

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2009, 4:33 PM

TFR Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
Number of Regulated Institutions	172	175	177	185	188

Schedule NS --- Optional Narrative Statement		Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	4	9	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		Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 72,637,453	\$ 70,679,107	\$ 72,733,608	\$ 41,615,128	\$ 33,886,343
Cash and Non-Interest-Earning Deposits	SC110	\$ 3,723,561	\$ 3,920,305	\$ 3,827,594	\$ 8,397,357	\$ 6,982,506
Interest-Earning Deposits in FHLBs	SC112	\$ 1,162,180	\$ 1,438,062	\$ 1,260,636	\$ 1,004,813	\$ 1,333,212
Other Interest-Earning Deposits	SC118	\$ 9,111,547	\$ 13,127,880	\$ 15,536,678	\$ 6,607,437	\$ 668,611
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 8,135,637	\$ 4,346,551	\$ 8,031,181	\$ 8,317,074	\$ 9,300,194
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 17,510,267	\$ 15,857,546	\$ 13,332,588	\$ 12,019,208	\$ 10,664,187
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 783,413	\$ 956,624	\$ 1,037,151	\$ 889,266	\$ 574,203
State and Municipal Obligations	SC180	\$ 3,227,047	\$ 2,992,472	\$ 2,882,933	\$ 2,840,929	\$ 2,828,018
Securities Backed by Nonmortgage Loans	SC182	\$ 2,708,696	\$ 1,409,051	\$ 410,625	\$ 275,237	\$ 297,098
Other Investment Securities	SC185	\$ 26,019,022	\$ 26,441,553	\$ 26,189,203	\$ 1,136,213	\$ 1,113,926
Accrued Interest Receivable	SC191	\$ 256,083	\$ 189,063	\$ 225,019	\$ 127,594	\$ 124,388
Mortgage-Backed Securities - Gross	SUB0072	\$ 67,032,191	\$ 67,373,232	\$ 65,556,552	\$ 82,382,448	\$ 84,955,762
Mortgage-Backed Securities - Total	SC22	\$ 67,032,191	\$ 67,373,232	\$ 65,556,552	\$ 82,382,448	\$ 84,955,762
Pass-Through - Total	SUB0073	\$ 36,520,997	\$ 37,841,665	\$ 38,196,737	\$ 39,507,647	\$ 38,229,562
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 35,324,767	\$ 36,407,562	\$ 36,744,681	\$ 37,325,748	\$ 35,613,473
Other Pass-Through	SC215	\$ 1,196,230	\$ 1,434,103	\$ 1,452,056	\$ 2,181,899	\$ 2,616,089
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 30,217,926	\$ 29,226,339	\$ 27,050,456	\$ 42,483,476	\$ 46,331,967
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 16,292,657	\$ 15,649,854	\$ 13,935,059	\$ 10,653,865	\$ 10,400,121
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 3,689,855	\$ 2,688,719	\$ 1,180,176	\$ 1,168,426	\$ 1,119,899
Other	SC222	\$ 10,235,414	\$ 10,887,766	\$ 11,935,221	\$ 30,661,185	\$ 34,811,947
Accrued Interest Receivable	SC228	\$ 293,268	\$ 305,228	\$ 309,359	\$ 391,325	\$ 394,233

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2009, 4:33 PM

TFR Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 232,660,891	\$ 232,111,160	\$ 231,215,354	\$ 231,665,878	\$ 228,131,116
Mortgage Loans - Total	SC26	\$ 230,783,987	\$ 229,998,515	\$ 229,322,364	\$ 229,889,679	\$ 226,674,417
Construction Loans - Total	SUB0100	\$ 6,627,263	\$ 6,819,677	\$ 7,107,083	\$ 7,163,915	\$ 7,257,284
Residential - Total	SUB0110	\$ 3,147,779	\$ 3,353,575	\$ 3,563,521	\$ 3,756,212	\$ 3,880,830
1-4 Dwelling Units	SC230	\$ 1,892,383	\$ 2,021,053	\$ 2,194,903	\$ 2,362,591	\$ 2,465,570
Multifamily (5 or more) Dwelling Units	SC235	\$ 1,255,396	\$ 1,332,522	\$ 1,368,618	\$ 1,393,621	\$ 1,415,260
Nonresidential Property	SC240	\$ 3,479,484	\$ 3,466,102	\$ 3,543,562	\$ 3,407,703	\$ 3,376,454
Permanent Loans - Total	SUB0121	\$ 225,128,312	\$ 224,383,279	\$ 223,195,215	\$ 223,595,873	\$ 219,951,246
Residential - Total	SUB0131	\$ 192,937,400	\$ 192,627,633	\$ 191,729,688	\$ 191,561,868	\$ 188,103,287
1-4 Dwelling Units - Total	SUB0141	\$ 176,090,552	\$ 175,973,499	\$ 175,098,664	\$ 175,003,748	\$ 171,505,441
Revolving Open-End Loans	SC251	\$ 15,459,631	\$ 15,153,539	\$ 14,773,403	\$ 14,916,825	\$ 13,769,570
All Other - First Liens	SC254	\$ 155,185,028	\$ 155,028,372	\$ 154,134,323	\$ 153,451,308	\$ 150,562,361
All Other - Junior Liens	SC255	\$ 5,445,893	\$ 5,791,588	\$ 6,190,938	\$ 6,635,615	\$ 7,173,510
Multifamily (5 or more) Dwelling Units	SC256	\$ 16,846,848	\$ 16,654,134	\$ 16,631,024	\$ 16,558,120	\$ 16,597,846
Nonresidential Property (Except Land)	SC260	\$ 30,542,320	\$ 30,048,754	\$ 29,701,497	\$ 30,263,044	\$ 30,048,629
Land	SC265	\$ 1,648,592	\$ 1,706,892	\$ 1,764,030	\$ 1,770,961	\$ 1,799,330
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 1,152,290	\$ 1,588,480	\$ -453,184	\$ 4,524,199	\$ 7,714,008
Accrued Interest Receivable	SC272	\$ 848,963	\$ 854,405	\$ 880,099	\$ 875,703	\$ 895,374
Advances for Taxes and Insurance	SC275	\$ 56,353	\$ 53,799	\$ 32,957	\$ 30,387	\$ 27,212
Allowance for Loan and Lease Losses	SC283	\$ 1,876,904	\$ 2,112,645	\$ 1,892,990	\$ 1,776,199	\$ 1,456,699
Nonmortgage Loans - Gross	SUB0162	\$ 33,482,944	\$ 34,648,830	\$ 36,379,495	\$ 38,371,041	\$ 39,636,612
Nonmortgage Loans - Total	SC31	\$ 32,215,523	\$ 33,464,867	\$ 35,284,526	\$ 37,167,064	\$ 38,621,203
Commercial Loans - Total	SC32	\$ 21,937,939	\$ 22,571,288	\$ 23,278,091	\$ 24,173,748	\$ 24,793,733
Secured	SC300	\$ 18,242,156	\$ 18,623,756	\$ 15,685,900	\$ 16,393,389	\$ 17,151,445
Unsecured	SC303	\$ 2,704,038	\$ 2,924,566	\$ 6,565,889	\$ 6,728,617	\$ 6,590,088
Lease Receivables	SC306	\$ 991,745	\$ 1,022,966	\$ 1,026,302	\$ 1,051,742	\$ 1,052,200
Consumer Loans - Total	SC35	\$ 11,136,074	\$ 11,665,314	\$ 12,684,415	\$ 13,752,646	\$ 14,404,457
Loans on Deposits	SC310	\$ 103,971	\$ 100,035	\$ 102,813	\$ 98,553	\$ 96,410
Home Improvement Loans (Not secured by real estate)	SC316	\$ 110,323	\$ 106,808	\$ 101,975	\$ 98,833	\$ 100,045
Education Loans	SC320	\$ 839,574	\$ 855,907	\$ 1,179,472	\$ 1,402,304	\$ 1,504,536
Auto Loans	SC323	\$ 5,003,590	\$ 5,461,551	\$ 5,948,408	\$ 6,383,155	\$ 6,885,858
Mobile Home Loans	SC326	\$ 212,858	\$ 216,427	\$ 222,240	\$ 227,871	\$ 228,923
Credit Cards	SC328	\$ 3,055,097	\$ 3,264,379	\$ 3,448,923	\$ 3,801,252	\$ 3,880,094

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2009, 4:33 PM

TFR Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 1,810,661	\$ 1,660,207	\$ 1,680,584	\$ 1,740,678	\$ 1,708,591
Accrued Interest Receivable	SC348	\$ 408,931	\$ 412,228	\$ 416,989	\$ 444,647	\$ 438,422
Allowance for Loan and Lease Losses	SC357	\$ 1,267,421	\$ 1,183,963	\$ 1,094,969	\$ 1,203,977	\$ 1,015,409
Repossessed Assets - Gross	SUB0201	\$ 425,654	\$ 344,249	\$ 346,222	\$ 310,187	\$ 281,046
Repossessed Assets - Total	SC40	\$ 425,009	\$ 343,472	\$ 345,842	\$ 309,894	\$ 280,805
Real Estate - Total	SUB0210	\$ 386,523	\$ 326,542	\$ 318,068	\$ 281,979	\$ 253,065
Construction	SC405	\$ 24,736	\$ 24,165	\$ 21,212	\$ 8,832	\$ 1,330
Residential - Total	SUB0225	\$ 288,395	\$ 244,934	\$ 212,791	\$ 242,051	\$ 219,730
1-4 Dwelling Units	SC415	\$ 276,785	\$ 240,863	\$ 208,570	\$ 230,086	\$ 214,575
Multifamily (5 or more) Dwelling Units	SC425	\$ 11,610	\$ 4,071	\$ 4,221	\$ 11,965	\$ 5,155
Nonresidential (Except Land)	SC426	\$ 58,890	\$ 43,734	\$ 71,499	\$ 25,273	\$ 27,699
Land	SC428	\$ 14,030	\$ 13,167	\$ 11,953	\$ 5,605	\$ 4,204
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 472	\$ 542	\$ 613	\$ 218	\$ 102
Other Repossessed Assets	SC430	\$ 39,131	\$ 17,707	\$ 28,154	\$ 28,208	\$ 27,981
General Valuation Allowances	SC441	\$ 645	\$ 777	\$ 380	\$ 293	\$ 241
Real Estate Held for Investment	SC45	\$ 16,072	\$ 16,143	\$ 14,661	\$ 14,639	\$ 13,908
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 3,956,150	\$ 4,018,930	\$ 3,978,536	\$ 4,178,423	\$ 4,550,323
Federal Home Loan Bank Stock	SC510	\$ 3,351,223	\$ 3,405,963	\$ 3,354,135	\$ 3,548,737	\$ 3,917,379
Other	SC540	\$ 604,927	\$ 612,967	\$ 624,401	\$ 629,686	\$ 632,944
Office Premises and Equipment	SC55	\$ 2,490,079	\$ 2,509,140	\$ 2,518,321	\$ 2,525,817	\$ 2,527,388
Other Assets - Gross	SUB0262	\$ 25,249,828	\$ 25,794,450	\$ 26,168,674	\$ 28,095,434	\$ 25,731,446
Other Assets - Total	SC59	\$ 23,574,000	\$ 22,867,260	\$ 23,284,079	\$ 26,065,032	\$ 25,214,964
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 652,141	\$ 644,981	\$ 657,404	\$ 653,993	\$ 635,595
Other	SC625	\$ 4,222,773	\$ 4,277,107	\$ 4,241,517	\$ 4,213,715	\$ 4,167,422
Intangible Assets:						
Servicing Assets on:						
Mortgage Loans	SC642	\$ 503,643	\$ 502,069	\$ 529,357	\$ 322,648	\$ 418,646
Nonmortgage Loans	SC644	\$ 1,524	\$ 1,615	\$ 1,645	\$ 1,901	\$ 2,033
Goodwill & Other Intangible Assets	SC660	\$ 7,154,492	\$ 7,050,517	\$ 7,175,423	\$ 8,402,852	\$ 8,504,395
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 17,123	\$ 23,435	\$ 26,030	\$ 32,348	\$ 39,046
Other Assets	SC689	\$ 12,698,132	\$ 13,294,726	\$ 13,537,298	\$ 14,467,977	\$ 11,964,309
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2009, 4:33 PM

TFR Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
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
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 1,675,828	\$ 2,927,190	\$ 2,884,595	\$ 2,030,402	\$ 516,482
General Valuation Allowances - Total	SUB2092	\$ 4,820,798	\$ 6,224,575	\$ 5,872,934	\$ 5,010,871	\$ 2,988,831
Total Assets - Gross	SUB0283	\$ 437,951,262	\$ 437,495,241	\$ 438,911,423	\$ 429,158,995	\$ 419,713,944
Total Assets	SC60	\$ 433,130,464	\$ 431,270,666	\$ 433,038,489	\$ 424,148,124	\$ 416,725,113
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 295,847,252	\$ 293,578,833	\$ 292,713,713	\$ 283,415,437	\$ 265,688,510
Deposits	SC710	\$ 294,323,636	\$ 291,878,666	\$ 291,068,618	\$ 281,922,428	\$ 264,460,717
Escrows	SC712	\$ 1,387,541	\$ 1,624,953	\$ 1,572,649	\$ 1,376,291	\$ 1,231,461
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 136,075	\$ 75,214	\$ 72,446	\$ 116,718	\$ - 3,668
Borrowings - Total	SC72	\$ 85,109,376	\$ 88,122,444	\$ 89,936,695	\$ 97,860,414	\$ 104,927,608
Advances from FHLBank	SC720	\$ 43,034,341	\$ 45,485,612	\$ 46,302,492	\$ 54,132,321	\$ 63,431,972
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 28,181,963	\$ 27,253,962	\$ 27,762,011	\$ 30,015,933	\$ 31,035,738
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 1,836,263	\$ 1,828,998	\$ 1,824,357	\$ 1,824,968	\$ 1,823,048
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 12,056,809	\$ 13,553,872	\$ 14,047,835	\$ 11,887,192	\$ 8,636,850
Other Liabilities - Total	SC75	\$ 6,220,366	\$ 6,147,176	\$ 7,087,840	\$ 5,582,939	\$ 4,762,126
Accrued Interest Payable - Deposits	SC763	\$ 185,022	\$ 228,085	\$ 266,596	\$ 309,046	\$ 303,503
Accrued Interest Payable - Other	SC766	\$ 656,259	\$ 675,377	\$ 615,827	\$ 578,151	\$ 647,617
Accrued Taxes	SC776	\$ 437,663	\$ 248,401	\$ 565,530	\$ 307,361	\$ 367,396
Accounts Payable	SC780	\$ 987,849	\$ 1,046,058	\$ 1,225,824	\$ 881,243	\$ 855,129
Deferred Income Taxes	SC790	\$ 161,868	\$ 123,265	\$ 112,901	\$ 116,211	\$ 155,351
Other Liabilities and Deferred Income	SC796	\$ 3,791,705	\$ 3,825,990	\$ 4,301,162	\$ 3,390,927	\$ 2,433,130
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

