

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 4:08 PM	TFR Industry Aggregate Report 99111 - OTS-Regulated: Northeast Region (Geog) December 2004	Frozen Aggregated Data (\$Thousands)
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Description	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
Number of Institutions	272	276	278	282	285

Schedule NS --- Optional Narrative Statement		Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	6	7	7	4	N/A
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 26,475,999	\$ 27,222,000	\$ 27,457,473	\$ 28,203,450	\$ 26,184,214
Cash and Non-Interest-Earning Deposits	SC110	\$ 3,736,965	\$ 3,953,945	\$ 3,774,060	\$ 3,826,685	\$ 3,813,099
Interest-Earning Deposits in FHLBs	SC112	\$ 1,560,839	\$ 1,522,241	\$ 1,701,452	\$ 2,289,284	\$ 2,057,914
Other Interest-Earning Deposits	SC118	\$ 1,339,930	\$ 1,231,466	\$ 1,178,014	\$ 1,194,241	\$ 1,110,193
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 2,845,133	\$ 3,168,772	\$ 3,034,046	\$ 2,481,425	\$ 2,007,971
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 10,704,163	\$ 10,884,605	\$ 11,314,583	\$ 11,163,322	\$ 9,779,821
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 2,459,091	\$ 2,390,615	\$ 2,583,631	\$ 2,642,418	\$ 2,515,794
State and Municipal Obligations	SC180	\$ 2,192,767	\$ 2,312,277	\$ 2,137,202	\$ 2,379,247	\$ 2,250,756
Securities Backed by Nonmortgage Loans	SC182	\$ 122,154	\$ 118,302	\$ 117,522	\$ 280,159	N/A
Other Investment Securities	SC185	\$ 1,368,299	\$ 1,477,012	\$ 1,462,048	\$ 1,793,040	\$ 2,432,305
Accrued Interest Receivable	SC191	\$ 146,658	\$ 162,765	\$ 154,915	\$ 153,629	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 64,982,763	\$ 64,557,579	\$ 63,153,533	\$ 67,613,934	N/A
Mortgage-Backed Securities - Total	SC22	\$ 64,982,763	\$ 64,557,579	\$ 63,153,533	\$ 67,613,934	\$ 54,698,007
Pass-Through - Total	SUB0073	\$ 32,164,677	\$ 33,949,322	\$ 35,165,927	\$ 37,703,683	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 29,296,547	\$ 31,419,890	\$ 32,552,240	\$ 35,219,465	\$ 28,135,857
Other Pass-Through	SC215	\$ 2,868,130	\$ 2,529,432	\$ 2,613,687	\$ 2,484,218	\$ 2,507,243
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 32,575,961	\$ 30,362,334	\$ 27,743,323	\$ 29,654,855	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 14,258,080	\$ 13,376,660	\$ 12,686,788	\$ 13,210,475	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 3,136,133	\$ 3,821,639	\$ 4,310,848	\$ 4,843,243	N/A
Other	SC222	\$ 15,181,748	\$ 13,164,035	\$ 10,745,687	\$ 11,601,137	N/A
Accrued Interest Receivable	SC228	\$ 242,125	\$ 245,923	\$ 244,283	\$ 255,396	N/A

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Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Gross	SUB0092	\$ 191,380,669	\$ 180,614,154	\$ 169,027,687	\$ 164,695,397	N/A
Mortgage Loans - Total	SC26	\$ 190,425,133	\$ 179,680,627	\$ 168,125,234	\$ 163,768,696	\$ 148,213,659
Construction Loans - Total	SUB0100	\$ 5,038,207	\$ 4,697,190	\$ 4,210,145	\$ 4,685,215	\$ 4,556,134
Residential - Total	SUB0110	\$ 3,943,254	\$ 3,570,087	\$ 3,182,724	\$ 3,417,609	\$ 3,274,674
1-4 Dwelling Units	SC230	\$ 2,912,524	\$ 2,690,213	\$ 2,365,050	\$ 2,689,295	\$ 2,527,317
Multifamily (5 or more) Dwelling Units	SC235	\$ 1,030,730	\$ 879,874	\$ 817,674	\$ 728,314	\$ 747,357
Nonresidential Property	SC240	\$ 1,094,953	\$ 1,127,103	\$ 1,027,421	\$ 1,267,606	\$ 1,281,460
Permanent Loans - Total	SUB0121	\$ 185,548,101	\$ 175,176,604	\$ 164,138,958	\$ 159,379,572	N/A
Residential - Total	SUB0131	\$ 165,197,715	\$ 155,700,448	\$ 146,080,784	\$ 140,401,281	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 155,840,486	\$ 146,470,507	\$ 137,217,629	\$ 131,539,567	N/A
Revolving Open-End Loans	SC251	\$ 11,094,398	\$ 11,018,384	\$ 10,038,327	\$ 11,171,207	\$ 10,909,321
All Other - First Liens	SC254	\$ 136,651,544	\$ 128,141,878	\$ 120,432,094	\$ 114,376,828	N/A
All Other - Junior Liens	SC255	\$ 8,094,544	\$ 7,310,245	\$ 6,747,208	\$ 5,991,532	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 9,357,229	\$ 9,229,941	\$ 8,863,155	\$ 8,861,714	\$ 8,648,613
Nonresidential Property (Except Land)	SC260	\$ 18,020,715	\$ 17,502,476	\$ 16,319,842	\$ 17,225,332	\$ 16,038,048
Land	SC265	\$ 2,329,671	\$ 1,973,680	\$ 1,738,332	\$ 1,752,959	\$ 1,646,554
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 11,153,998	\$ 13,212,086	\$ 17,493,087	N/A	N/A
Accrued Interest Receivable	SC272	\$ 747,162	\$ 698,121	\$ 639,115	\$ 602,244	\$ 559,945
Advances for Taxes and Insurance	SC275	\$ 47,199	\$ 42,239	\$ 39,469	\$ 28,366	\$ 31,230
Allowance for Loan and Lease Losses	SC283	\$ 955,536	\$ 933,527	\$ 902,453	\$ 926,701	\$ 832,818
Nonmortgage Loans - Gross	SUB0162	\$ 31,692,927	\$ 30,648,898	\$ 28,556,684	\$ 30,372,666	N/A
Nonmortgage Loans - Total	SC31	\$ 30,845,421	\$ 29,804,130	\$ 27,799,817	\$ 29,508,962	\$ 28,964,452
Commercial Loans - Total	SC32	\$ 11,810,348	\$ 11,502,767	\$ 10,818,827	\$ 12,807,345	\$ 11,982,486
Secured	SC300	\$ 9,565,474	\$ 9,658,956	\$ 9,104,901	\$ 10,447,704	\$ 9,735,761
Unsecured	SC303	\$ 1,894,291	\$ 1,487,242	\$ 1,340,818	\$ 1,427,343	\$ 1,350,332
Lease Receivables	SC306	\$ 350,583	\$ 356,569	\$ 373,108	\$ 932,298	\$ 896,393
Consumer Loans - Total	SC35	\$ 19,678,199	\$ 18,949,312	\$ 17,557,913	\$ 17,374,498	\$ 17,675,358
Loans on Deposits	SC310	\$ 123,641	\$ 130,227	\$ 122,329	\$ 144,393	\$ 148,244
Home Improvement Loans (Not secured by real estate)	SC316	\$ 166,788	\$ 153,779	\$ 583,998	\$ 511,019	\$ 685,639
Education Loans	SC320	\$ 181,329	\$ 165,033	\$ 137,714	\$ 167,109	\$ 154,321
Auto Loans	SC323	\$ 6,711,386	\$ 6,896,046	\$ 5,907,508	\$ 5,828,490	\$ 5,329,657
Mobile Home Loans	SC326	\$ 271,973	\$ 275,713	\$ 270,334	\$ 279,926	\$ 287,309
Credit Cards	SC328	\$ 9,563,743	\$ 8,719,174	\$ 8,104,889	\$ 8,323,938	\$ 9,705,709

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Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 2,659,339	\$ 2,609,340	\$ 2,431,141	\$ 2,119,623	\$ 1,364,479
Accrued Interest Receivable	SC348	\$ 204,380	\$ 196,819	\$ 179,944	\$ 190,823	\$ 208,711
Allowance for Loan and Lease Losses	SC357	\$ 847,506	\$ 844,768	\$ 756,867	\$ 863,704	\$ 902,156
Reposessed Assets - Gross	SUB0201	\$ 108,305	\$ 123,965	\$ 124,031	\$ 132,357	\$ 138,585
Reposessed Assets - Total	SC40	\$ 107,740	\$ 122,251	\$ 122,427	\$ 130,622	\$ 136,596
Real Estate - Total	SUB0210	\$ 99,200	\$ 115,362	\$ 115,438	\$ 119,367	\$ 122,647
Construction	SC405	\$ 7,158	\$ 4,864	\$ 6,117	\$ 6,076	\$ 4,553
Residential - Total	SUB0225	\$ 70,688	\$ 82,082	\$ 81,036	\$ 87,346	\$ 93,908
1-4 Dwelling Units	SC415	\$ 66,973	\$ 78,797	\$ 80,568	\$ 86,738	\$ 93,203
Multifamily (5 or more) Dwelling Units	SC425	\$ 3,715	\$ 3,285	\$ 468	\$ 608	\$ 705
Nonresidential (Except Land)	SC426	\$ 19,978	\$ 26,699	\$ 25,560	\$ 24,008	\$ 22,230
Land	SC428	\$ 1,376	\$ 1,717	\$ 2,725	\$ 1,937	\$ 1,956
Other Repossessed Assets	SC430	\$ 9,105	\$ 8,603	\$ 8,593	\$ 12,990	\$ 15,938
General Valuation Allowances	SC441	\$ 565	\$ 1,714	\$ 1,604	\$ 1,735	\$ 1,989
Real Estate Held for Investment	SC45	\$ 33,553	\$ 78,329	\$ 77,716	\$ 75,804	\$ 70,299
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 3,092,154	\$ 3,074,277	\$ 3,247,672	\$ 3,198,773	\$ 2,794,528
Federal Home Loan Bank Stock	SC510	\$ 2,904,887	\$ 2,913,227	\$ 3,095,563	\$ 3,048,476	\$ 2,663,379
Other	SC540	\$ 187,267	\$ 161,050	\$ 152,109	\$ 150,297	\$ 137,404
Office Premises and Equipment	SC55	\$ 2,135,510	\$ 2,072,909	\$ 1,962,702	\$ 2,081,481	\$ 2,047,964
Other Assets - Gross	SUB0262	\$ 11,015,958	\$ 11,026,272	\$ 9,971,062	\$ 10,654,563	N/A
Other Assets - Total	SC59	\$ 11,006,961	\$ 11,023,647	\$ 9,968,814	\$ 10,652,018	\$ 8,261,081
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 570,281	\$ 543,877	\$ 509,286	\$ 545,391	\$ 201,598
Bank-Owned Life Insurance - Other	SC625	\$ 1,887,676	\$ 1,859,945	\$ 1,757,480	\$ 2,052,700	\$ 2,272,380
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 476,001	\$ 448,949	\$ 481,974	\$ 436,768	\$ 458,565
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 1,421	\$ 1,614	\$ 1,782	\$ 1,955	\$ 2,591
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 4,328,662	\$ 4,224,895	\$ 3,019,294	\$ 3,214,938	\$ 2,660,327
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 60,049	\$ 60,280	\$ 61,192	\$ 60,743	\$ 84,987
Other Assets	SC689	\$ 3,691,868	\$ 3,886,712	\$ 4,140,054	\$ 4,342,068	\$ 4,796,788
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	\$ 8,997	\$ 2,625	\$ 2,248	\$ 2,545	\$ 2,350
General Valuation Allowances - Total	SUB2092	\$ 1,812,604	\$ 1,782,634	\$ 1,663,172	\$ 1,794,685	N/A
Total Assets - Gross	SUB0283	\$ 330,917,838	\$ 319,418,383	\$ 303,578,560	\$ 307,028,425	N/A
Total Assets	SC60	\$ 329,105,234	\$ 317,635,749	\$ 301,915,388	\$ 305,233,740	\$ 273,700,302
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 195,411,687	\$ 191,835,391	\$ 181,065,023	\$ 188,801,073	\$ 173,897,224
Deposits	SC710	\$ 193,359,216	\$ 189,839,212	\$ 179,014,004	\$ 186,355,940	\$ 171,826,178
Escrows	SC712	\$ 2,006,988	\$ 1,924,422	\$ 1,953,449	\$ 2,316,028	\$ 1,918,634
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 45,483	\$ 71,757	\$ 97,570	\$ 129,105	\$ 152,412
Borrowings - Total	SC72	\$ 92,690,145	\$ 87,178,804	\$ 85,237,290	\$ 79,367,371	\$ 69,453,688
Advances from FHLBank	SC720	\$ 40,280,047	\$ 38,007,874	\$ 40,255,748	\$ 39,259,263	\$ 34,340,257
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 19,968,369	\$ 18,254,432	\$ 17,850,735	\$ 19,626,001	\$ 15,582,416
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 980,939	\$ 982,654	\$ 961,138	\$ 1,190,728	N/A
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 26,431
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 26,431
Other Borrowings	SC760	\$ 31,460,790	\$ 29,933,844	\$ 26,169,669	\$ 19,291,379	\$ 18,330,519
Other Liabilities - Total	SC75	\$ 7,642,168	\$ 6,387,843	\$ 6,208,791	\$ 5,835,452	\$ 4,076,142
Accrued Interest Payable - Deposits	SC763	\$ 354,331	\$ 380,037	\$ 344,536	\$ 362,165	\$ 340,718
Accrued Interest Payable - Other	SC766	\$ 257,392	\$ 234,564	\$ 226,718	\$ 434,038	\$ 419,542
Accrued Taxes	SC776	\$ 806,639	\$ 1,163,113	\$ 960,761	\$ 951,035	\$ 738,378
Accounts Payable	SC780	\$ 3,464,446	\$ 2,530,048	\$ 2,423,101	\$ 913,802	\$ 922,662
Deferred Income Taxes	SC790	\$ 172,871	\$ 86,400	\$ 73,233	\$ 164,848	\$ 97,135
Other Liabilities and Deferred Income	SC796	\$ 2,586,489	\$ 1,993,681	\$ 2,180,442	\$ 3,009,564	\$ 1,557,707
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	\$ 295,744,000	\$ 285,402,038	\$ 272,511,104	\$ 274,003,896	\$ 247,427,054

