

Office of Thrift Supervision
Financial Reporting System
Run Date: May 25, 2005, 10:55 AM

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

Frozen Aggregated Data
(\$Thousands)

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Description		Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Number of Institutions		269	272	276	278	282
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	6	7	7	7	4
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 24,491,657	\$ 26,478,283	\$ 27,222,000	\$ 27,457,473	\$ 28,203,450
Cash and Non-Interest-Earning Deposits	SC110	\$ 3,245,893	\$ 3,739,322	\$ 3,953,945	\$ 3,774,060	\$ 3,826,685
Interest-Earning Deposits in FHLBs	SC112	\$ 1,524,088	\$ 1,560,839	\$ 1,522,241	\$ 1,701,452	\$ 2,289,284
Other Interest-Earning Deposits	SC118	\$ 1,146,586	\$ 1,339,913	\$ 1,231,466	\$ 1,178,014	\$ 1,194,241
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 1,759,529	\$ 2,845,133	\$ 3,168,772	\$ 3,034,046	\$ 2,481,425
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 10,746,305	\$ 10,704,148	\$ 10,884,605	\$ 11,314,583	\$ 11,163,322
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 2,226,569	\$ 2,459,106	\$ 2,390,615	\$ 2,583,631	\$ 2,642,418
State and Municipal Obligations	SC180	\$ 2,253,066	\$ 2,192,767	\$ 2,312,277	\$ 2,137,202	\$ 2,379,247
Securities Backed by Nonmortgage Loans	SC182	\$ 108,273	\$ 122,154	\$ 118,302	\$ 117,522	\$ 280,159
Other Investment Securities	SC185	\$ 1,334,109	\$ 1,368,314	\$ 1,477,012	\$ 1,462,048	\$ 1,793,040
Accrued Interest Receivable	SC191	\$ 147,239	\$ 146,587	\$ 162,765	\$ 154,915	\$ 153,629
Mortgage-Backed Securities - Gross	SUB0072	\$ 70,088,409	\$ 64,982,763	\$ 64,557,579	\$ 63,153,533	\$ 67,613,934
Mortgage-Backed Securities - Total	SC22	\$ 70,088,409	\$ 64,982,763	\$ 64,557,579	\$ 63,153,533	\$ 67,613,934
Pass-Through - Total	SUB0073	\$ 31,597,722	\$ 32,164,677	\$ 33,949,322	\$ 35,165,927	\$ 37,703,683
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 29,482,728	\$ 29,296,547	\$ 31,419,890	\$ 32,552,240	\$ 35,219,465
Other Pass-Through	SC215	\$ 2,114,994	\$ 2,868,130	\$ 2,529,432	\$ 2,613,687	\$ 2,484,218
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 38,224,742	\$ 32,575,961	\$ 30,362,334	\$ 27,743,323	\$ 29,654,855
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 16,062,829	\$ 14,258,080	\$ 13,376,660	\$ 12,686,788	\$ 13,210,475
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 2,357,665	\$ 3,136,133	\$ 3,821,639	\$ 4,310,848	\$ 4,843,243
Other	SC222	\$ 19,804,248	\$ 15,181,748	\$ 13,164,035	\$ 10,745,687	\$ 11,601,137
Accrued Interest Receivable	SC228	\$ 265,945	\$ 242,125	\$ 245,923	\$ 244,283	\$ 255,396