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2009, 4:33 PM

TFR Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
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	\$ 387,176,994	\$ 387,848,453	\$ 389,738,248	\$ 386,858,790	\$ 375,378,244
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 40,904,721	\$ 40,906,420	\$ 40,997,052	\$ 40,861,248	\$ 40,809,610
Cumulative	SC812	\$ 777	\$ 777	\$ 777	\$ 777	\$ 776
Noncumulative	SC814	\$ 22,419	\$ 21,333	\$ 18,331	\$ 18,312	\$ 9,700
Common Stock:						
Par Value	SC820	\$ 88,870	\$ 89,367	\$ 89,262	\$ 106,733	\$ 107,585
Paid in Excess of Par	SC830	\$ 40,792,655	\$ 40,794,943	\$ 40,888,682	\$ 40,735,426	\$ 40,691,549
Accumulated Other Comprehensive Income - Total	SC86	\$- 1,713,891	\$- 2,925,832	\$- 3,143,424	\$- 7,562,614	\$- 7,112,282
Accumulated Gains (Losses) on Certain Securities	SC860	\$- 1,289,366	\$- 2,412,299	\$- 2,674,325	\$- 7,028,562	\$- 6,886,444
Gains (Losses) on Cash Flow Hedges	SC865	\$- 161,530	\$- 252,942	\$- 207,887	\$- 242,619	\$- 150,205
Other	SC870	\$- 262,995	\$- 260,591	\$- 261,212	\$- 291,433	\$- 75,633
Retained Earnings	SC880	\$ 6,613,692	\$ 5,314,608	\$ 5,342,626	\$ 3,881,772	\$ 7,548,614
Other Components of Equity Capital	SC891	\$- 341,019	\$- 347,024	\$- 359,224	\$- 358,965	\$- 361,316
Total Savings Association Equity Capital	SC80	\$ 45,463,503	\$ 42,948,172	\$ 42,837,030	\$ 36,821,441	\$ 40,884,626
Noncontrolling Interests in Consolidated Subsidiaries	SC800	\$ 489,970	\$ 474,034	\$ 463,215	\$ 467,888	\$ 462,242
Total Equity Capital	SC84	\$ 45,953,473	\$ 43,422,206	\$ 43,300,245	N/A	N/A
Total Liabilities and Equity Capital	SC90	\$ 433,130,467	\$ 431,270,659	\$ 433,038,493	\$ 424,148,119	\$ 416,725,112

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2009, 4:33 PM

TFR Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Other Codes As of Sep 2009

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	2	\$ 85
3	Federal, State, or other taxes receivable	61	\$ 457,306
4	Net deferred tax assets	103	\$ 4,855,702
6	Prepaid deposit insurance premiums	13	\$ 901
7	Prepaid expenses	128	\$ 175,094
9	Advances for loans serviced for others	7	\$ 2,469,399
10	Property leased to others, net of accumul. deprec.	1	\$ 70,425
13	Noninterest-bearing accts recv from Hold Co/Affl	12	\$ 2,015,104
14	Other noninterest-bearing short-term accounts recv	39	\$ 109,820
19	Receivables fr a broker for unsettled transactions	6	\$ 343,849
20	F/V of all derivative instru. reportable as assets	2	\$ 380,794
22	Unapplied loan disbursements	2	\$ 2,329
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	8	\$ 1,635
99	Other	95	\$ 602,700

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	3	\$ 297
4	Nonrefundable loan fees received prior to closing	16	\$ 1,286
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 351
7	Deferred gains from the sale of real estate	3	\$ 180
9	Fees received for standby contracts and other	1	\$ 3
10	Amounts due brokers for unsettled transactions	8	\$ 224,150
11	The liability recorded for post-retirement benefit	82	\$ 275,837
13	Amounts payable under interest-rate-swap agreement	2	\$ 433
14	Unapplied loan payments received	8	\$ 932
16	Recourse loan liability	4	\$ 167,842
17	Noninterest-bearing payables to Hold Co/Affiliates	12	\$ 767,400
20	F/V of all derivative instru. reportable as liab.	3	\$ 607,870
21	Liabilities for credit losses on OBS credit exposures	7	\$ 331,755
99	Other	159	\$ 615,266

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2009, 4:33 PM

TFR Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 4,716,937	\$ 4,816,240	\$ 4,976,504	\$ 5,257,526	\$ 5,333,076
Deposits and Investment Securities	SO115	\$ 264,495	\$ 287,983	\$ 237,505	\$ 194,243	\$ 221,866
Mortgage-Backed Securities	SO125	\$ 740,771	\$ 785,743	\$ 881,783	\$ 1,118,036	\$ 1,176,849
Mortgage Loans	SO141	\$ 3,179,731	\$ 3,193,784	\$ 3,269,068	\$ 3,286,834	\$ 3,253,673
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 10,158	\$ 10,676	\$ 9,646	\$ 13,222	\$ 13,364
Nonmortgage Loans - Total	SUB0950	\$ 503,915	\$ 518,658	\$ 558,369	\$ 618,850	\$ 640,953
Commercial Loans and Leases	SO160	\$ 260,047	\$ 254,667	\$ 276,409	\$ 326,286	\$ 341,783
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 3,036	\$ 2,652	\$ 2,717	\$ 3,432	\$ 3,227
Consumer Loans and Leases	SO171	\$ 243,868	\$ 263,991	\$ 281,960	\$ 292,564	\$ 299,170
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 14,831	\$ 16,744	\$ 17,416	\$ 22,909	\$ 23,144
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 22,120	\$ 22,455	\$ 12,404	\$ 19,050	\$ 42,175
Federal Home Loan Bank Stock	SO181	\$ 22,114	\$ 22,412	\$ 12,374	\$ 18,947	\$ 42,159
Other	SO185	\$ 6	\$ 43	\$ 30	\$ 103	\$ 16
Interest Expense - Total	SO21	\$ 2,048,661	\$ 2,164,207	\$ 2,401,904	\$ 2,655,138	\$ 2,660,022
Deposits	SO215	\$ 1,130,386	\$ 1,246,657	\$ 1,445,863	\$ 1,628,849	\$ 1,617,611
Escrows	SO225	\$ 1,269	\$ 1,583	\$ 1,452	\$ 973	\$ 1,021
Advances from FHLBank	SO230	\$ 478,666	\$ 484,379	\$ 519,664	\$ 611,546	\$ 623,426
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 26,928	\$ 27,570	\$ 29,586	\$ 32,235	\$ 35,496
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 411,427	\$ 404,032	\$ 405,345	\$ 381,548	\$ 382,488
Capitalized Interest	SO271	\$ 15	\$ 14	\$ 6	\$ 13	\$ 20
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 2,690,396	\$ 2,674,488	\$ 2,587,004	\$ 2,621,438	\$ 2,715,229
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 835,638	\$ 836,745	\$ 939,983	\$ 3,694,965	\$ 1,784,918
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 1,854,758	\$ 1,837,743	\$ 1,647,021	\$- 1,073,527	\$ 930,311
Noninterest Income - Total	SO42	\$ 315,749	\$ 509,411	\$ 209,114	\$ 394,776	\$- 526,273
Mortgage Loan Servicing Fees	SO410	\$ 157,864	\$ 159,544	\$ 107,378	\$ 67,726	\$ 132,153
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 31,677	\$- 47,548	\$- 33,493	\$- 35,121	\$- 43,253

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2009, 4:33 PM

TFR Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 475,075	\$ 474,724	\$ 459,446	\$ 540,027	\$ 484,930
Net Income (Loss) - Total	SUB0451	\$- 28,987	\$ 41,214	\$- 171,312	\$- 302,469	\$- 1,218,291
Sale of Available-for-Sale Securities	SO430	\$ 111,374	\$ 57,784	\$ 95,082	\$ 47,383	\$- 647,839
Sale of Loans and Leases Held for Sale	SO431	\$- 26,130	\$ 39,182	N/A	N/A	N/A
Sale of Other Assets Held for Sale	SO432	\$- 139	\$- 55	N/A	N/A	N/A
Other-than-Temporary Impairment Charges on Debt & Equity Securities	SO441	\$- 393,947	\$- 204,472	\$- 223,470	N/A	N/A
Operations & Sale of Repossessed Assets	SO461	\$- 13,572	\$- 19,745	\$- 13,492	\$- 12,213	\$- 12,464
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 61,195	\$- 18,291	\$- 47,791	\$- 29,617	\$- 26,693
Sale of Securities Held-to-Maturity	SO467	\$ 4	\$- 4,047	\$ 1,605	\$ 980	\$ 11
Sale of Loans Held for Investment	SO475	\$ 2,673	\$ 756	\$ 983	\$- 79	\$ 226
Sale of Other Assets Held for Investment	SO477	\$ 1,866	\$- 483	\$ 36	\$ 2,720	\$ 368
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$- 43,868	\$- 13,887	\$- 207,735	\$- 311,643	\$- 531,900
Other Noninterest Income	SO488	\$ 137,421	\$ 85,949	\$ 70,565	\$ 124,613	\$ 118,188
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	\$ 610,131	\$ 2,071,216	\$ 2,330,273	\$ 3,285,610	\$ 2,568,305
All Personnel Compensation and Expense	SO510	\$ 829,235	\$ 823,427	\$ 851,885	\$ 848,880	\$ 860,860
Legal Expense	SO520	\$ 25,711	\$ 24,545	\$ 20,714	\$ 25,783	\$ 20,054
Office Occupancy and Equipment Expense	SO530	\$ 321,319	\$ 332,614	\$ 336,619	\$ 349,740	\$ 329,967
Marketing and Other Professional Services	SO540	\$ 113,838	\$ 118,904	\$ 145,814	\$ 166,653	\$ 154,058
Loan Servicing Fees	SO550	\$ 65,172	\$ 26,138	\$ 24,150	\$ 23,837	\$ 17,281
Goodwill and Other Intangibles Expense	SO560	\$ 52,622	\$ 39,297	\$ 39,400	\$ 34,722	\$ 271,827
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$- 1,286,077	\$ 49,165	\$ 312,691	\$ 1,519,394	\$ 518,288
Other Noninterest Expense	SO580	\$ 488,311	\$ 657,126	\$ 599,000	\$ 316,601	\$ 395,970
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

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2009, 4:33 PM

TFR Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
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	\$ 1,560,376	\$ 275,938	\$- 474,138	\$- 3,964,361	\$- 2,164,267
Income Taxes - Total	SO71	\$ 159,510	\$ 139,860	\$- 8,598	\$- 772,861	\$- 344,772
Federal	SO710	\$ 97,908	\$ 94,387	\$- 62,944	\$- 786,626	\$- 370,804
State, Local & Other	SO720	\$ 61,602	\$ 45,473	\$ 54,346	\$ 13,765	\$ 26,032
Income (Loss) Before Extraordinary Items	SO81	\$ 1,400,866	\$ 136,078	\$- 465,540	\$- 3,191,500	\$- 1,819,495
Extraordinary Items	SO811	\$ 0	\$ 0	\$ 0	\$ 18,619	\$- 545
Net Income (Loss) Attributable to Savings Assoc & Noncontrolling Interests	SO88	\$ 1,400,866	\$ 136,078	\$- 465,540	N/A	N/A
Net Income (Loss) Attributable to Noncontrolling Interests	SO880	\$ 22,763	\$ 17,979	\$ 22,164	N/A	N/A
Net Income (Loss) Attributable to Savings Association	SO91	\$ 1,378,103	\$ 118,099	\$- 487,704	\$- 3,172,881	\$- 1,820,040
INTEREST INCOME:						
YTD - Interest Income - Total	Y_SO11	\$ 14,463,487	\$ 9,780,893	\$ 4,976,504	\$ 21,508,309	\$ 16,313,214
YTD - Deposits and Investment Securities	Y_SO115	\$ 785,788	\$ 525,084	\$ 237,505	\$ 1,061,020	\$ 869,239
YTD - Mortgage-Backed Securities	Y_SO125	\$ 2,390,573	\$ 1,666,357	\$ 881,783	\$ 4,707,259	\$ 3,598,004
YTD - Mortgage Loans	Y_SO141	\$ 9,622,627	\$ 6,453,174	\$ 3,269,068	\$ 12,942,435	\$ 9,694,696
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 30,420	\$ 20,292	\$ 9,646	\$ 101,976	\$ 88,945
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 790,508	\$ 530,640	\$ 276,409	\$ 1,410,050	\$ 1,090,951
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 8,391	\$ 5,357	\$ 2,717	\$ 16,064	\$ 12,693
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 786,406	\$ 545,830	\$ 281,960	\$ 1,217,008	\$ 929,098
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 48,774	\$ 34,159	\$ 17,416	\$ 52,497	\$ 29,588
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 56,967	\$ 34,840	\$ 12,404	\$ 158,284	\$ 139,657
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 56,889	\$ 34,767	\$ 12,374	\$ 157,995	\$ 139,471
YTD - Other	Y_SO185	\$ 78	\$ 73	\$ 30	\$ 289	\$ 186
YTD - Interest Expense - Total	Y_SO21	\$ 6,601,282	\$ 4,560,132	\$ 2,401,904	\$ 11,214,990	\$ 8,588,300
YTD - Deposits	Y_SO215	\$ 3,811,256	\$ 2,687,892	\$ 1,445,863	\$ 6,982,680	\$ 5,370,986
YTD - Escrows	Y_SO225	\$ 4,300	\$ 3,033	\$ 1,452	\$ 4,369	\$ 3,400
YTD - Advances from FHLBank	Y_SO230	\$ 1,481,272	\$ 1,003,093	\$ 519,664	\$ 2,523,934	\$ 1,921,251

