

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:33 AM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
March 2005

Frozen Aggregated Data
(\$Thousands)

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Description		Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Number of Institutions		43	42	42	42	43
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	0	0	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 5,336,698	\$ 4,950,827	\$ 4,866,945	\$ 4,711,512	\$ 6,203,715
Cash and Non-Interest-Earning Deposits	SC110	\$ 450,837	\$ 457,074	\$ 456,638	\$ 402,840	\$ 497,541
Interest-Earning Deposits in FHLBs	SC112	\$ 404,779	\$ 363,197	\$ 324,987	\$ 399,252	\$ 514,017
Other Interest-Earning Deposits	SC118	\$ 151,064	\$ 152,802	\$ 118,005	\$ 185,692	\$ 208,072
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 936,210	\$ 830,115	\$ 779,544	\$ 774,339	\$ 1,452,220
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 2,203,057	\$ 2,065,682	\$ 2,085,146	\$ 1,904,832	\$ 2,378,865
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 272,885	\$ 251,459	\$ 259,340	\$ 291,964	\$ 271,228
State and Municipal Obligations	SC180	\$ 610,525	\$ 599,827	\$ 605,973	\$ 580,619	\$ 612,706
Securities Backed by Nonmortgage Loans	SC182	\$ 1,572	\$ 5,401	\$ 5,337	\$ 5,293	\$ 5,303
Other Investment Securities	SC185	\$ 273,309	\$ 197,092	\$ 199,881	\$ 139,138	\$ 232,508
Accrued Interest Receivable	SC191	\$ 32,460	\$ 28,178	\$ 32,094	\$ 27,543	\$ 31,255
Mortgage-Backed Securities - Gross	SUB0072	\$ 12,729,361	\$ 12,837,230	\$ 12,534,823	\$ 11,975,284	\$ 13,649,927
Mortgage-Backed Securities - Total	SC22	\$ 12,729,361	\$ 12,837,230	\$ 12,534,823	\$ 11,975,284	\$ 13,649,927
Pass-Through - Total	SUB0073	\$ 2,545,422	\$ 2,558,655	\$ 2,315,438	\$ 2,272,787	\$ 3,915,444
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 2,544,196	\$ 2,557,267	\$ 2,313,733	\$ 2,270,358	\$ 3,912,414
Other Pass-Through	SC215	\$ 1,226	\$ 1,388	\$ 1,705	\$ 2,429	\$ 3,030
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 10,138,941	\$ 10,232,210	\$ 10,174,418	\$ 9,658,981	\$ 9,685,114
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 8,568,541	\$ 8,630,429	\$ 8,583,920	\$ 7,977,593	\$ 7,760,691
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 597,606	\$ 682,758	\$ 689,918	\$ 807,465	\$ 823,137
Other	SC222	\$ 972,794	\$ 919,023	\$ 900,580	\$ 873,923	\$ 1,101,286
Accrued Interest Receivable	SC228	\$ 44,998	\$ 46,365	\$ 44,967	\$ 43,516	\$ 49,369

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 32,011,741	\$ 29,939,797	\$ 28,989,661	\$ 27,451,367	\$ 30,874,822
Mortgage Loans - Total	SC26	\$ 31,766,740	\$ 29,714,921	\$ 28,774,447	\$ 27,243,841	\$ 30,652,904
Construction Loans - Total	SUB0100	\$ 889,796	\$ 789,460	\$ 706,874	\$ 583,463	\$ 626,925
Residential - Total	SUB0110	\$ 694,759	\$ 605,336	\$ 544,696	\$ 452,892	\$ 463,205
1-4 Dwelling Units	SC230	\$ 285,286	\$ 277,524	\$ 227,405	\$ 184,447	\$ 256,431
Multifamily (5 or more) Dwelling Units	SC235	\$ 409,473	\$ 327,812	\$ 317,291	\$ 268,445	\$ 206,774
Nonresidential Property	SC240	\$ 195,037	\$ 184,124	\$ 162,178	\$ 130,571	\$ 163,720
Permanent Loans - Total	SUB0121	\$ 30,998,916	\$ 29,035,710	\$ 28,168,335	\$ 26,758,391	\$ 30,124,245
Residential - Total	SUB0131	\$ 25,898,992	\$ 24,379,106	\$ 23,659,731	\$ 22,613,788	\$ 25,576,310
1-4 Dwelling Units - Total	SUB0141	\$ 19,385,634	\$ 18,009,169	\$ 17,389,671	\$ 16,560,018	\$ 19,692,205
Revolving Open-End Loans	SC251	\$ 1,301,664	\$ 1,243,401	\$ 1,163,614	\$ 1,053,230	\$ 1,014,749
All Other - First Liens	SC254	\$ 17,740,087	\$ 16,484,869	\$ 15,953,888	\$ 15,284,284	\$ 18,451,400
All Other - Junior Liens	SC255	\$ 343,883	\$ 280,899	\$ 272,169	\$ 222,504	\$ 226,056
Multifamily (5 or more) Dwelling Units	SC256	\$ 6,513,358	\$ 6,369,937	\$ 6,270,060	\$ 6,053,770	\$ 5,884,105
Nonresidential Property (Except Land)	SC260	\$ 4,974,939	\$ 4,547,724	\$ 4,409,056	\$ 4,065,508	\$ 4,403,664
Land	SC265	\$ 124,985	\$ 108,880	\$ 99,548	\$ 79,095	\$ 144,271
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 2,063,542	\$ 949,961	\$ 1,533,355	\$ 535,082	N/A
Accrued Interest Receivable	SC272	\$ 116,911	\$ 106,663	\$ 107,039	\$ 101,843	\$ 115,973
Advances for Taxes and Insurance	SC275	\$ 6,118	\$ 7,964	\$ 7,413	\$ 7,670	\$ 7,679
Allowance for Loan and Lease Losses	SC283	\$ 245,001	\$ 224,876	\$ 215,214	\$ 207,526	\$ 221,918
Nonmortgage Loans - Gross	SUB0162	\$ 1,908,364	\$ 1,711,345	\$ 1,706,455	\$ 1,307,332	\$ 1,319,591
Nonmortgage Loans - Total	SC31	\$ 1,818,191	\$ 1,632,252	\$ 1,616,515	\$ 1,254,719	\$ 1,260,793
Commercial Loans - Total	SC32	\$ 1,101,493	\$ 940,161	\$ 917,303	\$ 783,661	\$ 785,482
Secured	SC300	\$ 725,967	\$ 582,117	\$ 585,152	\$ 473,887	\$ 439,863
Unsecured	SC303	\$ 292,109	\$ 274,096	\$ 246,983	\$ 223,027	\$ 258,204
Lease Receivables	SC306	\$ 83,417	\$ 83,948	\$ 85,168	\$ 86,747	\$ 87,415
Consumer Loans - Total	SC35	\$ 794,723	\$ 760,907	\$ 778,693	\$ 515,635	\$ 526,111
Loans on Deposits	SC310	\$ 26,301	\$ 24,431	\$ 25,411	\$ 23,658	\$ 30,925
Home Improvement Loans (Not secured by real estate)	SC316	\$ 25,580	\$ 23,484	\$ 23,661	\$ 22,096	\$ 21,476
Education Loans	SC320	\$ 24,131	\$ 20,360	\$ 21,474	\$ 19,547	\$ 24,330
Auto Loans	SC323	\$ 414,485	\$ 415,469	\$ 422,525	\$ 221,768	\$ 218,575
Mobile Home Loans	SC326	\$ 125,668	\$ 93,660	\$ 95,385	\$ 48,240	\$ 47,791
Credit Cards	SC328	\$ 10,927	\$ 11,641	\$ 9,077	\$ 10,466	\$ 10,407

