

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 11:28 AM

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

Frozen Aggregated Data
(\$Thousands)

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Description		Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Number of Institutions		265	264	269	272	276
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	2	8	6	7	7
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 29,070,050	\$ 27,693,579	\$ 24,491,478	\$ 26,478,283	\$ 27,222,000
Cash and Non-Interest-Earning Deposits	SC110	\$ 4,302,876	\$ 3,636,385	\$ 3,307,670	\$ 3,739,322	\$ 3,953,945
Interest-Earning Deposits in FHLBs	SC112	\$ 1,319,949	\$ 1,480,487	\$ 1,524,088	\$ 1,560,839	\$ 1,522,241
Other Interest-Earning Deposits	SC118	\$ 945,205	\$ 953,388	\$ 1,084,808	\$ 1,339,913	\$ 1,231,466
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 2,045,959	\$ 1,147,219	\$ 1,759,529	\$ 2,845,133	\$ 3,168,772
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 13,417,795	\$ 14,008,090	\$ 10,746,305	\$ 10,704,148	\$ 10,884,605
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 2,161,530	\$ 2,200,326	\$ 2,226,392	\$ 2,459,106	\$ 2,390,615
State and Municipal Obligations	SC180	\$ 3,314,460	\$ 2,749,283	\$ 2,253,066	\$ 2,192,767	\$ 2,312,277
Securities Backed by Nonmortgage Loans	SC182	\$ 161,369	\$ 166,365	\$ 108,273	\$ 122,154	\$ 118,302
Other Investment Securities	SC185	\$ 1,215,971	\$ 1,199,784	\$ 1,334,109	\$ 1,368,314	\$ 1,477,012
Accrued Interest Receivable	SC191	\$ 184,936	\$ 152,252	\$ 147,238	\$ 146,587	\$ 162,765
Mortgage-Backed Securities - Gross	SUB0072	\$ 74,578,475	\$ 72,723,651	\$ 70,088,408	\$ 64,982,763	\$ 64,557,579
Mortgage-Backed Securities - Total	SC22	\$ 74,578,475	\$ 72,723,651	\$ 70,088,408	\$ 64,982,763	\$ 64,557,579
Pass-Through - Total	SUB0073	\$ 30,665,951	\$ 31,544,103	\$ 31,597,721	\$ 32,164,677	\$ 33,949,322
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 28,638,934	\$ 29,530,829	\$ 29,482,727	\$ 29,296,547	\$ 31,419,890
Other Pass-Through	SC215	\$ 2,027,017	\$ 2,013,274	\$ 2,114,994	\$ 2,868,130	\$ 2,529,432
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 43,629,372	\$ 40,911,817	\$ 38,224,742	\$ 32,575,961	\$ 30,362,334
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 13,614,061	\$ 14,962,064	\$ 16,062,829	\$ 14,258,080	\$ 13,376,660
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 1,925,792	\$ 2,150,793	\$ 2,357,665	\$ 3,136,133	\$ 3,821,639
Other	SC222	\$ 28,089,519	\$ 23,798,960	\$ 19,804,248	\$ 15,181,748	\$ 13,164,035
Accrued Interest Receivable	SC228	\$ 283,152	\$ 267,731	\$ 265,945	\$ 242,125	\$ 245,923

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 218,370,340	\$ 207,293,710	\$ 199,281,482	\$ 191,391,512	\$ 180,614,154
Mortgage Loans - Total	SC26	\$ 217,316,832	\$ 206,274,451	\$ 198,258,530	\$ 190,431,286	\$ 179,680,627
Construction Loans - Total	SUB0100	\$ 6,059,956	\$ 5,611,798	\$ 5,310,585	\$ 5,024,072	\$ 4,697,190
Residential - Total	SUB0110	\$ 4,665,959	\$ 4,364,527	\$ 4,095,121	\$ 3,927,481	\$ 3,570,087
1-4 Dwelling Units	SC230	\$ 3,250,565	\$ 3,189,027	\$ 2,994,797	\$ 2,896,751	\$ 2,690,213
Multifamily (5 or more) Dwelling Units	SC235	\$ 1,415,394	\$ 1,175,500	\$ 1,100,324	\$ 1,030,730	\$ 879,874
Nonresidential Property	SC240	\$ 1,393,997	\$ 1,247,271	\$ 1,215,464	\$ 1,096,591	\$ 1,127,103
Permanent Loans - Total	SUB0121	\$ 211,368,068	\$ 200,805,746	\$ 193,137,109	\$ 185,573,079	\$ 175,176,604
Residential - Total	SUB0131	\$ 188,641,336	\$ 178,853,096	\$ 171,019,156	\$ 165,212,874	\$ 155,700,448
1-4 Dwelling Units - Total	SUB0141	\$ 178,791,978	\$ 169,150,889	\$ 161,702,219	\$ 155,854,529	\$ 146,470,507
Revolving Open-End Loans	SC251	\$ 10,211,394	\$ 10,701,297	\$ 10,687,089	\$ 11,094,534	\$ 11,018,384
All Other - First Liens	SC254	\$ 158,909,098	\$ 149,626,175	\$ 142,108,951	\$ 136,665,587	\$ 128,141,878
All Other - Junior Liens	SC255	\$ 9,671,486	\$ 8,823,417	\$ 8,906,179	\$ 8,094,408	\$ 7,310,245
Multifamily (5 or more) Dwelling Units	SC256	\$ 9,849,358	\$ 9,702,207	\$ 9,316,937	\$ 9,358,345	\$ 9,229,941
Nonresidential Property (Except Land)	SC260	\$ 19,524,002	\$ 19,114,351	\$ 19,448,917	\$ 18,009,680	\$ 17,502,476
Land	SC265	\$ 3,202,730	\$ 2,838,299	\$ 2,669,036	\$ 2,350,525	\$ 1,973,680
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 11,010,480	\$ 8,341,723	\$ 11,505,178	\$ 11,164,841	\$ 13,212,086
Accrued Interest Receivable	SC272	\$ 887,004	\$ 818,704	\$ 786,741	\$ 747,162	\$ 698,121
Advances for Taxes and Insurance	SC275	\$ 55,312	\$ 57,462	\$ 47,047	\$ 47,199	\$ 42,239
Allowance for Loan and Lease Losses	SC283	\$ 1,053,508	\$ 1,019,259	\$ 1,022,952	\$ 960,226	\$ 933,527
Nonmortgage Loans - Gross	SUB0162	\$ 24,985,913	\$ 24,409,204	\$ 24,633,071	\$ 31,691,819	\$ 30,648,898
Nonmortgage Loans - Total	SC31	\$ 24,509,333	\$ 23,910,785	\$ 24,100,873	\$ 30,844,313	\$ 29,804,130
Commercial Loans - Total	SC32	\$ 13,188,962	\$ 13,329,948	\$ 12,173,651	\$ 11,811,630	\$ 11,502,767
Secured	SC300	\$ 10,796,417	\$ 11,117,562	\$ 10,149,693	\$ 9,567,937	\$ 9,658,956
Unsecured	SC303	\$ 1,879,155	\$ 1,839,384	\$ 1,674,920	\$ 1,893,110	\$ 1,487,242
Lease Receivables	SC306	\$ 513,390	\$ 373,002	\$ 349,038	\$ 350,583	\$ 356,569
Consumer Loans - Total	SC35	\$ 11,655,755	\$ 10,941,152	\$ 12,318,464	\$ 19,692,880	\$ 18,949,312
Loans on Deposits	SC310	\$ 122,811	\$ 120,972	\$ 122,284	\$ 123,641	\$ 130,227
Home Improvement Loans (Not secured by real estate)	SC316	\$ 111,648	\$ 110,819	\$ 108,520	\$ 166,788	\$ 153,779
Education Loans	SC320	\$ 280,600	\$ 141,670	\$ 204,934	\$ 181,329	\$ 165,033
Auto Loans	SC323	\$ 6,109,103	\$ 5,710,352	\$ 6,583,440	\$ 6,711,386	\$ 6,896,046
Mobile Home Loans	SC326	\$ 271,397	\$ 275,736	\$ 280,229	\$ 271,973	\$ 275,713
Credit Cards	SC328	\$ 3,567,990	\$ 3,356,891	\$ 3,262,042	\$ 9,577,593	\$ 8,719,174

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 1,192,206	\$ 1,224,712	\$ 1,757,015	\$ 2,660,170	\$ 2,609,340
Accrued Interest Receivable	SC348	\$ 141,196	\$ 138,104	\$ 140,956	\$ 187,309	\$ 196,819
Allowance for Loan and Lease Losses	SC357	\$ 476,580	\$ 498,419	\$ 532,198	\$ 847,506	\$ 844,768
Repossessed Assets - Gross	SUB0201	\$ 119,794	\$ 118,135	\$ 97,659	\$ 108,305	\$ 123,965
Repossessed Assets - Total	SC40	\$ 119,521	\$ 117,316	\$ 96,862	\$ 107,740	\$ 122,251
Real Estate - Total	SUB0210	\$ 112,925	\$ 114,006	\$ 91,198	\$ 99,200	\$ 115,362
Construction	SC405	\$ 4,772	\$ 15,910	\$ 2,098	\$ 7,158	\$ 4,864
Residential - Total	SUB0225	\$ 98,397	\$ 86,426	\$ 75,326	\$ 70,688	\$ 82,082
1-4 Dwelling Units	SC415	\$ 97,623	\$ 85,388	\$ 73,291	\$ 66,973	\$ 78,797
Multifamily (5 or more) Dwelling Units	SC425	\$ 774	\$ 1,038	\$ 2,035	\$ 3,715	\$ 3,285
Nonresidential (Except Land)	SC426	\$ 8,673	\$ 10,378	\$ 12,489	\$ 19,978	\$ 26,699
Land	SC428	\$ 1,083	\$ 1,292	\$ 1,285	\$ 1,376	\$ 1,717
Other Repossessed Assets	SC430	\$ 6,869	\$ 4,129	\$ 6,461	\$ 9,105	\$ 8,603
General Valuation Allowances	SC441	\$ 273	\$ 819	\$ 797	\$ 565	\$ 1,714
Real Estate Held for Investment	SC45	\$ 9,298	\$ 31,826	\$ 32,649	\$ 33,460	\$ 78,329
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 3,472,876	\$ 3,275,882	\$ 2,933,860	\$ 3,092,154	\$ 3,074,277
Federal Home Loan Bank Stock	SC510	\$ 3,281,345	\$ 3,095,654	\$ 2,729,892	\$ 2,904,887	\$ 2,913,227
Other	SC540	\$ 191,531	\$ 180,228	\$ 203,968	\$ 187,267	\$ 161,050
Office Premises and Equipment	SC55	\$ 2,186,899	\$ 2,131,329	\$ 2,168,627	\$ 2,135,582	\$ 2,072,909
Other Assets - Gross	SUB0262	\$ 11,996,178	\$ 11,014,519	\$ 11,917,326	\$ 11,017,724	\$ 11,026,272
Other Assets - Total	SC59	\$ 11,995,184	\$ 11,013,344	\$ 11,906,801	\$ 11,008,727	\$ 11,023,647
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 485,993	\$ 514,371	\$ 496,286	\$ 567,281	\$ 543,877
Bank-Owned Life Insurance - Other	SC625	\$ 2,054,078	\$ 2,001,249	\$ 2,004,532	\$ 1,890,676	\$ 1,859,945
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 353,088	\$ 351,530	\$ 453,127	\$ 476,001	\$ 448,949
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 1,265	\$ 507	\$ 1,236	\$ 1,421	\$ 1,614
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 5,058,350	\$ 4,966,630	\$ 5,003,894	\$ 4,328,637	\$ 4,224,895
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 57,868	\$ 54,461	\$ 57,856	\$ 60,049	\$ 60,280
Other Assets	SC689	\$ 3,985,536	\$ 3,125,771	\$ 3,900,395	\$ 3,693,659	\$ 3,886,712
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	\$ 994	\$ 1,175	\$ 10,525	\$ 8,997	\$ 2,625
General Valuation Allowances - Total	SUB2092	\$ 1,531,355	\$ 1,519,672	\$ 1,566,472	\$ 1,817,294	\$ 1,782,634
Total Assets - Gross	SUB0283	\$ 364,789,823	\$ 348,691,835	\$ 335,644,560	\$ 330,931,602	\$ 319,418,383
Total Assets	SC60	\$ 363,258,468	\$ 347,172,163	\$ 334,078,088	\$ 329,114,308	\$ 317,635,749
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 217,175,820	\$ 207,446,807	\$ 203,232,072	\$ 195,405,369	\$ 191,835,391
Deposits	SC710	\$ 215,211,429	\$ 205,320,768	\$ 201,064,498	\$ 193,352,895	\$ 189,839,212
Escrows	SC712	\$ 1,984,529	\$ 2,108,770	\$ 2,156,923	\$ 2,006,991	\$ 1,924,422
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 20,138	\$ 17,269	\$ 10,651	\$ 45,483	\$ 71,757
Borrowings - Total	SC72	\$ 104,681,789	\$ 97,974,686	\$ 93,361,818	\$ 92,686,802	\$ 87,178,804
Advances from FHLBank	SC720	\$ 48,968,715	\$ 47,183,500	\$ 37,839,446	\$ 40,280,047	\$ 38,007,874
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 24,446,824	\$ 20,811,881	\$ 22,025,763	\$ 19,968,369	\$ 18,254,432
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 979,842	\$ 1,001,535	\$ 971,436	\$ 980,939	\$ 982,654
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	\$ 30,286,408	\$ 28,977,770	\$ 32,525,173	\$ 31,457,447	\$ 29,933,844
Other Liabilities - Total	SC75	\$ 4,974,417	\$ 5,095,455	\$ 4,610,321	\$ 7,661,877	\$ 6,387,843
Accrued Interest Payable - Deposits	SC763	\$ 436,583	\$ 351,533	\$ 301,284	\$ 354,331	\$ 380,037
Accrued Interest Payable - Other	SC766	\$ 338,232	\$ 289,553	\$ 257,436	\$ 257,392	\$ 234,564
Accrued Taxes	SC776	\$ 1,491,684	\$ 1,272,720	\$ 1,142,325	\$ 813,225	\$ 1,163,113
Accounts Payable	SC780	\$ 851,985	\$ 818,041	\$ 806,401	\$ 3,476,039	\$ 2,530,048
Deferred Income Taxes	SC790	\$ 168,969	\$ 183,797	\$ 165,388	\$ 174,027	\$ 86,400
Other Liabilities and Deferred Income	SC796	\$ 1,686,964	\$ 2,179,811	\$ 1,937,487	\$ 2,586,863	\$ 1,993,681
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	\$ 326,832,026	\$ 310,516,948	\$ 301,204,211	\$ 295,754,048	\$ 285,402,038