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2009, 4:33 PM

TFR Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 84,084	\$ 57,156	\$ 29,586	\$ 125,272	\$ 93,037
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 1,220,405	\$ 808,978	\$ 405,345	\$ 1,578,793	\$ 1,199,671
YTD - Capitalized Interest	Y_SO271	\$ 35	\$ 20	\$ 6	\$ 58	\$ 45
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 7,919,172	\$ 5,255,601	\$ 2,587,004	\$ 10,451,603	\$ 7,864,571
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 2,604,567	\$ 1,775,054	\$ 939,983	\$ 6,370,426	\$ 2,681,851
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 5,314,605	\$ 3,480,547	\$ 1,647,021	\$ 4,081,177	\$ 5,182,720
YTD - Noninterest Income - Total	Y_SO42	\$ 1,033,626	\$ 717,902	\$ 209,114	\$ 1,206,382	\$ 821,558
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 424,587	\$ 266,904	\$ 107,378	\$ 492,069	\$ 424,402
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 112,568	\$- 81,037	\$- 33,493	\$- 211,122	\$- 176,001
YTD - Other Fees and Charges	Y_SO420	\$ 1,403,637	\$ 934,006	\$ 459,446	\$ 1,972,770	\$ 1,442,124
YTD - Net Income (Loss) from Other - Total	YTD0451	\$- 161,541	\$- 130,133	\$- 171,312	\$- 1,509,478	\$- 1,208,089
YTD - Sale of Available-for-Sale Securities	Y_SO430	\$ 262,607	\$ 152,831	\$ 95,082	\$- 572,089	\$- 619,793
YTD - Sale of Loans and Leases Held for Sale	Y_SO431	\$ 12,913	\$ 39,182	N/A	N/A	N/A
YTD - Sale of Other Assets Held for Sale	Y_SO432	\$- 194	\$- 55	N/A	N/A	N/A
YTD - Other-than-Temporary Impairment Charges on Debt & Equity Securities	Y_SO441	\$- 808,328	\$- 427,942	\$- 223,470	N/A	N/A
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 46,805	\$- 33,237	\$- 13,492	\$- 46,068	\$- 34,155
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 127,077	\$- 66,082	\$- 47,791	\$- 42,120	\$- 12,503
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$- 2,438	\$- 2,442	\$ 1,605	\$ 922	\$- 58
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 4,412	\$ 1,739	\$ 983	\$ 460	\$ 539
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 1,419	\$- 447	\$ 36	\$ 16,756	\$ 14,036
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$- 266,378	\$- 221,622	\$- 207,735	\$- 867,339	\$- 556,155
YTD - Other Noninterest Income	Y_SO488	\$ 287,839	\$ 156,104	\$ 70,565	\$ 462,143	\$ 339,122
YTD - Noninterest Expense - Total	Y_SO51	\$ 4,972,676	\$ 4,395,988	\$ 2,330,273	\$ 9,541,317	\$ 6,302,259
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 2,492,880	\$ 1,672,114	\$ 851,885	\$ 3,511,523	\$ 2,685,115
YTD - Legal Expense	Y_SO520	\$ 70,384	\$ 45,188	\$ 20,714	\$ 75,491	\$ 52,062
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 985,878	\$ 667,975	\$ 336,619	\$ 1,342,880	\$ 1,001,776
YTD - Marketing and Other Professional Services	Y_SO540	\$ 374,008	\$ 264,495	\$ 145,814	\$ 615,703	\$ 455,095
YTD - Loan Servicing Fees	Y_SO550	\$ 114,968	\$ 50,288	\$ 24,150	\$ 74,959	\$ 51,122

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2009, 4:33 PM

TFR Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 130,276	\$ 78,668	\$ 39,400	\$ 436,150	\$ 403,184
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$- 924,220	\$ 361,857	\$ 312,691	\$ 2,041,410	\$ 522,016
YTD - Other Noninterest Expense	Y_SO580	\$ 1,728,502	\$ 1,255,403	\$ 599,000	\$ 1,443,201	\$ 1,131,889
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 1,375,555	\$- 197,539	\$- 474,138	\$- 4,253,758	\$- 297,981
YTD - Income Taxes - Total	Y_SO71	\$ 295,010	\$ 131,641	\$- 8,598	\$- 503,348	\$ 267,310
YTD - Federal	Y_SO710	\$ 133,447	\$ 31,717	\$- 62,944	\$- 609,812	\$ 174,611
YTD - State, Local, and Other	Y_SO720	\$ 161,563	\$ 99,924	\$ 54,346	\$ 106,464	\$ 92,699
YTD - Income (Loss) Before Extraordinary Items	Y_SO81	\$ 1,080,545	\$- 329,180	\$- 465,540	\$- 3,750,410	\$- 565,291
YTD - Extraordinary Items	Y_SO811	\$ 0	\$ 0	\$ 0	\$- 96,747	\$- 115,383
YTD - Net Income (Loss) Attrib to Savings Assoc & Noncontrolling Interests	Y_SO88	\$ 1,080,545	\$- 329,180	\$- 465,540	N/A	N/A
YTD - Net Income (Loss) Attributable to Noncontrolling Interests	Y_SO880	\$- 808,328	\$- 427,942	\$- 223,470	N/A	N/A
YTD - Net Income (Loss) Attributable to Savings Association	Y_SO91	\$ 1,017,639	\$- 369,323	\$- 487,704	\$- 3,847,157	\$- 680,674

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 6,211,916	\$ 5,867,588	\$ 5,010,826	\$ 2,971,994	\$ 2,148,874
Net Provision for Loss	VA115	\$- 499,657	\$ 843,677	\$ 1,224,967	\$ 5,175,290	\$ 2,260,736
Transfers	VA125	\$- 483,583	\$- 116,420	\$- 207,857	\$- 320,699	\$- 646,968
Recoveries	VA135	\$ 41,922	\$ 37,938	\$ 43,226	\$ 37,841	\$ 41,425
Adjustments	VA145	\$ 35,769	\$- 37,205	\$ 271,937	\$- 1,835	\$- 22,832
Charge-offs	VA155	\$ 485,573	\$ 370,997	\$ 470,159	\$ 2,851,729	\$ 792,409
General Valuation Allowances - Ending Balance	VA165	\$ 4,820,794	\$ 6,224,581	\$ 5,872,940	\$ 5,010,862	\$ 2,988,826
Specific Valuation Allowances - Beginning Balance	VA108	\$ 619,155	\$ 488,293	\$ 295,330	\$ 173,170	\$ 114,036
Net Provision for Loss	VA118	\$ 49,218	\$ 42,232	\$ 27,707	\$ 39,069	\$ 42,470
Transfers	VA128	\$ 483,583	\$ 116,420	\$ 207,857	\$ 320,699	\$ 646,968
Adjustments	VA148	\$ 46,996	\$ 335	\$ 3,198	\$ 0	\$ 0
Charge-offs	VA158	\$ 27,675	\$ 28,059	\$ 44,289	\$ 237,608	\$ 630,303
Specific Valuation Allowances - Ending Balance	VA168	\$ 1,171,277	\$ 619,221	\$ 489,803	\$ 295,330	\$ 173,171
Total Valuation Allowances - Beginning Balance	VA110	\$ 6,831,071	\$ 6,355,881	\$ 5,306,156	\$ 3,145,164	\$ 2,262,910
Net Provision for Loss	VA120	\$- 450,439	\$ 885,910	\$ 1,252,674	\$ 5,214,359	\$ 2,303,206

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2009, 4:33 PM

TFR Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Recoveries	VA140	\$ 41,922	\$ 37,938	\$ 43,226	\$ 37,841	\$ 41,425
Adjustments	VA150	\$ 82,765	\$ - 36,870	\$ 275,135	\$ - 1,835	\$ - 22,832
Charge-offs	VA160	\$ 513,248	\$ 399,056	\$ 514,448	\$ 3,089,337	\$ 1,422,712
Total Valuation Allowances - Ending Balance	VA170	\$ 5,992,071	\$ 6,843,802	\$ 6,362,743	\$ 5,306,192	\$ 3,161,997
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 485,573	\$ 370,997	\$ 470,159	\$ 2,851,729	\$ 792,409
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 424	\$ 2,463,040	\$ 325,275
Mortgage Loans - Total	VA46	\$ 213,161	\$ 160,470	\$ 110,097	\$ 128,700	\$ 81,729
Construction - Total	SUB2030	\$ 12,667	\$ 7,118	\$ 2,401	\$ 10,944	\$ 196
1-4 Dwelling Units	VA420	\$ 2,475	\$ 5,499	\$ 620	\$ 784	\$ 196
Multifamily (5 or more) Dwelling Units	VA430	\$ 10,192	\$ 1,488	\$ 1,131	\$ 9,399	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 131	\$ 650	\$ 761	\$ 0
Permanent - Total	SUB2041	\$ 200,494	\$ 153,352	\$ 107,696	\$ 117,756	\$ 81,533
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 10,468	\$ 8,511	\$ 8,927	\$ 10,213	\$ 11,047
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 113,197	\$ 86,088	\$ 55,895	\$ 40,388	\$ 36,136
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 9,569	\$ 10,092	\$ 14,077	\$ 6,677	\$ 6,215
Multifamily (5 or more) Dwelling Units	VA470	\$ 4,441	\$ 20,453	\$ 16,831	\$ 20,381	\$ 10,455
Nonresidential Property (Except Land)	VA480	\$ 60,885	\$ 27,468	\$ 10,240	\$ 39,319	\$ 17,680
Land	VA490	\$ 1,934	\$ 740	\$ 1,726	\$ 778	\$ 0
Nonmortgage Loans - Total	VA56	\$ 269,989	\$ 209,506	\$ 269,327	\$ 250,242	\$ 232,478
Commercial Loans	VA520	\$ 107,458	\$ 62,897	\$ 85,427	\$ 76,739	\$ 62,353
Consumer Loans - Total	SUB2061	\$ 162,531	\$ 146,609	\$ 183,900	\$ 173,503	\$ 170,125
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 4	\$ 100
Home Improvement Loans	VA516	\$ 142	\$ 224	\$ 142	\$ 249	\$ 177
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 47,079	\$ 44,164	\$ 74,542	\$ 80,251	\$ 72,332
Mobile Home Loans	VA550	\$ 266	\$ 76	\$ 63	\$ 166	\$ 203
Credit Cards	VA556	\$ 107,783	\$ 93,880	\$ 99,898	\$ 84,700	\$ 90,309
Other	VA560	\$ 7,261	\$ 8,265	\$ 9,255	\$ 8,133	\$ 7,004
Reposessed Assets - Total	VA60	\$ 639	\$ 705	\$ 232	\$ 945	\$ 498
Real Estate - Construction	VA605	\$ 50	\$ 0	\$ 0	\$ 457	\$ 33
Real Estate - 1-4 Dwelling Units	VA613	\$ 145	\$ 704	\$ 176	\$ 114	\$ 86
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 379
Real Estate - Nonresidential (Except Land)	VA625	\$ 382	\$ 0	\$ 0	\$ 338	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2009, 4:33 PM