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Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 171,798	\$ 168,610	\$ 164,013	\$ 149,008	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 33,189,438	\$ 32,065,101	\$ 29,240,266	\$ 31,080,836	\$ 26,124,086
Stock - Total	SUB0311	\$ 17,010,512	\$ 16,455,898	\$ 14,790,064	\$ 15,430,684	\$ 12,473,967
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 9,260	\$ 9,260	\$ 9,260	\$ 9,260	\$ 11,069
Common Stock - Par Value	SC820	\$ 121,920	\$ 162,158	\$ 172,068	\$ 170,931	\$ 175,611
Common Stock - Paid in Excess of Par	SC830	\$ 16,879,332	\$ 16,284,480	\$ 14,608,736	\$ 15,250,493	\$ 12,287,287
Accumulated Other Comprehensive Income - Total	SC86	\$- 153,283	\$- 151,253	\$- 577,671	\$ 342,919	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 80,021	\$- 65,571	\$- 494,435	\$ 438,529	\$ 112,277
Gains (Losses) on Cash Flow Hedges	SC865	\$- 67,811	\$- 82,006	\$- 78,767	\$- 91,140	N/A
Other	SC870	\$- 5,451	\$- 3,676	\$- 4,469	\$- 4,470	N/A
Retained Earnings	SC880	\$ 16,510,923	\$ 15,966,070	\$ 15,217,272	\$ 15,527,580	\$ 13,783,682
Other Components of Equity Capital	SC891	\$- 178,714	\$- 205,614	\$- 189,399	\$- 220,347	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 329,105,236	\$ 317,635,749	\$ 301,915,383	\$ 305,233,740	\$ 273,700,296

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Other Codes As of Dec 2004

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	17	\$ 416
3	Federal, State, or other taxes receivable	75	\$ 92,281
4	Net deferred tax assets	122	\$ 453,111
5	Insured portion of real estate acquired by forecls	1	\$ 1,659
6	Prepaid deposit insurance premiums	10	\$ 351
7	Prepaid expenses	215	\$ 395,812
8	Deposits for utilities and other services	1	\$ 61
9	Advances for loans serviced for others	7	\$ 361,447
12	Amounts receivable under interest rate swap agreem	1	\$ 18,246
13	Noninterest-bearing accts recv from Hold Co/Affl	19	\$ 37,206
14	Other noninterest-bearing short-term accounts recv	61	\$ 257,385
19	Receivables fr a broker for unsettled transactions	4	\$ 259,430
20	F/V of all derivative instru. reportable as assets	3	\$ 260,956
22	Unapplied loan disbursements	3	\$ 1,411
99	Other	175	\$ 747,085

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	4	\$ 22,159
4	Nonrefundable loan fees received prior to closing	22	\$ 3,001
6	Balances in U.S. Treasury tax and loan accounts	2	\$ 1,066
7	Deferred gains from the sale of real estate	7	\$ 50,190
9	Fees received for standby contracts and other	1	\$ 16
10	Amounts due brokers for unsettled transactions	3	\$ 298,362
11	The liability recorded for post-retirement benefit	104	\$ 165,822
13	Amounts payable under interest-rate-swap agreement	1	\$ 14
14	Unapplied loan payments received	16	\$ 70,123
16	Recourse loan liability	3	\$ 702
17	Noninterest-bearing payables to Hold Co/Affiliates	27	\$ 515,772
18	Litigation reserves	5	\$ 9,462
20	F/V of all derivative instru. reportable as liab.	6	\$ 380,747
21	Liabilities for credit losses on OBS credit exposures	3	\$ 3,210
99	Other	272	\$ 844,114

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Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 3,994,017	\$ 3,746,926	\$ 3,413,347	\$ 3,504,696	\$ 3,303,250
Deposits and Investment Securities	SO115	\$ 212,228	\$ 208,419	\$ 195,834	\$ 196,182	N/A
Mortgage-Backed Securities	SO125	\$ 659,053	\$ 666,720	\$ 623,452	\$ 646,826	N/A
Mortgage Loans	SO141	\$ 2,656,191	\$ 2,492,502	\$ 2,160,290	\$ 2,247,839	N/A
Nonmortgage Loans - Total	SUB0950	\$ 466,545	\$ 379,285	\$ 433,771	\$ 413,849	N/A
Commercial Loans and Leases	SO160	\$ 158,671	\$ 151,287	\$ 129,690	\$ 153,158	\$ 148,907
Consumer Loans and Leases	SO171	\$ 307,874	\$ 227,998	\$ 304,081	\$ 260,691	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 18,758	\$ 15,800	\$ 13,325	\$ 14,373	\$ 12,981
Federal Home Loan Bank Stock	SO181	\$ 18,661	\$ 15,695	\$ 13,276	\$ 14,303	\$ 12,981
Other	SO185	\$ 97	\$ 105	\$ 49	\$ 70	N/A
Interest Expense - Total	SO21	\$ 1,615,964	\$ 1,530,408	\$ 1,312,036	\$ 1,372,066	\$ 1,316,384
Deposits	SO215	\$ 878,098	\$ 856,243	\$ 729,605	\$ 758,736	\$ 729,172
Escrows	SO225	\$ 1,560	\$ 867	\$ 481	\$ 642	\$ 637
Advances from FHLBank	SO230	\$ 334,423	\$ 303,343	\$ 272,363	\$ 309,645	\$ 297,502
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 8,873	\$ 8,117	\$ 7,394	\$ 8,315	\$ 8,402
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 79
Other Borrowed Money	SO260	\$ 393,023	\$ 361,845	\$ 302,245	\$ 294,747	\$ 280,607
Capitalized Interest	SO271	\$ 13	\$ 7	\$ 52	\$ 19	\$ 15
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 2,396,811	\$ 2,232,318	\$ 2,114,636	\$ 2,147,003	\$ 1,999,900
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 314,296	\$ 207,073	\$ 208,063	\$ 227,912	\$ 239,844
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 2,082,515	\$ 2,025,245	\$ 1,906,573	\$ 1,919,091	\$ 1,760,056
Noninterest Income - Total	SO42	\$ 1,547,144	\$ 1,536,964	\$ 1,427,722	\$ 1,400,526	\$ 1,491,387
Mortgage Loan Serving Fees	SO410	\$ 143,680	\$ 101,862	\$ 145,460	\$ 56,043	\$ 203,763
Other Fees and Charges	SO420	\$ 722,857	\$ 902,163	\$ 842,838	\$ 766,837	\$ 807,989
Net Income (Loss) from Other - Total	SUB0451	\$ 624,635	\$ 429,360	\$ 518,766	\$ 434,283	\$ 461,270
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 603,446	\$ 421,578	\$ 404,392	\$ 468,542	\$ 376,369
Operations & Sale of Repossessed Assets	SO461	\$- 336	\$ 438	\$ 788	\$- 2,228	\$- 4,755
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 7,318	\$- 1,744	\$- 1,393	\$ 1,743	\$- 2,027
Sale of Securities Held-to-Maturity	SO467	\$- 14	\$- 3	\$ 180	\$ 6	\$- 270
Sale of Loans Held for Investment	SO475	\$ 5,845	\$ 2,557	\$ 1,528	\$ 2,153	\$ 1,482

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Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 2,848	\$ 48,420	\$ 901	\$- 176	\$- 41,670
Trading Assets (Realized and Unrealized)	SO485	\$ 20,164	\$- 41,886	\$ 112,370	\$- 35,757	\$ 132,141
Other Noninterest Income	SO488	\$ 55,972	\$ 103,579	\$- 79,342	\$ 143,363	\$ 18,390
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	\$ 1,970,805	\$ 1,875,030	\$ 1,715,962	\$ 1,731,515	\$ 1,618,448
All Personnel Compensation and Expense	SO510	\$ 873,948	\$ 800,788	\$ 728,554	\$ 693,507	\$ 671,826
Legal Expense	SO520	\$ 23,066	\$ 12,889	\$ 21,717	\$ 12,013	\$ 14,456
Office Occupancy and Equipment Expense	SO530	\$ 273,964	\$ 259,806	\$ 249,751	\$ 268,390	\$ 258,509
Marketing and Other Professional Services	SO540	\$ 154,973	\$ 194,029	\$ 118,130	\$ 117,680	\$ 112,067
Loan Servicing Fees	SO550	\$ 181,373	\$ 160,611	\$ 205,821	\$ 197,861	\$ 158,519
Goodwill and Other Intangibles Expense	SO560	\$ 41,700	\$ 40,552	\$ 41,905	\$ 36,712	\$ 37,549
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 423	\$ 577	\$ 154	\$ 458	\$- 2,500
Other Noninterest Expense	SO580	\$ 421,358	\$ 405,778	\$ 349,930	\$ 404,894	\$ 368,022
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	\$ 1,658,854	\$ 1,687,179	\$ 1,618,333	\$ 1,588,102	\$ 1,632,967
Income Taxes - Total	SO71	\$ 559,917	\$ 587,168	\$ 588,390	\$ 571,691	\$ 599,278
Federal	SO710	\$ 512,858	\$ 506,459	\$ 515,546	\$ 502,443	\$ 543,708
State, Local & Other	SO720	\$ 47,059	\$ 80,709	\$ 72,844	\$ 69,248	\$ 55,570
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 1,098,937	\$ 1,100,011	\$ 1,029,943	\$ 1,016,411	\$ 1,033,689
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 13	\$ 0	\$ 0	\$ 292	\$ 0
Net Income (Loss)	SO91	\$ 1,098,950	\$ 1,100,011	\$ 1,029,943	\$ 1,016,703	\$ 1,033,689