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 141,905	\$ 141,363	\$ 141,060	\$ 171,798	\$ 168,610
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 36,284,545	\$ 36,513,849	\$ 32,732,803	\$ 33,188,465	\$ 32,065,101
Stock - Total	SUB0311	\$ 20,717,580	\$ 20,372,058	\$ 17,375,366	\$ 17,015,512	\$ 16,455,898
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 4,261	\$ 4,260	\$ 9,260	\$ 9,260	\$ 9,260
Common Stock - Par Value	SC820	\$ 114,841	\$ 114,842	\$ 119,057	\$ 121,920	\$ 162,158
Common Stock - Paid in Excess of Par	SC830	\$ 20,598,478	\$ 20,252,956	\$ 17,247,049	\$ 16,884,332	\$ 16,284,480
Accumulated Other Comprehensive Income - Total	SC86	\$- 526,427	\$- 181,681	\$- 492,916	\$- 153,527	\$- 151,253
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 474,624	\$- 121,627	\$- 434,280	\$- 80,265	\$- 65,571
Gains (Losses) on Cash Flow Hedges	SC865	\$- 44,629	\$- 54,227	\$- 53,541	\$- 67,811	\$- 82,006
Other	SC870	\$- 7,174	\$- 5,827	\$- 5,095	\$- 5,451	\$- 3,676
Retained Earnings	SC880	\$ 16,440,869	\$ 16,507,798	\$ 16,030,916	\$ 16,505,911	\$ 15,966,070
Other Components of Equity Capital	SC891	\$- 347,477	\$- 184,326	\$- 180,563	\$- 179,431	\$- 205,614
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 363,258,476	\$ 347,172,160	\$ 334,078,074	\$ 329,114,311	\$ 317,635,749

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Other Codes As of Sep 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	15	\$ 302
3	Federal, State, or other taxes receivable	78	\$ 103,855
4	Net deferred tax assets	121	\$ 689,730
5	Insured portion of real estate acquired by forecls	1	\$ 1,346
6	Prepaid deposit insurance premiums	24	\$ 763
7	Prepaid expenses	212	\$ 554,194
8	Deposits for utilities and other services	3	\$ 2,258
9	Advances for loans serviced for others	9	\$ 79,063
10	Property leased to others, net of accumul. deprec.	1	\$ 16,166
13	Noninterest-bearing accts recv from Hold Co/Affl	16	\$ 16,575
14	Other noninterest-bearing short-term accounts recv	51	\$ 289,999
19	Receivables fr a broker for unsettled transactions	4	\$ 308,147
20	F/V of all derivative instru. reportable as assets	6	\$ 276,507
22	Unapplied loan disbursements	7	\$ 5,746
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	2	\$ 353
99	Other	168	\$ 772,877

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	5	\$ 32,967
4	Nonrefundable loan fees received prior to closing	24	\$ 3,998
6	Balances in U.S. Treasury tax and loan accounts	2	\$ 1,977
7	Deferred gains from the sale of real estate	7	\$ 179
9	Fees received for standby contracts and other	1	\$ 11
10	Amounts due brokers for unsettled transactions	8	\$ 368,958
11	The liability recorded for post-retirement benefit	108	\$ 179,268
13	Amounts payable under interest-rate-swap agreement	1	\$ 56
14	Unapplied loan payments received	11	\$ 82,511
16	Recourse loan liability	4	\$ 764
17	Noninterest-bearing payables to Hold Co/Affiliates	22	\$ 195,121
18	Litigation reserves	4	\$ 2,116
20	F/V of all derivative instru. reportable as liab.	4	\$ 119,338
21	Liabilities for credit losses on OBS credit exposures	4	\$ 6,943
99	Other	258	\$ 470,073

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 4,578,029	\$ 4,308,564	\$ 4,047,210	\$ 3,995,165	\$ 3,746,926
Deposits and Investment Securities	SO115	\$ 243,261	\$ 212,510	\$ 196,203	\$ 212,140	\$ 208,419
Mortgage-Backed Securities	SO125	\$ 793,186	\$ 730,823	\$ 686,006	\$ 659,053	\$ 666,720
Mortgage Loans	SO141	\$ 3,099,699	\$ 2,948,769	\$ 2,772,647	\$ 2,657,290	\$ 2,492,502
Nonmortgage Loans - Total	SUB0950	\$ 441,883	\$ 416,462	\$ 392,354	\$ 466,682	\$ 379,285
Commercial Loans and Leases	SO160	\$ 226,182	\$ 198,427	\$ 167,159	\$ 158,684	\$ 151,287
Consumer Loans and Leases	SO171	\$ 215,701	\$ 218,035	\$ 225,195	\$ 307,998	\$ 227,998
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 28,431	\$ 30,916	\$ 22,560	\$ 18,758	\$ 15,800
Federal Home Loan Bank Stock	SO181	\$ 27,991	\$ 30,426	\$ 22,493	\$ 18,661	\$ 15,695
Other	SO185	\$ 440	\$ 490	\$ 67	\$ 97	\$ 105
Interest Expense - Total	SO21	\$ 2,248,377	\$ 1,972,849	\$ 1,709,045	\$ 1,615,964	\$ 1,530,408
Deposits	SO215	\$ 1,283,494	\$ 1,109,900	\$ 948,143	\$ 878,098	\$ 856,243
Escrows	SO225	\$ 1,511	\$ 879	\$ 1,797	\$ 1,560	\$ 867
Advances from FHLBank	SO230	\$ 463,368	\$ 403,396	\$ 329,795	\$ 334,423	\$ 303,343
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 11,639	\$ 10,599	\$ 9,892	\$ 8,873	\$ 8,117
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 488,402	\$ 448,109	\$ 419,444	\$ 393,023	\$ 361,845
Capitalized Interest	SO271	\$ 37	\$ 34	\$ 26	\$ 13	\$ 7
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 2,358,083	\$ 2,366,631	\$ 2,360,725	\$ 2,397,959	\$ 2,232,318
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 95,483	\$ 91,630	\$ 96,492	\$ 319,774	\$ 207,073
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 2,262,600	\$ 2,275,001	\$ 2,264,233	\$ 2,078,185	\$ 2,025,245
Noninterest Income - Total	SO42	\$ 1,107,245	\$ 1,143,733	\$ 1,037,591	\$ 1,549,031	\$ 1,536,964
Mortgage Loan Serving Fees	SO410	\$ 70,182	\$ 49,362	\$ 90,839	\$ 143,680	\$ 101,862
Other Fees and Charges	SO420	\$ 712,425	\$ 698,079	\$ 640,599	\$ 725,342	\$ 902,163
Net Income (Loss) from Other - Total	SUB0451	\$ 319,814	\$ 249,545	\$ 238,563	\$ 624,880	\$ 429,360
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 229,687	\$ 275,779	\$ 221,253	\$ 603,735	\$ 421,578
Operations & Sale of Repossessed Assets	SO461	\$- 2,506	\$- 1,324	\$- 596	\$- 380	\$ 438
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 2,059	\$ 1,590	\$ 610	\$- 7,318	\$- 1,744
Sale of Securities Held-to-Maturity	SO467	\$ 12	\$ 5	\$- 1	\$- 14	\$- 3
Sale of Loans Held for Investment	SO475	\$ 13,676	\$ 7,624	\$ 872	\$ 5,845	\$ 2,557

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 26,730	\$ 9,232	\$ 6,546	\$ 2,848	\$ 48,420
Trading Assets (Realized and Unrealized)	SO485	\$ 54,274	\$ - 43,361	\$ 9,879	\$ 20,164	\$ - 41,886
Other Noninterest Income	SO488	\$ 4,824	\$ 146,747	\$ 67,590	\$ 55,129	\$ 103,579
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	\$ 1,754,629	\$ 1,713,333	\$ 1,723,020	\$ 1,971,528	\$ 1,875,030
All Personnel Compensation and Expense	SO510	\$ 849,012	\$ 818,683	\$ 811,532	\$ 873,913	\$ 800,788
Legal Expense	SO520	\$ 11,976	\$ 13,948	\$ 14,922	\$ 23,072	\$ 12,889
Office Occupancy and Equipment Expense	SO530	\$ 274,910	\$ 267,941	\$ 270,255	\$ 273,933	\$ 259,806
Marketing and Other Professional Services	SO540	\$ 138,838	\$ 140,112	\$ 136,545	\$ 154,997	\$ 194,029
Loan Servicing Fees	SO550	\$ 49,175	\$ 47,028	\$ 46,762	\$ 181,373	\$ 160,611
Goodwill and Other Intangibles Expense	SO560	\$ 37,244	\$ 35,784	\$ 36,636	\$ 41,725	\$ 40,552
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 579	\$ 939	\$ 3,071	\$ 423	\$ 577
Other Noninterest Expense	SO580	\$ 392,895	\$ 388,898	\$ 403,297	\$ 422,092	\$ 405,778
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	\$ 1,615,216	\$ 1,705,401	\$ 1,578,804	\$ 1,655,688	\$ 1,687,179
Income Taxes - Total	SO71	\$ 562,574	\$ 585,923	\$ 567,065	\$ 560,630	\$ 587,168
Federal	SO710	\$ 493,898	\$ 526,064	\$ 480,201	\$ 513,336	\$ 506,459
State, Local & Other	SO720	\$ 68,676	\$ 59,859	\$ 86,864	\$ 47,294	\$ 80,709
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 1,052,642	\$ 1,119,478	\$ 1,011,739	\$ 1,095,058	\$ 1,100,011
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 10	\$ 0	\$ 0	\$ 13	\$ 0
Net Income (Loss)	SO91	\$ 1,052,652	\$ 1,119,478	\$ 1,011,739	\$ 1,095,071	\$ 1,100,011