TFR Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Land	VA628	\$ 36	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 26	\$ 1	\$ 56	\$ 36	\$ 0
Other Assets	VA930	\$ 1,784	\$ 316	\$ 90,079	\$ 8,802	\$ 152,429
GVA Recoveries - Assets - Total	SUB2126	\$ 41,922	\$ 37,938	\$ 43,226	\$ 37,841	\$ 41,425
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 10,886	\$ 7,337	\$ 5,541	\$ 3,759	\$ 4,430
Construction - Total	SUB2130	\$ 84	\$ 338	\$ 3	\$ 0	\$ 156
1-4 Dwelling Units	VA421	\$ 18	\$ 272	\$ 3	\$ 0	\$ 42
Multifamily (5 or more) Dwelling Units	VA431	\$ 17	\$ 25	\$ 0	\$ 0	\$ 114
Nonresidential Property	VA441	\$ 49	\$ 41	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 10,802	\$ 6,999	\$ 5,538	\$ 3,759	\$ 4,274
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 2,597	\$ 810	\$ 480	\$ 238	\$ 671
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 6,410	\$ 4,570	\$ 3,551	\$ 1,529	\$ 1,076
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 801	\$ 740	\$ 432	\$ 1,479	\$ 1,995
Multifamily (5 or more) Dwelling Units	VA471	\$ 577	\$ 57	\$ 199	\$ 8	\$ 30
Nonresidential Property (Except Land)	VA481	\$ 235	\$ 812	\$ 876	\$ 490	\$ 502
Land	VA491	\$ 182	\$ 10	\$ 0	\$ 15	\$ 0
Nonmortgage Loans - Total	VA57	\$ 30,973	\$ 30,549	\$ 37,639	\$ 34,057	\$ 36,965
Commercial Loans	VA521	\$ 4,206	\$ 2,868	\$ 3,472	\$ 5,894	\$ 3,487
Consumer Loans - Total	SUB2161	\$ 26,767	\$ 27,681	\$ 34,167	\$ 28,163	\$ 33,478
Loans on Deposits	VA511	\$ 1	\$ 0	\$ 1	\$ 1	\$ 28
Home Improvement Loans	VA517	\$ 44	\$ 46	\$ 42	\$ 51	\$ 54
Education Loans	VA531	\$ 0	\$ 10	\$ 0	\$ 90	\$ 1
Auto Loans	VA541	\$ 18,722	\$ 20,711	\$ 23,238	\$ 22,350	\$ 26,978
Mobile Home Loans	VA551	\$ 28	\$ 15	\$ 21	\$ 60	\$ 174
Credit Cards	VA557	\$ 5,928	\$ 4,727	\$ 9,506	\$ 3,955	\$ 5,024
Other	VA561	\$ 2,044	\$ 2,172	\$ 1,359	\$ 1,656	\$ 1,219
Other Assets	VA931	\$ 63	\$ 52	\$ 46	\$ 25	\$ 30
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 532,797	\$ 158,648	\$ 235,564	\$ 359,770	\$ 689,440
Deposits and Investment Securities	VA38	\$ 698	\$ 25	\$ 520	\$ 5,295	\$ 598,883
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 196,096	\$ 10,687
Mortgage Loans - Total	VA48	\$ 512,731	\$ 127,605	\$ 191,154	\$ 115,268	\$ 29,355
Construction - Total	SUB2230	\$ 20,824	\$ 64,052	\$- 11,118	\$ 29,529	\$ 1,336
1-4 Dwelling Units	VA422	\$ 5,617	\$ 32,646	\$ 2,364	\$ 9,019	\$ 802

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2009, 4:33 PM

TFR Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	VA432	\$ 3,385	\$ 17,699	\$ 4,275	\$ 656	\$ 534
Nonresidential Property	VA442	\$ 11,822	\$ 13,707	\$ - 17,757	\$ 19,854	\$ 0
Permanent - Total	SUB2241	\$ 491,907	\$ 63,553	\$ 202,272	\$ 85,739	\$ 28,019
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 10,147	\$ 1,236	\$ 2,980	\$ 431	\$ 189
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 460,035	\$ 56,678	\$ 46,474	\$ 14,711	\$ 10,497
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 14,647	\$ 12,419	\$ 5,443	\$ 41,119	\$ 16,194
Multifamily (5 or more) Dwelling Units	VA472	\$ - 6,512	\$ 43,880	\$ 29,416	\$ 4,134	\$ - 1,077
Nonresidential Property (Except Land)	VA482	\$ 8,890	\$ - 58,887	\$ 116,454	\$ 22,396	\$ 2,246
Land	VA492	\$ 4,700	\$ 8,227	\$ 1,505	\$ 2,948	\$ - 30
Nonmortgage Loans - Total	VA58	\$ 19,179	\$ 29,651	\$ 42,803	\$ 41,057	\$ 41,628
Commercial Loans	VA522	\$ 19,035	\$ 29,607	\$ 42,626	\$ 40,897	\$ 41,394
Consumer Loans - Total	SUB2261	\$ 144	\$ 44	\$ 177	\$ 160	\$ 234
Loans on Deposits	VA512	\$ 20	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 59	\$ 22	\$ 0	\$ 12	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 71	\$ - 22	\$ 93	\$ 90	\$ 96
Mobile Home Loans	VA552	\$ - 35	\$ 2	\$ 0	\$ 9	\$ 40
Credit Cards	VA558	\$ - 26	\$ 21	\$ 17	\$ - 28	\$ - 7
Other	VA562	\$ 55	\$ 21	\$ 67	\$ 77	\$ 105
Reposessed Assets - Total	VA62	\$ 117	\$ 1,358	\$ 1,021	\$ 1,658	\$ 1,600
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ - 471	\$ 816	\$ 1,014	\$ 1,193	\$ 1,581
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 30	\$ 0	\$ 248	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 79	\$ 512	\$ 4	\$ - 9	\$ 19
Real Estate - Land	VA629	\$ 509	\$ 0	\$ 0	\$ 218	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$ 0	\$ 3	\$ 8	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ - 8	\$ - 3
Other Assets	VA932	\$ 72	\$ 9	\$ 66	\$ 404	\$ 7,290
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 976,448	\$ 491,707	\$ 662,497	\$ 3,173,658	\$ 1,440,424
Deposits and Investment Securities	VA39	\$ 698	\$ 25	\$ 520	\$ 5,295	\$ 598,883
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 424	\$ 2,659,136	\$ 335,962
Mortgage Loans - Total	VA49	\$ 715,006	\$ 280,738	\$ 295,710	\$ 240,209	\$ 106,654
Construction - Total	SUB2330	\$ 33,407	\$ 70,832	\$ - 8,720	\$ 40,473	\$ 1,376

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2009, 4:33 PM

TFR Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
1-4 Dwelling Units	VA425	\$ 8,074	\$ 37,873	\$ 2,981	\$ 9,803	\$ 956
Multifamily (5 or more) Dwelling Units	VA435	\$ 13,560	\$ 19,162	\$ 5,406	\$ 10,055	\$ 420
Nonresidential Property	VA445	\$ 11,773	\$ 13,797	\$- 17,107	\$ 20,615	\$ 0
Permanent - Total	SUB2341	\$ 681,599	\$ 209,906	\$ 304,430	\$ 199,736	\$ 105,278
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 18,018	\$ 8,937	\$ 11,427	\$ 10,406	\$ 10,565
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 566,822	\$ 138,196	\$ 98,818	\$ 53,570	\$ 45,557
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 23,415	\$ 21,771	\$ 19,088	\$ 46,317	\$ 20,414
Multifamily (5 or more) Dwelling Units	VA475	\$- 2,648	\$ 64,276	\$ 46,048	\$ 24,507	\$ 9,348
Nonresidential Property (Except Land)	VA485	\$ 69,540	\$- 32,231	\$ 125,818	\$ 61,225	\$ 19,424
Land	VA495	\$ 6,452	\$ 8,957	\$ 3,231	\$ 3,711	\$- 30
Nonmortgage Loans - Total	VA59	\$ 258,195	\$ 208,608	\$ 274,491	\$ 257,242	\$ 237,141
Commercial Loans	VA525	\$ 122,287	\$ 89,636	\$ 124,581	\$ 111,742	\$ 100,260
Consumer Loans - Total	SUB2361	\$ 135,908	\$ 118,972	\$ 149,910	\$ 145,500	\$ 136,881
Loans on Deposits	VA515	\$ 19	\$ 0	\$- 1	\$ 3	\$ 72
Home Improvement Loans	VA519	\$ 157	\$ 200	\$ 100	\$ 210	\$ 123
Education Loans	VA535	\$ 0	\$- 10	\$ 0	\$- 90	\$- 1
Auto Loans	VA545	\$ 28,428	\$ 23,431	\$ 51,397	\$ 57,991	\$ 45,450
Mobile Home Loans	VA555	\$ 203	\$ 63	\$ 42	\$ 115	\$ 69
Credit Cards	VA559	\$ 101,829	\$ 89,174	\$ 90,409	\$ 80,717	\$ 85,278
Other	VA565	\$ 5,272	\$ 6,114	\$ 7,963	\$ 6,554	\$ 5,890
Repossessed Assets - Total	VA65	\$ 756	\$ 2,063	\$ 1,253	\$ 2,603	\$ 2,098
Real Estate - Construction	VA607	\$ 50	\$ 0	\$ 0	\$ 457	\$ 33
Real Estate - 1-4 Dwelling Units	VA615	\$- 326	\$ 1,520	\$ 1,190	\$ 1,307	\$ 1,667
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 30	\$ 0	\$ 248	\$ 379
Real Estate - Nonresidential (Except Land)	VA627	\$ 461	\$ 512	\$ 4	\$ 329	\$ 19
Real Estate - Land	VA631	\$ 545	\$ 0	\$ 0	\$ 218	\$ 0
Other Repossessed Assets	VA633	\$ 26	\$ 1	\$ 59	\$ 44	\$ 0
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$- 8	\$- 3
Other Assets	VA935	\$ 1,793	\$ 273	\$ 90,099	\$ 9,181	\$ 159,689
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 491,721	\$ 1,043,686	\$ 867,239	\$ 270,816	\$ 141,222
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 1,426,078	\$ 1,291,961	\$ 1,324,801	\$ 845,121	\$ 771,710
MORTGAGE LOANS FORECLOSED IN QUARTER						

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2009, 4:33 PM

TFR Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 241,251	\$ 181,709	\$ 174,096	\$ 155,270	\$ 112,055
Construction	VA951	\$ 3,271	\$ 3,659	\$ 11,612	\$ 9,691	\$ 877
Permanent - 1-4 Dwelling Units	VA952	\$ 212,016	\$ 162,407	\$ 111,551	\$ 122,552	\$ 102,456
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 3,376	\$ 2,933	\$ 1,624	\$ 8,808	\$ 1,710
Permanent - Nonresidential (Except Land)	VA954	\$ 19,586	\$ 11,762	\$ 45,060	\$ 12,045	\$ 6,952
Permanent - Land	VA955	\$ 3,002	\$ 948	\$ 4,249	\$ 2,174	\$ 60
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 6,212,291	\$ 5,566,229	\$ 5,204,035	\$ 4,436,353	\$ 3,333,995
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 18,899,488	\$ 17,313,221	\$ 11,862,922	\$ 12,200,877	\$ 5,618,460
Substandard	VA965	\$ 17,664,200	\$ 16,094,171	\$ 10,606,161	\$ 11,758,507	\$ 5,337,363
Doubtful	VA970	\$ 1,234,129	\$ 1,218,601	\$ 1,256,653	\$ 442,152	\$ 280,865
Loss	VA975	\$ 1,159	\$ 449	\$ 108	\$ 218	\$ 232
Credit Card Charge-Offs Related to Accrued Interest	VA979	\$ 39,328	\$ 34,732	N/A	N/A	N/A
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 393,151	\$ 406,898	\$ 416,997	\$ 13,619	\$ 17,347
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 338,563	\$ 347,235	\$ 352,663	\$ 10,308	\$ 13,667
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 84	\$ 24	\$ 530	\$ 262	\$ 914

Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 11,985,821	\$ 11,285,776	\$ 9,895,425	\$ 8,457,227	\$ 6,236,134
Mortgages - Total	SUB2421	\$ 10,585,924	\$ 10,029,586	\$ 8,603,301	\$ 7,237,900	\$ 5,308,455
Construction and Land Loans	SUB2430	\$ 870,422	\$ 842,190	\$ 824,199	\$ 553,665	\$ 454,246
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 8,073,211	\$ 7,541,580	\$ 6,424,576	\$ 5,567,370	\$ 4,109,689
Permanent Loans Secured by All Other Property	SUB2450	\$ 1,861,673	\$ 1,808,971	\$ 1,429,834	\$ 1,194,232	\$ 794,808
Nonmortgages - Total	SUB2461	\$ 1,399,897	\$ 1,256,190	\$ 1,292,124	\$ 1,219,327	\$ 927,679
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 4,487,409	\$ 4,329,039	\$ 4,497,543	\$ 4,787,838	\$ 3,545,728
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 4,162,790	\$ 4,037,480	\$ 4,217,950	\$ 4,422,007	\$ 3,217,149
Mortgage Loans - Total	SUB2481	\$ 3,638,967	\$ 3,455,656	\$ 3,638,225	\$ 3,705,425	\$ 2,670,604
Construction	PD115	\$ 111,419	\$ 167,268	\$ 249,992	\$ 153,216	\$ 119,385
Permanent:						
Residential:						
1-4 Dwelling Units:						

