-Based Capital	CCR39	\$ 6,441,440	\$ 6,226,049	\$ 5,876,150
0% R/W Category - Cash	CCR400	\$ 193,459	\$ 232,375	\$ 215,431
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 334,794	\$ 293,518	\$ 314,804
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 12,335
0% R/W Category - Other	CCR415	\$ 59,383	\$ 97,720	\$ 58,578
0% R/W Category - Assets Total	CCR420	\$ 587,636	\$ 623,613	\$ 601,148
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:01 AM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
March 2007

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 9,488,151	\$ 9,351,134	\$ 8,413,078
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,105,024	\$ 1,076,615	\$ 1,079,462
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 615,567	\$ 583,056	\$ 602,843
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 1,269,563	\$ 1,038,680	\$ 2,074,202
20% R/W Category - Other	CCR450	\$ 2,110,424	\$ 2,037,536	\$ 2,178,809
20% R/W Category - Assets Total	CCR455	\$ 14,588,729	\$ 14,087,021	\$ 14,348,394
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 2,917,747	\$ 2,817,406	\$ 2,869,681
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 27,631,757	\$ 27,340,648	\$ 25,468,479
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 2,441,240	\$ 2,397,724	\$ 2,300,770
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 6,180	\$ 352,341	\$ 224,790
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 34,873	\$ 29,408	\$ 31,600
50% R/W Category - Other	CCR480	\$ 1,397,885	\$ 1,134,759	\$ 138,066
50% R/W Category - Assets Total	CCR485	\$ 31,511,935	\$ 31,254,880	\$ 28,163,705
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 15,755,977	\$ 15,627,452	\$ 14,081,860
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 47,014	\$ 316,314	\$ 149,092
100% R/W Category - All Other Assets	CCR506	\$ 27,162,352	\$ 26,144,483	\$ 23,910,317
100% R/W Category - Assets Total	CCR510	\$ 27,209,366	\$ 26,460,797	\$ 24,059,409
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 27,209,366	\$ 26,460,797	\$ 24,059,409
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 1,527	\$ 1,421	\$ 1,474
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 19,088	\$ 17,763	\$ 18,425
Assets to Risk-Weight	CCR64	\$ 73,899,193	\$ 72,427,732	\$ 67,174,130
Subtotal Risk-Weighted Assets	CCR75	\$ 45,902,168	\$ 44,923,404	\$ 41,029,367
Excess Allowances for Loan and Lease Losses	CCR530	\$ 26,491	\$ 30,350	\$ 38,855
Total Risk-Weighted Assets	CCR78	\$ 45,875,677	\$ 44,893,054	\$ 40,990,512
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 3,670,053	\$ 3,591,441	\$ 3,279,238
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS				
Tier 1 (Core) Capital Ratio	CCR810	8.46%	8.28%	8.51%
Total Risk-Based Capital Ratio	CCR820	14.04%	13.87%	14.34%
Tier 1 Risk-Based Capital Ratio	CCR830	12.47%	12.38%	13.06%

Office of Thrift Supervision
Financial Reporting System
Run Date: May 22, 2007, 10:01 AM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
March 2007

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2007	Dec 2006	Sep 2006
Description	Line Item	Value	Value	Value
Tangible Equity Ratio	CCR840	8.46%	8.28%	8.51%

*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 se that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the par same aggregate group. This exclusion prevents double-counting of subsidiaries' data.