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Other Codes As of Sep 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
2	Interest income from income tax refunds	1	\$ 6
4	Net income(loss) from leasing or subleasing space	57	\$ 2,263
5	Net income(loss) from real estate held for invest	5	\$ 376
6	Net income(loss)-equity invest in uncons sub org	8	\$- 4,538
7	Net income(loss) from leased property	20	\$ 623
9	Net income from data processing lease/services	4	\$ 359
11	Adjustments to prior periods	1	\$ 100
15	Income from corporate-owned life insurance	89	\$ 26,104
19	Realized/unrealized gains on derivatives	3	\$ 9,636
99	Other	179	\$- 42,535

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	40	\$ 1,091
2	OTS assessments	63	\$ 4,585
6	Supervisory examination fees	38	\$ 970
7	Office supplies, printing, and postage	175	\$ 28,580
8	Telephone, including data lines	67	\$ 20,802
9	Loan origination expense	43	\$ 133,931
10	ATM expense	51	\$ 2,855
12	Acquisition and organization costs	3	\$ 534
13	Misc taxes other than income & real estate	56	\$ 4,500
14	Losses from fraud	1	\$ 20
15	Foreclosure expenses	1	\$ 5
16	Web site expenses	3	\$ 97
17	Charitable contributions	24	\$ 1,868
18	Minority Interest	1	\$ 5,088
19	Realized/unrealized losses on derivatives	1	\$ 11,687
99	Other	183	\$ 56,925

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 12,919,822	\$ 8,341,793	\$ 4,047,210	\$ 14,278,018	\$ 10,311,161
YTD - Deposits and Investment Securities	Y_SO115	\$ 649,606	\$ 406,345	\$ 196,203	\$ 792,407	\$ 581,803
YTD - Mortgage-Backed Securities	Y_SO125	\$ 2,206,925	\$ 1,413,739	\$ 686,006	\$ 2,524,333	\$ 1,867,135
YTD - Mortgage Loans	Y_SO141	\$ 8,815,340	\$ 5,715,641	\$ 2,772,647	\$ 9,316,732	\$ 6,677,789
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 590,914	\$ 364,732	\$ 167,159	\$ 557,792	\$ 400,712
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 657,037	\$ 441,336	\$ 225,195	\$ 1,086,754	\$ 783,722
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 81,730	\$ 53,299	\$ 22,560	\$ 59,961	\$ 41,400
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 80,756	\$ 52,765	\$ 22,493	\$ 59,639	\$ 41,175
YTD - Other	Y_SO185	\$ 974	\$ 534	\$ 67	\$ 322	\$ 225
YTD - Interest Expense - Total	Y_SO21	\$ 5,921,086	\$ 3,672,709	\$ 1,709,045	\$ 5,679,894	\$ 4,076,136
YTD - Deposits	Y_SO215	\$ 3,336,965	\$ 2,053,471	\$ 948,143	\$ 3,146,140	\$ 2,276,625
YTD - Escrows	Y_SO225	\$ 4,083	\$ 2,572	\$ 1,797	\$ 3,509	\$ 1,949
YTD - Advances from FHLBank	Y_SO230	\$ 1,194,267	\$ 730,899	\$ 329,795	\$ 1,157,058	\$ 826,258
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 32,130	\$ 20,491	\$ 9,892	\$ 31,420	\$ 22,547
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 1,353,738	\$ 865,336	\$ 419,444	\$ 1,341,858	\$ 948,835
YTD - Capitalized Interest	Y_SO271	\$ 97	\$ 60	\$ 26	\$ 91	\$ 78
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 7,080,466	\$ 4,722,383	\$ 2,360,725	\$ 8,658,085	\$ 6,276,425
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 283,601	\$ 188,118	\$ 96,492	\$ 952,310	\$ 633,795
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 6,796,865	\$ 4,534,265	\$ 2,264,233	\$ 7,705,775	\$ 5,642,630
YTD - Noninterest Income - Total	Y_SO42	\$ 3,239,337	\$ 2,132,092	\$ 1,037,591	\$ 5,878,000	\$ 4,330,115
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 185,020	\$ 114,838	\$ 90,839	\$ 447,117	\$ 303,876
YTD - Other Fees and Charges	Y_SO420	\$ 2,034,006	\$ 1,321,581	\$ 640,599	\$ 3,190,124	\$ 2,466,913
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 807,747	\$ 487,933	\$ 238,563	\$ 2,023,969	\$ 1,397,564
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 726,710	\$ 497,023	\$ 221,253	\$ 1,897,236	\$ 1,291,991
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 4,332	\$- 1,826	\$- 596	\$- 1,102	\$- 739
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 141	\$ 2,200	\$ 610	\$- 8,493	\$- 1,175
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 16	\$ 4	\$- 1	\$ 167	\$ 183
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 22,172	\$ 8,496	\$ 872	\$ 11,481	\$ 5,636

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 42,270	\$ 15,540	\$ 6,546	\$ 69,846	\$ 66,998
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 20,770	\$- 33,504	\$ 9,879	\$ 54,834	\$ 34,670
YTD - Other Noninterest Income	Y_SO488	\$ 212,564	\$ 207,740	\$ 67,590	\$ 216,790	\$ 161,762
YTD - Noninterest Expense - Total	Y_SO51	\$ 5,144,929	\$ 3,390,300	\$ 1,723,020	\$ 7,117,619	\$ 5,176,367
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 2,460,049	\$ 1,611,037	\$ 811,532	\$ 2,999,637	\$ 2,139,288
YTD - Legal Expense	Y_SO520	\$ 39,126	\$ 27,150	\$ 14,922	\$ 68,500	\$ 45,631
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 807,263	\$ 532,353	\$ 270,255	\$ 1,017,284	\$ 746,208
YTD - Marketing and Other Professional Services	Y_SO540	\$ 414,395	\$ 275,557	\$ 136,545	\$ 578,014	\$ 423,928
YTD - Loan Servicing Fees	Y_SO550	\$ 142,965	\$ 93,790	\$ 46,762	\$ 746,373	\$ 565,003
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 108,916	\$ 71,672	\$ 36,636	\$ 148,013	\$ 114,290
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 2,456	\$ 1,877	\$ 3,071	\$ 1,559	\$ 1,136
YTD - Other Noninterest Expense	Y_SO580	\$ 1,169,759	\$ 776,864	\$ 403,297	\$ 1,558,239	\$ 1,140,883
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 4,891,273	\$ 3,276,057	\$ 1,578,804	\$ 6,466,156	\$ 4,796,378
YTD - Income Taxes - Total	Y_SO71	\$ 1,709,330	\$ 1,146,756	\$ 567,065	\$ 2,269,827	\$ 1,706,929
YTD - Federal	Y_SO710	\$ 1,493,560	\$ 999,662	\$ 480,201	\$ 2,003,231	\$ 1,487,562
YTD - State, Local, and Other	Y_SO720	\$ 215,770	\$ 147,094	\$ 86,864	\$ 266,596	\$ 219,367
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 3,181,943	\$ 2,129,301	\$ 1,011,739	\$ 4,196,329	\$ 3,089,449
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 10	\$ 0	\$ 0	\$ 305	\$ 292
YTD - Net Income (Loss)	Y_SO91	\$ 3,181,953	\$ 2,129,301	\$ 1,011,739	\$ 4,196,634	\$ 3,089,741

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 1,519,696	\$ 1,542,492	\$ 1,486,284	\$ 1,779,924	\$ 1,660,977
Net Provision for Loss	VA115	\$ 93,007	\$ 89,994	\$ 96,883	\$ 318,059	\$ 207,472
Transfers	VA125	\$- 10,332	\$- 9,099	\$- 9,850	\$- 38,498	\$- 1,226
Recoveries	VA135	\$ 31,335	\$ 34,093	\$ 26,978	\$ 56,541	\$ 52,994
Adjustments	VA145	\$- 6,723	\$- 30,923	\$ 64,651	\$- 44,284	\$ 66,055
Charge-offs	VA155	\$ 95,625	\$ 106,876	\$ 98,486	\$ 254,451	\$ 203,646
General Valuation Allowances - Ending Balance	VA165	\$ 1,531,358	\$ 1,519,681	\$ 1,566,460	\$ 1,817,291	\$ 1,782,626
Specific Valuation Allowances - Beginning Balance	VA108	\$ 53,345	\$ 51,464	\$ 32,811	\$ 28,946	\$ 32,043
Net Provision for Loss	VA118	\$ 3,055	\$ 2,575	\$ 2,661	\$ 2,138	\$ 178

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 10,332	\$ 9,099	\$ 9,850	\$ 38,498	\$ 1,226
Adjustments	VA148	\$ 90	\$ - 3,398	\$ 10,489	\$ 399	\$ - 419
Charge-offs	VA158	\$ 9,116	\$ 6,398	\$ 4,311	\$ 33,845	\$ 3,681
Specific Valuation Allowances - Ending Balance	VA168	\$ 57,706	\$ 53,342	\$ 51,499	\$ 36,136	\$ 29,308
Total Valuation Allowances - Beginning Balance	VA110	\$ 1,573,041	\$ 1,593,956	\$ 1,519,094	\$ 1,808,870	\$ 1,692,981
Net Provision for Loss	VA120	\$ 96,062	\$ 92,569	\$ 99,563	\$ 320,197	\$ 207,650
Recoveries	VA140	\$ 31,335	\$ 34,093	\$ 26,978	\$ 56,541	\$ 52,994
Adjustments	VA150	\$ - 6,633	\$ - 34,321	\$ 75,140	\$ - 43,885	\$ 65,636
Charge-offs	VA160	\$ 104,741	\$ 113,274	\$ 102,797	\$ 288,296	\$ 207,327
Total Valuation Allowances - Ending Balance	VA170	\$ 1,589,064	\$ 1,573,023	\$ 1,617,959	\$ 1,853,427	\$ 1,811,934
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 95,625	\$ 106,876	\$ 98,486	\$ 254,451	\$ 203,646
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 301	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 20,585	\$ 29,364	\$ 22,793	\$ 23,573	\$ 19,880
Construction - Total	SUB2030	\$ 154	\$ 507	\$ 106	\$ 107	\$ 191
1-4 Dwelling Units	VA420	\$ 154	\$ 507	\$ 106	\$ 107	\$ 151
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 40
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 20,431	\$ 28,857	\$ 22,687	\$ 23,466	\$ 19,689
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 460	\$ 799	\$ 1,054	\$ 1,257	\$ 1,766
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 13,312	\$ 19,387	\$ 16,231	\$ 13,280	\$ 12,823
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 5,075	\$ 6,757	\$ 3,300	\$ 3,298	\$ 3,623
Multifamily (5 or more) Dwelling Units	VA470	\$ 171	\$ 392	\$ 18	\$ 317	\$ 66
Nonresidential Property (Except Land)	VA480	\$ 1,403	\$ 1,522	\$ 2,078	\$ 5,304	\$ 1,385
Land	VA490	\$ 10	\$ 0	\$ 6	\$ 10	\$ 26
Nonmortgage Loans - Total	VA56	\$ 73,946	\$ 76,561	\$ 74,066	\$ 228,627	\$ 182,994
Commercial Loans	VA520	\$ 19,742	\$ 21,081	\$ 16,066	\$ 23,604	\$ 15,097
Consumer Loans - Total	SUB2061	\$ 54,204	\$ 55,480	\$ 58,000	\$ 205,023	\$ 167,897
Loans on Deposits	VA510	\$ 14	\$ 20	\$ 11	\$ 21	\$ 25
Home Improvement Loans	VA516	\$ 33	\$ 49	\$ 82	\$ 349	\$ 123
Education Loans	VA530	\$ 0	\$ 1	\$ 0	\$ 4	\$ 5
Auto Loans	VA540	\$ 16,676	\$ 17,332	\$ 20,611	\$ 23,401	\$ 18,248
Mobile Home Loans	VA550	\$ 538	\$ 408	\$ 421	\$ 806	\$ 589