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Other Codes As of Dec 2004

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	67	\$ 2,334
5	Net income(loss) from real estate held for invest	7	\$ 701
6	Net income(loss)-equity invest in uncons sub org	8	\$- 5,368
7	Net income(loss) from leased property	17	\$ 559
9	Net income from data processing lease/services	3	\$ 187
11	Adjustments to prior periods	2	\$ 29
14	Interest Income from CNFIs reported on SC655	1	\$ 34
15	Income from corporate-owned life insurance	82	\$ 25,471
19	Realized/unrealized gains on derivatives	5	\$ 4,941
99	Other	198	\$ 12,860

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	40	\$ 3,988
2	OTS assessments	52	\$ 1,720
6	Supervisory examination fees	35	\$ 733
7	Office supplies, printing, and postage	181	\$ 36,830
8	Telephone, including data lines	71	\$ 17,802
9	Loan origination expense	36	\$ 121,718
10	ATM expense	50	\$ 3,269
11	Adjustments to prior periods	3	\$ 67
12	Acquisition and organization costs	6	\$ 3,982
13	Misc taxes other than income & real estate	63	\$ 5,291
14	Losses from fraud	3	\$ 3,164
15	Foreclosure expenses	2	\$ 50
16	Web site expenses	3	\$ 101
17	Charitable contributions	27	\$ 5,128
18	Minority Interest	1	\$ 2,863
19	Realized/unrealized losses on derivatives	2	\$ 5,514
99	Other	196	\$ 96,287

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Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 14,276,870	\$ 10,311,161	\$ 6,636,722	\$ 3,504,696	\$ 13,045,042
YTD - Deposits and Investment Securities	Y_SO115	\$ 792,495	\$ 581,803	\$ 380,525	\$ 196,182	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 2,524,333	\$ 1,867,135	\$ 1,206,168	\$ 646,826	N/A
YTD - Mortgage Loans	Y_SO141	\$ 9,315,633	\$ 6,677,789	\$ 4,235,849	\$ 2,247,839	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 557,779	\$ 400,712	\$ 252,193	\$ 153,158	\$ 602,022
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 1,086,630	\$ 783,722	\$ 561,987	\$ 260,691	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 59,961	\$ 41,400	\$ 26,269	\$ 14,373	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 59,639	\$ 41,175	\$ 26,158	\$ 14,303	N/A
YTD - Other	Y_SO185	\$ 322	\$ 225	\$ 111	\$ 70	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 5,679,894	\$ 4,076,136	\$ 2,578,979	\$ 1,372,066	\$ 5,406,328
YTD - Deposits	Y_SO215	\$ 3,146,140	\$ 2,276,625	\$ 1,442,802	\$ 758,736	\$ 3,048,636
YTD - Escrows	Y_SO225	\$ 3,509	\$ 1,949	\$ 1,092	\$ 642	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 1,157,058	\$ 826,258	\$ 532,983	\$ 309,645	\$ 1,247,911
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 31,420	\$ 22,547	\$ 14,324	\$ 8,315	\$ 33,367
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 188
YTD - Other Borrowed Money	Y_SO260	\$ 1,341,858	\$ 948,835	\$ 587,849	\$ 294,747	\$ 1,072,116
YTD - Capitalized Interest	Y_SO271	\$ 91	\$ 78	\$ 71	\$ 19	\$ 96
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 8,656,937	\$ 6,276,425	\$ 4,084,012	\$ 2,147,003	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 946,832	\$ 633,795	\$ 425,760	\$ 227,912	\$ 638,535
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 7,710,105	\$ 5,642,630	\$ 3,658,252	\$ 1,919,091	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 5,876,113	\$ 4,330,115	\$ 2,804,591	\$ 1,400,526	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 447,117	\$ 303,876	\$ 201,541	\$ 56,043	\$ 167,416
YTD - Other Fees and Charges	Y_SO420	\$ 3,187,639	\$ 2,466,913	\$ 1,571,910	\$ 766,837	\$ 2,339,923
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 2,023,724	\$ 1,397,564	\$ 971,900	\$ 434,283	\$ 1,509,470
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 1,896,947	\$ 1,291,991	\$ 873,542	\$ 468,542	\$ 1,319,475
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 1,058	\$- 739	\$- 1,229	\$- 2,228	\$- 10,220
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 8,493	\$- 1,175	\$ 350	\$ 1,743	\$- 2,771
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 167	\$ 183	\$ 186	\$ 6	\$- 47
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 11,481	\$ 5,636	\$ 3,681	\$ 2,153	\$ 6,424

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Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 69,846	\$ 66,998	\$ 18,817	\$ - 176	\$ 55,738
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 54,834	\$ 34,670	\$ 76,553	\$ - 35,757	\$ 140,871
YTD - Other Noninterest Income	Y_SO488	\$ 217,633	\$ 161,762	\$ 59,240	\$ 143,363	N/A
YTD - Noninterest Expense - Total	Y_SO51	\$ 7,116,896	\$ 5,176,367	\$ 3,329,415	\$ 1,731,515	\$ 5,942,788
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 2,999,672	\$ 2,139,288	\$ 1,354,490	\$ 693,507	\$ 2,848,314
YTD - Legal Expense	Y_SO520	\$ 68,494	\$ 45,631	\$ 32,742	\$ 12,013	\$ 54,357
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 1,017,315	\$ 746,208	\$ 490,941	\$ 268,390	\$ 1,023,455
YTD - Marketing and Other Professional Services	Y_SO540	\$ 577,990	\$ 423,928	\$ 231,294	\$ 117,680	\$ 427,606
YTD - Loan Servicing Fees	Y_SO550	\$ 746,373	\$ 565,003	\$ 404,532	\$ 197,861	\$ 327,449
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 147,988	\$ 114,290	\$ 74,049	\$ 36,712	\$ 122,301
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 1,559	\$ 1,136	\$ 571	\$ 458	\$ 3,277
YTD - Other Noninterest Expense	Y_SO580	\$ 1,557,505	\$ 1,140,883	\$ 740,796	\$ 404,894	\$ 1,136,029
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 6,469,322	\$ 4,796,378	\$ 3,133,428	\$ 1,588,102	\$ 5,343,017
YTD - Income Taxes - Total	Y_SO71	\$ 2,269,114	\$ 1,706,929	\$ 1,127,370	\$ 571,691	\$ 1,895,880
YTD - Federal	Y_SO710	\$ 2,002,753	\$ 1,487,562	\$ 988,553	\$ 502,443	\$ 1,664,927
YTD - State, Local, and Other	Y_SO720	\$ 266,361	\$ 219,367	\$ 138,817	\$ 69,248	\$ 230,953
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 4,200,208	\$ 3,089,449	\$ 2,006,058	\$ 1,016,411	\$ 3,447,137
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 305	\$ 292	\$ 292	\$ 292	\$ - 2,770
YTD - Net Income (Loss)	Y_SO91	\$ 4,200,513	\$ 3,089,741	\$ 2,006,350	\$ 1,016,703	\$ 3,444,367

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 1,779,924	\$ 1,660,977	\$ 1,627,297	\$ 1,757,128	\$ 1,602,639
Net Provision for Loss	VA115	\$ 312,942	\$ 207,472	\$ 206,847	\$ 226,141	\$ 236,185
Transfers	VA125	\$ - 38,498	\$ - 1,226	\$ 510	\$ - 3,645	\$ - 5,460
Recoveries	VA135	\$ 56,541	\$ 52,994	\$ 57,721	\$ 53,453	\$ 43,157
Adjustments	VA145	\$ - 43,983	\$ 66,055	\$ 3,294	\$ 18,724	\$ 107,519
Charge-offs	VA155	\$ 254,327	\$ 203,646	\$ 232,501	\$ 257,073	\$ 244,619
General Valuation Allowances - Ending Balance	VA165	\$ 1,812,599	\$ 1,782,626	\$ 1,663,168	\$ 1,794,728	\$ 1,739,421
Specific Valuation Allowances - Beginning Balance	VA108	\$ 28,946	\$ 32,043	\$ 34,302	\$ 35,481	\$ 55,570
Net Provision for Loss	VA118	\$ 1,777	\$ 178	\$ 1,370	\$ 2,228	\$ 1,159

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 38,498	\$ 1,226	\$- 510	\$ 3,645	\$ 5,460
Adjustments	VA148	\$ 399	\$- 419	\$ 404	\$ 747	\$ 31
Charge-offs	VA158	\$ 33,845	\$ 3,681	\$ 2,284	\$ 2,654	\$ 25,475
Specific Valuation Allowances - Ending Balance	VA168	\$ 35,775	\$ 29,308	\$ 33,282	\$ 39,447	\$ 36,745
Total Valuation Allowances - Beginning Balance	VA110	\$ 1,808,870	\$ 1,692,981	\$ 1,661,599	\$ 1,792,609	\$ 1,658,209
Net Provision for Loss	VA120	\$ 314,719	\$ 207,650	\$ 208,217	\$ 228,369	\$ 237,344
Recoveries	VA140	\$ 56,541	\$ 52,994	\$ 57,721	\$ 53,453	\$ 43,157
Adjustments	VA150	\$- 43,584	\$ 65,636	\$ 3,698	\$ 19,471	\$ 107,550
Charge-offs	VA160	\$ 288,172	\$ 207,327	\$ 234,785	\$ 259,727	\$ 270,094
Total Valuation Allowances - Ending Balance	VA170	\$ 1,848,374	\$ 1,811,934	\$ 1,696,450	\$ 1,834,175	\$ 1,776,166
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 254,327	\$ 203,646	\$ 232,501	\$ 257,073	N/A
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Total	VA46	\$ 23,573	\$ 19,880	\$ 25,418	\$ 25,118	\$ 16,318
Construction - Total	SUB2030	\$ 107	\$ 191	\$ 797	\$ 475	\$ 317
1-4 Dwelling Units	VA420	\$ 107	\$ 151	\$ 797	\$ 459	\$ 176
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 40	\$ 0	\$ 16	\$ 127
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 14
Permanent - Total	SUB2041	\$ 23,466	\$ 19,689	\$ 24,621	\$ 24,643	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 1,257	\$ 1,766	\$ 762	\$ 897	\$ 919
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 13,280	\$ 12,823	\$ 13,090	\$ 13,444	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 3,298	\$ 3,623	\$ 2,274	\$ 2,761	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 317	\$ 66	\$ 1,520	\$ 1,287	\$ 284
Nonresidential Property (Except Land)	VA480	\$ 5,304	\$ 1,385	\$ 6,975	\$ 6,254	\$ 1,056
Land	VA490	\$ 10	\$ 26	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 228,627	\$ 182,994	\$ 206,183	\$ 231,138	\$ 219,567
Commercial Loans	VA520	\$ 23,604	\$ 15,097	\$ 18,983	\$ 30,087	\$ 37,174
Consumer Loans - Total	SUB2061	\$ 205,023	\$ 167,897	\$ 187,200	\$ 201,051	N/A
Loans on Deposits	VA510	\$ 21	\$ 25	\$ 1	\$ 4	\$ 16
Home Improvement Loans	VA516	\$ 349	\$ 123	\$ 36	\$ 133	\$ 2,617
Education Loans	VA530	\$ 4	\$ 5	\$ 0	\$ 3	\$ 2
Auto Loans	VA540	\$ 23,401	\$ 18,248	\$ 18,463	\$ 20,500	\$ 15,359
Mobile Home Loans	VA550	\$ 806	\$ 589	\$ 284	\$ 2,236	\$ 256