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 199,274,776	\$ 191,391,512	\$ 180,614,154	\$ 169,027,687	\$ 164,695,397
Mortgage Loans - Total	SC26	\$ 198,251,945	\$ 190,431,286	\$ 179,680,627	\$ 168,125,234	\$ 163,768,696
Construction Loans - Total	SUB0100	\$ 5,319,558	\$ 5,024,072	\$ 4,697,190	\$ 4,210,145	\$ 4,685,215
Residential - Total	SUB0110	\$ 4,102,577	\$ 3,927,481	\$ 3,570,087	\$ 3,182,724	\$ 3,417,609
1-4 Dwelling Units	SC230	\$ 2,988,955	\$ 2,896,751	\$ 2,690,213	\$ 2,365,050	\$ 2,689,295
Multifamily (5 or more) Dwelling Units	SC235	\$ 1,113,622	\$ 1,030,730	\$ 879,874	\$ 817,674	\$ 728,314
Nonresidential Property	SC240	\$ 1,216,981	\$ 1,096,591	\$ 1,127,103	\$ 1,027,421	\$ 1,267,606
Permanent Loans - Total	SUB0121	\$ 193,121,456	\$ 185,573,079	\$ 175,176,604	\$ 164,138,958	\$ 159,379,572
Residential - Total	SUB0131	\$ 171,002,797	\$ 165,212,874	\$ 155,700,448	\$ 146,080,784	\$ 140,401,281
1-4 Dwelling Units - Total	SUB0141	\$ 161,698,051	\$ 155,854,529	\$ 146,470,507	\$ 137,217,629	\$ 131,539,567
Revolving Open-End Loans	SC251	\$ 10,776,342	\$ 11,094,534	\$ 11,018,384	\$ 10,038,327	\$ 11,171,207
All Other - First Liens	SC254	\$ 142,015,530	\$ 136,665,587	\$ 128,141,878	\$ 120,432,094	\$ 114,376,828
All Other - Junior Liens	SC255	\$ 8,906,179	\$ 8,094,408	\$ 7,310,245	\$ 6,747,208	\$ 5,991,532
Multifamily (5 or more) Dwelling Units	SC256	\$ 9,304,746	\$ 9,358,345	\$ 9,229,941	\$ 8,863,155	\$ 8,861,714
Nonresidential Property (Except Land)	SC260	\$ 19,446,843	\$ 18,009,680	\$ 17,502,476	\$ 16,319,842	\$ 17,225,332
Land	SC265	\$ 2,671,816	\$ 2,350,525	\$ 1,973,680	\$ 1,738,332	\$ 1,752,959
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 11,498,498	\$ 11,164,841	\$ 13,212,086	\$ 17,493,087	N/A
Accrued Interest Receivable	SC272	\$ 786,715	\$ 747,162	\$ 698,121	\$ 639,115	\$ 602,244
Advances for Taxes and Insurance	SC275	\$ 47,047	\$ 47,199	\$ 42,239	\$ 39,469	\$ 28,366
Allowance for Loan and Lease Losses	SC283	\$ 1,022,831	\$ 960,226	\$ 933,527	\$ 902,453	\$ 926,701
Nonmortgage Loans - Gross	SUB0162	\$ 24,640,081	\$ 31,691,819	\$ 30,648,898	\$ 28,556,684	\$ 30,372,666
Nonmortgage Loans - Total	SC31	\$ 24,107,850	\$ 30,844,313	\$ 29,804,130	\$ 27,799,817	\$ 29,508,962
Commercial Loans - Total	SC32	\$ 12,180,665	\$ 11,811,630	\$ 11,502,767	\$ 10,818,827	\$ 12,807,345
Secured	SC300	\$ 10,153,165	\$ 9,567,937	\$ 9,658,956	\$ 9,104,901	\$ 10,447,704
Unsecured	SC303	\$ 1,678,369	\$ 1,893,110	\$ 1,487,242	\$ 1,340,818	\$ 1,427,343
Lease Receivables	SC306	\$ 349,131	\$ 350,583	\$ 356,569	\$ 373,108	\$ 932,298
Consumer Loans - Total	SC35	\$ 12,318,461	\$ 19,692,880	\$ 18,949,312	\$ 17,557,913	\$ 17,374,498
Loans on Deposits	SC310	\$ 122,284	\$ 123,641	\$ 130,227	\$ 122,329	\$ 144,393
Home Improvement Loans (Not secured by real estate)	SC316	\$ 108,465	\$ 166,788	\$ 153,779	\$ 583,998	\$ 511,019
Education Loans	SC320	\$ 204,933	\$ 181,329	\$ 165,033	\$ 137,714	\$ 167,109
Auto Loans	SC323	\$ 6,583,440	\$ 6,711,386	\$ 6,896,046	\$ 5,907,508	\$ 5,828,490
Mobile Home Loans	SC326	\$ 280,284	\$ 271,973	\$ 275,713	\$ 270,334	\$ 279,926
Credit Cards	SC328	\$ 3,262,042	\$ 9,577,593	\$ 8,719,174	\$ 8,104,889	\$ 8,323,938