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2009, 4:33 PM

TFR Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD121	\$ 76,256	\$ 75,253	\$ 67,501	\$ 66,107	\$ 54,985
Secured by First Liens	PD123	\$ 2,811,389	\$ 2,446,252	\$ 2,582,107	\$ 2,696,503	\$ 1,997,019
Secured by Junior Liens	PD124	\$ 99,582	\$ 96,295	\$ 103,785	\$ 126,589	\$ 109,499
Multifamily (5 or more) Dwelling Units	PD125	\$ 161,134	\$ 220,045	\$ 181,343	\$ 231,522	\$ 137,124
Nonresidential Property (Except Land)	PD135	\$ 355,846	\$ 428,680	\$ 431,211	\$ 396,633	\$ 243,813
Land	PD138	\$ 23,341	\$ 21,863	\$ 22,286	\$ 34,855	\$ 8,779
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 196,174	\$ 227,592	\$ 264,622	\$ 315,444	\$ 178,178
Consumer Loans - Total	SUB2511	\$ 327,649	\$ 354,232	\$ 315,103	\$ 401,138	\$ 368,367
Loans on Deposits	PD161	\$ 773	\$ 1,081	\$ 2,235	\$ 1,601	\$ 1,094
Home Improvement Loans	PD163	\$ 1,831	\$ 2,069	\$ 1,591	\$ 2,142	\$ 1,983
Education Loans	PD165	\$ 23,471	\$ 12,261	\$ 20,427	\$ 18,462	\$ 23,686
Auto Loans	PD167	\$ 147,016	\$ 198,246	\$ 150,117	\$ 225,790	\$ 193,210
Mobile Home Loans	PD169	\$ 6,657	\$ 6,192	\$ 6,750	\$ 8,663	\$ 7,157
Credit Cards	PD171	\$ 120,047	\$ 116,066	\$ 113,284	\$ 125,376	\$ 124,970
Other	PD180	\$ 27,854	\$ 18,317	\$ 20,699	\$ 19,104	\$ 16,267
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 251,793	\$ 227,954	\$ 187,443	\$ 154,518	\$ 153,367
Held for Sale Included in PD115:PD180	PD192	\$ 68,713	\$ 65,053	\$ 109,983	\$ 180,354	\$ 187,371
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 22,117	\$ 21,630	\$ 28,786	\$ 28,100	\$ 19,095
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 11,179	\$ 11,306	\$ 14,293	\$ 16,359	\$ 8,246
Rebooked GNMA's Incl in PD195	PD197	\$ 1,680	\$ 1,745	\$ 1,599	\$ 2,029	\$ 2,097
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 324,619	\$ 291,559	\$ 279,593	\$ 365,831	\$ 328,579
Mortgage Loans - Total	SUB2491	\$ 112,902	\$ 113,647	\$ 127,104	\$ 186,871	\$ 195,389
Construction	PD215	\$ 8,023	\$ 11,807	\$ 6,475	\$ 5,954	\$ 17,680
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 2,977	\$ 3,353	\$ 2,175	\$ 8,088	\$ 8,510
Secured by First Liens	PD223	\$ 61,477	\$ 59,832	\$ 54,732	\$ 143,363	\$ 138,888
Secured by Junior Liens	PD224	\$ 2,982	\$ 2,571	\$ 2,107	\$ 13,155	\$ 5,644
Multifamily (5 or more) Dwelling Units	PD225	\$ 3,685	\$ 2,779	\$ 3,695	\$ 3,161	\$ 2,531
Nonresidential Property (Except Land)	PD235	\$ 28,946	\$ 29,732	\$ 56,247	\$ 10,363	\$ 17,798
Land	PD238	\$ 4,812	\$ 3,573	\$ 1,673	\$ 2,787	\$ 4,338
Nonmortgage Loans:						

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2009, 4:33 PM

TFR Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	PD240	\$ 67,794	\$ 31,516	\$ 5,905	\$ 3,895	\$ 4,696
Consumer Loans - Total	SUB2521	\$ 143,923	\$ 146,396	\$ 146,584	\$ 175,065	\$ 128,494
Loans on Deposits	PD261	\$ 438	\$ 356	\$ 428	\$ 483	\$ 452
Home Improvement Loans	PD263	\$ 49	\$ 0	\$ 50	\$ 22	\$ 0
Education Loans	PD265	\$ 217	\$ 234	\$ 10,177	\$ 7,615	\$ 3,591
Auto Loans	PD267	\$ 899	\$ 826	\$ 872	\$ 12,987	\$ 11,291
Mobile Home Loans	PD269	\$ 43	\$ 86	\$ 23	\$ 551	\$ 204
Credit Cards	PD271	\$ 141,819	\$ 143,353	\$ 133,453	\$ 150,578	\$ 110,536
Other	PD280	\$ 458	\$ 1,541	\$ 1,581	\$ 2,829	\$ 2,420
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 976	\$ 513	\$ 1,441	\$ 388	\$ 568
Held for Sale Included in PD215:PD280	PD292	\$ 19	\$ 1,683	\$ 1,623	\$ 385	\$ 9,312
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 16,621	\$ 14,673	\$ 17,460	\$ 14,719	\$ 12,712
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 12,613	\$ 10,908	\$ 11,080	\$ 10,343	\$ 8,113
Rebooked GNMA's Incl in PD295	PD297	\$ 3,182	\$ 3,408	\$ 2,899	\$ 3,241	\$ 3,265
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 7,498,412	\$ 6,956,737	\$ 5,397,882	\$ 3,669,389	\$ 2,690,406
Mortgage Loans - Total	SUB2501	\$ 6,834,055	\$ 6,460,283	\$ 4,837,972	\$ 3,345,604	\$ 2,442,462
Construction	PD315	\$ 531,598	\$ 499,960	\$ 492,424	\$ 317,128	\$ 266,893
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 81,151	\$ 84,552	\$ 70,050	\$ 60,156	\$ 46,872
Secured by First Liens	PD323	\$ 4,832,208	\$ 4,681,614	\$ 3,469,567	\$ 2,367,081	\$ 1,661,212
Secured by Junior Liens	PD324	\$ 105,189	\$ 91,858	\$ 72,552	\$ 86,328	\$ 87,060
Multifamily (5 or more) Dwelling Units	PD325	\$ 455,866	\$ 376,561	\$ 238,760	\$ 132,788	\$ 91,201
Nonresidential Property (Except Land)	PD335	\$ 636,814	\$ 588,019	\$ 443,270	\$ 342,398	\$ 252,053
Land	PD338	\$ 191,229	\$ 137,719	\$ 51,349	\$ 39,725	\$ 37,171
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 600,080	\$ 429,854	\$ 484,515	\$ 304,376	\$ 233,102
Consumer Loans - Total	SUB2531	\$ 64,277	\$ 66,600	\$ 75,395	\$ 19,409	\$ 14,842
Loans on Deposits	PD361	\$ 133	\$ 95	\$ 197	\$ 85	\$ 208
Home Improvement Loans	PD363	\$ 781	\$ 685	\$ 655	\$ 865	\$ 459
Education Loans	PD365	\$ 10,043	\$ 7,769	\$ 20,396	\$ 5,711	\$ 6,686

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2009, 4:33 PM

TFR Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Auto Loans	PD367	\$ 9,585	\$ 12,066	\$ 8,511	\$ 3,163	\$ 2,375
Mobile Home Loans	PD369	\$ 1,863	\$ 3,556	\$ 2,466	\$ 2,507	\$ 2,411
Credit Cards	PD371	\$ 51	\$ 102	\$ 7	\$ 19	\$ 23
Other	PD380	\$ 41,821	\$ 42,327	\$ 43,163	\$ 7,059	\$ 2,680
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 1,167,126	\$ 996,553	\$ 324,200	\$ 161,115	\$ 111,682
Held for Sale Included in PD315:PD380	PD392	\$ 262,660	\$ 276,594	\$ 282,470	\$ 252,006	\$ 222,584
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 27,194	\$ 32,191	\$ 27,845	\$ 21,955	\$ 18,795
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 10,707	\$ 11,145	\$ 10,164	\$ 8,756	\$ 7,301
Rebooked GNMA's Incl in PD395	PD397	\$ 183	\$ 288	\$ 96	\$ 227	\$ 53
LOANS IN PROCESS OF FORECLOSURE						
Loans in Process of Foreclosure - Total	PD40	\$ 2,545,872	\$ 2,154,313	N/A	N/A	N/A
Construction Loans	PD415	\$ 81,025	\$ 78,250	N/A	N/A	N/A
1-4 Dwelling Units:						
Revolving Open-End Loans	PD421	\$ 17,680	\$ 15,544	N/A	N/A	N/A
Secured by First Liens	PD423	\$ 2,039,714	\$ 1,708,139	N/A	N/A	N/A
Secured by Junior Liens	PD424	\$ 15,898	\$ 15,115	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	PD425	\$ 150,352	\$ 152,722	N/A	N/A	N/A
Nonresidential Property (Except Land)	PD435	\$ 197,167	\$ 163,093	N/A	N/A	N/A
Land Loans	PD438	\$ 44,036	\$ 21,450	N/A	N/A	N/A

Schedule LD --- Loan Data		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 & MULTIFAMILY WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 1,822,524	\$ 1,990,745	\$ 1,870,782	\$ 1,925,883	\$ 1,967,188
1-4 Dwelling Units - 90% up to 100% LTV	LD110	\$ 1,438,852	\$ 1,557,845	\$ 1,634,935	\$ 1,687,222	\$ 1,668,116
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD111	\$ 37,746	\$ 51,282	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD120	\$ 206,970	\$ 229,465	\$ 235,847	\$ 238,661	\$ 299,072
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD121	\$ 138,956	\$ 152,153	N/A	N/A	N/A
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 249,346	\$ 240,457	\$ 226,779	\$ 215,668	\$ 191,723
Past Due and Still Accruing - Total	SUB5240	\$ 43,279	\$ 48,787	\$ 71,335	\$ 83,234	\$ 95,768
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 41,168	\$ 48,132	\$ 65,207	\$ 76,864	\$ 87,962
1-4 Dwelling Units - 90% up to 100% LTV	LD210	\$ 32,611	\$ 35,896	\$ 51,090	\$ 62,115	\$ 62,093

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2009, 4:33 PM

TFR Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule LD --- Loan Data		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD211	\$ 0	\$ 0	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD220	\$ 8,557	\$ 12,236	\$ 14,117	\$ 14,749	\$ 25,869
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD221	\$ 0	\$ 0	N/A	N/A	N/A
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 2,111	\$ 655	\$ 6,128	\$ 6,370	\$ 7,806
1-4 Dwelling Units - 90% up to 100% LTV	LD230	\$ 1,716	\$ 599	\$ 4,842	\$ 5,148	\$ 7,377
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD231	\$ 0	\$ 0	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD240	\$ 395	\$ 56	\$ 1,286	\$ 1,222	\$ 429
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD241	\$ 0	\$ 0	N/A	N/A	N/A
Nonaccrual - Total	SUB5230	\$ 206,067	\$ 191,670	\$ 155,444	\$ 132,434	\$ 95,955
1-4 Dwelling Units - 90% up to 100% LTV	LD250	\$ 91,926	\$ 102,834	\$ 99,379	\$ 80,633	\$ 54,481
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD251	\$ 16,626	\$ 14,690	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD260	\$ 49,960	\$ 56,619	\$ 56,065	\$ 51,801	\$ 41,474
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD261	\$ 47,555	\$ 17,527	N/A	N/A	N/A
Net Charge-offs - Total	SUB5300	\$ 18,389	\$ 4,529	\$ 4,681	\$ 3,657	\$ 2,097
1-4 Dwelling Units - 90% up to 100% LTV	LD310	\$ 5,415	\$ 3,513	\$ 3,199	\$ 2,034	\$ 1,133
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD311	\$ 0	\$ 0	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD320	\$ 1,034	\$ 1,016	\$ 1,482	\$ 1,623	\$ 964
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD321	\$ 11,940	\$ 0	N/A	N/A	N/A
Purchases - Total	SUB5320	\$ 1,190	\$ 2,081	\$ 1,751	\$ 4,372	\$ 2,664
1-4 Dwelling Units - 90% up to 100% LTV	LD410	\$ 1,190	\$ 2,081	\$ 1,751	\$ 4,359	\$ 2,547
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD411	\$ 0	\$ 0	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 13	\$ 117
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD421	\$ 0	\$ 0	N/A	N/A	N/A
Originations - Total	SUB5330	\$ 99,860	\$ 84,927	\$ 61,090	\$ 217,238	\$ 105,351

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2009, 4:33 PM

TFR Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule LD --- Loan Data		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
1-4 Dwelling Units - 90% up to 100% LTV	LD430	\$ 95,924	\$ 77,487	\$ 56,317	\$ 212,641	\$ 99,179
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD431	\$ 0	\$ 643	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD440	\$ 3,936	\$ 6,797	\$ 4,773	\$ 4,597	\$ 6,172
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD441	\$ 0	\$ 0	N/A	N/A	N/A
Sales - Total	SUB5340	\$ 52,505	\$ 26,775	\$ 3,202	\$ 14,291	\$ 128,172
1-4 Dwelling Units - 90% up to 100% LTV	LD450	\$ 52,149	\$ 26,383	\$ 3,175	\$ 14,012	\$ 63,484
Multifamily (5 or more) Dwelling Units - 90% up to 100% LTV	LD451	\$ 0	\$ 0	N/A	N/A	N/A
1-4 Dwelling Units - 100% and greater LTV	LD460	\$ 356	\$ 392	\$ 27	\$ 279	\$ 64,688
Multifamily (5 or more) Dwelling Units - 100% and greater LTV	LD461	\$ 0	\$ 0	N/A	N/A	N/A
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 917,965	\$ 947,802	\$ 1,029,584	\$ 1,149,195	\$ 1,178,410
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 644,402	\$ 445,806	\$ 456,761	\$ 466,688	\$ 455,453
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 9,387,799	\$ 10,169,915	\$ 10,125,320	\$ 10,145,287	\$ 10,020,534
1-4 Dwelling Units Option ARM Loans	LD610	\$ 117,722	\$ 19,861	\$ 22,320	\$ 24,243	\$ 24,554
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 43,745	\$ 47,023	\$ 49,919	\$ 52,237	\$ 53,156
Total Capitalized Negative Amortization	LD650	\$ 2,249	\$ 2,561	\$ 2,103	\$ 2,057	\$ 1,613
Construction Loans with Capitalized Interest						
Construction Loans on 1-4 Dwelling Units with Capitalized Interest	LD710	\$ 24,676	\$ 29,501	N/A	N/A	N/A
Capitalized Ints on Constr Lns on 1-4 Dwell Units Incl in Current Qtr Inc	LD715	\$ 722	\$ 598	N/A	N/A	N/A
Construction Lns on Multifam (5 or more) Dwell Units with Capitalized Int	LD720	\$ 49,557	\$ 62,355	N/A	N/A	N/A
Capitalized Ints on Multifam (5 or more) Dwell Units Incl in Current Qtr Inc	LD725	\$ 330	\$ 548	N/A	N/A	N/A
Construction Lns on Nonresidential Prop (Except Land) with Capitalized Int	LD730	\$ 42,178	\$ 32,374	N/A	N/A	N/A
Cap Ints on Constr Lns on Nonres Prop (Except Land) Incl in Current Qtr Inc	LD735	\$ 486	\$ 458	N/A	N/A	N/A
Collateralized Debt Obligations, Collateralized Loan Obligations, and Comm Mortgage-Backed Securities						