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Schedule SC --- Consolidated Statement of Condition		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 167,631	\$ 171,862	\$ 181,160	\$ 169,860	\$ 172,607
Accrued Interest Receivable	SC348	\$ 12,148	\$ 10,277	\$ 10,459	\$ 8,036	\$ 7,998
Allowance for Loan and Lease Losses	SC357	\$ 90,173	\$ 79,093	\$ 89,940	\$ 52,613	\$ 58,798
Repossessed Assets - Gross	SUB0201	\$ 2,667	\$ 3,441	\$ 2,755	\$ 1,983	\$ 6,829
Repossessed Assets - Total	SC40	\$ 2,499	\$ 3,415	\$ 2,729	\$ 1,980	\$ 6,829
Real Estate - Total	SUB0210	\$ 2,275	\$ 3,312	\$ 2,524	\$ 1,861	\$ 6,729
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 2,106	\$ 2,452	\$ 1,703	\$ 1,816	\$ 6,172
1-4 Dwelling Units	SC415	\$ 2,106	\$ 2,452	\$ 1,703	\$ 1,816	\$ 6,147
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 25
Nonresidential (Except Land)	SC426	\$ 169	\$ 860	\$ 821	\$ 0	\$ 512
Land	SC428	\$ 0	\$ 0	\$ 0	\$ 45	\$ 45
Other Repossessed Assets	SC430	\$ 392	\$ 129	\$ 231	\$ 122	\$ 100
General Valuation Allowances	SC441	\$ 168	\$ 26	\$ 26	\$ 3	\$ 0
Real Estate Held for Investment	SC45	\$ 20,380	\$ 20,567	\$ 20,704	\$ 20,686	\$ 18,387
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 366,548	\$ 377,644	\$ 348,352	\$ 332,670	\$ 457,303
Federal Home Loan Bank Stock	SC510	\$ 356,814	\$ 368,952	\$ 339,929	\$ 325,056	\$ 447,287
Other	SC540	\$ 9,734	\$ 8,692	\$ 8,423	\$ 7,614	\$ 10,016
Office Premises and Equipment	SC55	\$ 477,912	\$ 450,851	\$ 431,006	\$ 412,638	\$ 448,007
Other Assets - Gross	SUB0262	\$ 2,635,654	\$ 2,145,629	\$ 2,057,429	\$ 1,801,321	\$ 1,973,152
Other Assets - Total	SC59	\$ 2,635,615	\$ 2,145,417	\$ 2,057,128	\$ 1,801,020	\$ 1,972,846
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 182,472	\$ 150,273	\$ 148,407	\$ 146,682	\$ 144,307
Bank-Owned Life Insurance - Other	SC625	\$ 523,305	\$ 517,433	\$ 502,564	\$ 451,348	\$ 581,670
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 34,410	\$ 32,307	\$ 33,566	\$ 34,272	\$ 32,790
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 1	\$ 1	\$ 1	\$ 2
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 1,448,088	\$ 1,058,918	\$ 964,467	\$ 726,435	\$ 781,706
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 447,379	\$ 386,697	\$ 408,424	\$ 442,583	\$ 432,677
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	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 39	\$ 212	\$ 301	\$ 301	\$ 306
General Valuation Allowances - Total	SUB2092	\$ 335,381	\$ 304,207	\$ 305,481	\$ 260,443	\$ 281,022
Total Assets - Gross	SUB0283	\$ 55,489,325	\$ 52,437,331	\$ 50,958,130	\$ 48,014,793	\$ 54,951,733
Total Assets	SC60	\$ 55,153,944	\$ 52,133,124	\$ 50,652,649	\$ 47,754,350	\$ 54,670,711
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 35,687,632	\$ 33,437,809	\$ 32,779,555	\$ 30,967,321	\$ 33,935,428
Deposits	SC710	\$ 35,262,306	\$ 33,095,404	\$ 32,431,896	\$ 30,640,807	\$ 33,544,529
Escrows	SC712	\$ 422,603	\$ 342,991	\$ 349,161	\$ 325,606	\$ 389,482
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 2,723	\$ - 586	\$ - 1,502	\$ 908	\$ 1,417
Borrowings - Total	SC72	\$ 13,178,602	\$ 13,116,859	\$ 12,300,120	\$ 11,687,262	\$ 14,791,754
Advances from FHLBank	SC720	\$ 4,237,482	\$ 4,832,794	\$ 4,362,305	\$ 3,927,467	\$ 6,159,558
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 8,806,688	\$ 8,156,522	\$ 7,803,414	\$ 7,629,975	\$ 8,486,370
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 134,432	\$ 127,543	\$ 134,401	\$ 129,820	\$ 145,822
Other Liabilities - Total	SC75	\$ 553,473	\$ 398,604	\$ 368,936	\$ 364,129	\$ 578,568
Accrued Interest Payable - Deposits	SC763	\$ 6,977	\$ 6,111	\$ 5,851	\$ 4,607	\$ 7,554
Accrued Interest Payable - Other	SC766	\$ 48,763	\$ 46,763	\$ 49,757	\$ 44,533	\$ 54,411
Accrued Taxes	SC776	\$ 80,368	\$ 30,063	\$ 42,050	\$ 49,733	\$ 84,206
Accounts Payable	SC780	\$ 92,313	\$ 90,186	\$ 79,434	\$ 76,603	\$ 79,191
Deferred Income Taxes	SC790	\$ 4,395	\$ 4,432	\$ 4,307	\$ 4,136	\$ 3,686
Other Liabilities and Deferred Income	SC796	\$ 320,657	\$ 221,049	\$ 187,537	\$ 184,517	\$ 349,520
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	\$ 49,419,707	\$ 46,953,272	\$ 45,448,611	\$ 43,018,712	\$ 49,305,750

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Schedule SC --- Consolidated Statement of Condition		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 738	\$ 422	\$ 427	\$ 492	\$ 601
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 5,733,494	\$ 5,179,432	\$ 5,203,610	\$ 4,735,145	\$ 5,364,360
Stock - Total	SUB0311	\$ 3,437,975	\$ 2,863,796	\$ 2,753,403	\$ 2,349,777	\$ 2,735,389
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock - Par Value	SC820	\$ 42,102	\$ 35,636	\$ 75,633	\$ 75,633	\$ 75,535
Common Stock - Paid in Excess of Par	SC830	\$ 3,395,873	\$ 2,828,160	\$ 2,677,770	\$ 2,274,144	\$ 2,659,854
Accumulated Other Comprehensive Income - Total	SC86	\$- 101,577	\$- 38,283	\$- 29,885	\$- 112,456	\$ 35,207
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 99,104	\$- 35,688	\$- 29,071	\$- 111,513	\$ 36,151
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 2,473	\$- 2,595	\$- 814	\$- 943	\$- 944
Retained Earnings	SC880	\$ 2,452,122	\$ 2,405,801	\$ 2,532,653	\$ 2,551,822	\$ 2,676,164
Other Components of Equity Capital	SC891	\$- 55,026	\$- 51,882	\$- 52,561	\$- 53,998	\$- 82,400
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 55,153,939	\$ 52,133,126	\$ 50,652,648	\$ 47,754,349	\$ 54,670,711

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Other Codes As of Mar 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	2	\$ 151
3	Federal, State, or other taxes receivable	6	\$ 2,423
4	Net deferred tax assets	25	\$ 195,491
6	Prepaid deposit insurance premiums	1	\$ 5
7	Prepaid expenses	35	\$ 41,555
8	Deposits for utilities and other services	1	\$ 61
9	Advances for loans serviced for others	1	\$ 47
13	Noninterest-bearing accts recv from Hold Co/Affl	2	\$ 4,957
14	Other noninterest-bearing short-term accounts recv	8	\$ 14,103
99	Other	35	\$ 99,850

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	4	\$ 1,629
7	Deferred gains from the sale of real estate	2	\$ 96
10	Amounts due brokers for unsettled transactions	2	\$ 52,065
11	The liability recorded for post-retirement benefit	22	\$ 96,056
14	Unapplied loan payments received	2	\$ 1,588
17	Noninterest-bearing payables to Hold Co/Affiliates	5	\$ 29,417
18	Litigation reserves	1	\$ 2,663
19	Nonrefundable stock subscriptions	1	\$ 55,674
99	Other	45	\$ 61,581

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 649,993	\$ 618,343	\$ 595,802	\$ 556,690	\$ 640,739
Deposits and Investment Securities	SO115	\$ 39,739	\$ 38,120	\$ 35,331	\$ 31,137	\$ 40,299
Mortgage-Backed Securities	SO125	\$ 136,212	\$ 135,850	\$ 131,663	\$ 120,287	\$ 132,060
Mortgage Loans	SO141	\$ 439,599	\$ 412,752	\$ 399,087	\$ 382,950	\$ 445,372
Nonmortgage Loans - Total	SUB0950	\$ 34,443	\$ 31,621	\$ 29,721	\$ 22,316	\$ 23,008
Commercial Loans and Leases	SO160	\$ 18,165	\$ 16,560	\$ 15,370	\$ 11,739	\$ 11,960
Consumer Loans and Leases	SO171	\$ 16,278	\$ 15,061	\$ 14,351	\$ 10,577	\$ 11,048
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 2,879	\$ 2,024	\$ 1,890	\$ 1,610	\$ 2,111
Federal Home Loan Bank Stock	SO181	\$ 2,876	\$ 2,017	\$ 1,887	\$ 1,572	\$ 2,082
Other	SO185	\$ 3	\$ 7	\$ 3	\$ 38	\$ 29
Interest Expense - Total	SO21	\$ 268,560	\$ 257,490	\$ 244,634	\$ 230,007	\$ 270,212
Deposits	SO215	\$ 152,671	\$ 145,683	\$ 138,662	\$ 126,344	\$ 133,206
Escrows	SO225	\$ 131	\$ 263	\$ 307	\$ 200	\$ 154
Advances from FHLBank	SO230	\$ 43,997	\$ 40,495	\$ 35,219	\$ 30,325	\$ 54,064
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 71,761	\$ 71,049	\$ 70,446	\$ 73,138	\$ 82,788
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 384,312	\$ 362,877	\$ 353,058	\$ 328,293	\$ 372,638
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 2,126	\$ 4,115	\$ 5,694	\$ 4,955	\$ 3,516
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 382,186	\$ 358,762	\$ 347,364	\$ 323,338	\$ 369,122
Noninterest Income - Total	SO42	\$ 80,873	\$ 68,754	\$ 80,042	\$ 73,944	\$ 48,993
Mortgage Loan Serving Fees	SO410	\$ 3,399	\$ 424	\$ - 90	\$ 6,076	\$ - 795
Other Fees and Charges	SO420	\$ 61,960	\$ 55,941	\$ 58,952	\$ 56,085	\$ 55,126
Net Income (Loss) from Other - Total	SUB0451	\$ 3,135	\$ 996	\$ 3,979	\$ 818	\$ - 16,899
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 2,405	\$ 3,332	\$ 3,388	\$ - 697	\$ 464
Operations & Sale of Repossessed Assets	SO461	\$ 709	\$ 421	\$ 373	\$ 1,315	\$ - 104
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ - 2,803	\$ - 1	\$ - 9	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ - 3	\$ 0	\$ 4
Sale of Loans Held for Investment	SO475	\$ - 4	\$ 17	\$ 0	\$ 2	\$ 97