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Schedule SC --- Consolidated Statement of Condition		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 1,757,013	\$ 2,660,170	\$ 2,609,340	\$ 2,431,141	\$ 2,119,623
Accrued Interest Receivable	SC348	\$ 140,955	\$ 187,309	\$ 196,819	\$ 179,944	\$ 190,823
Allowance for Loan and Lease Losses	SC357	\$ 532,231	\$ 847,506	\$ 844,768	\$ 756,867	\$ 863,704
Repossessed Assets - Gross	SUB0201	\$ 97,659	\$ 108,305	\$ 123,965	\$ 124,031	\$ 132,357
Repossessed Assets - Total	SC40	\$ 96,862	\$ 107,740	\$ 122,251	\$ 122,427	\$ 130,622
Real Estate - Total	SUB0210	\$ 91,198	\$ 99,200	\$ 115,362	\$ 115,438	\$ 119,367
Construction	SC405	\$ 2,098	\$ 7,158	\$ 4,864	\$ 6,117	\$ 6,076
Residential - Total	SUB0225	\$ 75,326	\$ 70,688	\$ 82,082	\$ 81,036	\$ 87,346
1-4 Dwelling Units	SC415	\$ 73,291	\$ 66,973	\$ 78,797	\$ 80,568	\$ 86,738
Multifamily (5 or more) Dwelling Units	SC425	\$ 2,035	\$ 3,715	\$ 3,285	\$ 468	\$ 608
Nonresidential (Except Land)	SC426	\$ 12,489	\$ 19,978	\$ 26,699	\$ 25,560	\$ 24,008
Land	SC428	\$ 1,285	\$ 1,376	\$ 1,717	\$ 2,725	\$ 1,937
Other Repossessed Assets	SC430	\$ 6,461	\$ 9,105	\$ 8,603	\$ 8,593	\$ 12,990
General Valuation Allowances	SC441	\$ 797	\$ 565	\$ 1,714	\$ 1,604	\$ 1,735
Real Estate Held for Investment	SC45	\$ 32,649	\$ 33,460	\$ 78,329	\$ 77,716	\$ 75,804
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 2,933,860	\$ 3,092,154	\$ 3,074,277	\$ 3,247,672	\$ 3,198,773
Federal Home Loan Bank Stock	SC510	\$ 2,729,892	\$ 2,904,887	\$ 2,913,227	\$ 3,095,563	\$ 3,048,476
Other	SC540	\$ 203,968	\$ 187,267	\$ 161,050	\$ 152,109	\$ 150,297
Office Premises and Equipment	SC55	\$ 2,168,362	\$ 2,135,582	\$ 2,072,909	\$ 1,962,702	\$ 2,081,481
Other Assets - Gross	SUB0262	\$ 11,916,634	\$ 11,017,724	\$ 11,026,272	\$ 9,971,062	\$ 10,654,563
Other Assets - Total	SC59	\$ 11,906,109	\$ 11,008,727	\$ 11,023,647	\$ 9,968,814	\$ 10,652,018
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 497,024	\$ 567,281	\$ 543,877	\$ 509,286	\$ 545,391
Bank-Owned Life Insurance - Other	SC625	\$ 2,003,794	\$ 1,890,676	\$ 1,859,945	\$ 1,757,480	\$ 2,052,700
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 453,127	\$ 476,001	\$ 448,949	\$ 481,974	\$ 436,768
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 1,236	\$ 1,421	\$ 1,614	\$ 1,782	\$ 1,955
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 5,002,974	\$ 4,328,637	\$ 4,224,895	\$ 3,019,294	\$ 3,214,938
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 57,856	\$ 60,049	\$ 60,280	\$ 61,192	\$ 60,743
Other Assets	SC689	\$ 3,900,623	\$ 3,693,659	\$ 3,886,712	\$ 4,140,054	\$ 4,342,068
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 10,525	\$ 8,997	\$ 2,625	\$ 2,248	\$ 2,545
General Valuation Allowances - Total	SUB2092	\$ 1,566,384	\$ 1,817,294	\$ 1,782,634	\$ 1,663,172	\$ 1,794,685
Total Assets - Gross	SUB0283	\$ 335,644,087	\$ 330,931,602	\$ 319,418,383	\$ 303,578,560	\$ 307,028,425
Total Assets	SC60	\$ 334,077,703	\$ 329,114,308	\$ 317,635,749	\$ 301,915,388	\$ 305,233,740
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 203,231,682	\$ 195,405,369	\$ 191,835,391	\$ 181,065,023	\$ 188,801,073
Deposits	SC710	\$ 201,064,498	\$ 193,352,895	\$ 189,839,212	\$ 179,014,004	\$ 186,355,940
Escrows	SC712	\$ 2,156,922	\$ 2,006,991	\$ 1,924,422	\$ 1,953,449	\$ 2,316,028
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 10,262	\$ 45,483	\$ 71,757	\$ 97,570	\$ 129,105
Borrowings - Total	SC72	\$ 93,361,818	\$ 92,686,802	\$ 87,178,804	\$ 85,237,290	\$ 79,367,371
Advances from FHLBank	SC720	\$ 37,839,446	\$ 40,280,047	\$ 38,007,874	\$ 40,255,748	\$ 39,259,263
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 22,025,763	\$ 19,968,369	\$ 18,254,432	\$ 17,850,735	\$ 19,626,001
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 971,436	\$ 980,939	\$ 982,654	\$ 961,138	\$ 1,190,728
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 32,525,173	\$ 31,457,447	\$ 29,933,844	\$ 26,169,669	\$ 19,291,379
Other Liabilities - Total	SC75	\$ 4,610,450	\$ 7,661,877	\$ 6,387,843	\$ 6,208,791	\$ 5,835,452
Accrued Interest Payable - Deposits	SC763	\$ 301,284	\$ 354,331	\$ 380,037	\$ 344,536	\$ 362,165
Accrued Interest Payable - Other	SC766	\$ 256,986	\$ 257,392	\$ 234,564	\$ 226,718	\$ 434,038
Accrued Taxes	SC776	\$ 1,142,310	\$ 813,225	\$ 1,163,113	\$ 960,761	\$ 951,035
Accounts Payable	SC780	\$ 806,349	\$ 3,476,039	\$ 2,530,048	\$ 2,423,101	\$ 913,802
Deferred Income Taxes	SC790	\$ 165,675	\$ 174,027	\$ 86,400	\$ 73,233	\$ 164,848
Other Liabilities and Deferred Income	SC796	\$ 1,937,846	\$ 2,586,863	\$ 1,993,681	\$ 2,180,442	\$ 3,009,564
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 301,203,950	\$ 295,754,048	\$ 285,402,038	\$ 272,511,104	\$ 274,003,896