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2009, 4:33 PM

TFR Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule LD --- Loan Data		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Collateralized Debt Obligations: Carrying Value	LD750	\$ 53,480	\$ 53,790	N/A	N/A	N/A
Collateralized Debt Obligations: Market Value	LD755	\$ 42,962	\$ 40,687	N/A	N/A	N/A
Collateralized Loan Obligations: Carrying Value	LD760	\$ 4,234	\$ 4,520	N/A	N/A	N/A
Collateralized Loan Obligations: Market Value	LD765	\$ 1,434	\$ 1,397	N/A	N/A	N/A
Commercial Mortgage-Backed Securities: Carrying Value	LD770	\$ 1,077,405	\$ 1,421,814	N/A	N/A	N/A
Commercial Mortgage-Backed Securities: Market Value	LD775	\$ 1,157,382	\$ 1,300,886	N/A	N/A	N/A

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC) -Total	SUB3380	\$ 3,251,256	\$ 3,673,992	\$ 3,356,352	\$ 3,912,295	\$ 4,584,833
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC) -Total	SUB3380	\$ 3,251,256	\$ 3,673,992	\$ 3,356,352	\$ 3,912,295	\$ 4,584,833
Mortgage Construction Loans	CC105	\$ 2,211,401	\$ 2,473,012	\$ 2,856,703	\$ 3,369,349	\$ 3,974,380
Other Mortgage Loans	CC115	\$ 1,039,855	\$ 1,200,980	\$ 499,649	\$ 542,946	\$ 610,453
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 2,074,158	\$ 2,348,156	\$ 2,534,506	\$ 3,014,057	\$ 2,865,285
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 7,139,179	\$ 10,395,902	\$ 10,085,737	\$ 6,421,174	\$ 8,168,508
1-4 Dwelling Units	CC280	\$ 5,396,584	\$ 8,453,162	\$ 8,287,535	\$ 4,659,832	\$ 6,045,361
Multifamily (5 or more) Dwelling Units	CC290	\$ 607,403	\$ 627,090	\$ 616,757	\$ 627,375	\$ 767,578
All Other Real Estate	CC300	\$ 1,135,192	\$ 1,315,650	\$ 1,181,445	\$ 1,133,967	\$ 1,355,569
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 1,400,182	\$ 650,581	\$ 457,670	\$ 700,136	\$ 988,641
Commitments Outstanding to Purchase Loans	CC320	\$ 376,763	\$ 242,543	\$ 423,609	\$ 468,288	\$ 490,829
Commitments Outstanding to Sell Loans	CC330	\$ 719,614	\$ 1,246,290	\$ 951,115	\$ 354,775	\$ 762,396
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 1,231,666	\$ 984,207	\$ 518,885	\$ 1,172,803	\$ 841,736
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 648,919	\$ 1,775,358	\$ 1,751,885	\$ 1,302,513	\$ 332,405
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 271,155	\$ 48,515	\$ 20,369	\$ 8,121	\$ 16,445
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 148	\$ 8,100	\$ 0	\$ 1
Unused Lines of Credit - Total	SUB3361	\$ 51,727,356	\$ 53,474,763	\$ 63,213,471	\$ 67,830,539	\$ 72,685,893
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 15,985,202	\$ 16,470,786	\$ 17,510,592	\$ 18,450,900	\$ 18,977,362
Commercial Lines	CC420	\$ 13,848,720	\$ 14,069,492	\$ 17,275,669	\$ 20,200,917	\$ 22,705,950
Open-End Consumer Lines - Credit Cards	CC423	\$ 20,884,062	\$ 21,948,110	\$ 27,450,584	\$ 28,229,205	\$ 30,057,789
Open-End Consumer Lines - Other	CC425	\$ 1,009,372	\$ 986,375	\$ 976,626	\$ 949,517	\$ 944,792
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 5,330,507	\$ 5,412,784	\$ 6,014,966	\$ 6,267,445	\$ 6,566,715

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2009, 4:33 PM

TFR Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Commercial	CC430	\$ 51,122	\$ 49,608	\$ 47,753	\$ 191,821	\$ 214,034
Standby, Not Included on CC465 or CC468	CC435	\$ 5,279,385	\$ 5,363,176	\$ 5,967,213	\$ 6,075,624	\$ 6,352,681
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 18,909,409	\$ 19,291,075	\$ 19,107,661	\$ 18,821,451	\$ 18,722,802
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 1,364,781	\$ 1,165,019	\$ 1,240,008	\$ 5,331	\$ 3,324
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 341,521	\$ 575,037	\$ 469,970	\$ 1,074,158	\$ 396,111
Amount of Recourse Obligations on Loans in CC468 - Total	SUB3391	\$ 327,417	\$ 564,125	N/A	N/A	N/A
120 Days or Less	CC469	\$ 99,078	\$ 271,378	N/A	N/A	N/A
Greater than 120 Days	CC471	\$ 228,339	\$ 292,747	N/A	N/A	N/A
Other Contingent Liabilities	CC480	\$ 488,546	\$ 541,629	\$ 518,650	\$ 713,127	\$ 3,550,490
Contingent Assets	CC490	\$ 336,894	\$ 385,796	\$ 388,116	\$ 496,187	\$ 615,628

Schedule CF --- Consolidated Cash Flow Information		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 3,267,847	\$ 4,029,379	\$ 3,456,340	\$ 3,444,328	\$ 3,720,801
Sales	CF145	\$ 1,110,202	\$ 2,075,190	\$ 626,898	\$ 672,309	\$ 5,125,230
Other Balance Changes	CF148	\$- 2,595,822	\$- 2,239,777	\$- 1,534,486	\$- 1,325,517	\$- 1,757,218
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 3,556,272	\$ 4,948,621	\$ 1,613,451	\$ 863,320	\$ 1,159,265
Sales	CF155	\$ 466,156	\$ 198,765	\$ 25,051,069	\$ 145,091	\$ 897,031
Other Balance Changes	CF158	\$- 1,720,612	\$- 2,523,667	\$ 5,115,021	\$- 4,495,603	\$- 5,398,675
Mortgage-Backed Securities						
Purchases - Total	SUB3811	\$ 6,824,119	\$ 8,978,000	\$ 5,069,791	\$ 4,307,648	\$ 4,880,066
Sales - Total	SUB3821	\$ 1,576,358	\$ 2,273,955	\$ 25,677,967	\$ 817,400	\$ 6,022,261
Net Purchases - Total	SUB3826	\$ 5,247,761	\$ 6,704,045	\$- 20,608,176	\$ 3,490,248	\$- 1,142,195
Mortgage Loans Disbursed - Total	SUB3831	\$ 16,828,503	\$ 19,495,070	\$ 15,520,384	\$ 14,805,982	\$ 19,857,634
Construction Loans - Total						
1-4 Dwelling Units	CF190	\$ 356,084	\$ 372,470	\$ 294,390	\$ 467,130	\$ 555,553
Multifamily (5 or more) Dwelling Units	CF200	\$ 159,183	\$ 148,935	\$ 131,206	\$ 181,429	\$ 244,257
Nonresidential	CF210	\$ 517,535	\$ 435,925	\$ 323,226	\$ 453,278	\$ 509,077
Permanent Loans - Total						
1-4 Dwelling Units	CF225	\$ 13,713,794	\$ 16,481,627	\$ 12,959,468	\$ 10,739,393	\$ 14,909,467
Home Equity and Junior Liens	CF226	\$ 1,370,771	\$ 1,514,442	\$ 1,565,360	\$ 2,329,646	\$ 2,445,640

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2009, 4:33 PM

TFR Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CF245	\$ 659,759	\$ 675,038	\$ 593,711	\$ 1,114,669	\$ 1,713,890
Nonresidential (Except Land)	CF260	\$ 1,356,328	\$ 1,330,126	\$ 1,144,898	\$ 1,755,137	\$ 1,811,147
Land	CF270	\$ 65,820	\$ 50,949	\$ 73,485	\$ 94,946	\$ 114,243
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 1,387,229	\$ 1,523,964	\$ 1,018,425	\$ 947,416	\$ 994,582
1-4 Dwelling Units	CF280	\$ 1,280,083	\$ 1,412,581	\$ 934,059	\$ 818,213	\$ 902,880
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 180,034	\$ 130,696	\$ 64,074	\$ 89,974	\$ 241,370
Home Equity and Junior Liens	CF282	\$ 387,833	\$ 16,947	\$ 8,246	\$ 15,692	\$ 12,039
Multifamily (5 or more) Dwelling Units	CF290	\$ 68,941	\$ 83,949	\$ 64,362	\$ 102,684	\$ 62,105
Nonresidential	CF300	\$ 38,205	\$ 27,434	\$ 20,004	\$ 26,519	\$ 29,597
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 4,395,076	\$ 5,899,009	\$ 4,007,383	\$ 2,033,179	\$ 3,681,317
1-4 Dwelling Units	CF310	\$ 4,250,029	\$ 5,341,583	\$ 3,429,365	\$ 1,267,333	\$ 2,255,607
Home Equity and Junior Liens	CF311	\$ 1,512	\$ 2,732	\$ 2,826	\$ 2,470	\$ 11,443
Multifamily (5 or more) Dwelling Units	CF320	\$ 111,380	\$ 393,188	\$ 200,264	\$ 702,350	\$ 640,124
Nonresidential	CF330	\$ 33,667	\$ 164,238	\$ 377,754	\$ 63,496	\$ 785,586
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 3,007,847	\$- 4,375,045	\$- 2,988,958	\$- 1,085,763	\$- 2,686,735
Memo - Refinancing Loans	CF361	\$ 9,136,888	\$ 14,056,453	\$ 9,264,858	\$ 2,977,856	\$ 4,943,761
Memo - Loans Sold with Recourse - Total	SUB3886	\$ 269,996	\$ 616,815	N/A	N/A	N/A
120 Days or Less	CF365	\$ 262,756	\$ 591,417	N/A	N/A	N/A
Greater than 120 Days	CF366	\$ 7,240	\$ 25,398	N/A	N/A	N/A
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 7,081,360	\$ 6,618,611	\$ 7,138,143	\$ 9,478,761	\$ 10,168,644
Sales	CF395	\$ 203,938	\$ 111,887	\$ 66,672	\$ 47,845	\$ 354,034
Consumer:						
Closed or Purchased	CF400	\$ 1,267,723	\$ 1,481,420	\$ 1,507,437	\$ 1,761,268	\$ 2,064,874
Sales	CF405	\$ 31,894	\$ 167,402	\$ 273,056	\$ 149,264	\$ 108,250
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 8,349,083	\$ 8,100,031	\$ 8,645,580	\$ 11,240,029	\$ 12,233,518
Nonmortgage Loans - Sales - Total	SUB3915	\$ 235,832	\$ 279,289	\$ 339,728	\$ 197,109	\$ 462,284
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 8,113,251	\$ 7,820,742	\$ 8,305,852	\$ 11,042,920	\$ 11,771,234
Deposits:						
Interest Credited to Deposits	CF430	\$ 1,055,748	\$ 1,191,429	\$ 1,376,546	\$ 1,555,570	\$ 1,541,899

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2009, 4:33 PM

TFR Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 24,003,657	\$ 31,030,676	\$ 33,014,455	\$ 32,652,558	\$ 27,596,396
Fully Insured	DI100	\$ 18,267,101	\$ 18,258,682	\$ 20,156,845	\$ 25,671,505	\$ 25,626,574
Other	DI110	\$ 5,736,556	\$ 12,771,994	\$ 12,857,610	\$ 6,981,053	\$ 1,969,822
Deposits (Excluding Retirement Accounts) with Balances						
\$250,000 or Less	DI120	\$ 224,276,870	\$ 162,677,648	\$ 164,563,647	\$ 162,298,416	\$ 165,730,711
Greater than \$250,000	DI130	\$ 52,211,961	\$ 112,342,660	\$ 109,472,348	\$ 98,936,552	\$ 84,145,380
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$250,000 or Less	DI150	22,346,668	22,738,254	24,225,857	24,437,515	24,280,119
Greater than \$250,000	DI160	99,054	525,141	510,975	450,398	371,362
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 16,639,595	\$ 16,477,114	\$ 16,329,096	\$ 15,513,730	\$ 14,632,683
Greater than \$250,000	DI175	\$ 619,846	\$ 548,689	\$ 524,863	\$ 470,360	\$ 587,231
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	1,157,398	1,138,560	1,054,185	1,026,291	1,026,591
Greater than \$250,000	DI185	1,701	1,618	1,530	1,332	1,537
Number of Deposit Accounts - Total	SUB4062	23,604,821	24,403,573	25,792,547	25,915,536	25,679,609
IRA/Keogh Accounts	DI200	\$ 17,201,546	\$ 16,966,492	\$ 16,801,848	\$ 16,170,373	\$ 14,831,024
Uninsured Deposits	DI210	\$ 34,609,733	\$ 53,099,883	\$ 55,756,306	\$ 50,780,486	\$ 44,250,642
Preferred Deposits	DI220	\$ 3,241,063	\$ 3,082,762	\$ 3,444,411	\$ 3,189,773	\$ 4,069,433
Reciprocal Brokered Deposits	DI230	\$ 1,351,090	\$ 1,981,109	N/A	N/A	N/A
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 21,214,039	\$ 18,668,524	\$ 17,783,423	\$ 19,373,225	\$ 20,199,749
Money Market Deposit Accounts	DI320	\$ 132,142,331	\$ 131,999,591	\$ 131,133,151	\$ 122,055,993	\$ 117,026,256
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 42,681,895	\$ 39,601,815	\$ 38,739,929	\$ 37,853,820	\$ 37,080,234
Time Deposits	DI340	\$ 99,356,137	\$ 102,951,722	\$ 104,696,156	\$ 103,804,087	\$ 91,385,938
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 31,786,378	\$ 32,702,601	\$ 32,168,324	\$ 29,188,463	\$ 24,145,581
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 2,614,243	\$ 3,005,541	\$ 2,400,806	\$ 1,999,354	\$ 2,134,148
Deposits Data for Deposit Insurance Premium Assessments						
Non-Interest-Bearing Demand Deposits	DI610	\$ 16,227,394	\$ 16,386,129	\$ 15,454,808	\$ 17,055,745	\$ 18,127,338
Quarter-End Deposit Totals						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 298,728,578	\$ 296,701,229	\$ 296,299,279	\$ 281,752,432	\$ 263,122,656