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 25	\$ 29	\$ 222	\$ 207	\$- 17,360
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 12,379	\$ 11,393	\$ 17,201	\$ 10,965	\$ 11,561
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	\$ 228,488	\$ 230,987	\$ 212,159	\$ 191,675	\$ 213,747
All Personnel Compensation and Expense	SO510	\$ 120,688	\$ 113,666	\$ 110,622	\$ 104,505	\$ 118,728
Legal Expense	SO520	\$ 4,212	\$ 2,415	\$ 2,554	\$ 2,335	\$ 1,808
Office Occupancy and Equipment Expense	SO530	\$ 46,363	\$ 44,165	\$ 43,065	\$ 41,638	\$ 48,191
Marketing and Other Professional Services	SO540	\$ 17,247	\$ 15,335	\$ 13,498	\$ 11,591	\$ 11,611
Loan Servicing Fees	SO550	\$ 408	\$ 395	\$ 358	\$ 380	\$ 386
Goodwill and Other Intangibles Expense	SO560	\$ 6,439	\$ 5,507	\$ 5,098	\$ 2,904	\$ 2,952
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 653	\$ 159	\$ 4	\$ 6	\$- 6
Other Noninterest Expense	SO580	\$ 32,478	\$ 49,345	\$ 36,960	\$ 28,316	\$ 30,077
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	\$ 234,571	\$ 196,529	\$ 215,247	\$ 205,607	\$ 204,368
Income Taxes - Total	SO71	\$ 83,646	\$ 65,228	\$ 74,878	\$ 72,496	\$ 78,728
Federal	SO710	\$ 71,883	\$ 59,217	\$ 64,870	\$ 62,268	\$ 67,723
State, Local & Other	SO720	\$ 11,763	\$ 6,011	\$ 10,008	\$ 10,228	\$ 11,005
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 150,925	\$ 131,301	\$ 140,369	\$ 133,111	\$ 125,640
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 13	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 150,925	\$ 131,314	\$ 140,369	\$ 133,111	\$ 125,640

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Other Codes As of Mar 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	9	\$ 1,125
5	Net income(loss) from real estate held for invest	2	\$ 397
6	Net income(loss)-equity invest in uncons sub org	1	\$ 3
7	Net income(loss) from leased property	3	\$ 213
9	Net income from data processing lease/services	1	\$ 1
15	Income from corporate-owned life insurance	13	\$ 6,768
19	Realized/unrealized gains on derivatives	1	\$- 55
99	Other	40	\$ 3,010

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	7	\$ 286
2	OTS assessments	9	\$ 830
6	Supervisory examination fees	6	\$ 202
7	Office supplies, printing, and postage	30	\$ 4,716
8	Telephone, including data lines	18	\$ 1,700
9	Loan origination expense	8	\$ 387
10	ATM expense	9	\$ 603
11	Adjustments to prior periods	1	\$ 11
12	Acquisition and organization costs	1	\$ 124
13	Misc taxes other than income & real estate	3	\$ 56
17	Charitable contributions	2	\$ 16
99	Other	27	\$ 8,632

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 649,993	\$ 2,327,838	\$ 1,709,495	\$ 1,113,693	\$ 640,739
YTD - Deposits and Investment Securities	Y_SO115	\$ 39,739	\$ 136,969	\$ 98,849	\$ 63,518	\$ 40,299
YTD - Mortgage-Backed Securities	Y_SO125	\$ 136,212	\$ 506,603	\$ 370,753	\$ 239,090	\$ 132,060
YTD - Mortgage Loans	Y_SO141	\$ 439,599	\$ 1,579,833	\$ 1,167,081	\$ 767,994	\$ 445,372
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 18,165	\$ 54,087	\$ 37,527	\$ 22,157	\$ 11,960
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 16,278	\$ 50,346	\$ 35,285	\$ 20,934	\$ 11,048
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 2,879	\$ 7,239	\$ 5,215	\$ 3,325	\$ 2,111
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 2,876	\$ 7,162	\$ 5,145	\$ 3,258	\$ 2,082
YTD - Other	Y_SO185	\$ 3	\$ 77	\$ 70	\$ 67	\$ 29
YTD - Interest Expense - Total	Y_SO21	\$ 268,560	\$ 965,954	\$ 708,464	\$ 463,830	\$ 270,212
YTD - Deposits	Y_SO215	\$ 152,671	\$ 532,216	\$ 386,533	\$ 247,871	\$ 133,206
YTD - Escrows	Y_SO225	\$ 131	\$ 918	\$ 655	\$ 348	\$ 154
YTD - Advances from FHLBank	Y_SO230	\$ 43,997	\$ 139,408	\$ 98,913	\$ 63,694	\$ 54,064
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 71,761	\$ 293,412	\$ 222,363	\$ 151,917	\$ 82,788
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 384,312	\$ 1,369,123	\$ 1,006,246	\$ 653,188	\$ 372,638
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 2,126	\$ 17,721	\$ 13,606	\$ 7,912	\$ 3,516
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 382,186	\$ 1,351,402	\$ 992,640	\$ 645,276	\$ 369,122
YTD - Noninterest Income - Total	Y_SO42	\$ 80,873	\$ 287,372	\$ 218,618	\$ 138,576	\$ 48,993
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 3,399	\$ 5,405	\$ 4,981	\$ 5,071	\$- 795
YTD - Other Fees and Charges	Y_SO420	\$ 61,960	\$ 221,345	\$ 165,404	\$ 106,452	\$ 55,126
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 3,135	\$ 11,476	\$ 10,480	\$ 6,501	\$- 16,899
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 2,405	\$ 10,770	\$ 7,438	\$ 4,050	\$ 464
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 709	\$ 2,205	\$ 1,784	\$ 1,411	\$- 104
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$- 2,813	\$- 10	\$- 9	\$ 0
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 1	\$ 1	\$ 4	\$ 4
YTD - Sale of Loans Held for Investment	Y_SO475	\$- 4	\$ 116	\$ 99	\$ 99	\$ 97

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Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 25	\$ 1,197	\$ 1,168	\$ 946	\$- 17,360
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 12,379	\$ 49,146	\$ 37,753	\$ 20,552	\$ 11,561
YTD - Noninterest Expense - Total	Y_SO51	\$ 228,488	\$ 825,231	\$ 594,244	\$ 382,085	\$ 213,747
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 120,688	\$ 434,656	\$ 320,990	\$ 210,368	\$ 118,728
YTD - Legal Expense	Y_SO520	\$ 4,212	\$ 8,674	\$ 6,259	\$ 3,705	\$ 1,808
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 46,363	\$ 170,914	\$ 126,749	\$ 83,684	\$ 48,191
YTD - Marketing and Other Professional Services	Y_SO540	\$ 17,247	\$ 51,005	\$ 35,670	\$ 22,172	\$ 11,611
YTD - Loan Servicing Fees	Y_SO550	\$ 408	\$ 1,516	\$ 1,121	\$ 763	\$ 386
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 6,439	\$ 16,331	\$ 10,824	\$ 5,726	\$ 2,952
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 653	\$ 163	\$ 4	\$ 0	\$- 6
YTD - Other Noninterest Expense	Y_SO580	\$ 32,478	\$ 141,972	\$ 92,627	\$ 55,667	\$ 30,077
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 234,571	\$ 813,543	\$ 617,014	\$ 401,767	\$ 204,368
YTD - Income Taxes - Total	Y_SO71	\$ 83,646	\$ 280,595	\$ 215,367	\$ 140,489	\$ 78,728
YTD - Federal	Y_SO710	\$ 71,883	\$ 246,331	\$ 187,114	\$ 122,244	\$ 67,723
YTD - State, Local, and Other	Y_SO720	\$ 11,763	\$ 34,264	\$ 28,253	\$ 18,245	\$ 11,005
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 150,925	\$ 532,948	\$ 401,647	\$ 261,278	\$ 125,640
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 13	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 150,925	\$ 532,961	\$ 401,647	\$ 261,278	\$ 125,640

Schedule VA --- Consolidated Valuation Allowances and Related Data						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 304,203	\$ 305,479	\$ 260,441	\$ 258,980	\$ 262,889
Net Provision for Loss	VA115	\$ 1,992	\$ 3,706	\$ 5,565	\$ 4,813	\$ 3,406
Transfers	VA125	\$- 703	\$- 652	\$- 605	\$- 26	\$ 171
Recoveries	VA135	\$ 6,430	\$ 6,480	\$ 5,583	\$ 2,954	\$ 2,865
Adjustments	VA145	\$ 30,704	\$ 3,958	\$ 40,355	\$- 3	\$ 21,335
Charge-offs	VA155	\$ 7,248	\$ 14,768	\$ 5,860	\$ 6,277	\$ 9,643
General Valuation Allowances - Ending Balance	VA165	\$ 335,378	\$ 304,203	\$ 305,479	\$ 260,441	\$ 281,023
Specific Valuation Allowances - Beginning Balance	VA108	\$ 3,595	\$ 2,998	\$ 3,336	\$ 4,112	\$ 4,287
Net Provision for Loss	VA118	\$ 787	\$ 568	\$ 133	\$ 148	\$ 104