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 32,674	\$ 33,054	\$ 27,013	\$ 170,576	\$ 140,897
Other	VA560	\$ 4,269	\$ 4,616	\$ 9,862	\$ 9,866	\$ 8,010
Repossessed Assets - Total	VA60	\$ 724	\$ 717	\$ 455	\$ 1,605	\$ 469
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 678	\$ 590	\$ 284	\$ 214	\$ 194
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 90	\$ 68	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 30	\$ 1,215	\$ 45
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 46	\$ 37	\$ 73	\$ 176	\$ 230
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	\$ 370	\$ 234	\$ 871	\$ 646	\$ 303
GVA Recoveries - Assets - Total	SUB2126	\$ 31,335	\$ 34,093	\$ 26,978	\$ 56,541	\$ 52,994
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 4,703	\$ 7,943	\$ 5,745	\$ 4,844	\$ 9,059
Construction - Total	SUB2130	\$ 151	\$ 131	\$ 106	\$ 3	\$ 199
1-4 Dwelling Units	VA421	\$ 16	\$ 56	\$ 0	\$ 3	\$ 199
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 81	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 135	\$ 75	\$ 25	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 4,552	\$ 7,812	\$ 5,639	\$ 4,841	\$ 8,860
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 192	\$ 202	\$ 157	\$ 182	\$ 144
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 2,205	\$ 3,183	\$ 2,495	\$ 2,016	\$ 3,695
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 1,372	\$ 2,583	\$ 1,229	\$ 1,264	\$ 2,000
Multifamily (5 or more) Dwelling Units	VA471	\$ 241	\$ 178	\$ 215	\$ 11	\$ 48
Nonresidential Property (Except Land)	VA481	\$ 542	\$ 1,666	\$ 1,543	\$ 1,368	\$ 2,973
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 26,574	\$ 25,951	\$ 21,150	\$ 51,414	\$ 43,876
Commercial Loans	VA521	\$ 11,924	\$ 10,149	\$ 6,468	\$ 8,184	\$ 3,743
Consumer Loans - Total	SUB2161	\$ 14,650	\$ 15,802	\$ 14,682	\$ 43,230	\$ 40,133
Loans on Deposits	VA511	\$ 6	\$ 6	\$ 14	\$ 5	\$ 3
Home Improvement Loans	VA517	\$ 16	\$ 20	\$ 8	\$ 475	\$ 64
Education Loans	VA531	\$ 2	\$ 1	\$ 2	\$ 1	\$ 2
Auto Loans	VA541	\$ 7,762	\$ 8,343	\$ 7,562	\$ 7,550	\$ 5,280

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 226	\$ 201	\$ 207	\$ 139	\$ 101
Credit Cards	VA557	\$ 4,648	\$ 5,575	\$ 5,282	\$ 33,304	\$ 32,981
Other	VA561	\$ 1,990	\$ 1,656	\$ 1,607	\$ 1,756	\$ 1,702
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 58	\$ 199	\$ 83	\$ 283	\$ 59
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 13,378	\$ 11,664	\$ 12,519	\$ 40,636	\$ 1,411
Deposits and Investment Securities	VA38	\$- 2,060	\$ 1,705	\$ 22	\$ 32,152	\$ 62
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 12,143	\$ 4,144	\$ 3,070	\$ 3,664	\$ 1,149
Construction - Total	SUB2230	\$ 375	\$ 137	\$ 542	\$ 162	\$ 320
1-4 Dwelling Units	VA422	\$ 71	\$ 439	\$ 472	\$ 93	\$ 217
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$- 301	\$ 15	\$ 0	\$ 8
Nonresidential Property	VA442	\$ 304	\$- 1	\$ 55	\$ 69	\$ 95
Permanent - Total	SUB2241	\$ 11,768	\$ 4,007	\$ 2,528	\$ 3,502	\$ 829
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 768	\$ 1,003	\$ 925	\$ 1,066	\$- 323
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 7,622	\$ 62	\$ 264	\$ 563	\$ 45
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 2,588	\$ 948	\$ 2,323	\$ 1,215	\$- 62
Multifamily (5 or more) Dwelling Units	VA472	\$ 302	\$ 185	\$ 0	\$- 38	\$ 846
Nonresidential Property (Except Land)	VA482	\$ 488	\$ 225	\$- 1,244	\$ 774	\$ 323
Land	VA492	\$ 0	\$ 1,584	\$ 260	\$- 78	\$ 0
Nonmortgage Loans - Total	VA58	\$ 2,714	\$ 5,276	\$ 8,624	\$ 3,545	\$ 73
Commercial Loans	VA522	\$ 1,762	\$ 4,372	\$ 1,007	\$ 2,429	\$ 326
Consumer Loans - Total	SUB2261	\$ 952	\$ 904	\$ 7,617	\$ 1,116	\$- 253
Loans on Deposits	VA512	\$ 15	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$- 4	\$- 20	\$ 0	\$ 34	\$- 67
Education Loans	VA532	\$ 0	\$ 0	\$- 1	\$ 1	\$ 1
Auto Loans	VA542	\$ 82	\$ 104	\$ 797	\$- 61	\$ 79
Mobile Home Loans	VA552	\$- 2	\$- 7	\$- 20	\$- 169	\$- 105
Credit Cards	VA558	\$ 650	\$ 920	\$ 6,483	\$ 48	\$ 35
Other	VA562	\$ 211	\$- 93	\$ 358	\$ 1,263	\$- 196
Reposessed Assets - Total	VA62	\$ 617	\$ 454	\$ 160	\$ 1,267	\$ 121
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 290	\$ 134	\$ 10	\$ 118	\$- 14
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 36	\$ 0	\$ 0	\$ 741	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 105	\$ 325	\$ 150	\$ 50	\$ 118
Real Estate - Land	VA629	\$ 0	\$ 3	\$ 0	\$- 6	\$ 17
Other Repossessed Assets	VA632	\$ 186	\$- 8	\$ 0	\$ 364	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 160	\$ 0	\$ 0
Other Assets	VA932	\$- 36	\$ 85	\$ 483	\$ 8	\$ 6
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 77,668	\$ 84,447	\$ 84,027	\$ 238,546	\$ 152,063
Deposits and Investment Securities	VA39	\$- 2,060	\$ 1,705	\$ 22	\$ 32,152	\$ 62
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 301	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 28,025	\$ 25,565	\$ 20,118	\$ 22,393	\$ 11,970
Construction - Total	SUB2330	\$ 378	\$ 513	\$ 542	\$ 266	\$ 312
1-4 Dwelling Units	VA425	\$ 209	\$ 890	\$ 578	\$ 197	\$ 169
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$- 301	\$- 66	\$ 0	\$ 48
Nonresidential Property	VA445	\$ 169	\$- 76	\$ 30	\$ 69	\$ 95
Permanent - Total	SUB2341	\$ 27,647	\$ 25,052	\$ 19,576	\$ 22,127	\$ 11,658
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 1,036	\$ 1,600	\$ 1,822	\$ 2,141	\$ 1,299
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 18,729	\$ 16,266	\$ 14,000	\$ 11,827	\$ 9,173
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 6,291	\$ 5,122	\$ 4,394	\$ 3,249	\$ 1,561
Multifamily (5 or more) Dwelling Units	VA475	\$ 232	\$ 399	\$- 197	\$ 268	\$ 864
Nonresidential Property (Except Land)	VA485	\$ 1,349	\$ 81	\$- 709	\$ 4,710	\$- 1,265
Land	VA495	\$ 10	\$ 1,584	\$ 266	\$- 68	\$ 26
Nonmortgage Loans - Total	VA59	\$ 50,086	\$ 55,886	\$ 61,540	\$ 180,758	\$ 139,191
Commercial Loans	VA525	\$ 9,580	\$ 15,304	\$ 10,605	\$ 17,849	\$ 11,680
Consumer Loans - Total	SUB2361	\$ 40,506	\$ 40,582	\$ 50,935	\$ 162,909	\$ 127,511
Loans on Deposits	VA515	\$ 23	\$ 14	\$- 3	\$ 16	\$ 22
Home Improvement Loans	VA519	\$ 13	\$ 9	\$ 74	\$- 92	\$- 8
Education Loans	VA535	\$- 2	\$ 0	\$- 3	\$ 4	\$ 4
Auto Loans	VA545	\$ 8,996	\$ 9,093	\$ 13,846	\$ 15,790	\$ 13,047
Mobile Home Loans	VA555	\$ 310	\$ 200	\$ 194	\$ 498	\$ 383
Credit Cards	VA559	\$ 28,676	\$ 28,399	\$ 28,214	\$ 137,320	\$ 107,951
Other	VA565	\$ 2,490	\$ 2,867	\$ 8,613	\$ 9,373	\$ 6,112
Repossessed Assets - Total	VA65	\$ 1,341	\$ 1,171	\$ 615	\$ 2,872	\$ 590
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 968	\$ 724	\$ 294	\$ 332	\$ 180

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 36	\$ 90	\$ 68	\$ 741	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 105	\$ 325	\$ 180	\$ 1,265	\$ 163
Real Estate - Land	VA631	\$ 0	\$ 3	\$ 0	\$ - 6	\$ 17
Other Repossessed Assets	VA633	\$ 232	\$ 29	\$ 73	\$ 540	\$ 230
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 160	\$ 0	\$ 0
Other Assets	VA935	\$ 276	\$ 120	\$ 1,271	\$ 371	\$ 250
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 384,998	\$ 289,807	\$ 221,028	\$ 255,083	\$ 229,035
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 1,273,073	\$ 1,075,124	\$ 905,704	\$ 790,817	\$ 687,447
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 54,590	\$ 61,894	\$ 41,865	\$ 41,481	\$ 44,557
Construction	VA951	\$ 2,391	\$ 1,288	\$ 102	\$ 396	\$ 1,345
Permanent - 1-4 Dwelling Units	VA952	\$ 51,155	\$ 45,731	\$ 41,002	\$ 35,190	\$ 34,448
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 76	\$ 335	\$ 202	\$ 401	\$ 1,740
Permanent - Nonresidential (Except Land)	VA954	\$ 968	\$ 522	\$ 559	\$ 5,484	\$ 7,024
Permanent - Land	VA955	\$ 0	\$ 14,018	\$ 0	\$ 10	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 1,669,425	\$ 1,353,716	\$ 1,214,202	\$ 1,276,737	\$ 1,296,047
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 1,900,729	\$ 1,827,621	\$ 1,690,689	\$ 1,875,023	\$ 1,814,643
Substandard	VA965	\$ 1,682,546	\$ 1,610,193	\$ 1,557,847	\$ 1,771,213	\$ 1,718,784
Doubtful	VA970	\$ 218,179	\$ 217,422	\$ 132,840	\$ 103,808	\$ 95,495
Loss	VA975	\$ 4	\$ 6	\$ 2	\$ 2	\$ 364
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 45,480	N/A	N/A	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 36,944	N/A	N/A	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	N/A	N/A	N/A	N/A
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 2,641,657	\$ 2,559,595	\$ 2,438,209	\$ 3,144,842	\$ 2,916,861
Mortgages - Total	SUB2421	\$ 2,256,249	\$ 2,208,270	\$ 2,077,947	\$ 2,160,572	\$ 2,047,936
Construction and Land Loans	SUB2430	\$ 121,226	\$ 131,020	\$ 187,731	\$ 131,150	\$ 118,923