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2009, 4:33 PM

TFR Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 4,909,071	\$ 4,618,412	\$ 5,402,481	\$ 4,533,620	\$ 4,022,036
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 1,918,890	\$ 1,782,233	\$ 1,702,639	\$ 876,303	\$ 1,155,056
Unsecured Federal Funds Purchased	DI630	\$ 1,564,987	\$ 825,535	N/A	N/A	N/A
Secured Federal Funds Purchased	DI635	\$ 264,996	\$ 76,922	N/A	N/A	N/A
Securities Sold Under Agreements to Repurchase	DI641	\$ 27,278,934	\$ 27,018,027	N/A	N/A	N/A
Other Borrowings (Unsecured) with Remaining Maturity						
One Year or Less	DI645	\$ 62,079	\$ 1,011,811	N/A	N/A	N/A
Over One Year	DI651	\$ 24,404,196	\$ 8,067,217	N/A	N/A	N/A
Subordinated Debentures with Remaining Maturity						
One Year or Less	DI655	\$ 0	\$ 0	N/A	N/A	N/A
Over One Year	DI660	\$ 1,792,639	\$ 1,790,374	N/A	N/A	N/A
Average Daily Deposit Totals						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 274,849,812	\$ 274,041,338	\$ 270,019,627	\$ 251,307,435	\$ 244,677,240
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 4,936,817	\$ 4,954,929	\$ 5,439,382	\$ 4,470,695	\$ 4,426,146
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 1,960,764	\$ 1,753,660	\$ 1,722,424	\$ 902,534	\$ 1,674,428
Deposit Data for Thrifts Participating in the Transaction Account Guarantee Program Component of the FDICs Temporary Liquidity Guarantee Program:						
Amount of Noninterest-bearing Transaction Accounts of More than \$250,000	DI570	\$ 15,165,142	\$ 10,670,759	\$ 9,013,961	\$ 11,292,136	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	14,992	11,754	9,404	8,960	N/A
Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	41,676	41,627	42,460	43,451	44,232
Financial Assets Held for Trading Purposes	SI375	\$ 3,714,943	\$ 3,926,426	\$ 3,681,045	\$ 3,125,398	\$ 3,335,728
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 6,922,060	\$ 8,260,238	\$ 8,433,883	\$ 7,560,707	\$ 8,329,632
Financial Liabilites Carried at Fair Value Through Earnings	SI377	\$ 3,945,268	\$ 4,743,260	\$ 5,088,050	\$ 5,799,130	\$ 5,524,452
Available-for-Sale Securities	SI385	\$ 64,591,815	\$ 65,023,879	\$ 61,488,476	\$ 77,326,612	\$ 78,214,264

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2009, 4:33 PM

TFR Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Assets Held for Sale	SI387	\$ 2,851,932	\$ 4,276,978	\$ 4,714,334	\$ 4,284,875	\$ 4,942,649
Loans Serviced for Others	SI390	\$ 262,727,785	\$ 221,535,788	\$ 210,193,026	\$ 235,380,189	\$ 248,960,883
Pledged Loans	SI394	\$ 67,467,481	\$ 63,375,621	N/A	N/A	N/A
Pledged Trading Assets	SI395	\$ 21,436	\$ 21,107	N/A	N/A	N/A
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 3,269	\$ 9,096	\$ 11,644	\$ 13,190	\$ 19,384
Other Residual Interests	SI404	\$ 8,241	\$ 894	\$ 1,122	\$ 53,208	\$ 54,428
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	85.00%	86.05%	86.39%	86.87%	86.61%
Second month of Qtr	SI582	85.33%	85.81%	86.00%	86.89%	86.58%
Third month of Qtr	SI583	85.32%	85.53%	85.97%	86.54%	86.57%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	75.94%	81.47%	81.91%	80.27%	79.90%
Do you meet the DBLA business operations test?	SI586	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 9,486,527	\$ 9,530,267	\$ 9,535,514	\$ 9,560,377	\$ 9,799,746
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 328,943	\$ 311,283	\$ 284,684	\$ 373,454	\$ 386,821
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	230	216	201	232	240
Summary of Changes in Savings Association Equity Capital						
Savings Assoc Equity Capital, Beginning Balance	SI600	\$ 42,833,882	\$ 42,736,226	\$ 36,813,420	\$ 40,721,416	\$ 40,390,370
Net Income (Loss) Attributable to Savings Association (SO91)	SI610	\$ 1,378,103	\$ 118,099	\$- 487,704	\$- 3,172,881	\$- 1,820,040
Dividends Declared						
Preferred Stock	SI620	\$ 431	\$ 385	\$ 325	\$ 256	\$ 244
Common Stock	SI630	\$ 157,278	\$ 165,371	\$ 119,585	\$ 507,379	\$ 429,887
Stock Issued	SI640	\$ 5,779	\$ 22,743	\$ 7,513	\$ 38,806	\$ 16,733
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 71
Capital Contributions (Where No Stock is Issued)	SI655	\$ 280,745	\$ 83,458	\$ 4,176,352	\$ 213,595	\$ 4,395,937
New Basis Accounting Adjustments	SI660	\$ 5,957	\$- 129,845	\$- 2,379,275	\$- 21,072	\$ 1
Other Comprehensive Income	SI662	\$ 1,117,545	\$ 217,987	\$ 4,200,302	\$- 457,948	\$- 1,673,088
Prior Period Adjustments	SI668	\$- 7,976	\$ 1,020	\$ 308,533	\$ 721	\$- 161
Other Adjustments	SI671	\$ 7,175	\$ 64,237	\$ 317,788	\$ 6,443	\$ 5,078

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2009, 4:33 PM

TFR Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
Total Savings Association Equity Capital, Ending Balance (SC80)	SI680	\$ 45,463,501	\$ 42,948,169	\$ 42,837,019	\$ 36,821,445	\$ 40,884,628
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 325,707	\$ 346,724	\$ 620,908	\$ 817,671	\$ 2,253,653
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 463,363	\$ 491,158	\$ 356,549	\$ 115,629,295	\$ 52,775,704
Mutual Fund and Annuity Sales						
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 614,261	\$ 517,995	\$ 455,166	\$ 343,469	\$ 620,761
Average Balance Sheet Data						
Total Assets	SI870	\$ 429,408,317	\$ 430,306,044	\$ 429,989,685	\$ 421,789,273	\$ 413,821,734
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 67,699,146	\$ 62,601,802	\$ 59,179,119	\$ 34,204,299	\$ 24,771,504
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 296,411,243	\$ 294,670,694	\$ 297,411,151	\$ 312,495,125	\$ 313,643,798
Nonmortgage Loans	SI885	\$ 33,438,415	\$ 34,821,387	\$ 36,889,879	\$ 38,312,706	\$ 39,742,006
Deposits and Excredits	SI890	\$ 283,349,470	\$ 282,939,277	\$ 277,971,147	\$ 265,316,123	\$ 258,355,685
Total Borrowings	SI895	\$ 86,363,336	\$ 88,210,516	\$ 93,520,536	\$ 101,723,947	\$ 99,818,666
Brokerage Activities						
Act as trustee/custodian for IRA, HSA, other acct invested in non-dep prod?	SI901	9	11	N/A	N/A	N/A
Provide custody, safekeeping, othr service accept/sale/purch of securities?	SI905	11	12	N/A	N/A	N/A
Engage in third party broker arrangements to sell securities prod/services?	SI911	28	30	N/A	N/A	N/A
Sweep dep fund to invest manag comp reg ICA holdout as a money market fund?	SI915	12	13	N/A	N/A	N/A

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Sep 2009 Value	Jun 2009 Value	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	4	6	8	2	1
Any Outstanding Futures or Options Positions?	SQ310	3	3	3	3	3
Does Association Have Subchapter S in effect this year?	SQ320	5	5	5	5	6

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2009, 4:33 PM

TFR Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SQ --- Consolidated Supplemental Questions		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
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	139	142	143	142	142

Schedule FS --- Fiduciary and Related Services		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	22 [Yes]	23 [Yes]	23 [Yes]	23 [Yes]	24 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	20 [Yes]	21 [Yes]	21 [Yes]	21 [Yes]	22 [Yes]
Do you have any activity to report on this schedule?	FS130	20 [Yes]	21 [Yes]	21 [Yes]	21 [Yes]	22 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 420,530,833	\$ 387,014,429	\$ 365,969,038	\$ 380,525,722	\$ 426,647,357
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 44,918,334	\$ 44,625,941	\$ 42,316,133	\$ 43,851,188	\$ 30,634,633
Personal Trust and Agency Accounts	FS210	\$ 12,000,397	\$ 11,399,810	\$ 10,785,149	\$ 11,468,307	\$ 12,756,918
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 3,065,930	\$ 2,778,308	\$ 2,591,848	\$ 2,788,804	\$ 3,173,007
Employee Benefit - Defined Contribution	FS220	\$ 293,640	\$ 282,682	\$ 273,825	\$ 292,142	\$ 327,753
Employee Benefit - Defined Benefit	FS230	\$ 480,463	\$ 445,288	\$ 408,238	\$ 434,755	\$ 482,168
Other Retirement Accounts	FS240	\$ 2,291,827	\$ 2,050,338	\$ 1,909,785	\$ 2,061,907	\$ 2,363,086
Corporate Trust and Agency Accounts	FS250	\$ 170,467	\$ 208,332	\$ 189,798	\$ 196,574	\$ 173,580
Investment Management Agency Accounts	FS260	\$ 13,382,506	\$ 11,892,757	\$ 10,861,928	\$ 11,348,360	\$ 12,537,285
Other Fiduciary Accounts	FS270	\$ 16,299,034	\$ 18,346,734	\$ 17,887,410	\$ 18,049,143	\$ 1,993,843
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 152,368,340	\$ 136,770,701	\$ 125,781,425	\$ 129,394,388	\$ 165,194,682
Personal Trust and Agency Accounts	FS211	\$ 3,068,400	\$ 2,678,643	\$ 2,539,361	\$ 2,476,843	\$ 2,758,120
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 143,928,042	\$ 128,415,195	\$ 117,567,679	\$ 120,837,524	\$ 156,326,509
Employee Benefit - Defined Contribution	FS221	\$ 117,036,064	\$ 104,446,489	\$ 94,727,990	\$ 98,086,117	\$ 129,959,034
Employee Benefit - Defined Benefit	FS231	\$ 24,568,904	\$ 21,870,587	\$ 20,063,335	\$ 20,717,182	\$ 23,935,560
Other Retirement Accounts	FS241	\$ 2,323,074	\$ 2,098,119	\$ 2,776,354	\$ 2,034,225	\$ 2,431,915
Corporate Trust and Agency Accounts	FS251	\$ 5,371,810	\$ 5,665,550	\$ 5,674,384	\$ 6,069,943	\$ 6,100,005
Other Fiduciary Accounts	FS271	\$ 88	\$ 11,313	\$ 1	\$ 10,078	\$ 10,048

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2009, 4:33 PM

TFR Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 223,244,159	\$ 205,617,787	\$ 197,871,480	\$ 207,280,146	\$ 230,818,042
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) -Total Fiduciary Accounts	FS22	82,385	83,773	85,266	87,168	41,127
Personal Trust and Agency Accounts	FS212	60,222	62,196	63,749	65,443	19,612
Retirement-related Trust and Agency Accounts - Total	SUB6120	6,371	6,395	6,605	6,894	6,924
Employee Benefit - Defined Contribution	FS222	361	404	424	424	431
Employee Benefit - Defined Benefit	FS232	80	92	91	92	94
Other Retirement Accounts	FS242	5,930	5,899	6,090	6,378	6,399
Corporate Trust and Agency Accounts	FS252	51	55	57	62	57
Investment Management Agency Accounts	FS262	15,676	15,060	14,784	14,691	14,454
Other Fiduciary Accounts	FS272	65	67	71	78	80
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	46,217	47,262	48,560	50,163	53,504
Personal Trust and Agency Accounts	FS213	2,156	1,916	1,966	1,979	1,981
Retirement-related Trust and Agency Accounts - Total	SUB6130	42,343	43,636	44,939	46,473	49,846
Employee Benefit - Defined Contribution	FS223	10,168	10,387	10,537	10,874	11,002
Employee Benefit - Defined Benefit	FS233	2,208	2,292	2,341	2,399	2,377
Other Retirement Accounts	FS243	29,967	30,957	32,061	33,200	36,467
Corporate Trust and Agency Accounts	FS253	1,713	1,645	1,652	1,661	1,642
Other Fiduciary Accounts	FS273	5	65	3	50	35
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	390,961	398,038	424,874	441,500	450,337
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 294,071	\$ 196,414	\$ 97,676	\$ 429,138	\$ 326,352
Personal Trust and Agency Accounts	FS310	\$ 66,014	\$ 45,407	\$ 22,743	\$ 102,180	\$ 76,832
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 35,221	\$ 22,909	\$ 11,221	\$ 52,373	\$ 40,423
Employee Benefit - Defined Contribution	FS320	\$ 9,514	\$ 6,256	\$ 3,151	\$ 14,524	\$ 11,262
Employee Benefit - Defined Benefit	FS330	\$ 9,224	\$ 5,882	\$ 2,793	\$ 12,380	\$ 9,492
Other Retirement Accounts	FS340	\$ 16,483	\$ 10,771	\$ 5,277	\$ 25,469	\$ 19,669
Corporate Trust and Agency Accounts	FS350	\$ 3,229	\$ 1,863	\$ 894	\$ 3,704	\$ 2,699
Investment Management Agency Accounts	FS360	\$ 57,650	\$ 37,388	\$ 18,446	\$ 81,023	\$ 63,936
Other Fiduciary Accounts	FS370	\$ 34,417	\$ 23,578	\$ 11,755	\$ 33,095	\$ 22,221
Custody and Safekeeping Accounts	FS380	\$ 93,006	\$ 61,916	\$ 31,034	\$ 150,831	\$ 116,276
Other Fiduciary and Related Services	FS390	\$ 4,534	\$ 3,353	\$ 1,583	\$ 5,932	\$ 3,965
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 24,326	\$ 13,450	\$ 6,531	\$ 198,842	\$ 21,460