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 703	\$ 652	\$ 605	\$ 26	\$- 171
Adjustments	VA148	\$ 10,489	\$ 0	\$ 0	\$ 1	\$ 749
Charge-offs	VA158	\$ 750	\$ 622	\$ 1,076	\$ 951	\$ 847
Specific Valuation Allowances - Ending Balance	VA168	\$ 14,824	\$ 3,596	\$ 2,998	\$ 3,336	\$ 4,122
Total Valuation Allowances - Beginning Balance	VA110	\$ 307,798	\$ 308,477	\$ 263,777	\$ 263,092	\$ 267,176
Net Provision for Loss	VA120	\$ 2,779	\$ 4,274	\$ 5,698	\$ 4,961	\$ 3,510
Recoveries	VA140	\$ 6,430	\$ 6,480	\$ 5,583	\$ 2,954	\$ 2,865
Adjustments	VA150	\$ 41,193	\$ 3,958	\$ 40,355	\$- 2	\$ 22,084
Charge-offs	VA160	\$ 7,998	\$ 15,390	\$ 6,936	\$ 7,228	\$ 10,490
Total Valuation Allowances - Ending Balance	VA170	\$ 350,202	\$ 307,799	\$ 308,477	\$ 263,777	\$ 285,145
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 7,248	\$ 14,768	\$ 5,860	\$ 6,277	\$ 9,643
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 301	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 2,248	\$ 3,859	\$ 1,960	\$ 2,207	\$ 4,321
Construction - Total	SUB2030	\$ 0	\$ 6	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 6	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 2,248	\$ 3,853	\$ 1,960	\$ 2,207	\$ 4,321
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 32	\$ 2	\$ 109	\$ 35	\$ 128
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 546	\$ 472	\$ 1,441	\$ 1,733	\$ 1,933
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 45	\$ 88	\$ 56	\$ 166	\$ 125
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 65	\$ 67	\$ 1,171
Nonresidential Property (Except Land)	VA480	\$ 1,625	\$ 3,291	\$ 289	\$ 206	\$ 964
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 4,532	\$ 10,857	\$ 3,784	\$ 4,044	\$ 5,288
Commercial Loans	VA520	\$ 2,634	\$ 8,122	\$ 1,693	\$ 1,150	\$ 1,514
Consumer Loans - Total	SUB2061	\$ 1,898	\$ 2,735	\$ 2,091	\$ 2,894	\$ 3,774
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4
Home Improvement Loans	VA516	\$ 18	\$ 122	\$ 31	\$ 10	\$ 27
Education Loans	VA530	\$ 0	\$ 0	\$ 4	\$ 0	\$ 0
Auto Loans	VA540	\$ 521	\$ 891	\$ 783	\$ 508	\$ 683
Mobile Home Loans	VA550	\$ 204	\$ 490	\$ 204	\$ 0	\$ 1,867

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 133	\$ 81	\$ 61	\$ 119	\$ 144
Other	VA560	\$ 1,022	\$ 1,151	\$ 1,008	\$ 2,257	\$ 1,049
Reposessed Assets - Total	VA60	\$ 120	\$ 52	\$ 116	\$ 26	\$ 34
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 56	\$ 0	\$ 0	\$ 0	\$ 31
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 64	\$ 52	\$ 116	\$ 26	\$ 3
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	\$ 47	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 6,430	\$ 6,480	\$ 5,583	\$ 2,954	\$ 2,865
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 1,690	\$ 1,282	\$ 3,178	\$ 1,881	\$ 1,302
Construction - Total	SUB2130	\$ 0	\$ 1	\$ 1	\$ 2	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 1	\$ 1	\$ 2	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 1,690	\$ 1,281	\$ 3,177	\$ 1,879	\$ 1,302
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 47	\$ 138	\$ 100	\$ 196	\$ 76
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 1,018	\$ 883	\$ 1,707	\$ 1,476	\$ 634
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 124	\$ 79	\$ 224	\$ 82	\$ 252
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 4	\$ 3
Nonresidential Property (Except Land)	VA481	\$ 501	\$ 181	\$ 1,146	\$ 121	\$ 337
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 4,740	\$ 5,198	\$ 2,404	\$ 1,073	\$ 1,563
Commercial Loans	VA521	\$ 3,681	\$ 4,193	\$ 1,532	\$ 358	\$ 764
Consumer Loans - Total	SUB2161	\$ 1,059	\$ 1,005	\$ 872	\$ 715	\$ 799
Loans on Deposits	VA511	\$ 8	\$ 1	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 1	\$ 56	\$ 2	\$ 2	\$ 10
Education Loans	VA531	\$ 2	\$ 0	\$ 1	\$ 1	\$ 1
Auto Loans	VA541	\$ 332	\$ 347	\$ 309	\$ 254	\$ 229

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 205	\$ 131	\$ 74	\$ 3	\$ 8
Credit Cards	VA557	\$ 14	\$ 71	\$ 11	\$ 15	\$ 34
Other	VA561	\$ 497	\$ 399	\$ 475	\$ 440	\$ 517
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 1,488	\$ 1,216	\$ 737	\$ 172	\$- 67
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 66	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 180	\$ 140	\$ 397	\$ 21	\$- 133
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 8	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 8	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 180	\$ 140	\$ 389	\$ 21	\$- 133
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 1	\$ 8	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 22	\$ 40	\$- 143	\$ 0	\$- 75
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 3	\$ 9	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$- 7	\$ 0	\$ 0	\$- 56
Nonresidential Property (Except Land)	VA482	\$ 154	\$ 90	\$ 532	\$ 21	\$- 2
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 757	\$ 1,074	\$ 274	\$ 149	\$ 99
Commercial Loans	VA522	\$ 691	\$ 958	\$ 261	\$ 104	\$ 356
Consumer Loans - Total	SUB2261	\$ 66	\$ 116	\$ 13	\$ 45	\$- 257
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$ 8	\$ 1	\$ 0	\$ 16
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$- 278
Credit Cards	VA558	\$ 2	\$ 0	\$ 0	\$- 1	\$ 0
Other	VA562	\$ 64	\$ 108	\$ 12	\$ 45	\$ 5
Reposessed Assets - Total	VA62	\$ 2	\$ 2	\$ 0	\$ 2	\$- 33
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 2	\$ 2	\$ 0	\$ 2	\$- 33
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 160	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 389	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 2,306	\$ 9,504	\$ 1,014	\$ 3,495	\$ 6,711
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 66	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 301	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 738	\$ 2,717	\$- 821	\$ 347	\$ 2,886
Construction - Total	SUB2330	\$ 0	\$ 5	\$ 7	\$- 2	\$ 0
1-4 Dwelling Units	VA425	\$ 0	\$ 5	\$- 1	\$- 2	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 8	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 738	\$ 2,712	\$- 828	\$ 349	\$ 2,886
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$- 14	\$- 128	\$ 9	\$- 161	\$ 52
1-4 Dwelling Units - Secured by First Liens	VA459	\$- 450	\$- 371	\$- 409	\$ 257	\$ 1,224
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$- 76	\$ 18	\$- 168	\$ 84	\$- 127
Multifamily (5 or more) Dwelling Units	VA475	\$ 0	\$- 7	\$ 65	\$ 63	\$ 1,112
Nonresidential Property (Except Land)	VA485	\$ 1,278	\$ 3,200	\$- 325	\$ 106	\$ 625
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 549	\$ 6,733	\$ 1,654	\$ 3,120	\$ 3,824
Commercial Loans	VA525	\$- 356	\$ 4,887	\$ 422	\$ 896	\$ 1,106
Consumer Loans - Total	SUB2361	\$ 905	\$ 1,846	\$ 1,232	\$ 2,224	\$ 2,718
Loans on Deposits	VA515	\$- 8	\$- 1	\$ 0	\$ 0	\$ 4
Home Improvement Loans	VA519	\$ 17	\$ 66	\$ 29	\$ 9	\$ 17
Education Loans	VA535	\$- 2	\$ 0	\$ 3	\$- 1	\$- 1
Auto Loans	VA545	\$ 189	\$ 552	\$ 475	\$ 254	\$ 470
Mobile Home Loans	VA555	\$- 1	\$ 359	\$ 130	\$- 3	\$ 1,581
Credit Cards	VA559	\$ 121	\$ 10	\$ 50	\$ 103	\$ 110
Other	VA565	\$ 589	\$ 860	\$ 545	\$ 1,862	\$ 537
Repossessed Assets - Total	VA65	\$ 122	\$ 54	\$ 116	\$ 28	\$ 1
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 58	\$ 2	\$ 0	\$ 2	\$- 2

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 64	\$ 52	\$ 116	\$ 26	\$ 3
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 160	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 436	\$ 0	\$ - 1	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 4,318	\$ 6,417	\$ 2,230	\$ 7,134	\$ 3,175
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 37,477	\$ 35,826	\$ 26,119	\$ 25,545	\$ 20,701
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 913	\$ 1,122	\$ 916	\$ 1,080	\$ 1,738
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 843	\$ 996	\$ 916	\$ 1,080	\$ 1,710
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 28
Permanent - Nonresidential (Except Land)	VA954	\$ 70	\$ 126	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 203,208	\$ 160,496	\$ 181,645	\$ 119,098	\$ 147,845
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 173,196	\$ 146,461	\$ 152,911	\$ 115,587	\$ 165,390
Substandard	VA965	\$ 166,071	\$ 138,424	\$ 146,118	\$ 112,362	\$ 158,845
Doubtful	VA970	\$ 7,125	\$ 8,037	\$ 6,793	\$ 3,225	\$ 6,545
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 187,267	\$ 184,242	\$ 193,313	\$ 166,961	\$ 221,198
Mortgages - Total	SUB2421	\$ 151,591	\$ 155,165	\$ 157,636	\$ 145,512	\$ 197,232
Construction and Land Loans	SUB2430	\$ 6,703	\$ 6,931	\$ 7,919	\$ 8,767	\$ 10,626
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 94,581	\$ 96,495	\$ 97,939	\$ 89,865	\$ 137,224
Permanent Loans Secured by All Other Property	SUB2450	\$ 50,861	\$ 52,198	\$ 52,802	\$ 46,931	\$ 50,553
Nonmortgages - Total	SUB2461	\$ 35,676	\$ 29,077	\$ 35,677	\$ 21,449	\$ 23,966
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 103,445	\$ 97,396	\$ 105,734	\$ 92,346	\$ 122,622