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 1,914,846	\$ 1,856,455	\$ 1,696,601	\$ 1,828,211	\$ 1,734,231
Permanent Loans Secured by All Other Property	SUB2450	\$ 255,806	\$ 277,416	\$ 285,413	\$ 253,069	\$ 238,431
Nonmortgages - Total	SUB2461	\$ 385,408	\$ 351,325	\$ 360,262	\$ 984,270	\$ 868,925
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 1,532,399	\$ 1,611,114	\$ 1,449,343	\$ 1,989,560	\$ 1,797,370
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 1,384,905	\$ 1,481,096	\$ 1,316,847	\$ 1,840,531	\$ 1,637,357
Mortgage Loans - Total	SUB2481	\$ 1,157,130	\$ 1,281,848	\$ 1,109,906	\$ 1,219,570	\$ 1,096,852
Construction	PD115	\$ 48,900	\$ 47,966	\$ 54,245	\$ 47,878	\$ 29,021
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 39,651	\$ 39,099	\$ 34,261	\$ 51,065	\$ 41,748
Secured by First Liens	PD123	\$ 896,962	\$ 968,106	\$ 799,423	\$ 910,858	\$ 869,484
Secured by Junior Liens	PD124	\$ 68,076	\$ 62,297	\$ 61,980	\$ 82,371	\$ 50,567
Multifamily (5 or more) Dwelling Units	PD125	\$ 18,206	\$ 22,940	\$ 25,209	\$ 19,355	\$ 12,857
Nonresidential Property (Except Land)	PD135	\$ 70,820	\$ 91,935	\$ 72,851	\$ 70,876	\$ 68,629
Land	PD138	\$ 14,515	\$ 49,505	\$ 61,937	\$ 37,167	\$ 24,546
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 81,910	\$ 61,332	\$ 75,304	\$ 55,665	\$ 68,695
Consumer Loans - Total	SUB2511	\$ 145,865	\$ 137,916	\$ 131,637	\$ 565,296	\$ 471,810
Loans on Deposits	PD161	\$ 1,115	\$ 1,529	\$ 1,318	\$ 1,928	\$ 3,736
Home Improvement Loans	PD163	\$ 1,269	\$ 736	\$ 1,143	\$ 2,023	\$ 2,280
Education Loans	PD165	\$ 505	\$ 373	\$ 1,885	\$ 496	\$ 504
Auto Loans	PD167	\$ 70,652	\$ 62,631	\$ 58,881	\$ 84,616	\$ 76,551
Mobile Home Loans	PD169	\$ 8,347	\$ 7,786	\$ 10,286	\$ 8,093	\$ 8,700
Credit Cards	PD171	\$ 51,349	\$ 49,707	\$ 41,021	\$ 438,477	\$ 355,512
Other	PD180	\$ 12,628	\$ 15,154	\$ 17,103	\$ 29,663	\$ 24,527
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 51,841	\$ 63,710	\$ 45,451	\$ 39,119	\$ 30,294
Held for Sale Included in PD115:PD180	PD192	\$ 94,083	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 70,923	\$ 99,056	\$ 10,242	\$ 11,065	\$ 10,747
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 5,525	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 1,168	N/A	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 147,494	\$ 130,018	\$ 132,496	\$ 149,029	\$ 160,013

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2491	\$ 136,669	\$ 118,973	\$ 121,896	\$ 134,681	\$ 142,381
Construction	PD215	\$ 16,216	\$ 2,663	\$ 12,766	\$ 4,304	\$ 8,658
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 3,329	\$ 3,029	\$ 3,838	\$ 7,253	\$ 7,291
Secured by First Liens	PD223	\$ 93,031	\$ 97,918	\$ 88,438	\$ 103,669	\$ 105,432
Secured by Junior Liens	PD224	\$ 7,616	\$ 6,333	\$ 6,641	\$ 5,010	\$ 3,518
Multifamily (5 or more) Dwelling Units	PD225	\$ 708	\$ 2,462	\$ 3,414	\$ 4,055	\$ 6,483
Nonresidential Property (Except Land)	PD235	\$ 4,090	\$ 5,350	\$ 2,910	\$ 3,453	\$ 5,075
Land	PD238	\$ 11,679	\$ 1,218	\$ 3,889	\$ 6,937	\$ 5,924
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 3,559	\$ 4,603	\$ 4,174	\$ 3,475	\$ 5,239
Consumer Loans - Total	SUB2521	\$ 7,266	\$ 6,442	\$ 6,426	\$ 10,873	\$ 12,393
Loans on Deposits	PD261	\$ 334	\$ 329	\$ 260	\$ 344	\$ 1,029
Home Improvement Loans	PD263	\$ 170	\$ 140	\$ 72	\$ 543	\$ 589
Education Loans	PD265	\$ 295	\$ 408	\$ 664	\$ 567	\$ 539
Auto Loans	PD267	\$ 4,162	\$ 2,705	\$ 2,492	\$ 3,438	\$ 3,981
Mobile Home Loans	PD269	\$ 35	\$ 31	\$ 557	\$ 3,068	\$ 2,711
Credit Cards	PD271	\$ 230	\$ 161	\$ 180	\$ 240	\$ 380
Other	PD280	\$ 2,040	\$ 2,668	\$ 2,201	\$ 2,673	\$ 3,164
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 109	\$ 0	\$ 902	\$ 674	\$ 187
Held for Sale Included in PD215:PD280	PD292	\$ 1,599	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 21,924	\$ 20,760	\$ 23,525	\$ 26,238	\$ 29,538
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 13,315	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 3,247	N/A	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 1,109,258	\$ 948,481	\$ 988,866	\$ 1,155,282	\$ 1,119,491
Mortgage Loans - Total	SUB2501	\$ 962,450	\$ 807,449	\$ 846,145	\$ 806,321	\$ 808,703
Construction	PD315	\$ 20,481	\$ 23,770	\$ 28,922	\$ 27,110	\$ 37,595
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 22,148	\$ 16,822	\$ 15,578	\$ 19,167	\$ 17,503
Secured by First Liens	PD323	\$ 743,093	\$ 629,002	\$ 635,874	\$ 603,298	\$ 593,303
Secured by Junior Liens	PD324	\$ 40,940	\$ 33,849	\$ 50,568	\$ 45,520	\$ 45,385
Multifamily (5 or more) Dwelling Units	PD325	\$ 32,897	\$ 18,395	\$ 13,294	\$ 25,015	\$ 14,205
Nonresidential Property (Except Land)	PD335	\$ 93,456	\$ 79,713	\$ 75,937	\$ 78,457	\$ 87,533
Land	PD338	\$ 9,435	\$ 5,898	\$ 25,972	\$ 7,754	\$ 13,179
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 95,846	\$ 93,107	\$ 95,764	\$ 82,257	\$ 96,687
Consumer Loans - Total	SUB2531	\$ 50,962	\$ 47,925	\$ 46,957	\$ 266,704	\$ 214,101
Loans on Deposits	PD361	\$ 593	\$ 207	\$ 162	\$ 188	\$ 266
Home Improvement Loans	PD363	\$ 666	\$ 333	\$ 558	\$ 804	\$ 716
Education Loans	PD365	\$ 164	\$ 245	\$ 802	\$ 56	\$ 45
Auto Loans	PD367	\$ 6,155	\$ 4,331	\$ 3,944	\$ 4,464	\$ 4,474
Mobile Home Loans	PD369	\$ 1,873	\$ 2,287	\$ 4,877	\$ 1,288	\$ 850
Credit Cards	PD371	\$ 38,776	\$ 35,623	\$ 32,274	\$ 254,591	\$ 203,068
Other	PD380	\$ 2,735	\$ 4,899	\$ 4,340	\$ 5,313	\$ 4,682
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 25,217	\$ 35,570	\$ 28,707	\$ 26,903	\$ 28,956
Held for Sale Included in PD315:PD380	PD392	\$ 312,085	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 185,268	\$ 103,236	\$ 6,546	\$ 4,018	\$ 4,233
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 1,610	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 0	N/A	N/A	N/A	N/A

Schedule LD --- Loan Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 6,958,819	\$ 4,023,959	\$ 4,520,035	\$ 4,187,560	\$ 3,445,859
90% up to 100% LTV	LD110	\$ 5,328,515	\$ 2,892,894	\$ 3,239,539	\$ 3,054,970	\$ 2,684,882
100% and greater LTV	LD120	\$ 1,630,304	\$ 1,131,065	\$ 1,280,496	\$ 1,132,590	\$ 760,977
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 121,393	\$ 94,499	\$ 87,840	\$ 86,528	\$ 104,830
Past Due and Still Accruing - Total	SUB5240	\$ 57,592	\$ 54,883	\$ 35,563	\$ 39,258	\$ 64,563
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 53,654	\$ 51,274	\$ 31,608	\$ 34,998	\$ 62,420
90% up to 100% LTV	LD210	\$ 38,734	\$ 41,443	\$ 25,985	\$ 27,782	\$ 55,744
100% and greater LTV	LD220	\$ 14,920	\$ 9,831	\$ 5,623	\$ 7,216	\$ 6,676
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 3,938	\$ 3,609	\$ 3,955	\$ 4,260	\$ 2,143

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Schedule LD --- Loan Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 3,304	\$ 3,258	\$ 3,452	\$ 3,492	\$ 1,437
100% and greater LTV	LD240	\$ 634	\$ 351	\$ 503	\$ 768	\$ 706
Nonaccrual - Total	SUB5230	\$ 63,801	\$ 39,616	\$ 52,277	\$ 47,270	\$ 40,267
90% up to 100% LTV	LD250	\$ 39,806	\$ 29,680	\$ 37,608	\$ 33,749	\$ 30,528
100% and greater LTV	LD260	\$ 23,995	\$ 9,936	\$ 14,669	\$ 13,521	\$ 9,739
Net Charge-offs - Total	SUB5300	\$ 3,979	\$ 2,070	\$ 1,553	\$ 710	\$ 1,064
90% up to 100% LTV	LD310	\$ 1,037	\$ 1,541	\$ 867	\$ 444	\$ 229
100% and greater LTV	LD320	\$ 2,942	\$ 529	\$ 686	\$ 266	\$ 835
Purchases - Total	SUB5320	\$ 4,045,018	\$ 1,640,348	\$ 2,040,178	\$ 1,869,855	\$ 1,605,365
90% up to 100% LTV	LD410	\$ 3,102,434	\$ 1,158,108	\$ 1,431,850	\$ 1,578,150	\$ 1,346,898
100% and greater LTV	LD420	\$ 942,584	\$ 482,240	\$ 608,328	\$ 291,705	\$ 258,467
Originations - Total	SUB5330	\$ 4,911,630	\$ 4,689,372	\$ 3,585,332	\$ 4,795,343	\$ 2,089,641
90% up to 100% LTV	LD430	\$ 2,834,684	\$ 2,604,405	\$ 2,139,726	\$ 2,909,721	\$ 1,412,469
100% and greater LTV	LD440	\$ 2,076,946	\$ 2,084,967	\$ 1,445,606	\$ 1,885,622	\$ 677,172
Sales - Total	SUB5340	\$ 4,726,596	\$ 5,304,695	\$ 3,906,198	\$ 2,564,183	\$ 2,862,532
90% up to 100% LTV	LD450	\$ 2,652,209	\$ 2,904,362	\$ 2,388,267	\$ 1,716,153	\$ 2,090,187
100% and greater LTV	LD460	\$ 2,074,387	\$ 2,400,333	\$ 1,517,931	\$ 848,030	\$ 772,345