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2009, 4:33 PM

TFR Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 0	\$ 0	\$ 2,069	\$ 2
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 3	\$ 0	\$ 1,834	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 269,745	\$ 182,967	\$ 91,145	\$ 230,061	\$ 304,890
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 1,378,852	\$ 1,308,319	\$ 2,024,213	\$ 11,468,307	\$ 2,547,210
Non-Interest-Bearing Deposits	FS410	\$ 274	\$ 72,763	\$ 21,492	\$ - 30,116	\$ 407
Interest-Bearing Deposits	FS415	\$ 9,051	\$ 9,355	\$ 12,153	\$ 94,143	\$ 14,016
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 27,477	\$ 28,870	\$ 174,722	\$ 941,325	\$ 192,240
State, County and Municipal Obligations	FS425	\$ 44,092	\$ 38,018	\$ 168,505	\$ 1,562,213	\$ 178,172
Money Market Mutual Funds	FS430	\$ 84,773	\$ 95,865	\$ 243,700	\$ 1,118,731	\$ 223,086
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 216	\$ 216	\$ 466
Other Notes and Bonds	FS440	\$ 281,124	\$ 243,256	\$ 241,224	\$ 573,463	\$ 284,012
Common and Preferred Stock	FS445	\$ 763,463	\$ 660,176	\$ 992,055	\$ 5,654,263	\$ 1,454,529
Real Estate Mortgages	FS450	\$ 3,421	\$ 2,198	\$ 4,560	\$ 6,410	\$ 5,304
Real Estate	FS455	\$ 11,653	\$ 13,084	\$ 49,298	\$ 683,505	\$ 48,326
Miscellaneous Assets	FS460	\$ 153,524	\$ 144,734	\$ 116,288	\$ 864,154	\$ 146,652
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	734	720	0
Corporate and Municipal Trusteeships	FS510	0	0	356	360	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	378	360	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 7,295,745	\$ 7,382,315	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	4	4	4	17	6
Domestic Equity	FS610	2	2	2	9	3
International/Global Equity	FS620	0	0	0	2	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	1	1	1	4	2
Municipal Bond	FS650	1	1	1	2	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	\$ 106,787	\$ 100,758	\$ 94,627	\$ 17,997,555	\$ 133,962
Domestic Equity	FS615	\$ 57,060	\$ 50,874	\$ 43,302	\$ 17,090,467	\$ 67,924

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2009, 4:33 PM

TFR Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 421,014	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 38,945	\$ 39,287	\$ 40,746	\$ 430,867	\$ 55,104
Municipal Bond	FS655	\$ 10,782	\$ 10,597	\$ 10,579	\$ 55,207	\$ 10,934
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	\$ 0	\$ 0	\$ 0	\$ 1,828	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 987	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 24	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 817	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 240	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 110	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 47	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 83	\$ 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

Schedule CCR --- Consolidated Capital Requirement		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Total Equity Capital (SC84)	CCR100	\$ 45,953,473	\$ 43,422,206	\$ 43,300,245	\$ 36,821,441	\$ 40,884,626
Equity Capital Deductions - Total	SUB1631	\$ 9,412,797	\$ 8,047,499	\$ 8,304,650	\$ 8,899,588	\$ 9,806,946
Investments in, Adv to, and Noncontrolling Interests in Nonincludable Subs	CCR105	\$ 12,460	\$ 12,204	\$ 11,479	\$ 9,373	\$ 9,185
Goodwill and Certain Other Intangible Assets	CCR115	\$ 6,832,076	\$ 6,808,370	\$ 6,937,716	\$ 8,075,504	\$ 8,359,814
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 2,567,483	\$ 1,220,465	\$ 1,336,076	\$ 811,661	\$ 1,430,785

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2009, 4:33 PM

TFR Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Other	CCR134	\$ 778	\$ 6,460	\$ 19,379	\$ 3,050	\$ 7,162
Equity Capital Additions -Total	SUB1641	\$ 1,739,356	\$ 2,946,971	\$ 3,164,202	\$ 8,001,302	\$ 7,558,917
Accum Losses (Gains) on Certain Securities and Cash Flow Hedges	CCR180	\$ 1,438,509	\$ 2,648,528	\$ 2,864,804	\$ 7,226,928	\$ 7,019,750
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 300,847	\$ 298,443	\$ 299,398	\$ 291,749	\$ 99,974
Tier 1 (Core) Capital	CCR20	\$ 38,280,032	\$ 38,321,678	\$ 38,159,797	\$ 35,923,155	\$ 38,636,597
Total Assets (SC60)	CCR205	\$ 433,130,464	\$ 431,270,666	\$ 433,038,489	\$ 424,148,124	\$ 416,725,113
Asset Deductions - Total	SUB1651	\$ 9,798,908	\$ 8,392,570	\$ 8,640,966	\$ 8,889,906	\$ 9,809,966
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 11,373	\$ 11,482	\$ 10,344	\$ 8,521	\$ 8,286
Goodwill and Certain Other Intangible Assets	CCR265	\$ 6,832,351	\$ 6,794,720	\$ 6,923,680	\$ 8,061,848	\$ 8,359,814
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 2,953,074	\$ 1,578,530	\$ 1,679,638	\$ 812,027	\$ 1,430,659
Other	CCR275	\$ 2,110	\$ 7,838	\$ 27,304	\$ 7,510	\$ 11,207
Asset Additions - Total	SUB1661	\$ 1,396,417	\$ 2,854,791	\$ 4,405,302	\$ 11,158,365	\$ 10,928,944
Accum Losses (Gains) on Certain Securities and Cash Flow Hedges	CCR280	\$ 1,198,808	\$ 2,652,438	\$ 4,209,413	\$ 10,970,144	\$ 10,743,145
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 197,609	\$ 202,353	\$ 195,889	\$ 188,221	\$ 185,799
Adjusted Total Assets	CCR25	\$ 424,727,973	\$ 425,732,887	\$ 428,802,825	\$ 426,416,583	\$ 417,844,091
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 16,862,260	\$ 16,904,381	\$ 16,984,278	\$ 16,934,121	\$ 16,562,090
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 38,280,032	\$ 38,321,678	\$ 38,159,797	\$ 35,923,155	\$ 38,636,597
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 6,798	\$ 6,580	\$ 2,929	\$ 1,526	\$ 1,840
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 1,270,667	\$ 1,330,039	\$ 1,405,048	\$ 1,503,661	\$ 1,516,060
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 776	\$ 776	\$ 776	\$ 776	\$ 776
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 2,128,083	\$ 2,372,697	\$ 2,279,042	\$ 2,418,802	\$ 2,096,760
Tier 2 Capital - Other	CCR355	\$ 84,583	\$ 135,762	\$ 3,841	\$ 11,156	\$ 12,535
Tier 2 (Supplementary) Capital	CCR33	\$ 3,490,907	\$ 3,845,854	\$ 3,691,636	\$ 3,935,921	\$ 3,627,971
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 3,490,907	\$ 3,845,762	\$ 3,691,545	\$ 3,935,921	\$ 3,627,971
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 11,169	\$ 10,668	\$ 11,269	\$ 9,483	\$ 9,713
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 127,349	\$ 190,252	\$ 219,841	\$ 301,781	\$ 307,414

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2009, 4:33 PM

TFR Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Total Risk-Based Capital	CCR39	\$ 41,632,421	\$ 41,966,520	\$ 41,620,232	\$ 39,547,812	\$ 41,947,441
0% R/W Category - Cash	CCR400	\$ 5,494,227	\$ 5,017,202	\$ 2,741,715	\$ 7,059,718	\$ 1,769,195
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 8,049,606	\$ 6,464,482	\$ 3,723,876	\$ 2,913,102	\$ 5,373,785
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 5,928,516	\$ 4,049,517	\$ 1,639,421	\$ 3,126	\$ 14,577
0% R/W Category - Other	CCR415	\$ 5,496,884	\$ 9,779,228	\$ 14,607,655	\$ 8,671,098	\$ 2,447,017
0% R/W Category - Assets Total	CCR420	\$ 24,969,233	\$ 25,310,429	\$ 22,712,667	\$ 18,647,044	\$ 9,604,574
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	\$ 57,394,544	\$ 59,306,567	\$ 57,873,686	\$ 75,819,514	\$ 88,807,244
20% R/W Category - Claims on FHLBs	CCR435	\$ 5,222,639	\$ 5,677,863	\$ 5,789,285	\$ 6,250,339	\$ 6,852,994
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 3,265,846	\$ 3,195,889	\$ 3,141,014	\$ 3,132,660	\$ 3,171,492
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 7,124,817	\$ 3,739,094	\$ 9,838,816	\$ 7,372,621	\$ 9,528,315
20% R/W Category - Other	CCR450	\$ 48,453,213	\$ 50,868,461	\$ 53,053,524	\$ 17,207,932	\$ 15,983,624
20% R/W Category - Assets Total	CCR455	\$ 121,461,059	\$ 122,787,874	\$ 129,696,325	\$ 109,783,066	\$ 124,343,669
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 24,292,213	\$ 24,557,573	\$ 25,939,258	\$ 21,956,618	\$ 24,868,736
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 145,168,426	\$ 144,207,170	\$ 142,817,221	\$ 153,898,934	\$ 151,217,799
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 4,675,296	\$ 4,815,962	\$ 4,481,598	\$ 4,347,502	\$ 3,879,205
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 4,856,529	\$ 3,489,835	\$ 3,310,698	\$ 5,780,371	\$ 2,611,175
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 136,240	\$ 123,105	\$ 249,459	\$ 143,359	\$ 118,931
50% R/W Category - Other	CCR480	\$ 2,432,327	\$ 2,348,286	\$ 1,810,015	\$ 2,204,676	\$ 1,867,260
50% R/W Category - Assets Total	CCR485	\$ 157,268,818	\$ 154,984,358	\$ 152,668,991	\$ 166,374,842	\$ 159,694,370
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 78,634,452	\$ 77,492,227	\$ 76,334,543	\$ 83,187,464	\$ 79,847,224
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 7,062,621	\$ 8,979,266	\$ 7,206,816	\$ 16,037,696	\$ 6,916,660
100% R/W Category - All Other Assets	CCR506	\$ 135,958,383	\$ 137,678,439	\$ 138,721,937	\$ 138,837,904	\$ 140,343,400
100% R/W Category - Assets Total	CCR510	\$ 143,021,004	\$ 146,657,705	\$ 145,928,753	\$ 154,875,600	\$ 147,260,060
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 143,021,004	\$ 146,657,705	\$ 145,928,753	\$ 154,875,600	\$ 147,260,060
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 35,106	\$ 20,867	\$ 2,545	\$ 1,983	\$ 1,198
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 438,828	\$ 260,839	\$ 31,813	\$ 24,789	\$ 14,975
Assets to Risk-Weight	CCR64	\$ 446,755,220	\$ 449,761,233	\$ 451,009,281	\$ 449,682,535	\$ 440,903,871

Office of Thrift Supervision
Financial Reporting System
Run Date: November 20, 2009, 4:33 PM

TFR Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
September 2009

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Sep 2009	Jun 2009	Mar 2009	Dec 2008	Sep 2008
Description	Line Item	Value	Value	Value	Value	Value
Subtotal Risk-Weighted Assets	CCR75	\$ 246,386,463	\$ 248,968,310	\$ 248,234,332	\$ 260,044,426	\$ 251,990,962
Excess Allowances for Loan and Lease Losses	CCR530	\$ 1,002,796	\$ 918,312	\$ 702,552	\$ 560,642	\$ 374,411
Total Risk-Weighted Assets	CCR78	\$ 245,383,667	\$ 248,049,998	\$ 247,531,780	\$ 259,483,784	\$ 251,616,551
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 19,630,686	\$ 19,843,992	\$ 19,802,532	\$ 20,758,702	\$ 20,129,319
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	9.01%	9.00%	8.90%	8.42%	9.25%
Total Risk-Based Capital Ratio	CCR820	16.97%	16.92%	16.81%	15.24%	16.67%
Tier 1 Risk-Based Capital Ratio	CCR830	15.55%	15.37%	15.33%	13.73%	15.23%
Tangible Equity Ratio	CCR840	9.01%	9.00%	8.90%	8.42%	9.25%

*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.