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 170,576	\$ 140,897	\$ 159,295	\$ 170,834	\$ 159,023
Other	VA560	\$ 9,866	\$ 8,010	\$ 9,121	\$ 7,341	\$ 5,120
Repossessed Assets - Total	VA60	\$ 1,481	\$ 469	\$ 251	\$ 386	\$ 8,296
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 214	\$ 194	\$ 201	\$ 320	\$ 708
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 1,215	\$ 45	\$ 0	\$ 0	\$ 7,327
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 43	\$ 0
Other Repossessed Assets	VA630	\$ 52	\$ 230	\$ 50	\$ 23	\$ 261
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	\$ 646	\$ 303	\$ 649	\$ 431	\$ 438
GVA Recoveries - Assets - Total	SUB2126	\$ 56,541	\$ 52,994	\$ 57,721	\$ 53,453	N/A
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Total	VA47	\$ 4,844	\$ 9,059	\$ 5,368	\$ 5,506	\$ 7,558
Construction - Total	SUB2130	\$ 3	\$ 199	\$ 9	\$ 175	\$ 336
1-4 Dwelling Units	VA421	\$ 3	\$ 199	\$ 9	\$ 175	\$ 77
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 2
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 257
Permanent - Total	SUB2141	\$ 4,841	\$ 8,860	\$ 5,359	\$ 5,331	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 182	\$ 144	\$ 270	\$ 105	\$ 369
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 2,016	\$ 3,695	\$ 2,975	\$ 2,827	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 1,264	\$ 2,000	\$ 1,730	\$ 1,775	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 11	\$ 48	\$ 4	\$ 6	\$ 11
Nonresidential Property (Except Land)	VA481	\$ 1,368	\$ 2,973	\$ 380	\$ 591	\$ 2,913
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 27	\$ 72
Nonmortgage Loans - Total	VA57	\$ 51,414	\$ 43,876	\$ 52,253	\$ 47,773	\$ 35,318
Commercial Loans	VA521	\$ 8,184	\$ 3,743	\$ 2,575	\$ 7,017	\$ 3,454
Consumer Loans - Total	SUB2161	\$ 43,230	\$ 40,133	\$ 49,678	\$ 40,756	N/A
Loans on Deposits	VA511	\$ 5	\$ 3	\$ 1	\$ 0	\$ 4
Home Improvement Loans	VA517	\$ 475	\$ 64	\$ 102	\$ 491	\$ 302
Education Loans	VA531	\$ 1	\$ 2	\$ 1	\$ 1	\$ 4
Auto Loans	VA541	\$ 7,550	\$ 5,280	\$ 5,647	\$ 6,859	\$ 4,551

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 139	\$ 101	\$ 25	\$ 20	\$ 15
Credit Cards	VA557	\$ 33,304	\$ 32,981	\$ 42,265	\$ 30,185	\$ 25,474
Other	VA561	\$ 1,756	\$ 1,702	\$ 1,637	\$ 3,200	\$ 1,514
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 283	\$ 59	\$ 100	\$ 174	\$ 281
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 40,275	\$ 1,411	\$ 864	\$ 5,877	N/A
Deposits and Investment Securities	VA38	\$ 32,145	\$ 62	\$ 0	\$ 36	N/A
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Total	VA48	\$ 3,664	\$ 1,149	\$- 1,301	\$ 3,747	\$ 4,782
Construction - Total	SUB2230	\$ 162	\$ 320	\$- 292	\$ 1,238	\$ 577
1-4 Dwelling Units	VA422	\$ 93	\$ 217	\$- 292	\$- 412	\$ 551
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 8	\$ 0	\$- 22	\$ 0
Nonresidential Property	VA442	\$ 69	\$ 95	\$ 0	\$ 1,672	\$ 26
Permanent - Total	SUB2241	\$ 3,502	\$ 829	\$- 1,009	\$ 2,509	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 1,066	\$- 323	\$ 302	\$ 365	\$ 41
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 563	\$ 45	\$- 216	\$ 126	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 1,215	\$- 62	\$ 138	\$ 433	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$- 38	\$ 846	\$- 1,246	\$ 1,425	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 774	\$ 323	\$ 13	\$ 160	\$ 1,472
Land	VA492	\$- 78	\$ 0	\$ 0	\$ 0	\$ 8
Nonmortgage Loans - Total	VA58	\$ 3,191	\$ 73	\$ 2,004	\$ 1,818	\$ 3,464
Commercial Loans	VA522	\$ 2,157	\$ 326	\$ 535	\$ 954	\$- 1,233
Consumer Loans - Total	SUB2261	\$ 1,034	\$- 253	\$ 1,469	\$ 864	N/A
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 34	\$- 67	\$ 185	\$ 335	\$ 3,833
Education Loans	VA532	\$ 1	\$ 1	\$ 1	\$ 0	\$ 4
Auto Loans	VA542	\$- 61	\$ 79	\$ 82	\$ 111	\$ 243
Mobile Home Loans	VA552	\$- 169	\$- 105	\$ 122	\$- 397	\$ 31
Credit Cards	VA558	\$ 48	\$ 35	\$ 25	\$ 13	\$ 234
Other	VA562	\$ 1,181	\$- 196	\$ 1,054	\$ 802	\$ 352
Reposessed Assets - Total	VA62	\$ 1,267	\$ 121	\$ 135	\$ 141	\$- 1,692
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 12
Real Estate - 1-4 Dwelling Units	VA614	\$ 118	\$- 14	\$ 46	\$- 29	\$- 12
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 741	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 50	\$ 118	\$ 40	\$ 50	\$- 1,702
Real Estate - Land	VA629	\$- 6	\$ 17	\$ 44	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 364	\$ 0	\$ 5	\$ 120	\$ 10
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 43	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 8	\$ 6	\$- 17	\$ 135	\$ 50
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 238,061	\$ 152,063	\$ 175,644	\$ 209,497	N/A
Deposits and Investment Securities	VA39	\$ 32,145	\$ 62	\$ 0	\$ 36	N/A
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Total	VA49	\$ 22,393	\$ 11,970	\$ 18,749	\$ 23,359	\$ 13,542
Construction - Total	SUB2330	\$ 266	\$ 312	\$ 496	\$ 1,538	\$ 558
1-4 Dwelling Units	VA425	\$ 197	\$ 169	\$ 496	\$- 128	\$ 650
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 48	\$ 0	\$- 6	\$ 125
Nonresidential Property	VA445	\$ 69	\$ 95	\$ 0	\$ 1,672	\$- 217
Permanent - Total	SUB2341	\$ 22,127	\$ 11,658	\$ 18,253	\$ 21,821	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 2,141	\$ 1,299	\$ 794	\$ 1,157	\$ 591
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 11,827	\$ 9,173	\$ 9,899	\$ 10,743	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 3,249	\$ 1,561	\$ 682	\$ 1,419	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$ 268	\$ 864	\$ 270	\$ 2,706	\$ 273
Nonresidential Property (Except Land)	VA485	\$ 4,710	\$- 1,265	\$ 6,608	\$ 5,823	\$- 385
Land	VA495	\$- 68	\$ 26	\$ 0	\$- 27	\$- 64
Nonmortgage Loans - Total	VA59	\$ 180,404	\$ 139,191	\$ 155,934	\$ 185,183	\$ 187,713
Commercial Loans	VA525	\$ 17,577	\$ 11,680	\$ 16,943	\$ 24,024	\$ 32,487
Consumer Loans - Total	SUB2361	\$ 162,827	\$ 127,511	\$ 138,991	\$ 161,159	N/A
Loans on Deposits	VA515	\$ 16	\$ 22	\$ 0	\$ 4	\$ 12
Home Improvement Loans	VA519	\$- 92	\$- 8	\$ 119	\$- 23	\$ 6,148
Education Loans	VA535	\$ 4	\$ 4	\$ 0	\$ 2	\$ 2
Auto Loans	VA545	\$ 15,790	\$ 13,047	\$ 12,898	\$ 13,752	\$ 11,051
Mobile Home Loans	VA555	\$ 498	\$ 383	\$ 381	\$ 1,819	\$ 272
Credit Cards	VA559	\$ 137,320	\$ 107,951	\$ 117,055	\$ 140,662	\$ 133,783
Other	VA565	\$ 9,291	\$ 6,112	\$ 8,538	\$ 4,943	\$ 3,958
Repossessed Assets - Total	VA65	\$ 2,748	\$ 590	\$ 386	\$ 527	\$ 6,604
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 12
Real Estate - 1-4 Dwelling Units	VA615	\$ 332	\$ 180	\$ 247	\$ 291	\$ 696

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 741	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 1,265	\$ 163	\$ 40	\$ 50	\$ 5,625
Real Estate - Land	VA631	\$- 6	\$ 17	\$ 44	\$ 43	\$ 0
Other Repossessed Assets	VA633	\$ 416	\$ 230	\$ 55	\$ 143	\$ 271
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 43	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 371	\$ 250	\$ 532	\$ 392	\$ 207
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 255,083	\$ 229,035	\$ 106,231	\$ 100,419	\$ 102,544
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 790,817	\$ 687,447	\$ 540,511	\$ 488,366	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 41,481	\$ 44,557	\$ 39,556	\$ 35,749	\$ 39,436
Construction	VA951	\$ 396	\$ 1,345	\$ 945	\$ 1,365	\$ 178
Permanent - 1-4 Dwelling Units	VA952	\$ 35,190	\$ 34,448	\$ 33,986	\$ 31,887	\$ 35,937
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 401	\$ 1,740	\$ 31	\$ 28	\$ 233
Permanent - Nonresidential (Except Land)	VA954	\$ 5,484	\$ 7,024	\$ 4,592	\$ 2,084	\$ 2,006
Permanent - Land	VA955	\$ 10	\$ 0	\$ 2	\$ 385	\$ 1,082
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 1,275,366	\$ 1,296,047	\$ 1,059,376	\$ 1,119,038	\$ 1,141,872
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 1,959,069	\$ 1,814,643	\$ 1,744,601	\$ 1,944,882	\$ 1,957,778
Substandard	VA965	\$ 1,854,227	\$ 1,718,784	\$ 1,641,765	\$ 1,807,409	\$ 1,803,409
Doubtful	VA970	\$ 104,840	\$ 95,495	\$ 102,836	\$ 137,473	\$ 154,354
Loss	VA975	\$ 2	\$ 364	\$ 0	\$ 0	\$ 15

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 3,338,227	\$ 2,916,861	\$ 2,696,540	\$ 2,941,791	\$ 3,592,016
Mortgages - Total	SUB2421	\$ 2,160,279	\$ 2,047,936	\$ 1,891,157	\$ 2,236,002	N/A
Construction and Land Loans	SUB2430	\$ 131,150	\$ 118,923	\$ 110,797	\$ 106,230	\$ 120,450
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 1,827,918	\$ 1,734,231	\$ 1,573,791	\$ 1,899,012	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 253,069	\$ 238,431	\$ 246,004	\$ 255,297	\$ 260,398
Nonmortgages - Total	SUB2461	\$ 1,177,948	\$ 868,925	\$ 805,383	\$ 705,789	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 2,099,692	\$ 1,797,370	\$ 1,601,450	\$ 1,681,530	\$ 2,228,000