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 5,899,310	\$ 5,461,016	\$ 5,250,448	\$ 5,192,014	\$ 4,602,528
Mortgage Construction Loans	CC105	\$ 4,113,560	\$ 3,821,821	\$ 3,666,579	\$ 3,472,594	\$ 3,167,496
Other Mortgage Loans	CC115	\$ 1,785,750	\$ 1,639,195	\$ 1,583,869	\$ 1,719,420	\$ 1,435,032
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 751,239	\$ 969,051	\$ 1,009,140	\$ 1,031,385	\$ 814,294
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 11,555,935	\$ 12,851,653	\$ 13,945,446	\$ 9,661,291	\$ 10,372,149
1-4 Dwelling Units	CC280	\$ 8,994,546	\$ 10,001,208	\$ 11,243,534	\$ 7,149,940	\$ 8,105,585
Multifamily (5 or more) Dwelling Units	CC290	\$ 603,042	\$ 543,418	\$ 610,544	\$ 594,652	\$ 583,915
All Other Real Estate	CC300	\$ 1,958,347	\$ 2,307,027	\$ 2,091,368	\$ 1,916,699	\$ 1,682,649
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 1,372,932	\$ 1,275,952	\$ 1,391,248	\$ 981,461	\$ 1,037,917
Commitments Outstanding to Purchase Loans	CC320	\$ 15,582,996	\$ 16,722,822	\$ 11,970,451	\$ 3,911,101	\$ 4,459,181
Commitments Outstanding to Sell Loans	CC330	\$ 29,330,524	\$ 26,680,766	\$ 25,498,127	\$ 20,296,213	\$ 20,755,285
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 1,814,735	\$ 1,228,404	\$ 682,924	\$ 2,996,355	\$ 1,727,650
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 5,385,162	\$ 4,681,348	\$ 3,345,413	\$ 2,742,966	\$ 3,033,096

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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 17,384	\$ 409,284	\$ 475,702	\$ 184,226	\$ 349,884
Commitments Outstanding to Sell Investment Securities	CC375	\$ 8,891	\$ 377,240	\$ 372,009	\$ 177,403	\$ 281,620
Unused Lines of Credit - Total	SUB3361	\$ 92,890,687	\$ 91,137,275	\$ 89,444,786	\$ 301,877,240	\$ 257,423,889
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 10,532,589	\$ 10,280,735	\$ 10,022,304	\$ 10,007,676	\$ 10,239,724
Commercial Lines	CC420	\$ 16,433,591	\$ 15,230,023	\$ 14,564,666	\$ 14,114,429	\$ 13,120,721
Open-End Consumer Lines - Credit Cards	CC423	\$ 65,341,022	\$ 65,080,646	\$ 64,298,934	\$ 277,229,442	\$ 233,525,733
Open-End Consumer Lines - Other	CC425	\$ 583,485	\$ 545,871	\$ 558,882	\$ 525,693	\$ 537,711
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 3,435,124	\$ 3,052,952	\$ 2,808,937	\$ 2,700,842	\$ 2,343,721
Commercial	CC430	\$ 707,483	\$ 541,731	\$ 445,650	\$ 464,569	\$ 312,747
Standby, Not Included on CC465 or CC468	CC435	\$ 2,727,641	\$ 2,511,221	\$ 2,363,287	\$ 2,236,273	\$ 2,030,974
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 3,430,284	\$ 3,095,079	\$ 3,073,208	\$ 3,189,262	\$ 2,953,070
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 10,830	\$ 11,943	\$ 14,095	\$ 14,637	\$ 16,226
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 614,488	\$ 610,944	\$ 645,509	\$ 692,055	\$ 506,552
Other Contingent Liabilities	CC480	\$ 4,672,626	\$ 4,834,043	\$ 560,904	\$ 553,668	\$ 1,093,026
Contingent Assets	CC490	\$ 297,611	\$ 229,889	\$ 227,157	\$ 196,687	\$ 141,702

Schedule CF --- Consolidated Cash Flow Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 14,109,644	\$ 12,836,508	\$ 15,279,400	\$ 13,188,587	\$ 10,699,808
Pass-Through Securities	CF143	\$ 7,185,647	\$ 6,692,736	\$ 6,111,508	\$ 7,582,221	\$ 5,450,434
Other Mortgage-Backed Securities	CF153	\$ 6,923,997	\$ 6,143,772	\$ 9,167,892	\$ 5,606,366	\$ 5,249,374
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 5,831,300	\$ 5,355,901	\$ 6,152,850	\$ 8,584,303	\$ 6,188,160
Pass-Through Securities	CF145	\$ 5,519,751	\$ 4,848,766	\$ 4,268,056	\$ 7,547,978	\$ 5,442,579
Other Mortgage-Backed Securities	CF155	\$ 311,549	\$ 507,135	\$ 1,884,794	\$ 1,036,325	\$ 745,581
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 8,278,344	\$ 7,480,607	\$ 9,126,550	\$ 4,604,284	\$ 4,511,648
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 2,270,308	\$- 1,721,912	\$- 1,667,439	\$- 1,760,322	\$- 1,015,150
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 3,844,790	\$- 2,923,266	\$- 2,415,661	\$- 2,429,801	\$- 2,022,646
Mortgage Loans Disbursed - Total	SUB3831	\$ 45,588,625	\$ 39,404,658	\$ 35,312,149	\$ 37,619,057	\$ 32,122,259
Construction Loans - Total	SUB3840	\$ 2,037,095	\$ 1,737,267	\$ 1,454,676	\$ 1,626,210	\$ 1,474,971
1-4 Dwelling Units	CF190	\$ 1,080,872	\$ 1,231,685	\$ 1,055,100	\$ 1,218,277	\$ 1,039,801
Multifamily (5 or more) Dwelling Units	CF200	\$ 514,730	\$ 259,106	\$ 204,148	\$ 174,884	\$ 193,496

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Schedule CF --- Consolidated Cash Flow Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonresidential	CF210	\$ 441,493	\$ 246,476	\$ 195,428	\$ 233,049	\$ 241,674
Permanent Loans - Total	SUB3851	\$ 43,551,530	\$ 37,667,391	\$ 33,857,473	\$ 35,992,847	\$ 30,647,288
1-4 Dwelling Units	CF225	\$ 40,634,913	\$ 34,650,578	\$ 31,360,238	\$ 32,201,822	\$ 27,383,600
Multifamily (5 or more) Dwelling Units	CF245	\$ 781,420	\$ 803,086	\$ 623,411	\$ 663,891	\$ 785,911
Nonresidential (Except Land)	CF260	\$ 1,509,006	\$ 1,707,958	\$ 1,289,147	\$ 2,562,650	\$ 1,995,764
Land	CF270	\$ 626,191	\$ 505,769	\$ 584,677	\$ 564,484	\$ 482,013
Loans and Participations Purchased - Total	SUB3880	\$ 40,231,065	\$ 43,676,245	\$ 32,854,829	\$ 30,349,703	\$ 29,930,492
Secured by 1-4 Dwelling Units	CF280	\$ 38,700,076	\$ 42,025,148	\$ 31,276,154	\$ 30,246,239	\$ 29,878,479
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 12,491	\$ 22,175	\$ 14,429	\$ 16,433	\$ 20,825
Secured by Nonresidential	CF300	\$ 1,518,498	\$ 1,628,922	\$ 1,564,246	\$ 87,031	\$ 31,188
Loans and Participations Sold - Total	SUB3890	\$ 57,446,495	\$ 59,906,945	\$ 45,589,143	\$ 42,435,219	\$ 41,501,418
Secured by 1-4 Dwelling Units	CF310	\$ 55,673,295	\$ 57,375,197	\$ 44,966,162	\$ 41,303,855	\$ 40,582,041
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 179,863	\$ 182,364	\$ 234,792	\$ 251,062	\$ 119,726
Secured by Nonresidential	CF330	\$ 1,593,337	\$ 2,349,384	\$ 388,189	\$ 880,302	\$ 799,651
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 17,215,430	\$- 16,230,700	\$- 12,734,314	\$- 12,085,516	\$- 11,570,926
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 16,867,087	\$ 14,304,778	\$ 14,023,140	\$ 14,335,041	\$ 13,235,171
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 487,912	\$- 361,216	\$- 534,744	\$- 159,114	\$- 209,689
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 11,358,805	\$ 5,404,514	\$ 9,008,177	\$ 9,985,173	\$ 7,826,120
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 11,018,196	\$ 8,507,964	\$ 8,019,951	\$ 11,039,386	\$ 7,106,473
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 13,213,123	\$ 12,184,590	\$ 9,002,670	\$ 11,516,185	\$ 10,039,582
Commercial	CF390	\$ 7,820,005	\$ 7,393,803	\$ 5,060,974	\$ 5,494,635	\$ 5,018,315
Consumer	CF400	\$ 5,393,118	\$ 4,790,787	\$ 3,941,696	\$ 6,021,550	\$ 5,021,267
Nonmortgage Loans - Sales - Total	SUB3915	\$ 2,619,456	\$ 3,974,525	\$ 2,269,975	\$ 3,241,952	\$ 2,362,482
Commercial	CF395	\$ 223,664	\$ 43,871	\$ 266,153	\$ 174,001	\$ 127,376
Consumer	CF405	\$ 2,395,792	\$ 3,930,654	\$ 2,003,822	\$ 3,067,951	\$ 2,235,106
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 10,593,667	\$ 8,210,065	\$ 6,732,695	\$ 8,274,233	\$ 7,677,100
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 9,451,429	\$ 5,043,635	\$ 7,733,541	\$ 3,872,901	\$ 5,022,846
New Deposits Received less Deposits Withdrawn	CF420	\$ 8,342,565	\$ 4,070,643	\$ 6,901,112	\$ 3,064,706	\$ 4,241,482
Interest Credited to Deposits	CF430	\$ 1,108,864	\$ 972,992	\$ 832,429	\$ 808,195	\$ 781,364
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 437,801	\$ 19,144	\$ 2,330,852	\$- 38,149	\$ 5,211,968
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
		Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						

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Schedule DI --- Consolidated Deposit Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Total Broker - Originated Deposits - Total	SUB4061	\$ 20,319,963	\$ 17,203,178	\$ 15,412,615	\$ 12,843,299	\$ 13,193,712
Fully Insured	DI100	\$ 19,378,739	\$ 16,428,053	\$ 14,618,854	\$ 12,172,533	\$ 12,455,528
Other	DI110	\$ 941,224	\$ 775,125	\$ 793,761	\$ 670,766	\$ 738,184
Deposits with Balances - \$100,000 or Less	DI120	\$ 148,736,346	\$ 142,925,603	\$ 139,954,777	\$ 133,203,060	\$ 131,992,311
Deposits with Balances - Greater than \$100,000	DI130	\$ 68,459,584	\$ 64,503,940	\$ 63,266,631	\$ 62,156,793	\$ 59,771,301
Number of Deposit Accounts - Total	SUB4062	27,020,880	25,053,370	24,143,617	22,960,573	22,657,714
Balances of \$100,000 or Less	DI150	26,727,942	24,769,890	23,862,758	22,686,186	22,389,525
Balances Greater than \$100,000	DI160	292,938	283,480	280,859	274,387	268,189
IRA/Keogh Accounts	DI200	\$ 12,505,833	\$ 12,413,966	\$ 12,075,213	\$ 11,410,833	\$ 11,381,586
Uninsured Deposits	DI210	\$ 45,187,661	\$ 41,821,748	\$ 41,472,501	\$ 39,063,871	\$ 36,859,356
Preferred Deposits	DI220	\$ 3,926,721	\$ 2,899,985	\$ 2,943,137	\$ 2,869,211	\$ 2,978,160
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 27,918,298	\$ 28,843,158	\$ 39,475,914	\$ 39,380,137	\$ 39,114,150
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 68,745,951	\$ 66,854,380	\$ 54,832,450	\$ 50,706,973	\$ 49,122,283
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 30,198,082	\$ 29,120,659	\$ 28,825,466	\$ 29,338,649	\$ 28,544,715
Deposits & Escrows - Time Deposits	DI340	\$ 90,333,621	\$ 82,611,330	\$ 80,087,577	\$ 75,934,116	\$ 74,982,479
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 12,801,821	\$ 12,526,370	\$ 12,539,799	\$ 12,131,576	\$ 12,127,846
Outstd Checks Drawn Against FHLBs & FRBs Not Inclcd in SC710	DI620	\$ 36,235	\$ 36,242	\$ 82,161	\$ 87,276	\$ 81,798
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 1,478,329	\$ 2,360,395	\$ 1,038,724	\$ 1,676,016	\$ 2,204,757
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 1,538,171	\$ 1,135,423	\$ 1,453,930	\$ 1,149,682	\$ 599,201
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 285,481	\$ 485,611	\$ 761,197	\$ 591,363	\$ 369,935
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 100	\$ 100	\$ 100	\$ 100
Adjustments to Demand Deposits (including escrows)	DI720	\$ 3,119	\$ 1,429	\$ 251,752	\$ 256,870	\$ 196,156
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 141	\$ 100	\$ 167	\$ 101
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 437,801	\$ 152,772	\$ 4,804,499	\$ 476,613	\$ 5,230,245
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 81,280	\$ 535,548	\$ 476,613	\$ 3,100,308