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Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Minority Interest	SC800	\$ 141,060	\$ 171,798	\$ 168,610	\$ 164,013	\$ 149,008
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 32,732,679	\$ 33,188,465	\$ 32,065,101	\$ 29,240,266	\$ 31,080,836
Stock - Total	SUB0311	\$ 17,373,999	\$ 17,015,512	\$ 16,455,898	\$ 14,790,064	\$ 15,430,684
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 9,260	\$ 9,260	\$ 9,260	\$ 9,260	\$ 9,260
Common Stock - Par Value	SC820	\$ 125,460	\$ 121,920	\$ 162,158	\$ 172,068	\$ 170,931
Common Stock - Paid in Excess of Par	SC830	\$ 17,239,279	\$ 16,884,332	\$ 16,284,480	\$ 14,608,736	\$ 15,250,493
Accumulated Other Comprehensive Income - Total	SC86	\$- 492,916	\$- 153,527	\$- 151,253	\$- 577,671	\$ 342,919
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 434,280	\$- 80,265	\$- 65,571	\$- 494,435	\$ 438,529
Gains (Losses) on Cash Flow Hedges	SC865	\$- 53,541	\$- 67,811	\$- 82,006	\$- 78,767	\$- 91,140
Other	SC870	\$- 5,095	\$- 5,451	\$- 3,676	\$- 4,469	\$- 4,470
Retained Earnings	SC880	\$ 16,030,894	\$ 16,505,911	\$ 15,966,070	\$ 15,217,272	\$ 15,527,580
Other Components of Equity Capital	SC891	\$- 179,298	\$- 179,431	\$- 205,614	\$- 189,399	\$- 220,347
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 334,077,689	\$ 329,114,311	\$ 317,635,749	\$ 301,915,383	\$ 305,233,740