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 95,747	\$ 93,259	\$ 96,010	\$ 85,568	\$ 113,725
Mortgage Loans - Total	SUB2481	\$ 73,884	\$ 74,386	\$ 76,035	\$ 71,628	\$ 100,012
Construction	PD115	\$ 845	\$ 4,877	\$ 1,021	\$ 5,941	\$ 4,028
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 4,137	\$ 3,565	\$ 3,396	\$ 2,230	\$ 3,723
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 42,629	\$ 43,625	\$ 46,058	\$ 42,966	\$ 72,710
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 1,834	\$ 1,926	\$ 2,244	\$ 2,060	\$ 1,191
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 12,211	\$ 5,208	\$ 7,269	\$ 8,120	\$ 3,391
Permanent - Nonresidential Property (Except Land)	PD135	\$ 12,020	\$ 15,141	\$ 15,828	\$ 10,311	\$ 14,090
Permanent - Land	PD138	\$ 208	\$ 44	\$ 219	\$ 0	\$ 879
Nonmortgage Loans - Commercial Loans	PD140	\$ 11,269	\$ 8,003	\$ 10,030	\$ 6,401	\$ 8,018
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 10,594	\$ 10,870	\$ 9,945	\$ 7,539	\$ 5,695
Loans on Deposits	PD161	\$ 143	\$ 112	\$ 116	\$ 369	\$ 180
Home Improvement Loans	PD163	\$ 109	\$ 150	\$ 136	\$ 136	\$ 162
Education Loans	PD165	\$ 1	\$ 30	\$ 19	\$ 35	\$ 14
Auto Loans	PD167	\$ 3,791	\$ 6,351	\$ 5,876	\$ 4,349	\$ 2,925
Mobile Home Loans	PD169	\$ 4,404	\$ 1,584	\$ 1,067	\$ 450	\$ 268
Credit Cards	PD171	\$ 52	\$ 11	\$ 32	\$ 15	\$ 49
Other	PD180	\$ 2,094	\$ 2,632	\$ 2,699	\$ 2,185	\$ 2,097
Memo - Troubled Debt Restructured Included Above	PD190	\$ 94	\$ 366	\$ 58	\$ 193	\$ 120
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 768	\$ 1,477	\$ 1,010	\$ 2,453	\$ 1,654
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 7,698	\$ 4,137	\$ 9,724	\$ 6,778	\$ 8,897
Mortgage Loans - Total	SUB2491	\$ 7,010	\$ 3,385	\$ 8,021	\$ 6,403	\$ 8,062
Construction	PD215	\$ 4,977	\$ 79	\$ 697	\$ 1,926	\$ 238
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 23	\$ 102	\$ 166	\$ 498	\$ 590
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 1,411	\$ 1,484	\$ 2,065	\$ 2,179	\$ 4,818
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 104	\$ 91	\$ 84	\$ 48	\$ 9
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 326	\$ 1,050	\$ 4,073	\$ 375	\$ 347
Permanent - Nonresidential Property (Except Land)	PD235	\$ 169	\$ 579	\$ 936	\$ 1,377	\$ 2,060
Permanent - Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Commercial Loans	PD240	\$ 194	\$ 357	\$ 1,196	\$ 242	\$ 661
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 494	\$ 395	\$ 507	\$ 133	\$ 174
Loans on Deposits	PD261	\$ 1	\$ 9	\$ 58	\$ 9	\$ 26
Home Improvement Loans	PD263	\$ 2	\$ 0	\$ 3	\$ 0	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 2	\$ 2	\$ 0	\$ 0	\$ 0
Auto Loans	PD267	\$ 94	\$ 198	\$ 231	\$ 80	\$ 31
Mobile Home Loans	PD269	\$ 54	\$ 68	\$ 75	\$ 0	\$ 0
Credit Cards	PD271	\$ 17	\$ 0	\$ 10	\$ 0	\$ 0
Other	PD280	\$ 324	\$ 118	\$ 130	\$ 44	\$ 117
Memo - Troubled Debt Restructured Included Above	PD290	\$ 50	\$ 0	\$ 166	\$ 116	\$ 166
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 0	\$ 0	\$ 0	\$ 71	\$ 120
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 83,822	\$ 86,846	\$ 87,579	\$ 74,615	\$ 98,576
Mortgage Loans - Total	SUB2501	\$ 70,697	\$ 77,394	\$ 73,580	\$ 67,481	\$ 89,158
Construction	PD315	\$ 327	\$ 1,516	\$ 5,177	\$ 849	\$ 5,189
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 1,036	\$ 644	\$ 1,047	\$ 849	\$ 1,481
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 42,354	\$ 44,252	\$ 41,833	\$ 38,114	\$ 51,745
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 1,053	\$ 806	\$ 1,046	\$ 921	\$ 957
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 7,312	\$ 12,025	\$ 5,188	\$ 5,953	\$ 7,534
Permanent - Nonresidential Property (Except Land)	PD335	\$ 18,269	\$ 17,736	\$ 18,484	\$ 20,744	\$ 21,960
Permanent - Land	PD338	\$ 346	\$ 415	\$ 805	\$ 51	\$ 292
Nonmortgage Loans - Commercial Loans	PD340	\$ 9,462	\$ 7,612	\$ 12,369	\$ 5,455	\$ 7,560
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 3,663	\$ 1,840	\$ 1,630	\$ 1,679	\$ 1,858
Loans on Deposits	PD361	\$ 83	\$ 58	\$ 29	\$ 81	\$ 521
Home Improvement Loans	PD363	\$ 150	\$ 132	\$ 128	\$ 125	\$ 133
Education Loans	PD365	\$ 0	\$ 0	\$ 2	\$ 2	\$ 2
Auto Loans	PD367	\$ 824	\$ 768	\$ 522	\$ 600	\$ 457
Mobile Home Loans	PD369	\$ 2,030	\$ 423	\$ 263	\$ 227	\$ 107
Credit Cards	PD371	\$ 17	\$ 12	\$ 11	\$ 9	\$ 12
Other	PD380	\$ 559	\$ 447	\$ 675	\$ 635	\$ 626
Memo - Troubled Debt Restructured Included Above	PD390	\$ 2,607	\$ 2,891	\$ 4,010	\$ 1,571	\$ 1,030
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 2,979	\$ 2,128	\$ 2,222	\$ 1,682	\$ 2,193
Schedule LD --- Loan Data						
Description	Line Item	Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
		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	\$ 163,797	\$ 165,066	\$ 199,557	\$ 94,666	\$ 153,160

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Schedule LD --- Loan Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 158,755	\$ 160,961	\$ 194,464	\$ 88,818	\$ 136,966
100% and greater LTV	LD120	\$ 5,042	\$ 4,105	\$ 5,093	\$ 5,848	\$ 16,194
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 1,849	\$ 932	\$ 1,706	\$ 295	\$ 5,549
Past Due and Still Accruing - Total	SUB5240	\$ 1,584	\$ 687	\$ 1,253	\$ 250	\$ 3,398
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 1,534	\$ 687	\$ 1,099	\$ 250	\$ 3,098
90% up to 100% LTV	LD210	\$ 1,191	\$ 542	\$ 894	\$ 174	\$ 2,476
100% and greater LTV	LD220	\$ 343	\$ 145	\$ 205	\$ 76	\$ 622
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 50	\$ 0	\$ 154	\$ 0	\$ 300
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 104	\$ 0	\$ 250
100% and greater LTV	LD240	\$ 50	\$ 0	\$ 50	\$ 0	\$ 50
Nonaccrual - Total	SUB5230	\$ 265	\$ 245	\$ 453	\$ 45	\$ 2,151
90% up to 100% LTV	LD250	\$ 265	\$ 195	\$ 427	\$ 16	\$ 1,399
100% and greater LTV	LD260	\$ 0	\$ 50	\$ 26	\$ 29	\$ 752
Net Charge-offs - Total	SUB5300	\$ - 26	\$ 0	\$ 3	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ - 26	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 3	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 134	\$ 226	\$ 7,150
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 134	\$ 226	\$ 3,743
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3,407
Originations - Total	SUB5330	\$ 60,934	\$ 87,295	\$ 54,037	\$ 77,817	\$ 129,006
90% up to 100% LTV	LD430	\$ 60,934	\$ 87,030	\$ 54,037	\$ 76,879	\$ 96,468
100% and greater LTV	LD440	\$ 0	\$ 265	\$ 0	\$ 938	\$ 32,538
Sales - Total	SUB5340	\$ 0	\$ 1,794	\$ 0	\$ 236	\$ 82,628
90% up to 100% LTV	LD450	\$ 0	\$ 1,794	\$ 0	\$ 236	\$ 50,258
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 32,370

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 473,340	\$ 419,490	\$ 401,327	\$ 383,032	\$ 349,999
Mortgage Construction Loans	CC105	\$ 468,085	\$ 410,146	\$ 393,304	\$ 374,941	\$ 338,069
Other Mortgage Loans	CC115	\$ 5,255	\$ 9,344	\$ 8,023	\$ 8,091	\$ 11,930
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 41	\$ 734	\$ 954	\$ 2,904	\$ 4,636
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 1,315,771	\$ 1,131,406	\$ 1,160,557	\$ 1,381,070	\$ 1,378,791
1-4 Dwelling Units	CC280	\$ 655,574	\$ 571,297	\$ 656,525	\$ 630,943	\$ 746,054