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Schedule DI --- Consolidated Deposit Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 60,623	\$ 0	\$ 5,411	\$ 15,377

Schedule SI --- Consolidated Supplemental Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	49,251	49,021	49,299	52,980	51,767
Assets Held in Trading Accounts	SI375	\$ 81,839	\$ 79,271	\$ 188,162	\$ 208,279	\$ 132,902
Available-for-Sale Securities	SI385	\$ 69,560,557	\$ 67,831,651	\$ 61,456,455	\$ 56,489,730	\$ 56,957,876
Assets Held for Sale	SI387	\$ 32,856,602	\$ 28,388,830	\$ 26,369,163	\$ 23,667,421	\$ 22,221,964
Loans Serviced for Others	SI390	\$ 185,525,357	\$ 186,090,236	\$ 212,728,350	\$ 210,938,740	\$ 201,471,898
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 26,211	\$ 26,582	\$ 29,259	\$ 31,191	\$ 31,421
Other Residual Interests	SI404	\$ 105,313	\$ 60,734	\$ 60,799	\$ 61,095	\$ 60,970
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	86.46%	87.14%	85.72%	86.80%	86.35%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	86.55%	86.95%	86.07%	86.81%	86.53%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	86.61%	86.98%	85.84%	86.29%	86.43%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	78.10%	75.20%	75.43%	77.63%	72.14%
Do you meet the DBLA business operations test?	SI586	5 [Yes]	6 [Yes]	7 [Yes]	7 [Yes]	7 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 8,323,515	\$ 5,981,419	\$ 6,122,214	\$ 6,065,438	\$ 6,126,913
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 426,545	\$ 399,016	\$ 391,305	\$ 397,551	\$ 386,273
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	329	341	405	1,503	3,359
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 36,513,850	\$ 32,393,773	\$ 29,791,253	\$ 32,017,870	\$ 29,159,446
Net Income (Loss) (SO91)	SI610	\$ 1,052,652	\$ 1,119,478	\$ 1,011,739	\$ 1,095,071	\$ 1,100,011
Dividends Declared - Preferred Stock	SI620	\$ 59	\$ 7	\$ 11	\$ 48	\$ 129
Dividends Declared - Common Stock	SI630	\$ 1,101,007	\$ 528,657	\$ 472,939	\$ 530,416	\$ 454,987
Stock Issued	SI640	\$ 117,823	\$ 21,282	\$ 121,842	\$ 12,122	\$ 24,532
Stock Retired	SI650	\$ 0	\$ 660	\$ 0	\$ 0	\$ 10
Capital Contributions (Where No Stock is Issued)	SI655	\$ 220,030	\$ 3,199,874	\$ 2,126,927	\$ 576,450	\$ 120,754
New Basis Accounting Adjustments	SI660	\$ 6,026	\$ 85	\$ 525,148	\$ 0	\$ 13
Other Comprehensive Income	SI662	\$- 344,711	\$ 307,781	\$- 339,895	\$- 3,229	\$ 426,583

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Prior Period Adjustments	SI668	\$- 115	\$ 4,074	\$- 15,089	\$ 7,494	\$- 447
Other Adjustments	SI671	\$- 179,965	\$- 3,173	\$- 16,196	\$ 13,132	\$ 1,689,314
Ending Equity Capital (SC80)	SI680	\$ 36,284,524	\$ 36,513,850	\$ 32,732,779	\$ 33,188,446	\$ 32,065,080
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 1,808,546	\$ 1,496,507	\$ 1,188,321	\$ 1,473,655	\$ 438,463
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 10,333,117	\$ 9,460,620	\$ 7,811,653	\$ 8,877,654	\$ 4,361,055
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	45 [Yes]	48 [Yes]	44 [Yes]	46 [Yes]	44 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 460,211	\$ 393,903	\$ 357,991	\$ 312,900	\$ 224,335
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 44,259	\$ 42,455	\$ 38,836	\$ 35,845	\$ 30,908
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 353,795,989	\$ 339,583,856	\$ 323,219,236	\$ 323,189,277	\$ 312,337,224
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 24,188,576	\$ 22,274,385	\$ 21,572,149	\$ 23,452,937	\$ 24,912,308
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 284,998,847	\$ 273,464,250	\$ 257,982,359	\$ 248,265,454	\$ 237,791,811
Nonmortgage Loans	SI885	\$ 24,737,372	\$ 24,436,358	\$ 23,961,176	\$ 31,542,360	\$ 30,547,302
Deposits and Excrows	SI890	\$ 202,481,271	\$ 196,950,182	\$ 186,366,139	\$ 184,599,791	\$ 179,459,327
Total Borrowings	SI895	\$ 100,435,515	\$ 96,286,112	\$ 90,444,131	\$ 89,200,233	\$ 86,232,434
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	107	124	92	121	117
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 8,374	\$ 21,484	\$ 494,047	\$ 22,704	\$ 12,434
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.65	5.73	6.01	5.40	5.35
Interest Charged on Loans Made During Quarter - Maximum	SI930	18.25	6.57	7.56	6.93	7.43

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	1	3	5	2	3
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	1	3	2	3
Change in Control of Association?	SQ130	3	2	1	1	3
Merger Accounted for under the Purchase Method?	SQ160	2	2	5	2	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

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Schedule SQ --- Consolidated Supplemental Questions		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
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	7	4	8	6	8
Any Outstanding Futures or Options Positions?	SQ310	4	4	4	5	5
Does Association Have Subchapter S in effect this year?	SQ320	12	11	11	10	10
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	135	133	124	119	119

Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	31 [Yes]	30 [Yes]	31 [Yes]	30 [Yes]	30 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	28 [Yes]	27 [Yes]	27 [Yes]	26 [Yes]	26 [Yes]
Do you have any activity to report on this schedule?	FS130	28 [Yes]	27 [Yes]	27 [Yes]	26 [Yes]	26 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 376,402,552	\$ 330,967,480	\$ 322,912,537	\$ 323,824,136	\$ 300,427,274
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 21,300,125	\$ 20,281,560	\$ 20,331,357	\$ 20,848,119	\$ 20,245,919
Personal Trust and Agency Accounts	FS210	\$ 11,794,653	\$ 13,081,628	\$ 12,807,100	\$ 13,302,273	\$ 12,106,546
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 1,199,831	\$ 1,147,110	\$ 1,156,857	\$ 1,084,898	\$ 1,008,132
Employee Benefit - Defined Contribution	FS220	\$ 223,558	\$ 278,639	\$ 289,525	\$ 225,908	\$ 232,123
Employee Benefit - Defined Benefit	FS230	\$ 206,356	\$ 148,746	\$ 169,751	\$ 166,597	\$ 158,140
Other Retirement Accounts	FS240	\$ 769,917	\$ 719,725	\$ 697,581	\$ 692,393	\$ 617,869
Corporate Trust and Agency Accounts	FS250	\$ 117,064	\$ 116,626	\$ 135,070	\$ 17,615	\$ 19,681
Investment Management Agency Accounts	FS260	\$ 5,580,957	\$ 3,333,897	\$ 3,287,321	\$ 3,407,533	\$ 3,201,411
Other Fiduciary Accounts	FS270	\$ 2,607,620	\$ 2,602,299	\$ 2,945,009	\$ 3,035,800	\$ 3,910,149
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 148,390,788	\$ 141,608,796	\$ 138,455,114	\$ 136,532,219	\$ 127,200,010
Personal Trust and Agency Accounts	FS211	\$ 1,958,155	\$ 2,186,274	\$ 2,027,628	\$ 2,048,594	\$ 1,887,211
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 146,349,860	\$ 139,350,657	\$ 136,383,948	\$ 134,267,434	\$ 125,284,183
Employee Benefit - Defined Contribution	FS221	\$ 126,300,545	\$ 120,140,553	\$ 117,525,625	\$ 115,416,058	\$ 105,646,545

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS231	\$ 17,679,427	\$ 16,813,698	\$ 16,501,249	\$ 16,506,354	\$ 14,874,210
Other Retirement Accounts	FS241	\$ 2,369,888	\$ 2,396,406	\$ 2,357,074	\$ 2,345,022	\$ 4,763,428
Corporate Trust and Agency Accounts	FS251	\$ 39,027	\$ 29,324	\$ 4,291	\$ 181,341	\$ 4,259
Other Fiduciary Accounts	FS271	\$ 43,746	\$ 42,541	\$ 39,247	\$ 34,850	\$ 24,357
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 206,711,639	\$ 169,077,124	\$ 164,126,066	\$ 166,443,798	\$ 152,981,345
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	27,694	26,359	26,079	25,729	25,469
Personal Trust and Agency Accounts	FS212	19,553	20,062	19,995	19,877	19,775
Retirement-related Trust and Agency Accounts - Total	SUB6120	2,140	2,025	1,837	1,749	1,661
Employee Benefit - Defined Contribution	FS222	182	189	166	172	181
Employee Benefit - Defined Benefit	FS232	18	16	74	24	12
Other Retirement Accounts	FS242	1,940	1,820	1,597	1,553	1,468
Corporate Trust and Agency Accounts	FS252	67	64	69	15	31
Investment Management Agency Accounts	FS262	5,883	4,157	4,128	4,045	3,974
Other Fiduciary Accounts	FS272	51	51	50	43	28
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	63,774	65,347	61,267	62,550	64,845
Personal Trust and Agency Accounts	FS213	1,611	2,561	2,590	2,633	2,898
Retirement-related Trust and Agency Accounts - Total	SUB6130	62,079	62,745	58,651	59,894	61,936
Employee Benefit - Defined Contribution	FS223	11,156	11,243	11,554	11,827	11,911
Employee Benefit - Defined Benefit	FS233	2,141	2,130	2,097	2,098	2,308
Other Retirement Accounts	FS243	48,782	49,372	45,000	45,969	47,717
Corporate Trust and Agency Accounts	FS253	33	13	2	3	2
Other Fiduciary Accounts	FS273	51	28	24	20	9
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	520,174	520,166	527,099	526,660	529,322
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 349,301	\$ 227,851	\$ 112,814	\$ 431,741	\$ 309,541
Personal Trust and Agency Accounts	FS310	\$ 105,377	\$ 70,274	\$ 35,144	\$ 136,105	\$ 99,988
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 26,062	\$ 17,263	\$ 16,515	\$ 58,027	\$ 43,312
Employee Benefit - Defined Contribution	FS320	\$ 17,001	\$ 11,059	\$ 13,311	\$ 46,367	\$ 33,861
Employee Benefit - Defined Benefit	FS330	\$ 4,947	\$ 3,642	\$ 1,807	\$ 6,621	\$ 4,662
Other Retirement Accounts	FS340	\$ 4,114	\$ 2,562	\$ 1,397	\$ 5,039	\$ 4,789
Corporate Trust and Agency Accounts	FS350	\$ 113	\$ 67	\$ 19	\$ 158	\$ 24
Investment Management Agency Accounts	FS360	\$ 20,052	\$ 12,872	\$ 6,751	\$ 25,707	\$ 16,435