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Other Codes As of Mar 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	16	\$ 531
3	Federal, State, or other taxes receivable	80	\$ 86,360
4	Net deferred tax assets	128	\$ 729,427
5	Insured portion of real estate acquired by forecls	2	\$ 1,785
6	Prepaid deposit insurance premiums	25	\$ 924
7	Prepaid expenses	218	\$ 424,693
8	Deposits for utilities and other services	1	\$ 61
9	Advances for loans serviced for others	6	\$ 347,976
12	Amounts receivable under interest rate swap agreem	1	\$ 24,636
13	Noninterest-bearing accts rcv from Hold Co/Affl	15	\$ 31,786
14	Other noninterest-bearing short-term accounts rcv	54	\$ 339,181
19	Receivables fr a broker for unsettled transactions	4	\$ 29,013
20	F/V of all derivative instru. reportable as assets	4	\$ 348,379
22	Unapplied loan disbursements	2	\$ 3,610
99	Other	175	\$ 645,247

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	3	\$ 23,383
4	Nonrefundable loan fees received prior to closing	22	\$ 3,002
6	Balances in U.S. Treasury tax and loan accounts	2	\$ 1,079
7	Deferred gains from the sale of real estate	10	\$ 733
9	Fees received for standby contracts and other	1	\$ 8
10	Amounts due brokers for unsettled transactions	7	\$ 450,526
11	The liability recorded for post-retirement benefit	101	\$ 165,823
13	Amounts payable under interest-rate-swap agreement	1	\$ 55
14	Unapplied loan payments received	12	\$ 94,355
16	Recourse loan liability	2	\$ 428
17	Noninterest-bearing payables to Hold Co/Affiliates	25	\$ 217,214
18	Litigation reserves	5	\$ 9,381
19	Nonrefundable stock subscriptions	1	\$ 55,674
20	F/V of all derivative instru. reportable as liab.	5	\$ 143,739
21	Liabilities for credit losses on OBS credit exposures	2	\$ 3,172
99	Other	272	\$ 462,240