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Schedule CC --- Consolidated Commitments and Contingencies						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 333,456	\$ 300,039	\$ 262,336	\$ 413,451	\$ 300,151
All Other Real Estate	CC300	\$ 326,741	\$ 260,070	\$ 241,696	\$ 336,676	\$ 332,586
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 76,342	\$ 46,962	\$ 36,040	\$ 24,384	\$ 19,449
Commitments Outstanding to Purchase Loans	CC320	\$ 49,053	\$ 74,715	\$ 73,013	\$ 62,556	\$ 50,275
Commitments Outstanding to Sell Loans	CC330	\$ 141,956	\$ 136,420	\$ 186,333	\$ 161,354	\$ 422,149
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 3,000	\$ 7,627	\$ 61,728	\$ 219,308
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 1,000	\$ 1,500	\$ 500	\$ 19,884	\$ 1,249
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 48,000	\$ 0	\$ 3,000	\$ 0	\$ 50,500
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 1,782,567	\$ 1,616,083	\$ 1,536,517	\$ 1,370,390	\$ 1,469,104
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 923,057	\$ 916,993	\$ 870,516	\$ 788,634	\$ 767,324
Commercial Lines	CC420	\$ 667,916	\$ 518,206	\$ 487,767	\$ 422,525	\$ 503,064
Open-End Consumer Lines - Credit Cards	CC423	\$ 55,612	\$ 54,852	\$ 54,926	\$ 54,283	\$ 54,445
Open-End Consumer Lines - Other	CC425	\$ 135,982	\$ 126,032	\$ 123,308	\$ 104,948	\$ 144,271
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 104,545	\$ 76,778	\$ 71,214	\$ 59,160	\$ 69,202
Commercial	CC430	\$ 2,695	\$ 3,234	\$ 3,476	\$ 2,903	\$ 3,109
Standby, Not Included on CC465 or CC468	CC435	\$ 101,850	\$ 73,544	\$ 67,738	\$ 56,257	\$ 66,093
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 845,435	\$ 821,064	\$ 744,201	\$ 684,411	\$ 950,911
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 171	\$ 190	\$ 225	\$ 269	\$ 308
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 49,690	\$ 51,813	\$ 54,001	\$ 56,194	\$ 274,404
Other Contingent Liabilities	CC480	\$ 436	\$ 465	\$ 465	\$ 440	\$ 439
Contingent Assets	CC490	\$ 1,548	\$ 1,316	\$ 1,275	\$ 1,253	\$ 1,310

Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 412,916	\$ 1,152,756	\$ 1,514,027	\$ 1,547,322	\$ 1,867,832
Pass-Through Securities	CF143	\$ 123,340	\$ 421,779	\$ 196,612	\$ 220,537	\$ 827,064
Other Mortgage-Backed Securities	CF153	\$ 289,576	\$ 730,977	\$ 1,317,415	\$ 1,326,785	\$ 1,040,768
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 23,916	\$ 13,669	\$ 260,693	\$ 63,134	\$ 120,645
Pass-Through Securities	CF145	\$ 23,916	\$ 10,020	\$ 5,485	\$ 63,134	\$ 32,715
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 3,649	\$ 255,208	\$ 0	\$ 87,930
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 389,000	\$ 1,139,087	\$ 1,253,334	\$ 1,484,188	\$ 1,747,187

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Schedule CF --- Consolidated Cash Flow Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 171,025	\$- 167,381	\$- 167,772	\$- 248,304	\$- 163,456
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 671,196	\$- 667,361	\$- 552,136	\$- 1,248,456	\$- 552,884
Mortgage Loans Disbursed - Total	SUB3831	\$ 1,676,548	\$ 2,049,070	\$ 1,868,691	\$ 2,136,276	\$ 3,436,161
Construction Loans - Total	SUB3840	\$ 169,799	\$ 142,762	\$ 167,500	\$ 150,216	\$ 136,329
1-4 Dwelling Units	CF190	\$ 52,241	\$ 68,472	\$ 63,730	\$ 42,359	\$ 51,530
Multifamily (5 or more) Dwelling Units	CF200	\$ 74,445	\$ 47,189	\$ 48,463	\$ 60,842	\$ 36,025
Nonresidential	CF210	\$ 43,113	\$ 27,101	\$ 55,307	\$ 47,015	\$ 48,774
Permanent Loans - Total	SUB3851	\$ 1,506,749	\$ 1,906,308	\$ 1,701,191	\$ 1,986,060	\$ 3,299,832
1-4 Dwelling Units	CF225	\$ 904,802	\$ 1,199,978	\$ 959,929	\$ 1,244,622	\$ 2,581,657
Multifamily (5 or more) Dwelling Units	CF245	\$ 340,775	\$ 283,283	\$ 469,266	\$ 458,505	\$ 387,223
Nonresidential (Except Land)	CF260	\$ 249,017	\$ 388,703	\$ 253,181	\$ 268,327	\$ 316,952
Land	CF270	\$ 12,155	\$ 34,344	\$ 18,815	\$ 14,606	\$ 14,000
Loans and Participations Purchased - Total	SUB3880	\$ 379,062	\$ 506,273	\$ 309,705	\$ 341,334	\$ 546,068
Secured by 1-4 Dwelling Units	CF280	\$ 369,254	\$ 488,570	\$ 286,759	\$ 318,657	\$ 414,278
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 5,316	\$ 10,180	\$ 16,856	\$ 16,735	\$ 17,333
Secured by Nonresidential	CF300	\$ 4,492	\$ 7,523	\$ 6,090	\$ 5,942	\$ 114,457
Loans and Participations Sold - Total	SUB3890	\$ 215,082	\$ 242,966	\$ 257,678	\$ 247,354	\$ 2,583,933
Secured by 1-4 Dwelling Units	CF310	\$ 142,804	\$ 157,219	\$ 167,581	\$ 208,426	\$ 2,565,936
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 60,719	\$ 75,035	\$ 79,615	\$ 33,130	\$ 13,057
Secured by Nonresidential	CF330	\$ 11,559	\$ 10,712	\$ 10,482	\$ 5,798	\$ 4,940
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$ 163,980	\$ 263,307	\$ 52,027	\$ 93,980	\$- 2,037,865
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 1,309,140	\$ 1,399,931	\$ 1,416,036	\$ 1,899,341	\$ 1,639,651
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 34,085	\$ 36,887	\$ 38,303	\$ 41,349	\$ 52,606
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 627,474	\$ 703,722	\$ 731,560	\$ 1,112,481	\$ 446,343
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 565,473	\$ 949,333	\$ 542,985	\$ 372,264	\$- 188,749
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 194,093	\$ 236,588	\$ 213,566	\$ 237,366	\$ 277,833
Commercial	CF390	\$ 110,634	\$ 139,870	\$ 110,996	\$ 148,574	\$ 180,239
Consumer	CF400	\$ 83,459	\$ 96,718	\$ 102,570	\$ 88,792	\$ 97,594
Nonmortgage Loans - Sales - Total	SUB3915	\$ 633	\$ 4,766	\$ 2,168	\$ 6,105	\$ 3,462
Commercial	CF395	\$ 43	\$ 4,334	\$ 1,343	\$ 0	\$ 941
Consumer	CF405	\$ 590	\$ 432	\$ 825	\$ 6,105	\$ 2,521

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Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 193,460	\$ 231,822	\$ 211,398	\$ 231,261	\$ 274,371
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 369,095	\$ 184,586	\$ 252,960	\$ 771,682	\$ 738,632
New Deposits Received less Deposits Withdrawn	CF420	\$ 219,235	\$ 40,054	\$ 118,480	\$ 646,455	\$ 608,483
Interest Credited to Deposits	CF430	\$ 149,860	\$ 144,532	\$ 134,480	\$ 125,227	\$ 130,149
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 1,805,296	\$ 478,916	\$ 1,553,666	\$ 0	\$ 1,242,453