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 1,948,443	\$ 1,637,357	\$ 1,448,413	\$ 1,521,960	\$ 2,032,399
Mortgage Loans - Total	SUB2481	\$ 1,219,674	\$ 1,096,852	\$ 950,909	\$ 1,126,162	N/A
Construction	PD115	\$ 47,878	\$ 29,021	\$ 39,346	\$ 36,394	\$ 46,532
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 51,169	\$ 41,748	\$ 28,039	\$ 31,076	\$ 1,295,665
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 910,858	\$ 869,484	\$ 742,121	\$ 918,742	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 82,371	\$ 50,567	\$ 34,659	\$ 31,812	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 19,355	\$ 12,857	\$ 16,638	\$ 21,115	\$ 16,937
Permanent - Nonresidential Property (Except Land)	PD135	\$ 70,876	\$ 68,629	\$ 65,114	\$ 77,002	\$ 73,290
Permanent - Land	PD138	\$ 37,167	\$ 24,546	\$ 24,992	\$ 10,021	\$ 23,820
Nonmortgage Loans - Commercial Loans	PD140	\$ 55,665	\$ 68,695	\$ 72,465	\$ 77,032	\$ 70,132
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 673,104	\$ 471,810	\$ 425,039	\$ 318,766	N/A
Loans on Deposits	PD161	\$ 1,928	\$ 3,736	\$ 1,689	\$ 1,881	\$ 1,609
Home Improvement Loans	PD163	\$ 2,023	\$ 2,280	\$ 1,440	\$ 1,231	\$ 3,441
Education Loans	PD165	\$ 496	\$ 504	\$ 591	\$ 492	\$ 465
Auto Loans	PD167	\$ 84,616	\$ 76,551	\$ 54,906	\$ 53,263	\$ 72,148
Mobile Home Loans	PD169	\$ 8,093	\$ 8,700	\$ 7,447	\$ 6,920	\$ 12,172
Credit Cards	PD171	\$ 546,285	\$ 355,512	\$ 340,773	\$ 236,771	\$ 398,073
Other	PD180	\$ 29,663	\$ 24,527	\$ 18,193	\$ 18,208	\$ 17,859
Memo - Troubled Debt Restructured Included Above	PD190	\$ 39,182	\$ 30,294	\$ 2,757	\$ 2,425	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 11,065	\$ 10,747	\$ 17,734	\$ 14,818	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 151,249	\$ 160,013	\$ 153,037	\$ 159,570	\$ 195,601
Mortgage Loans - Total	SUB2491	\$ 136,709	\$ 142,381	\$ 139,754	\$ 143,335	N/A
Construction	PD215	\$ 4,310	\$ 8,658	\$ 3,871	\$ 5,772	\$ 7,556
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 7,686	\$ 7,291	\$ 3,498	\$ 3,203	\$ 122,302
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 103,794	\$ 105,432	\$ 109,796	\$ 115,565	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 5,010	\$ 3,518	\$ 3,804	\$ 4,053	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 4,055	\$ 6,483	\$ 3,123	\$ 2,256	\$ 2,660
Permanent - Nonresidential Property (Except Land)	PD235	\$ 3,769	\$ 5,075	\$ 14,456	\$ 9,020	\$ 7,746
Permanent - Land	PD238	\$ 8,085	\$ 5,924	\$ 1,206	\$ 3,466	\$ 2,607
Nonmortgage Loans - Commercial Loans	PD240	\$ 3,663	\$ 5,239	\$ 3,511	\$ 4,020	\$ 6,459
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 10,877	\$ 12,393	\$ 9,772	\$ 12,215	N/A
Loans on Deposits	PD261	\$ 344	\$ 1,029	\$ 608	\$ 768	\$ 747
Home Improvement Loans	PD263	\$ 543	\$ 589	\$ 186	\$ 225	\$ 933

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 567	\$ 539	\$ 592	\$ 630	\$ 325
Auto Loans	PD267	\$ 3,438	\$ 3,981	\$ 2,887	\$ 2,886	\$ 3,062
Mobile Home Loans	PD269	\$ 3,068	\$ 2,711	\$ 3,036	\$ 2,806	\$ 3,251
Credit Cards	PD271	\$ 240	\$ 380	\$ 263	\$ 251	\$ 34,974
Other	PD280	\$ 2,677	\$ 3,164	\$ 2,200	\$ 4,649	\$ 2,979
Memo - Troubled Debt Restructured Included Above	PD290	\$ 674	\$ 187	\$ 363	\$ 186	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 26,238	\$ 29,538	\$ 32,538	\$ 37,080	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 1,238,535	\$ 1,119,491	\$ 1,095,090	\$ 1,260,261	\$ 1,364,016
Mortgage Loans - Total	SUB2501	\$ 803,896	\$ 808,703	\$ 800,494	\$ 966,505	N/A
Construction	PD315	\$ 27,104	\$ 37,595	\$ 28,145	\$ 39,527	\$ 30,916
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 18,631	\$ 17,503	\$ 16,460	\$ 22,141	\$ 828,244
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 602,879	\$ 593,303	\$ 605,547	\$ 745,329	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 45,520	\$ 45,385	\$ 29,867	\$ 27,091	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 25,015	\$ 14,205	\$ 14,056	\$ 16,837	\$ 16,306
Permanent - Nonresidential Property (Except Land)	PD335	\$ 78,141	\$ 87,533	\$ 93,182	\$ 104,530	\$ 108,013
Permanent - Land	PD338	\$ 6,606	\$ 13,179	\$ 13,237	\$ 11,050	\$ 9,019
Nonmortgage Loans - Commercial Loans	PD340	\$ 82,069	\$ 96,687	\$ 90,420	\$ 133,347	\$ 151,129
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 352,570	\$ 214,101	\$ 204,176	\$ 160,409	N/A
Loans on Deposits	PD361	\$ 188	\$ 266	\$ 219	\$ 646	\$ 762
Home Improvement Loans	PD363	\$ 804	\$ 716	\$ 434	\$ 511	\$ 604
Education Loans	PD365	\$ 56	\$ 45	\$ 29	\$ 35	\$ 363
Auto Loans	PD367	\$ 4,464	\$ 4,474	\$ 5,278	\$ 5,019	\$ 6,226
Mobile Home Loans	PD369	\$ 1,288	\$ 850	\$ 847	\$ 768	\$ 1,091
Credit Cards	PD371	\$ 340,461	\$ 203,068	\$ 193,714	\$ 149,806	\$ 205,952
Other	PD380	\$ 5,309	\$ 4,682	\$ 3,655	\$ 3,624	\$ 5,234
Memo - Troubled Debt Restructured Included Above	PD390	\$ 26,839	\$ 28,956	\$ 13,465	\$ 9,236	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 4,018	\$ 4,233	\$ 4,268	\$ 6,955	N/A

Schedule LD --- Loan Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
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	\$ 4,255,165	\$ 3,445,859	\$ 3,482,766	\$ 2,684,823	\$ 2,815,761

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Schedule LD --- Loan Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 3,120,962	\$ 2,684,882	\$ 2,776,270	\$ 2,295,281	\$ 2,360,533
100% and greater LTV	LD120	\$ 1,134,203	\$ 760,977	\$ 706,496	\$ 389,542	\$ 455,228
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 87,445	\$ 104,830	\$ 85,151	\$ 62,331	\$ 65,213
Past Due and Still Accruing - Total	SUB5240	\$ 39,892	\$ 64,563	\$ 27,217	\$ 29,600	\$ 32,473
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 35,421	\$ 62,420	\$ 25,579	\$ 27,129	\$ 29,646
90% up to 100% LTV	LD210	\$ 28,106	\$ 55,744	\$ 20,280	\$ 22,074	\$ 24,024
100% and greater LTV	LD220	\$ 7,315	\$ 6,676	\$ 5,299	\$ 5,055	\$ 5,622
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 4,471	\$ 2,143	\$ 1,638	\$ 2,471	\$ 2,827
90% up to 100% LTV	LD230	\$ 3,703	\$ 1,437	\$ 1,055	\$ 1,870	\$ 1,600
100% and greater LTV	LD240	\$ 768	\$ 706	\$ 583	\$ 601	\$ 1,227
Nonaccrual - Total	SUB5230	\$ 47,553	\$ 40,267	\$ 57,934	\$ 32,731	\$ 32,740
90% up to 100% LTV	LD250	\$ 34,032	\$ 30,528	\$ 32,531	\$ 22,789	\$ 21,798
100% and greater LTV	LD260	\$ 13,521	\$ 9,739	\$ 25,403	\$ 9,942	\$ 10,942
Net Charge-offs - Total	SUB5300	\$ 710	\$ 1,064	\$ 776	\$ 1,347	\$ 2,662
90% up to 100% LTV	LD310	\$ 444	\$ 229	\$ 440	\$ 580	\$ 620
100% and greater LTV	LD320	\$ 266	\$ 835	\$ 336	\$ 767	\$ 2,042
Purchases - Total	SUB5320	\$ 1,869,855	\$ 1,605,365	\$ 1,768,115	\$ 1,039,365	\$ 1,274,590
90% up to 100% LTV	LD410	\$ 1,578,150	\$ 1,346,898	\$ 1,445,461	\$ 939,847	\$ 1,058,168
100% and greater LTV	LD420	\$ 291,705	\$ 258,467	\$ 322,654	\$ 99,518	\$ 216,422
Originations - Total	SUB5330	\$ 4,796,283	\$ 2,089,641	\$ 1,888,022	\$ 711,175	\$ 1,505,839
90% up to 100% LTV	LD430	\$ 2,910,661	\$ 1,412,469	\$ 1,462,721	\$ 532,096	\$ 1,149,069
100% and greater LTV	LD440	\$ 1,885,622	\$ 677,172	\$ 425,301	\$ 179,079	\$ 356,770
Sales - Total	SUB5340	\$ 2,564,183	\$ 2,862,532	\$ 2,147,777	\$ 1,247,901	\$ 1,722,401
90% up to 100% LTV	LD450	\$ 1,716,153	\$ 2,090,187	\$ 1,704,966	\$ 1,005,978	\$ 1,288,336
100% and greater LTV	LD460	\$ 848,030	\$ 772,345	\$ 442,811	\$ 241,923	\$ 434,065

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 5,196,377	\$ 4,602,528	\$ 4,302,766	\$ 4,229,157	\$ 4,145,443
Mortgage Construction Loans	CC105	\$ 3,476,957	\$ 3,167,496	\$ 3,022,405	\$ 3,020,175	\$ 2,919,223
Other Mortgage Loans	CC115	\$ 1,719,420	\$ 1,435,032	\$ 1,280,361	\$ 1,208,982	\$ 1,226,220
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 1,031,385	\$ 814,294	\$ 809,114	\$ 775,944	\$ 647,380
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 9,662,009	\$ 10,372,149	\$ 9,276,459	\$ 11,959,489	\$ 7,912,963
1-4 Dwelling Units	CC280	\$ 7,148,562	\$ 8,105,585	\$ 6,967,970	\$ 9,969,087	\$ 6,077,193