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS370	\$ 4,900	\$ 3,228	\$ 1,742	\$ 7,586	\$ 4,052
Custody and Safekeeping Accounts	FS380	\$ 192,012	\$ 122,881	\$ 52,526	\$ 165,960	\$ 117,025
Other Fiduciary and Related Services	FS390	\$ 785	\$ 1,266	\$ 117	\$ 38,198	\$ 28,705
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 104,092	\$ 76,487	\$ 16,699	\$ 367,917	\$ 113,150
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 9	\$ 6	\$ 6	\$ 3,528	\$ 935
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 70	\$ 10,945	\$ 4,803	\$ 3,793	\$ 2,015
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 245,270	\$ 162,303	\$ 100,912	\$ 64,089	\$ 197,471
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 4,038,320	\$ 3,798,115	\$ 3,665,738	\$ 13,302,271	\$ 3,434,892
Non-Interest-Bearing Deposits	FS410	\$- 175	\$- 303	\$ 89	\$- 23,488	\$ 69
Interest-Bearing Deposits	FS415	\$ 81,754	\$ 3,065	\$ 1,600	\$ 43,465	\$ 1,432
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 206,100	\$ 196,304	\$ 199,075	\$ 1,095,061	\$ 240,486
State, County and Municipal Obligations	FS425	\$ 388,525	\$ 387,862	\$ 368,315	\$ 1,517,097	\$ 374,909
Money Market Mutual Funds	FS430	\$ 300,120	\$ 303,582	\$ 295,248	\$ 964,018	\$ 325,141
Other Short-term Obligations	FS435	\$ 31	\$ 42,456	\$ 52,739	\$ 66,102	\$ 41,737
Other Notes and Bonds	FS440	\$ 243,511	\$ 224,022	\$ 244,449	\$ 775,420	\$ 218,492
Common and Preferred Stock	FS445	\$ 2,527,575	\$ 2,324,665	\$ 2,199,834	\$ 8,187,369	\$ 2,105,753
Real Estate Mortgages	FS450	\$ 2,665	\$ 2,887	\$ 3,039	\$ 7,181	\$ 2,745
Real Estate	FS455	\$ 53,351	\$ 50,457	\$ 45,050	\$ 200,097	\$ 40,808
Miscellaneous Assets	FS460	\$ 234,863	\$ 263,118	\$ 256,300	\$ 469,949	\$ 83,320
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	5	0	0	0	0
Corporate and Municipal Trusteeships	FS510	5	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	\$ 40,170	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	7	7	7	17	7
Domestic Equity	FS610	3	3	3	10	3
International/Global Equity	FS620	0	0	0	2	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	2	2	2	3	2
Municipal Bond	FS650	1	1	1	1	1

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Short-Term Investments/Money Market	FS660	1	1	1	1	1
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 341,809	\$ 179,611	\$ 179,550	\$ 3,180,731	\$ 185,401
Domestic Equity	FS615	\$ 82,054	\$ 78,481	\$ 77,692	\$ 1,607,374	\$ 79,708
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 1,317,318	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 185,213	\$ 85,230	\$ 86,171	\$ 239,959	\$ 89,127
Municipal Bond	FS655	\$ 15,756	\$ 15,797	\$ 15,584	\$ 15,978	\$ 16,464
Short-Term Investments/Money Market	FS665	\$ 58,786	\$ 103	\$ 103	\$ 102	\$ 102
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 11	\$ 9	\$ 6	\$ 3,517	\$ 935
Personal Trust and Agency Accounts	FS710	\$ 11	\$ 9	\$ 6	\$ 3,510	\$ 935
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	\$ 7	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Othr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 14	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 14	\$ 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/Othr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 3	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 3	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
		Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 36,284,545	\$ 36,513,849	\$ 32,732,803	\$ 33,188,465	\$ 32,065,101
Equity Capital Deductions - Total	SUB1631	\$ 5,042,536	\$ 4,934,238	\$ 4,992,202	\$ 4,363,316	\$ 4,240,371
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 20,268	\$ 19,279	\$ 20,066	\$ 20,164	\$ 8,141

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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Goodwill and Certain Other Intangible Assets	CCR115	\$ 4,991,636	\$ 4,895,266	\$ 4,909,337	\$ 4,282,641	\$ 4,175,206
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 30,475	\$ 19,496	\$ 62,546	\$ 60,510	\$ 57,023
Other	CCR134	\$ 157	\$ 197	\$ 253	\$ 1	\$ 1
Equity Capital Additions - Total	SUB1641	\$ 634,862	\$ 307,458	\$ 613,878	\$ 284,268	\$ 257,896
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 492,097	\$ 165,173	\$ 471,938	\$ 142,776	\$ 116,739
Qualifying Intangible Assets	CCR185	\$ 1,290	\$ 1,249	\$ 1,219	\$ 1,431	\$ 1,412
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 141,475	\$ 140,999	\$ 140,669	\$ 139,993	\$ 139,662
Other	CCR195	\$ 0	\$ 37	\$ 52	\$ 68	\$ 83
Tier 1 (Core) Capital	CCR20	\$ 31,876,871	\$ 31,887,069	\$ 28,354,479	\$ 29,109,417	\$ 28,082,626
Total Assets (SC60)	CCR205	\$ 363,258,468	\$ 347,172,163	\$ 334,078,088	\$ 329,114,308	\$ 317,635,749
Asset Deductions - Total	SUB1651	\$ 5,029,872	\$ 4,941,268	\$ 5,003,330	\$ 4,374,806	\$ 4,238,922
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 7,761	\$ 25,080	\$ 31,449	\$ 31,656	\$ 6,696
Goodwill and Certain Other Intangible Assets	CCR265	\$ 4,991,636	\$ 4,896,692	\$ 4,909,334	\$ 4,282,640	\$ 4,175,203
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 30,475	\$ 19,496	\$ 62,547	\$ 60,510	\$ 57,023
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 645,365	\$ 161,165	\$ 604,737	\$ 111,036	\$ 56,833
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 643,784	\$ 159,879	\$ 603,466	\$ 109,537	\$ 55,338
Qualifying Intangible Assets	CCR285	\$ 1,290	\$ 1,249	\$ 1,219	\$ 1,431	\$ 1,412
Other	CCR290	\$ 291	\$ 37	\$ 52	\$ 68	\$ 83
Adjusted Total Assets	CCR25	\$ 358,873,961	\$ 342,392,060	\$ 329,679,495	\$ 324,850,538	\$ 313,453,660
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 14,190,151	\$ 13,588,089	\$ 13,084,896	\$ 12,836,374	\$ 11,988,385
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 31,876,871	\$ 31,887,069	\$ 28,354,479	\$ 29,109,417	\$ 28,082,626
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 33,827	\$ 39,129	\$ 40,235	\$ 50,290	\$ 43,788
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 998,954	\$ 998,844	\$ 996,536	\$ 994,429	\$ 994,323
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 1,451,692	\$ 1,424,955	\$ 1,455,947	\$ 1,531,136	\$ 1,487,804
Tier 2 Capital - Other	CCR355	\$ 872	\$ 158	\$ 210	\$ 164	\$ 213
Tier 2 (Supplementary) Capital	CCR33	\$ 2,485,345	\$ 2,463,086	\$ 2,492,928	\$ 2,576,019	\$ 2,526,128
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 2,485,345	\$ 2,463,086	\$ 2,492,928	\$ 2,576,019	\$ 2,526,128

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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 40,261	\$ 38,425	\$ 40,582	\$ 36,379	\$ 76,791
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 123,761	\$ 78,840	\$ 79,200	\$ 79,896	\$ 78,057
Total Risk-Based Capital	CCR39	\$ 34,198,194	\$ 34,232,890	\$ 30,727,625	\$ 31,569,161	\$ 30,453,906
0% R/W Category - Cash	CCR400	\$ 1,185,227	\$ 1,356,262	\$ 1,161,204	\$ 1,426,507	\$ 1,323,496
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 6,371,430	\$ 6,212,100	\$ 6,047,806	\$ 5,355,346	\$ 5,516,639
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 16,353	\$ 13,301	\$ 18,496	\$ 13,524	\$ 8,726
0% R/W Category - Other	CCR415	\$ 589,685	\$ 577,402	\$ 643,342	\$ 748,361	\$ 921,288
0% R/W Category - Assets Total	CCR420	\$ 8,162,695	\$ 8,159,065	\$ 7,870,848	\$ 7,543,738	\$ 7,770,149
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	\$ 68,285,510	\$ 66,468,506	\$ 48,231,099	\$ 47,524,277	\$ 49,420,502
20% R/W Category - Claims on FHLBs	CCR435	\$ 6,856,365	\$ 6,793,958	\$ 6,605,365	\$ 6,578,205	\$ 6,662,608
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 3,416,688	\$ 2,931,925	\$ 2,319,466	\$ 2,296,391	\$ 2,412,547
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 4,770,177	\$ 3,771,575	\$ 4,436,340	\$ 5,897,326	\$ 6,002,108
20% R/W Category - Other	CCR450	\$ 13,044,375	\$ 13,051,916	\$ 9,456,765	\$ 9,583,823	\$ 9,769,576
20% R/W Category - Assets Total	CCR455	\$ 96,373,115	\$ 93,017,880	\$ 71,049,035	\$ 71,880,022	\$ 74,267,341
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 19,274,617	\$ 18,603,569	\$ 14,209,809	\$ 14,376,008	\$ 14,853,463
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 159,945,897	\$ 152,796,900	\$ 146,003,103	\$ 138,601,435	\$ 130,153,989
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 3,583,523	\$ 3,537,190	\$ 3,462,738	\$ 3,423,436	\$ 4,069,788
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 45,787	\$ 56,504	\$ 16,294,632	\$ 11,834,858	\$ 9,398,642
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 134,242	\$ 123,140	\$ 114,641	\$ 153,207	\$ 153,631
50% R/W Category - Other	CCR480	\$ 631,206	\$ 665,493	\$ 657,523	\$ 950,989	\$ 935,048
50% R/W Category - Assets Total	CCR485	\$ 164,340,655	\$ 157,179,227	\$ 166,532,637	\$ 154,963,925	\$ 144,711,098
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 82,170,390	\$ 78,589,676	\$ 83,266,378	\$ 77,482,031	\$ 72,355,615
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 1,858,100	\$ 1,658,983	\$ 2,031,337	\$ 2,339,941	\$ 3,732,456
100% R/W Category - All Other Assets	CCR506	\$ 104,850,860	\$ 98,951,389	\$ 98,868,290	\$ 104,228,439	\$ 97,504,454
100% R/W Category - Assets Total	CCR510	\$ 106,708,960	\$ 100,610,372	\$ 100,899,627	\$ 106,568,380	\$ 101,236,910
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 106,708,960	\$ 100,610,372	\$ 100,899,627	\$ 106,568,380	\$ 101,236,910
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 768	\$ 880	\$ 817	\$ 1,295	\$ 1,500

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R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 9,601	\$ 11,001	\$ 10,214	\$ 16,189	\$ 18,752
Assets to Risk-Weight	CCR64	\$ 375,586,193	\$ 358,967,424	\$ 346,352,964	\$ 340,957,360	\$ 327,986,998
Subtotal Risk-Weighted Assets	CCR75	\$ 208,163,520	\$ 197,814,573	\$ 198,385,977	\$ 198,442,549	\$ 188,464,687
Excess Allowances for Loan and Lease Losses	CCR530	\$ 75,971	\$ 91,127	\$ 97,848	\$ 274,997	\$ 286,476
Total Risk-Weighted Assets	CCR78	\$ 208,087,549	\$ 197,723,446	\$ 198,288,129	\$ 198,167,552	\$ 188,178,211
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 16,647,005	\$ 15,817,835	\$ 15,862,962	\$ 15,853,394	\$ 15,054,250
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.88%	9.31%	8.60%	8.96%	8.96%
Total Risk-Based Capital Ratio	CCR820	16.43%	17.31%	15.50%	15.93%	16.18%
Tier 1 Risk-Based Capital Ratio	CCR830	15.26%	16.09%	14.26%	14.65%	14.88%
Tangible Equity Ratio	CCR840	8.88%	9.31%	8.60%	8.96%	8.96%

*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.