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 216,840	\$ 220,628	\$ 224,188	\$ 50,079	\$ 331,871
Fully Insured	DI100	\$ 200,574	\$ 203,858	\$ 45,859	\$ 42,050	\$ 323,963
Other	DI110	\$ 16,266	\$ 16,770	\$ 178,329	\$ 8,029	\$ 7,908
Deposits with Balances - \$100,000 or Less	DI120	\$ 25,958,243	\$ 24,075,663	\$ 23,859,970	\$ 23,430,665	\$ 25,442,648
Deposits with Balances - Greater than \$100,000	DI130	\$ 9,726,668	\$ 9,362,728	\$ 8,921,090	\$ 7,535,756	\$ 8,491,365
Number of Deposit Accounts - Total	SUB4062	3,211,358	2,943,156	2,926,439	2,801,239	3,050,385
Balances of \$100,000 or Less	DI150	3,159,930	2,894,972	2,879,994	2,758,040	3,002,564
Balances Greater than \$100,000	DI160	51,428	48,184	46,445	43,199	47,821
IRA/Keogh Accounts	DI200	\$ 2,976,620	\$ 2,860,157	\$ 2,887,089	\$ 2,733,551	\$ 2,820,551
Uninsured Deposits	DI210	\$ 4,616,397	\$ 4,472,062	\$ 4,368,976	\$ 3,722,358	\$ 4,193,848
Preferred Deposits	DI220	\$ 437,139	\$ 389,918	\$ 368,495	\$ 306,314	\$ 353,389
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 5,343,375	\$ 4,888,014	\$ 4,846,176	\$ 4,615,759	\$ 5,079,203
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 4,946,859	\$ 4,846,994	\$ 4,752,518	\$ 4,569,833	\$ 5,301,723
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 8,825,655	\$ 8,372,877	\$ 8,127,756	\$ 7,940,246	\$ 8,992,235
Deposits & Escrows - Time Deposits	DI340	\$ 16,569,021	\$ 15,330,508	\$ 15,054,607	\$ 13,840,572	\$ 14,560,850
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 1,986,558	\$ 1,731,647	\$ 1,709,955	\$ 1,748,035	\$ 2,217,606
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 1,610	\$ 3,194	\$ 5,315	\$ 6,785	\$ 4,969
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 207,032	\$ 276,892	\$ 217,290	\$ 228,750	\$ 218,031
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 313,717	\$ 376,759	\$ 294,149	\$ 338,561	\$ 503,591
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule DI --- Consolidated Deposit Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 70	\$ 59	\$ 928	\$ 82	\$ 882
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 1,805,296	\$ 471,199	\$ 1,556,566	\$ 0	\$ 1,221,809
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 336,972	\$ 471,199	\$ 37,805	\$ 0	\$ 277,399
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	8,137	7,568	7,460	7,107	7,878
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 9,109,751	\$ 8,737,655	\$ 8,484,201	\$ 8,204,815	\$ 10,612,271
Assets Held for Sale	SI387	\$ 156,815	\$ 120,113	\$ 162,689	\$ 159,894	\$ 539,578
Loans Serviced for Others	SI390	\$ 4,289,497	\$ 4,220,507	\$ 4,189,201	\$ 3,886,716	\$ 4,441,821
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 160	\$ 156	\$ 150	\$ 52	\$ 52
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	85.82%	85.63%	85.56%	85.43%	85.90%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	85.69%	85.60%	85.71%	85.69%	86.06%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	85.61%	85.57%	86.07%	85.72%	85.60%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	63.34%	69.27%	57.83%	60.16%	64.09%
Do you meet the DBLA business operations test?	SI586	3 [Yes]	3 [Yes]	3 [Yes]	4 [Yes]	5 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 5,377,984	\$ 5,303,921	\$ 5,264,385	\$ 5,281,888	\$ 5,271,228
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 52,168	\$ 53,038	\$ 45,801	\$ 46,418	\$ 48,951
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	48	48	50	43	37
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Beginning Equity Capital	SI600	\$ 5,179,430	\$ 5,203,611	\$ 4,735,148	\$ 4,857,788	\$ 4,822,794
Net Income (Loss) (SO91)	SI610	\$ 150,925	\$ 131,314	\$ 140,369	\$ 133,111	\$ 125,640
Dividends Declared - Preferred Stock	SI620	\$ 11	\$ 6	\$ 7	\$ 13	\$ 12
Dividends Declared - Common Stock	SI630	\$ 106,267	\$ 244,986	\$ 153,611	\$ 132,024	\$ 158,051
Stock Issued	SI640	\$ 6,222	\$ 312	\$ 270	\$ 100	\$ 5,618
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 931	\$ 522
Capital Contributions (Where No Stock is Issued)	SI655	\$ 40,964	\$ 96,155	\$ 5,010	\$ 11,483	\$ 160,722
New Basis Accounting Adjustments	SI660	\$ 525,148	\$ 0	\$ 13	\$ 94	\$ 345,847
Other Comprehensive Income	SI662	\$- 63,293	\$- 8,397	\$ 82,571	\$- 136,036	\$ 49,590
Prior Period Adjustments	SI668	\$- 77	\$ 0	\$- 425	\$- 4	\$- 451
Other Adjustments	SI671	\$ 451	\$ 1,426	\$ 394,274	\$ 1,579	\$ 13,187
Ending Equity Capital (SC80)	SI680	\$ 5,733,492	\$ 5,179,429	\$ 5,203,612	\$ 4,735,147	\$ 5,364,362
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 1,839	\$ 0	\$ 0	\$ 2,063	\$ 104,992
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 737	\$ 621	\$ 193	\$ 24,560	\$ 17,322
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	11 [Yes]	11 [Yes]	11 [Yes]	11 [Yes]	10 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 56,524	\$ 48,226	\$ 39,949	\$ 33,978	\$ 298
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 4,465	\$ 4,063	\$ 4,394	\$ 3,977	\$ 3,770
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 54,600,633	\$ 52,086,996	\$ 50,196,090	\$ 47,603,125	\$ 53,156,387
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 4,732,734	\$ 4,768,150	\$ 4,621,091	\$ 4,572,667	\$ 5,047,465
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 43,996,272	\$ 41,665,662	\$ 40,328,656	\$ 38,821,923	\$ 43,232,745
Nonmortgage Loans	SI885	\$ 1,966,846	\$ 2,146,528	\$ 2,093,242	\$ 1,290,652	\$ 1,431,379
Deposits and Excrows	SI890	\$ 33,245,249	\$ 31,906,428	\$ 31,206,801	\$ 29,354,312	\$ 31,209,513
Total Borrowings	SI895	\$ 13,382,934	\$ 12,808,459	\$ 12,265,434	\$ 11,722,547	\$ 14,802,623
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	5	15	9	10	7
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 1,684	\$ 5,101	\$ 717	\$ 630	\$ 255
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.19	4.69	5.24	5.39	6.21
Interest Charged on Loans Made During Quarter - Maximum	SI930	7.69	5.34	6.89	6.27	6.56

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Schedule SQ --- Consolidated Supplemental Questions		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	1	1	1	0	2
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	1	1	0	0
Change in Control of Association?	SQ130	0	0	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	1	1	1	0	2
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	0	0	3	1	0
Any Outstanding Futures or Options Positions?	SQ310	0	1	1	1	1
Does Association Have Subchapter S in effect this year?	SQ320	2	1	1	1	1
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	24	22	22	18	19

Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	6 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	6 [Yes]
Do you have any activity to report on this schedule?	FS130	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	6 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 2,206,149	\$ 2,232,201	\$ 2,181,667	\$ 1,885,877	\$ 2,296,895
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 1,567,337	\$ 1,526,100	\$ 1,461,201	\$ 1,191,872	\$ 1,469,780
Personal Trust and Agency Accounts	FS210	\$ 506,366	\$ 504,853	\$ 492,139	\$ 407,885	\$ 437,921
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 320,462	\$ 300,891	\$ 291,907	\$ 260,451	\$ 431,141
Employee Benefit - Defined Contribution	FS220	\$ 82,563	\$ 64,123	\$ 72,895	\$ 64,244	\$ 64,589
Employee Benefit - Defined Benefit	FS230	\$ 124,621	\$ 118,397	\$ 111,774	\$ 101,848	\$ 269,157
Other Retirement Accounts	FS240	\$ 113,278	\$ 118,371	\$ 107,238	\$ 94,359	\$ 97,395
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 728,847	\$ 720,356	\$ 677,155	\$ 523,217	\$ 600,652
Other Fiduciary Accounts	FS270	\$ 11,662	\$ 0	\$ 0	\$ 319	\$ 66

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Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
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	\$ 267,922	\$ 328,271	\$ 378,461	\$ 383,701	\$ 375,154
Personal Trust and Agency Accounts	FS211	\$ 28,248	\$ 25,415	\$ 31,033	\$ 45,508	\$ 38,000
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 238,492	\$ 301,635	\$ 346,571	\$ 338,193	\$ 337,153
Employee Benefit - Defined Contribution	FS221	\$ 42,165	\$ 56,999	\$ 46,024	\$ 59,045	\$ 62,834
Employee Benefit - Defined Benefit	FS231	\$ 150,954	\$ 208,585	\$ 236,289	\$ 268,102	\$ 261,408
Other Retirement Accounts	FS241	\$ 45,373	\$ 36,051	\$ 64,258	\$ 11,046	\$ 12,911
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 1,182	\$ 1,221	\$ 857	\$ 0	\$ 1
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 370,890	\$ 377,830	\$ 342,005	\$ 310,304	\$ 451,961
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	3,544	3,234	2,967	2,627	2,820
Personal Trust and Agency Accounts	FS212	1,190	1,144	966	800	877
Retirement-related Trust and Agency Accounts - Total	SUB6120	802	748	706	639	643
Employee Benefit - Defined Contribution	FS222	80	97	107	100	102
Employee Benefit - Defined Benefit	FS232	66	18	6	7	12
Other Retirement Accounts	FS242	656	633	593	532	529
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	1,529	1,342	1,295	1,185	1,298
Other Fiduciary Accounts	FS272	23	0	0	3	2
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	351	292	423	456	436
Personal Trust and Agency Accounts	FS213	95	90	253	260	262
Retirement-related Trust and Agency Accounts - Total	SUB6130	250	198	167	181	161
Employee Benefit - Defined Contribution	FS223	51	44	34	41	38
Employee Benefit - Defined Benefit	FS233	24	22	28	32	29
Other Retirement Accounts	FS243	175	132	105	108	94
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	6	4	3	15	13
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	158	125	128	159	315
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 3,225	\$ 11,644	\$ 8,337	\$ 5,160	\$ 1,878
Personal Trust and Agency Accounts	FS310	\$ 1,293	\$ 4,998	\$ 3,681	\$ 2,357	\$ 940