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Schedule CC --- Consolidated Commitments and Contingencies		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 595,952	\$ 583,915	\$ 764,084	\$ 562,696	\$ 640,654
All Other Real Estate	CC300	\$ 1,917,495	\$ 1,682,649	\$ 1,544,405	\$ 1,427,706	\$ 1,195,116
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 980,961	\$ 1,037,917	\$ 1,203,789	\$ 1,319,187	\$ 1,137,660
Commitments Outstanding to Purchase Loans	CC320	\$ 3,911,101	\$ 4,459,181	\$ 3,634,623	\$ 4,076,552	\$ 2,206,559
Commitments Outstanding to Sell Loans	CC330	\$ 20,296,213	\$ 20,755,285	\$ 22,628,318	\$ 22,157,135	\$ 15,028,710
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 2,996,355	\$ 1,727,650	\$ 909,382	\$ 790,527	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 2,742,966	\$ 3,033,096	\$ 3,673,174	\$ 4,437,941	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 184,226	\$ 349,884	\$ 251,443	\$ 434,194	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 177,403	\$ 281,620	\$ 191,490	\$ 213,515	N/A
Unused Lines of Credit - Total	SUB3361	\$ 346,081,451	\$ 257,423,889	\$ 258,743,839	\$ 242,121,110	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 10,007,676	\$ 10,239,724	\$ 9,716,478	\$ 10,801,074	N/A
Commercial Lines	CC420	\$ 14,114,929	\$ 13,120,721	\$ 13,400,460	\$ 13,486,449	\$ 11,584,877
Open-End Consumer Lines - Credit Cards	CC423	\$ 321,433,153	\$ 233,525,733	\$ 235,094,089	\$ 217,200,384	N/A
Open-End Consumer Lines - Other	CC425	\$ 525,693	\$ 537,711	\$ 532,812	\$ 633,203	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 2,691,959	\$ 2,343,721	\$ 2,021,674	\$ 2,094,629	\$ 2,276,564
Commercial	CC430	\$ 464,569	\$ 312,747	\$ 203,644	\$ 235,496	\$ 515,759
Standby, Not Included on CC465 or CC468	CC435	\$ 2,227,390	\$ 2,030,974	\$ 1,818,030	\$ 1,859,133	\$ 1,760,805
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 3,189,262	\$ 2,953,070	\$ 2,913,574	\$ 4,433,899	\$ 4,665,643
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 14,637	\$ 16,226	\$ 17,869	\$ 20,406	\$ 44,906
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 692,055	\$ 506,552	\$ 489,987	\$ 723,204	\$ 635,033
Other Contingent Liabilities	CC480	\$ 553,668	\$ 1,093,026	\$ 701,992	\$ 534,050	\$ 530,063
Contingent Assets	CC490	\$ 196,687	\$ 141,702	\$ 98,099	\$ 166,853	\$ 165,479

Schedule CF --- Consolidated Cash Flow Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 13,188,587	\$ 10,699,808	\$ 14,443,182	\$ 17,090,414	N/A
Pass-Through Securities	CF143	\$ 7,582,221	\$ 5,450,434	\$ 8,619,957	\$ 10,644,966	\$ 12,404,378
Other Mortgage-Backed Securities	CF153	\$ 5,606,366	\$ 5,249,374	\$ 5,823,225	\$ 6,445,448	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 8,584,303	\$ 6,188,160	\$ 4,557,764	\$ 5,356,125	N/A
Pass-Through Securities	CF145	\$ 7,547,978	\$ 5,442,579	\$ 4,273,723	\$ 4,730,980	\$ 6,027,464
Other Mortgage-Backed Securities	CF155	\$ 1,036,325	\$ 745,581	\$ 284,041	\$ 625,145	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 4,604,284	\$ 4,511,648	\$ 9,885,418	\$ 11,734,289	N/A

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Schedule CF --- Consolidated Cash Flow Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 1,760,322	\$- 1,015,150	\$- 2,966,596	\$- 1,657,969	\$ 2,173,479
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 2,429,801	\$- 2,022,646	\$- 4,422,910	\$- 1,729,069	N/A
Mortgage Loans Disbursed - Total	SUB3831	\$ 37,616,756	\$ 32,122,259	\$ 44,071,391	\$ 31,105,663	N/A
Construction Loans - Total	SUB3840	\$ 1,625,159	\$ 1,474,971	\$ 1,425,715	\$ 1,321,553	\$ 1,453,541
1-4 Dwelling Units	CF190	\$ 1,218,117	\$ 1,039,801	\$ 1,032,207	\$ 912,431	\$ 1,060,361
Multifamily (5 or more) Dwelling Units	CF200	\$ 173,993	\$ 193,496	\$ 177,759	\$ 167,690	\$ 149,363
Nonresidential	CF210	\$ 233,049	\$ 241,674	\$ 215,749	\$ 241,432	\$ 243,817
Permanent Loans - Total	SUB3851	\$ 35,991,597	\$ 30,647,288	\$ 42,645,676	\$ 29,784,110	N/A
1-4 Dwelling Units	CF225	\$ 32,200,572	\$ 27,383,600	\$ 38,876,018	\$ 26,568,439	\$ 28,506,024
Multifamily (5 or more) Dwelling Units	CF245	\$ 663,891	\$ 785,911	\$ 808,382	\$ 720,763	\$ 834,041
Nonresidential (Except Land)	CF260	\$ 2,562,650	\$ 1,995,764	\$ 2,593,296	\$ 2,145,317	\$ 2,073,889
Land	CF270	\$ 564,484	\$ 482,013	\$ 367,980	\$ 349,591	\$ 326,674
Loans and Participations Purchased - Total	SUB3880	\$ 30,350,594	\$ 29,930,492	\$ 22,861,244	\$ 17,370,264	\$ 17,674,975
Secured by 1-4 Dwelling Units	CF280	\$ 30,246,239	\$ 29,878,479	\$ 22,812,855	\$ 17,218,135	\$ 17,603,073
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 16,433	\$ 20,825	\$ 21,925	\$ 23,895	\$ 31,336
Secured by Nonresidential	CF300	\$ 87,922	\$ 31,188	\$ 26,464	\$ 128,234	\$ 40,566
Loans and Participations Sold - Total	SUB3890	\$ 42,410,141	\$ 41,501,418	\$ 40,992,052	\$ 31,570,141	\$ 38,691,070
Secured by 1-4 Dwelling Units	CF310	\$ 41,303,398	\$ 40,582,041	\$ 39,534,857	\$ 30,571,939	\$ 37,240,934
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 226,427	\$ 119,726	\$ 185,808	\$ 211,090	\$ 199,997
Secured by Nonresidential	CF330	\$ 880,316	\$ 799,651	\$ 1,271,387	\$ 787,112	\$ 1,250,139
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 12,059,547	\$- 11,570,926	\$- 18,130,808	\$- 14,199,877	\$- 21,016,095
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 14,372,005	\$ 13,235,171	\$ 15,205,713	\$ 11,270,256	\$ 12,894,649
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 156,662	\$- 209,689	\$- 543,421	\$ 486,197	\$- 258,314
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 9,985,173	\$ 7,826,120	\$ 11,805,248	\$ 6,553,537	\$ 2,598,148
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 11,028,542	\$ 7,106,473	\$ 10,191,449	\$ 6,121,727	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 11,463,150	\$ 10,039,582	\$ 9,530,890	\$ 10,019,557	\$ 14,578,741
Commercial	CF390	\$ 5,456,078	\$ 5,018,315	\$ 4,708,740	\$ 5,310,047	\$ 5,646,846
Consumer	CF400	\$ 6,007,072	\$ 5,021,267	\$ 4,822,150	\$ 4,709,510	\$ 8,931,895
Nonmortgage Loans - Sales - Total	SUB3915	\$ 3,238,787	\$ 2,362,482	\$ 2,463,418	\$ 2,089,811	N/A
Commercial	CF395	\$ 170,836	\$ 127,376	\$ 77,534	\$ 107,217	N/A
Consumer	CF405	\$ 3,067,951	\$ 2,235,106	\$ 2,385,884	\$ 1,982,594	N/A

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Schedule CF --- Consolidated Cash Flow Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 8,224,363	\$ 7,677,100	\$ 7,067,472	\$ 7,929,746	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 3,879,222	\$ 5,022,846	\$ 7,000,217	\$ 2,984,813	\$ 3,293,006
New Deposits Received less Deposits Withdrawn	CF420	\$ 3,071,307	\$ 4,241,482	\$ 6,312,002	\$ 2,292,586	\$ 2,602,750
Interest Credited to Deposits	CF430	\$ 807,915	\$ 781,364	\$ 688,215	\$ 692,227	\$ 690,256
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ - 38,149	\$ 5,211,968	\$ 120,874	\$ 2,510,134	\$ 1,272,119

Schedule DI --- Consolidated Deposit Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 12,843,299	\$ 13,193,712	\$ 11,892,188	\$ 11,445,449	N/A
Fully Insured	DI100	\$ 12,172,533	\$ 12,455,528	\$ 11,297,024	\$ 10,863,185	\$ 11,196,802
Other	DI110	\$ 670,766	\$ 738,184	\$ 595,164	\$ 582,264	\$ 443,445
Deposits with Balances - \$100,000 or Less	DI120	\$ 133,205,166	\$ 131,992,311	\$ 126,140,448	\$ 133,821,494	\$ 122,782,128
Deposits with Balances - Greater than \$100,000	DI130	\$ 62,161,006	\$ 59,771,301	\$ 54,826,987	\$ 54,850,471	\$ 49,044,069
Number of Deposit Accounts - Total	SUB4062	22,968,137	22,657,714	21,115,490	21,356,402	N/A
Balances of \$100,000 or Less	DI150	22,693,815	22,389,525	20,864,166	21,097,373	20,225,054
Balances Greater than \$100,000	DI160	274,322	268,189	251,324	259,029	226,315
IRA/Keogh Accounts	DI200	\$ 11,410,833	\$ 11,381,586	\$ 11,197,527	\$ 11,997,277	\$ 11,165,456
Uninsured Deposits	DI210	\$ 39,074,584	\$ 36,859,356	\$ 27,714,469	\$ 27,707,802	\$ 24,246,588
Preferred Deposits	DI220	\$ 2,869,211	\$ 2,978,160	\$ 2,444,435	\$ 2,452,406	\$ 2,315,410
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 39,600,152	\$ 39,114,150	\$ 37,948,575	\$ 39,375,960	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 50,706,973	\$ 49,122,283	\$ 44,138,413	\$ 43,939,703	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 29,124,950	\$ 28,544,715	\$ 27,869,469	\$ 30,762,794	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 75,934,116	\$ 74,982,479	\$ 71,010,992	\$ 74,593,504	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 12,256,932	\$ 12,127,846	\$ 11,856,691	\$ 12,654,054	\$ 11,956,867
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 87,276	\$ 81,798	\$ 93,906	\$ 93,062	\$ 88,992
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 1,676,016	\$ 2,204,757	\$ 1,122,828	\$ 1,364,384	\$ 1,713,070
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 1,149,682	\$ 599,201	\$ 860,225	\$ 1,066,147	\$ 550,473
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 591,363	\$ 369,935	\$ 0	\$ 0	\$ 0

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Schedule DI --- Consolidated Deposit Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 100	\$ 100	\$ 0	\$ 0	N/A
Adjustments to Demand Deposits (including escrows)	DI720	\$ 256,870	\$ 196,156	\$ 169,625	\$ 140,963	\$ 102,611
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 167	\$ 101	\$ 144	\$ 57	\$ 145
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 476,613	\$ 5,230,245	\$ 262,525	\$ 2,497,026	\$ 1,286,280
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 476,613	\$ 3,100,308	\$ 98,457	\$ 1,552,616	\$ 139,794
Total deposits sold or transferred during the quarter	DI760	\$ 5,411	\$ 15,377	\$ 5,518	\$ 10,344	\$ 22,267