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 4,047,176	\$ 3,995,165	\$ 3,746,926	\$ 3,413,347	\$ 3,504,696
Deposits and Investment Securities	SO115	\$ 196,205	\$ 212,140	\$ 208,419	\$ 195,834	\$ 196,182
Mortgage-Backed Securities	SO125	\$ 686,005	\$ 659,053	\$ 666,720	\$ 623,452	\$ 646,826
Mortgage Loans	SO141	\$ 2,772,619	\$ 2,657,290	\$ 2,492,502	\$ 2,160,290	\$ 2,247,839
Nonmortgage Loans - Total	SUB0950	\$ 392,347	\$ 466,682	\$ 379,285	\$ 433,771	\$ 413,849
Commercial Loans and Leases	SO160	\$ 167,151	\$ 158,684	\$ 151,287	\$ 129,690	\$ 153,158
Consumer Loans and Leases	SO171	\$ 225,196	\$ 307,998	\$ 227,998	\$ 304,081	\$ 260,691
Dividend Inc on Equity Investmnts Not Subj to FASB 115- Total	SO18	\$ 22,560	\$ 18,758	\$ 15,800	\$ 13,325	\$ 14,373
Federal Home Loan Bank Stock	SO181	\$ 22,493	\$ 18,661	\$ 15,695	\$ 13,276	\$ 14,303
Other	SO185	\$ 67	\$ 97	\$ 105	\$ 49	\$ 70
Interest Expense - Total	SO21	\$ 1,709,081	\$ 1,615,964	\$ 1,530,408	\$ 1,312,036	\$ 1,372,066
Deposits	SO215	\$ 948,179	\$ 878,098	\$ 856,243	\$ 729,605	\$ 758,736
Escrows	SO225	\$ 1,797	\$ 1,560	\$ 867	\$ 481	\$ 642
Advances from FHLBank	SO230	\$ 329,795	\$ 334,423	\$ 303,343	\$ 272,363	\$ 309,645
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 9,892	\$ 8,873	\$ 8,117	\$ 7,394	\$ 8,315
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 419,444	\$ 393,023	\$ 361,845	\$ 302,245	\$ 294,747
Capitalized Interest	SO271	\$ 26	\$ 13	\$ 7	\$ 52	\$ 19
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 2,360,655	\$ 2,397,959	\$ 2,232,318	\$ 2,114,636	\$ 2,147,003
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 96,499	\$ 319,774	\$ 207,073	\$ 208,063	\$ 227,912
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 2,264,156	\$ 2,078,185	\$ 2,025,245	\$ 1,906,573	\$ 1,919,091
Noninterest Income - Total	SO42	\$ 1,037,591	\$ 1,549,031	\$ 1,536,964	\$ 1,427,722	\$ 1,400,526
Mortgage Loan Serving Fees	SO410	\$ 90,839	\$ 143,680	\$ 101,862	\$ 145,460	\$ 56,043
Other Fees and Charges	SO420	\$ 640,599	\$ 725,342	\$ 902,163	\$ 842,838	\$ 766,837
Net Income (Loss) from Other - Total	SUB0451	\$ 238,563	\$ 624,880	\$ 429,360	\$ 518,766	\$ 434,283
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 221,253	\$ 603,735	\$ 421,578	\$ 404,392	\$ 468,542
Operations & Sale of Repossessed Assets	SO461	\$- 596	\$- 380	\$ 438	\$ 788	\$- 2,228
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 610	\$- 7,318	\$- 1,744	\$- 1,393	\$ 1,743
Sale of Securities Held-to-Maturity	SO467	\$- 1	\$- 14	\$- 3	\$ 180	\$ 6
Sale of Loans Held for Investment	SO475	\$ 872	\$ 5,845	\$ 2,557	\$ 1,528	\$ 2,153

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 6,546	\$ 2,848	\$ 48,420	\$ 901	\$- 176
Trading Assets (Realized and Unrealized)	SO485	\$ 9,879	\$ 20,164	\$- 41,886	\$ 112,370	\$- 35,757
Other Noninterest Income	SO488	\$ 67,590	\$ 55,129	\$ 103,579	\$- 79,342	\$ 143,363
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 1,722,494	\$ 1,971,528	\$ 1,875,030	\$ 1,715,962	\$ 1,731,515
All Personnel Compensation and Expense	SO510	\$ 811,538	\$ 873,913	\$ 800,788	\$ 728,554	\$ 693,507
Legal Expense	SO520	\$ 14,921	\$ 23,072	\$ 12,889	\$ 21,717	\$ 12,013
Office Occupancy and Equipment Expense	SO530	\$ 270,255	\$ 273,933	\$ 259,806	\$ 249,751	\$ 268,390
Marketing and Other Professional Services	SO540	\$ 136,546	\$ 154,997	\$ 194,029	\$ 118,130	\$ 117,680
Loan Servicing Fees	SO550	\$ 46,762	\$ 181,373	\$ 160,611	\$ 205,821	\$ 197,861
Goodwill and Other Intangibles Expense	SO560	\$ 36,546	\$ 41,725	\$ 40,552	\$ 41,905	\$ 36,712
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 3,071	\$ 423	\$ 577	\$ 154	\$ 458
Other Noninterest Expense	SO580	\$ 402,855	\$ 422,092	\$ 405,778	\$ 349,930	\$ 404,894
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 1,579,253	\$ 1,655,688	\$ 1,687,179	\$ 1,618,333	\$ 1,588,102
Income Taxes - Total	SO71	\$ 567,255	\$ 560,630	\$ 587,168	\$ 588,390	\$ 571,691
Federal	SO710	\$ 480,345	\$ 513,336	\$ 506,459	\$ 515,546	\$ 502,443
State, Local & Other	SO720	\$ 86,910	\$ 47,294	\$ 80,709	\$ 72,844	\$ 69,248
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 1,011,998	\$ 1,095,058	\$ 1,100,011	\$ 1,029,943	\$ 1,016,411
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 13	\$ 0	\$ 0	\$ 292
Net Income (Loss)	SO91	\$ 1,011,998	\$ 1,095,071	\$ 1,100,011	\$ 1,029,943	\$ 1,016,703