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Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 557	\$ 2,005	\$ 1,409	\$ 910	\$ 220
Employee Benefit - Defined Contribution	FS320	\$ 118	\$ 352	\$ 304	\$ 175	\$ 39
Employee Benefit - Defined Benefit	FS330	\$ 69	\$ 404	\$ 234	\$ 181	\$ 89
Other Retirement Accounts	FS340	\$ 370	\$ 1,249	\$ 871	\$ 554	\$ 92
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 1,224	\$ 4,300	\$ 3,088	\$ 1,817	\$ 681
Other Fiduciary Accounts	FS370	\$ 12	\$ 4	\$ 3	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 126	\$ 324	\$ 156	\$ 76	\$ 37
Other Fiduciary and Related Services	FS390	\$ 13	\$ 13	\$ 0	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 805	\$ 3,974	\$ 452	\$ 0	\$ 229
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 6	\$ 18	\$ 4	\$ 4	\$ 3
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 6	\$ 35	\$ 23	\$ 0	\$ 103
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 2,420	\$ 7,687	\$ 7,904	\$ 5,156	\$ 1,749
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 411,989	\$ 504,852	\$ 415,534	\$ 338,149	\$ 363,745
Non-Interest-Bearing Deposits	FS410	\$ 2	\$ - 96	\$ 167	\$ 0	\$ 0
Interest-Bearing Deposits	FS415	\$ 211	\$ 401	\$ 157	\$ 0	\$ 4,432
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 21,095	\$ 89,237	\$ 73,271	\$ 61,318	\$ 73,469
State, County and Municipal Obligations	FS425	\$ 7,523	\$ 35,804	\$ 22,433	\$ 19,091	\$ 21,244
Money Market Mutual Funds	FS430	\$ 41,406	\$ 43,777	\$ 48,299	\$ 42,771	\$ 35,778
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 6,072	\$ 12,511	\$ 6,696	\$ 3,310	\$ 3,935
Common and Preferred Stock	FS445	\$ 172,553	\$ 315,408	\$ 261,847	\$ 210,147	\$ 219,157
Real Estate Mortgages	FS450	\$ 345	\$ 449	\$ 339	\$ 6	\$ 80
Real Estate	FS455	\$ 1,847	\$ 3,762	\$ 1,986	\$ 1,372	\$ 2,636
Miscellaneous Assets	FS460	\$ 160,935	\$ 3,599	\$ 339	\$ 134	\$ 3,014
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		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Number of Funds - Total Collective Investment Funds	FS60	6	6	6	6	6
Domestic Equity	FS610	3	3	3	3	3
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	2	2	2	2	2
Municipal Bond	FS650	1	1	1	1	1
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 179,447	\$ 188,379	\$ 185,299	\$ 189,862	\$ 194,962
Domestic Equity	FS615	\$ 77,692	\$ 78,677	\$ 79,708	\$ 79,659	\$ 83,172
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 86,171	\$ 93,724	\$ 89,127	\$ 93,435	\$ 94,418
Municipal Bond	FS655	\$ 15,584	\$ 15,978	\$ 16,464	\$ 16,768	\$ 17,372
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 6	\$ 4	\$ 4	\$ 4	\$ 3
Personal Trust and Agency Accounts	FS710	\$ 6	\$ 4	\$ 4	\$ 4	\$ 3
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 14	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 14	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 5,733,494	\$ 5,179,432	\$ 5,203,610	\$ 4,735,145	\$ 5,364,360
Equity Capital Deductions - Total	SUB1631	\$ 1,448,054	\$ 1,071,237	\$ 964,125	\$ 725,718	\$ 784,830
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 14,750	\$ 14,840	\$ 2,695	\$ 2,463	\$ 2,495
Goodwill and Certain Other Intangible Assets	CCR115	\$ 1,428,816	\$ 1,052,507	\$ 957,716	\$ 719,341	\$ 774,267
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 4,248	\$ 3,890	\$ 3,714	\$ 3,914	\$ 8,068
Other	CCR134	\$ 240	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 100,545	\$ 36,710	\$ 30,080	\$ 108,128	\$- 33,859
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 99,171	\$ 35,652	\$ 29,036	\$ 107,102	\$- 36,176
Qualifying Intangible Assets	CCR185	\$ 765	\$ 765	\$ 746	\$ 718	\$ 2,012
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 609	\$ 293	\$ 298	\$ 308	\$ 305
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 4,385,985	\$ 4,144,905	\$ 4,269,565	\$ 4,117,555	\$ 4,545,671
Total Assets (SC60)	CCR205	\$ 55,153,944	\$ 52,133,124	\$ 50,652,649	\$ 47,754,350	\$ 54,670,711
Asset Deductions - Total	SUB1651	\$ 1,460,091	\$ 1,083,619	\$ 963,430	\$ 725,061	\$ 784,212
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 27,027	\$ 27,222	\$ 2,000	\$ 1,806	\$ 1,877
Goodwill and Certain Other Intangible Assets	CCR265	\$ 1,428,816	\$ 1,052,507	\$ 957,716	\$ 719,341	\$ 774,267
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 4,248	\$ 3,890	\$ 3,714	\$ 3,914	\$ 8,068
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 140,377	\$ 58,137	\$ 55,119	\$ 166,917	\$- 38,012
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 139,612	\$ 57,372	\$ 54,373	\$ 166,199	\$- 40,024
Qualifying Intangible Assets	CCR285	\$ 765	\$ 765	\$ 746	\$ 718	\$ 2,012
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 53,834,230	\$ 51,107,642	\$ 49,744,338	\$ 47,196,206	\$ 53,848,487
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 2,140,484	\$ 2,042,272	\$ 1,973,446	\$ 1,873,744	\$ 2,150,028
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 4,385,985	\$ 4,144,905	\$ 4,269,565	\$ 4,117,555	\$ 4,545,671
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 1,359	\$ 1,773	\$ 2,177	\$ 1,628	\$ 1,830
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Frozen Aggregated Data
(\$Thousands)

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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
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	\$ 272,173	\$ 251,195	\$ 244,533	\$ 222,634	\$ 242,769
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 273,532	\$ 252,968	\$ 246,710	\$ 224,262	\$ 244,599
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 273,532	\$ 252,968	\$ 246,710	\$ 224,262	\$ 244,599
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 2,253	\$ 2,700	\$ 2,944	\$ 3,469	\$ 82
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 12,748	\$ 10,952	\$ 8,449	\$ 6,422	\$ 6,243
Total Risk-Based Capital	CCR39	\$ 4,644,516	\$ 4,384,221	\$ 4,504,882	\$ 4,331,926	\$ 4,783,945
0% R/W Category - Cash	CCR400	\$ 218,754	\$ 212,872	\$ 206,767	\$ 190,988	\$ 203,116
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 631,467	\$ 618,329	\$ 553,630	\$ 538,216	\$ 465,733
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 7,871	\$ 6,792	\$ 6,303	\$ 6,798	\$ 7,196
0% R/W Category - Other	CCR415	\$ 64,558	\$ 64,894	\$ 59,577	\$ 76,801	\$ 95,567
0% R/W Category - Assets Total	CCR420	\$ 922,650	\$ 902,887	\$ 826,277	\$ 812,803	\$ 771,612
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	\$ 12,056,438	\$ 12,005,176	\$ 11,759,924	\$ 11,456,529	\$ 13,248,654
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,275,961	\$ 1,077,769	\$ 1,054,478	\$ 981,956	\$ 1,752,413
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 546,344	\$ 515,092	\$ 520,822	\$ 498,386	\$ 522,858
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 1,298,434	\$ 1,235,948	\$ 1,099,729	\$ 1,123,699	\$ 1,886,084
20% R/W Category - Other	CCR450	\$ 1,918,111	\$ 1,859,323	\$ 1,984,560	\$ 1,999,543	\$ 1,968,894
20% R/W Category - Assets Total	CCR455	\$ 17,095,288	\$ 16,693,308	\$ 16,419,513	\$ 16,060,113	\$ 19,378,903
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 3,419,057	\$ 3,338,660	\$ 3,283,905	\$ 3,212,022	\$ 3,875,782
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 18,606,144	\$ 17,386,723	\$ 16,833,357	\$ 16,023,155	\$ 19,027,803
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 2,294,899	\$ 2,239,886	\$ 2,865,200	\$ 2,681,602	\$ 2,502,969
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 1,918	\$ 1,984	\$ 2,144	\$ 2,350	\$ 14,926
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 55,680	\$ 74,836	\$ 74,284	\$ 78,837	\$ 75,337
50% R/W Category - Other	CCR480	\$ 174,618	\$ 134,008	\$ 126,019	\$ 122,684	\$ 113,833
50% R/W Category - Assets Total	CCR485	\$ 21,133,259	\$ 19,837,437	\$ 19,901,004	\$ 18,908,628	\$ 21,734,868
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 10,566,639	\$ 9,918,729	\$ 9,950,512	\$ 9,454,325	\$ 10,867,444

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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 27,468	\$ 85,772	\$ 817,945	\$ 832,286	\$ 138,259
100% R/W Category - All Other Assets	CCR506	\$ 16,581,355	\$ 15,288,921	\$ 13,465,674	\$ 12,149,283	\$ 13,916,349
100% R/W Category - Assets Total	CCR510	\$ 16,608,823	\$ 15,374,693	\$ 14,283,619	\$ 12,981,569	\$ 14,054,608
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 16,608,823	\$ 15,374,693	\$ 14,283,619	\$ 12,981,569	\$ 14,054,608
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 659	\$ 583	\$ 799	\$ 780	\$ 1,007
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 8,238	\$ 7,288	\$ 9,988	\$ 9,750	\$ 12,588
Assets to Risk-Weight	CCR64	\$ 55,760,679	\$ 52,808,908	\$ 51,431,212	\$ 48,763,893	\$ 55,940,998
Subtotal Risk-Weighted Assets	CCR75	\$ 30,602,750	\$ 28,639,363	\$ 27,528,012	\$ 25,657,661	\$ 28,810,414
Excess Allowances for Loan and Lease Losses	CCR530	\$ 62,853	\$ 52,741	\$ 57,558	\$ 37,428	\$ 37,919
Total Risk-Weighted Assets	CCR78	\$ 30,539,897	\$ 28,586,622	\$ 27,470,454	\$ 25,620,233	\$ 28,772,495
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 2,443,191	\$ 2,286,924	\$ 2,197,638	\$ 2,049,613	\$ 2,301,798
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.15%	8.11%	8.58%	8.72%	8.44%
Total Risk-Based Capital Ratio	CCR820	15.21%	15.34%	16.40%	16.91%	16.63%
Tier 1 Risk-Based Capital Ratio	CCR830	14.32%	14.46%	15.51%	16.05%	15.78%
Tangible Equity Ratio	CCR840	8.15%	8.11%	8.58%	8.72%	8.44%

*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.