Schedule SI --- Consolidated Supplemental Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	52,980	51,767	48,084	45,593	46,323
Assets Held in Trading Accounts	SI375	\$ 208,279	\$ 132,902	\$ 92,889	\$ 97,281	\$ 118,158
Available-for-Sale Securities	SI385	\$ 56,489,730	\$ 56,957,876	\$ 56,245,791	\$ 61,933,302	\$ 53,167,404
Assets Held for Sale	SI387	\$ 23,655,854	\$ 22,221,964	\$ 24,519,303	\$ 22,136,799	\$ 20,040,714
Loans Serviced for Others	SI390	\$ 210,915,369	\$ 201,471,898	\$ 195,665,156	\$ 135,377,655	\$ 134,197,049
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 31,191	\$ 31,421	\$ 32,478	\$ 31,813	\$ 55,559
Other Residual Interests	SI404	\$ 61,095	\$ 60,970	\$ 60,568	\$ 60,930	\$ 61,997
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	86.31%	86.35%	85.33%	85.57%	86.16%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	86.32%	86.53%	85.11%	85.57%	86.43%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	85.80%	86.43%	85.73%	85.49%	86.41%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	77.63%	72.14%	73.91%	74.55%	N/A
Do you meet the DBLA business operations test?	SI586	7 [Yes]	7 [Yes]	8 [Yes]	9 [Yes]	N/A [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 6,065,438	\$ 6,126,913	\$ 6,031,822	\$ 6,037,067	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 397,442	\$ 386,273	\$ 314,697	\$ 324,228	\$ 324,432
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	1,503	3,359	662	475	325
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Beginning Equity Capital	SI600	\$ 32,017,870	\$ 29,159,446	\$ 29,014,748	\$ 27,142,056	\$ 24,642,134
Net Income (Loss) (SO91)	SI610	\$ 1,098,950	\$ 1,100,011	\$ 1,029,943	\$ 1,016,703	\$ 1,033,689
Dividends Declared - Preferred Stock	SI620	\$ 48	\$ 129	\$ 13	\$ 12	\$ 64
Dividends Declared - Common Stock	SI630	\$ 530,416	\$ 454,987	\$ 603,323	\$ 269,262	\$ 2,431,284
Stock Issued	SI640	\$ 12,122	\$ 24,532	\$ 15,174	\$ 99,020	\$ 11,815
Stock Retired	SI650	\$ 0	\$ 10	\$ 931	\$ 2,105	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 576,459	\$ 120,754	\$ 658,920	\$ 2,409,495	N/A
New Basis Accounting Adjustments	SI660	\$ 0	\$ 13	\$ - 9,229	\$ 345,847	\$ 46
Other Comprehensive Income	SI662	\$ - 2,985	\$ 426,583	\$ - 872,182	\$ 299,419	N/A
Prior Period Adjustments	SI668	\$ 3,509	\$ - 447	\$ 1,273	\$ - 4,513	N/A
Other Adjustments	SI671	\$ 13,961	\$ 1,689,314	\$ 5,876	\$ 44,169	N/A
Ending Equity Capital (SC80)	SI680	\$ 33,189,422	\$ 32,065,080	\$ 29,240,256	\$ 31,080,817	\$ 26,124,069
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 1,473,655	\$ 438,463	\$ 574,008	\$ 509,849	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 8,883,934	\$ 4,361,055	\$ 7,688,209	\$ 4,052,641	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	46 [Yes]	44 [Yes]	45 [Yes]	45 [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 312,900	\$ 224,335	\$ 201,025	\$ 192,985	N/A
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 35,845	\$ 30,908	\$ 28,499	\$ 99,124	\$ 14,261
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 323,187,408	\$ 312,337,224	\$ 287,790,223	\$ 295,315,365	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 23,452,937	\$ 24,912,308	\$ 24,638,128	\$ 28,815,581	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 248,265,401	\$ 237,791,811	\$ 215,708,066	\$ 220,818,281	N/A
Nonmortgage Loans	SI885	\$ 31,537,740	\$ 30,547,302	\$ 29,269,118	\$ 29,932,601	N/A
Deposits and Excrows	SI890	\$ 184,600,864	\$ 179,459,327	\$ 168,596,869	\$ 178,609,341	N/A
Total Borrowings	SI895	\$ 89,200,233	\$ 86,232,434	\$ 75,248,257	\$ 75,994,923	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	119	117	133	106	128
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 22,595	\$ 12,434	\$ 15,434	\$ 9,477	\$ 10,987
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.41	5.35	4.87	5.00	4.91
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.96	7.43	7.83	8.12	6.22

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Schedule SQ --- Consolidated Supplemental Questions		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	2	3	2	4	4
1st time incl asset/liab from branch/bulk dep purch?	SQ110	2	3	2	1	2
Change in Control of Association?	SQ130	1	3	4	3	3
Merger Accounted for under the Purchase Method?	SQ160	2	3	3	5	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	6	8	6	1	2
Any Outstanding Futures or Options Positions?	SQ310	5	5	6	7	5
Does Association Have Subchapter S in effect this year?	SQ320	10	10	10	10	9
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	119	119	111	112	N/A

Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	30 [Yes]	30 [Yes]	32 [Yes]	34 [Yes]	31 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	26 [Yes]	26 [Yes]	27 [Yes]	28 [Yes]	28 [Yes]
Do you have any activity to report on this schedule?	FS130	26 [Yes]	26 [Yes]	27 [Yes]	28 [Yes]	28 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 323,824,136	\$ 300,427,274	\$ 375,467,114	\$ 296,477,662	\$ 279,758,442
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 20,848,119	\$ 20,245,919	\$ 20,196,512	\$ 21,622,956	\$ 20,333,720
Personal Trust and Agency Accounts	FS210	\$ 13,302,273	\$ 12,106,546	\$ 12,086,928	\$ 12,437,489	\$ 11,733,411
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 1,084,898	\$ 1,008,132	\$ 944,500	\$ 1,367,010	\$ 1,105,002
Employee Benefit - Defined Contribution	FS220	\$ 225,908	\$ 232,123	\$ 215,165	\$ 255,138	\$ 262,548
Employee Benefit - Defined Benefit	FS230	\$ 166,597	\$ 158,140	\$ 148,755	\$ 453,047	\$ 389,341
Other Retirement Accounts	FS240	\$ 692,393	\$ 617,869	\$ 580,580	\$ 658,825	\$ 453,113
Corporate Trust and Agency Accounts	FS250	\$ 17,615	\$ 19,681	\$ 16,670	\$ 14,141	\$ 14,283
Investment Management Agency Accounts	FS260	\$ 3,407,533	\$ 3,201,411	\$ 3,024,576	\$ 3,451,037	\$ 3,355,772
Other Fiduciary Accounts	FS270	\$ 3,035,800	\$ 3,910,149	\$ 4,123,838	\$ 4,353,279	\$ 4,125,252

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Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 136,532,219	\$ 127,200,010	\$ 125,502,278	\$ 123,458,075	\$ 118,615,438
Personal Trust and Agency Accounts	FS211	\$ 2,048,594	\$ 1,887,211	\$ 1,948,337	\$ 1,896,673	\$ 2,495,494
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 134,267,434	\$ 125,284,183	\$ 123,526,247	\$ 121,535,286	\$ 116,092,643
Employee Benefit - Defined Contribution	FS221	\$ 115,416,058	\$ 105,646,545	\$ 105,489,149	\$ 106,015,805	\$ 101,653,338
Employee Benefit - Defined Benefit	FS231	\$ 16,506,354	\$ 14,874,210	\$ 14,475,226	\$ 14,321,080	\$ 13,147,167
Other Retirement Accounts	FS241	\$ 2,345,022	\$ 4,763,428	\$ 3,561,872	\$ 1,198,401	\$ 1,292,138
Corporate Trust and Agency Accounts	FS251	\$ 181,341	\$ 4,259	\$ 4,250	\$ 4,242	\$ 4,235
Other Fiduciary Accounts	FS271	\$ 34,850	\$ 24,357	\$ 23,444	\$ 21,874	\$ 23,066
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 166,443,798	\$ 152,981,345	\$ 229,768,324	\$ 151,396,631	\$ 140,809,284
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	25,729	25,469	25,651	27,379	27,306
Personal Trust and Agency Accounts	FS212	19,877	19,775	20,301	21,198	21,481
Retirement-related Trust and Agency Accounts - Total	SUB6120	1,749	1,661	1,522	1,766	1,467
Employee Benefit - Defined Contribution	FS222	172	181	162	178	151
Employee Benefit - Defined Benefit	FS232	24	12	13	39	33
Other Retirement Accounts	FS242	1,553	1,468	1,347	1,549	1,283
Corporate Trust and Agency Accounts	FS252	15	31	24	12	12
Investment Management Agency Accounts	FS262	4,045	3,974	3,768	4,363	4,313
Other Fiduciary Accounts	FS272	43	28	36	40	33
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	62,550	64,845	66,339	79,250	79,281
Personal Trust and Agency Accounts	FS213	2,633	2,898	3,013	2,974	2,515
Retirement-related Trust and Agency Accounts - Total	SUB6130	59,894	61,936	63,305	76,232	76,735
Employee Benefit - Defined Contribution	FS223	11,827	11,911	11,966	11,938	11,797
Employee Benefit - Defined Benefit	FS233	2,098	2,308	2,303	2,128	2,075
Other Retirement Accounts	FS243	45,969	47,717	49,036	62,166	62,863
Corporate Trust and Agency Accounts	FS253	3	2	2	2	2
Other Fiduciary Accounts	FS273	20	9	19	42	29
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	526,660	529,322	531,230	530,481	526,210
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 429,259	\$ 309,541	\$ 206,752	\$ 103,959	\$ 372,190
Personal Trust and Agency Accounts	FS310	\$ 136,105	\$ 99,988	\$ 68,468	\$ 34,879	\$ 139,167

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Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 58,027	\$ 43,312	\$ 28,423	\$ 13,593	\$ 44,820
Employee Benefit - Defined Contribution	FS320	\$ 46,367	\$ 33,861	\$ 22,459	\$ 11,157	\$ 34,734
Employee Benefit - Defined Benefit	FS330	\$ 6,621	\$ 4,662	\$ 3,164	\$ 1,569	\$ 6,220
Other Retirement Accounts	FS340	\$ 5,039	\$ 4,789	\$ 2,800	\$ 867	\$ 3,866
Corporate Trust and Agency Accounts	FS350	\$ 158	\$ 24	\$ 14	\$ 6	\$ 50
Investment Management Agency Accounts	FS360	\$ 25,707	\$ 16,435	\$ 10,638	\$ 6,062	\$ 24,409
Other Fiduciary Accounts	FS370	\$ 5,347	\$ 4,052	\$ 2,610	\$ 1,430	\$ 5,023
Custody and Safekeeping Accounts	FS380	\$ 165,717	\$ 117,025	\$ 76,023	\$ 37,342	\$ 117,817
Other Fiduciary and Related Services	FS390	\$ 38,198	\$ 28,705	\$ 20,576	\$ 10,647	\$ 40,904
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 367,917	\$ 113,150	\$ 30,721	\$ 38,060	\$ 247,754
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 3,528	\$ 935	\$ 858	\$ 556	\$ 2,656
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 3,793	\$ 2,015	\$ 1,711	\$ 2,596	\$ 1,413
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 61,607	\$ 197,471	\$ 176,884	\$ 67,939	\$ 123,193
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 13,302,271	\$ 3,434,892	\$ 4,661,181	\$ 12,142,687	\$ 11,733,411
Non-Interest-Bearing Deposits	FS410	\$- 23,488	\$ 69	\$ 25	\$- 18,217	\$- 25,090
Interest-Bearing Deposits	FS415	\$ 43,465	\$ 1,432	\$ 19,613	\$ 62,974	\$ 69,695
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 1,095,061	\$ 240,486	\$ 264,155	\$ 938,776	\$ 918,170
State, County and Municipal Obligations	FS425	\$ 1,517,097	\$ 374,909	\$ 385,394	\$ 1,164,035	\$ 1,208,821
Money Market Mutual Funds	FS430	\$ 964,018	\$ 325,141	\$ 343,163	\$ 904,833	\$ 884,824
Other Short-term Obligations	FS435	\$ 66,102	\$ 41,737	\$ 27,000	\$ 16,764	\$ 8,558
Other Notes and Bonds	FS440	\$ 775,420	\$ 218,492	\$ 225,004	\$ 658,422	\$ 662,191
Common and Preferred Stock	FS445	\$ 8,187,369	\$ 2,105,753	\$ 3,259,369	\$ 7,888,824	\$ 7,102,659
Real Estate Mortgages	FS450	\$ 7,181	\$ 2,745	\$ 3,809	\$ 8,394	\$ 8,202
Real Estate	FS455	\$ 200,097	\$ 40,808	\$ 41,313	\$ 154,145	\$ 176,553
Miscellaneous Assets	FS460	\$ 469,949	\$ 83,320	\$ 92,336	\$ 363,737	\$ 718,828
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