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Other Codes As of Mar 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
2	Interest income from income tax refunds	3	\$ 112
4	Net income(loss) from leasing or subleasing space	60	\$ 2,108
5	Net income(loss) from real estate held for invest	7	\$ 464
6	Net income(loss)-equity invest in uncons sub org	6	\$- 3,717
7	Net income(loss) from leased property	18	\$ 510
9	Net income from data processing lease/services	4	\$ 224
11	Adjustments to prior periods	2	\$ 13
14	Interest Income from CNFIs reported on SC655	1	\$ 32
15	Income from corporate-owned life insurance	87	\$ 24,752
19	Realized/unrealized gains on derivatives	4	\$ 18,075
99	Other	192	\$ 12,211

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	39	\$ 1,734
2	OTS assessments	61	\$ 3,228
3	Interest expense on income taxes	2	\$ 1,155
6	Supervisory examination fees	35	\$ 1,018
7	Office supplies, printing, and postage	184	\$ 37,708
8	Telephone, including data lines	71	\$ 20,656
9	Loan origination expense	33	\$ 110,561
10	ATM expense	53	\$ 2,936
11	Adjustments to prior periods	2	\$- 2
12	Acquisition and organization costs	4	\$ 27,149
13	Misc taxes other than income & real estate	60	\$ 4,771
14	Losses from fraud	3	\$ 146
15	Foreclosure expenses	1	\$ 10
16	Web site expenses	2	\$ 119
17	Charitable contributions	21	\$ 973
19	Realized/unrealized losses on derivatives	1	\$ 16,414
99	Other	191	\$ 52,015

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 4,047,176	\$ 14,278,018	\$ 10,311,161	\$ 6,636,722	\$ 3,504,696
YTD - Deposits and Investment Securities	Y_SO115	\$ 196,205	\$ 792,407	\$ 581,803	\$ 380,525	\$ 196,182
YTD - Mortgage-Backed Securities	Y_SO125	\$ 686,005	\$ 2,524,333	\$ 1,867,135	\$ 1,206,168	\$ 646,826
YTD - Mortgage Loans	Y_SO141	\$ 2,772,619	\$ 9,316,732	\$ 6,677,789	\$ 4,235,849	\$ 2,247,839
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 167,151	\$ 557,792	\$ 400,712	\$ 252,193	\$ 153,158
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 225,196	\$ 1,086,754	\$ 783,722	\$ 561,987	\$ 260,691
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 22,560	\$ 59,961	\$ 41,400	\$ 26,269	\$ 14,373
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 22,493	\$ 59,639	\$ 41,175	\$ 26,158	\$ 14,303
YTD - Other	Y_SO185	\$ 67	\$ 322	\$ 225	\$ 111	\$ 70
YTD - Interest Expense - Total	Y_SO21	\$ 1,709,081	\$ 5,679,894	\$ 4,076,136	\$ 2,578,979	\$ 1,372,066
YTD - Deposits	Y_SO215	\$ 948,179	\$ 3,146,140	\$ 2,276,625	\$ 1,442,802	\$ 758,736
YTD - Escrows	Y_SO225	\$ 1,797	\$ 3,509	\$ 1,949	\$ 1,092	\$ 642
YTD - Advances from FHLBank	Y_SO230	\$ 329,795	\$ 1,157,058	\$ 826,258	\$ 532,983	\$ 309,645
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 9,892	\$ 31,420	\$ 22,547	\$ 14,324	\$ 8,315
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 419,444	\$ 1,341,858	\$ 948,835	\$ 587,849	\$ 294,747
YTD - Capitalized Interest	Y_SO271	\$ 26	\$ 91	\$ 78	\$ 71	\$ 19
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 2,360,655	\$ 8,658,085	\$ 6,276,425	\$ 4,084,012	\$ 2,147,003
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 96,499	\$ 952,310	\$ 633,795	\$ 425,760	\$ 227,912
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 2,264,156	\$ 7,705,775	\$ 5,642,630	\$ 3,658,252	\$ 1,919,091
YTD - Noninterest Income - Total	Y_SO42	\$ 1,037,591	\$ 5,878,000	\$ 4,330,115	\$ 2,804,591	\$ 1,400,526
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 90,839	\$ 447,117	\$ 303,876	\$ 201,541	\$ 56,043
YTD - Other Fees and Charges	Y_SO420	\$ 640,599	\$ 3,190,124	\$ 2,466,913	\$ 1,571,910	\$ 766,837
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 238,563	\$ 2,023,969	\$ 1,397,564	\$ 971,900	\$ 434,283
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 221,253	\$ 1,897,236	\$ 1,291,991	\$ 873,542	\$ 468,542
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 596	\$- 1,102	\$- 739	\$- 1,229	\$- 2,228
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 610	\$- 8,493	\$- 1,175	\$ 350	\$ 1,743
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$- 1	\$ 167	\$ 183	\$ 186	\$ 6
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 872	\$ 11,481	\$ 5,636	\$ 3,681	\$ 2,153