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Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Number of Funds - Total Collective Investment Funds	FS60	17	7	7	17	16
Domestic Equity	FS610	10	3	3	10	10
International/Global Equity	FS620	2	0	0	2	2
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	3	2	2	3	3
Municipal Bond	FS650	1	1	1	1	1
Short-Term Investments/Money Market	FS660	1	1	1	1	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 3,180,731	\$ 185,401	\$ 189,964	\$ 3,585,305	\$ 3,158,114
Domestic Equity	FS615	\$ 1,607,374	\$ 79,708	\$ 79,659	\$ 2,097,830	\$ 1,813,281
International/Global Equity	FS625	\$ 1,317,318	\$ 0	\$ 0	\$ 1,190,069	\$ 1,060,672
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 239,959	\$ 89,127	\$ 93,435	\$ 279,932	\$ 266,654
Municipal Bond	FS655	\$ 15,978	\$ 16,464	\$ 16,768	\$ 17,372	\$ 17,507
Short-Term Investments/Money Market	FS665	\$ 102	\$ 102	\$ 102	\$ 102	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 3,517	\$ 935	\$ 856	\$ 556	\$ 2,597
Personal Trust and Agency Accounts	FS710	\$ 3,510	\$ 935	\$ 856	\$ 556	\$ 2,432
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	\$ 7	\$ 0	\$ 0	\$ 0	\$ 165
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 14	\$ 0	\$ 0	\$ 0	\$ 102
Personal Trust and Agency Accounts	FS711	\$ 14	\$ 0	\$ 0	\$ 0	\$ 67
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	\$ 35
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 3	\$ 0	\$ 0	\$ 0	\$ 43
Personal Trust and Agency Accounts	FS712	\$ 3	\$ 0	\$ 0	\$ 0	\$ 43
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

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Schedule CCR --- Consolidated Capital Requirement		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 33,189,438	\$ 32,065,101	\$ 29,240,266	\$ 31,080,836	\$ 26,124,086
Equity Capital Deductions - Total	SUB1631	\$ 4,363,250	\$ 4,240,371	\$ 3,058,685	\$ 3,262,000	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 20,164	\$ 8,141	\$ 8,061	\$ 10,532	\$ 15,603
Goodwill and Certain Other Intangible Assets	CCR115	\$ 4,282,666	\$ 4,175,206	\$ 2,991,569	\$ 3,187,103	\$ 2,627,720
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 60,419	\$ 57,023	\$ 58,991	\$ 64,364	\$ 60,393
Other	CCR134	\$ 1	\$ 1	\$ 64	\$ 1	\$ 1
Equity Capital Additions - Total	SUB1641	\$ 283,610	\$ 257,896	\$ 675,969	\$ - 215,525	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 142,118	\$ 116,739	\$ 535,216	\$ - 357,182	\$ - 27,684
Qualifying Intangible Assets	CCR185	\$ 1,431	\$ 1,412	\$ 1,384	\$ 2,678	\$ 4,999
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 139,993	\$ 139,662	\$ 139,334	\$ 138,926	\$ 139,283
Other	CCR195	\$ 68	\$ 83	\$ 35	\$ 53	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 29,109,798	\$ 28,082,626	\$ 26,857,550	\$ 27,603,311	\$ 23,536,967
Total Assets (SC60)	CCR205	\$ 329,105,234	\$ 317,635,749	\$ 301,915,388	\$ 305,233,740	\$ 273,700,280
Asset Deductions - Total	SUB1651	\$ 4,374,740	\$ 4,238,922	\$ 3,056,930	\$ 3,269,572	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 31,656	\$ 6,696	\$ 6,522	\$ 9,118	\$ 23,007
Goodwill and Certain Other Intangible Assets	CCR265	\$ 4,282,665	\$ 4,175,203	\$ 2,991,417	\$ 3,196,092	\$ 2,637,654
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 60,419	\$ 57,023	\$ 58,991	\$ 64,362	\$ 60,393
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Asset Additions - Total	SUB1661	\$ 110,514	\$ 56,833	\$ 639,579	\$ - 675,461	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 109,015	\$ 55,338	\$ 638,160	\$ - 678,192	\$ - 191,681
Qualifying Intangible Assets	CCR285	\$ 1,431	\$ 1,412	\$ 1,384	\$ 2,678	\$ 4,999
Other	CCR290	\$ 68	\$ 83	\$ 35	\$ 53	N/A
Adjusted Total Assets	CCR25	\$ 324,841,008	\$ 313,453,660	\$ 299,498,037	\$ 301,288,707	\$ 270,792,566
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 12,836,734	\$ 11,988,385	\$ 11,846,699	\$ 11,910,135	\$ 10,726,472
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 29,109,798	\$ 28,082,626	\$ 26,857,550	\$ 27,603,311	\$ 23,536,967
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 50,290	\$ 43,788	\$ 42,022	\$ 44,999	\$ 44,312
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 994,429	\$ 994,323	\$ 994,219	\$ 1,194,152	\$ 1,194,035

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Schedule CCR --- Consolidated Capital Requirement		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 1,526,486	\$ 1,487,804	\$ 1,373,743	\$ 1,479,899	\$ 1,422,285
Tier 2 Capital - Other	CCR355	\$ 164	\$ 213	\$ 194	\$ 372	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 2,571,369	\$ 2,526,128	\$ 2,410,178	\$ 2,719,422	\$ 2,660,632
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 2,571,369	\$ 2,526,128	\$ 2,410,178	\$ 2,719,422	\$ 2,660,632
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 36,379	\$ 76,791	\$ 80,261	\$ 78,712	\$ 73,947
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 79,896	\$ 78,057	\$ 76,175	\$ 80,124	\$ 105,450
Total Risk-Based Capital	CCR39	\$ 31,564,892	\$ 30,453,906	\$ 29,111,292	\$ 30,163,897	\$ 26,018,202
0% R/W Category - Cash	CCR400	\$ 1,426,507	\$ 1,323,496	\$ 1,345,267	\$ 1,319,356	\$ 1,427,211
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 5,355,346	\$ 5,516,639	\$ 5,816,007	\$ 6,004,633	\$ 5,512,048
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 13,524	\$ 8,726	\$ 8,769	\$ 13,073	\$ 12,815
0% R/W Category - Other	CCR415	\$ 748,361	\$ 921,288	\$ 1,065,296	\$ 921,077	\$ 808,031
0% R/W Category - Assets Total	CCR420	\$ 7,543,738	\$ 7,770,149	\$ 8,235,339	\$ 8,258,139	\$ 7,760,105
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	\$ 47,524,277	\$ 49,420,502	\$ 50,701,620	\$ 55,048,047	\$ 45,627,982
20% R/W Category - Claims on FHLBs	CCR435	\$ 6,578,205	\$ 6,662,608	\$ 6,991,630	\$ 8,129,726	\$ 7,311,519
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 2,296,391	\$ 2,412,547	\$ 2,278,871	\$ 2,334,214	\$ 2,192,424
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 5,894,847	\$ 6,002,108	\$ 5,651,019	\$ 5,281,136	\$ 4,895,819
20% R/W Category - Other	CCR450	\$ 9,583,829	\$ 9,769,576	\$ 12,083,811	\$ 11,366,703	\$ 8,715,497
20% R/W Category - Assets Total	CCR455	\$ 71,877,549	\$ 74,267,341	\$ 77,706,951	\$ 82,159,826	\$ 68,743,241
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 14,375,513	\$ 14,853,463	\$ 15,541,386	\$ 16,431,951	\$ 13,748,643
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 138,592,338	\$ 130,153,989	\$ 120,210,601	\$ 113,958,512	\$ 101,493,111
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 3,426,184	\$ 4,069,788	\$ 3,804,307	\$ 3,636,029	\$ 3,541,799
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 11,834,858	\$ 9,398,642	\$ 7,264,089	\$ 6,712,534	\$ 60,637
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 153,207	\$ 153,631	\$ 165,309	\$ 201,227	\$ 167,007
50% R/W Category - Other	CCR480	\$ 950,993	\$ 935,048	\$ 849,864	\$ 1,040,377	\$ 5,630,806
50% R/W Category - Assets Total	CCR485	\$ 154,957,580	\$ 144,711,098	\$ 132,294,170	\$ 125,548,679	\$ 110,893,360
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 77,478,857	\$ 72,355,615	\$ 66,147,154	\$ 62,774,409	\$ 55,446,678

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Schedule CCR --- Consolidated Capital Requirement		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 3,414,832	\$ 3,732,456	\$ 8,153,221	\$ 7,180,210	N/A
100% R/W Category - All Other Assets	CCR506	\$ 103,146,963	\$ 97,504,454	\$ 85,808,538	\$ 92,605,209	N/A
100% R/W Category - Assets Total	CCR510	\$ 106,561,795	\$ 101,236,910	\$ 93,961,759	\$ 99,785,419	\$ 96,368,479
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 106,561,795	\$ 101,236,910	\$ 93,961,759	\$ 99,785,419	\$ 96,368,479
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 1,295	\$ 1,500	\$ 3,203	\$ 2,706	\$ 2,198
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 16,189	\$ 18,752	\$ 40,038	\$ 33,826	\$ 27,478
Assets to Risk-Weight	CCR64	\$ 340,941,957	\$ 327,986,998	\$ 312,201,422	\$ 315,754,769	\$ 283,767,383
Subtotal Risk-Weighted Assets	CCR75	\$ 198,432,296	\$ 188,464,687	\$ 175,690,290	\$ 179,025,559	\$ 165,591,301
Excess Allowances for Loan and Lease Losses	CCR530	\$ 274,957	\$ 286,476	\$ 284,332	\$ 309,544	\$ 311,273
Total Risk-Weighted Assets	CCR78	\$ 198,157,339	\$ 188,178,211	\$ 175,405,958	\$ 178,716,015	\$ 165,280,028
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 15,852,574	\$ 15,054,250	\$ 14,032,465	\$ 14,297,274	\$ 13,222,398
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.96%	8.96%	8.97%	9.16%	8.69%
Total Risk-Based Capital Ratio	CCR820	15.93%	16.18%	16.60%	16.88%	15.74%
Tier 1 Risk-Based Capital Ratio	CCR830	14.65%	14.88%	15.27%	15.40%	14.18%
Tangible Equity Ratio	CCR840	8.96%	8.96%	8.97%	9.16%	8.69%

*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.