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Schedule SO --- Consolidated Statement of Operations		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 6,546	\$ 69,846	\$ 66,998	\$ 18,817	\$- 176
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 9,879	\$ 54,834	\$ 34,670	\$ 76,553	\$- 35,757
YTD - Other Noninterest Income	Y_SO488	\$ 67,590	\$ 216,790	\$ 161,762	\$ 59,240	\$ 143,363
YTD - Noninterest Expense - Total	Y_SO51	\$ 1,722,494	\$ 7,117,619	\$ 5,176,367	\$ 3,329,415	\$ 1,731,515
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 811,538	\$ 2,999,637	\$ 2,139,288	\$ 1,354,490	\$ 693,507
YTD - Legal Expense	Y_SO520	\$ 14,921	\$ 68,500	\$ 45,631	\$ 32,742	\$ 12,013
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 270,255	\$ 1,017,284	\$ 746,208	\$ 490,941	\$ 268,390
YTD - Marketing and Other Professional Services	Y_SO540	\$ 136,546	\$ 578,014	\$ 423,928	\$ 231,294	\$ 117,680
YTD - Loan Servicing Fees	Y_SO550	\$ 46,762	\$ 746,373	\$ 565,003	\$ 404,532	\$ 197,861
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 36,546	\$ 148,013	\$ 114,290	\$ 74,049	\$ 36,712
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 3,071	\$ 1,559	\$ 1,136	\$ 571	\$ 458
YTD - Other Noninterest Expense	Y_SO580	\$ 402,855	\$ 1,558,239	\$ 1,140,883	\$ 740,796	\$ 404,894
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 1,579,253	\$ 6,466,156	\$ 4,796,378	\$ 3,133,428	\$ 1,588,102
YTD - Income Taxes - Total	Y_SO71	\$ 567,255	\$ 2,269,827	\$ 1,706,929	\$ 1,127,370	\$ 571,691
YTD - Federal	Y_SO710	\$ 480,345	\$ 2,003,231	\$ 1,487,562	\$ 988,553	\$ 502,443
YTD - State, Local, and Other	Y_SO720	\$ 86,910	\$ 266,596	\$ 219,367	\$ 138,817	\$ 69,248
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 1,011,998	\$ 4,196,329	\$ 3,089,449	\$ 2,006,058	\$ 1,016,411
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 305	\$ 292	\$ 292	\$ 292
YTD - Net Income (Loss)	Y_SO91	\$ 1,011,998	\$ 4,196,634	\$ 3,089,741	\$ 2,006,350	\$ 1,016,703

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 1,486,135	\$ 1,779,924	\$ 1,660,977	\$ 1,627,297	\$ 1,757,128
Net Provision for Loss	VA115	\$ 96,883	\$ 318,059	\$ 207,472	\$ 206,847	\$ 226,141
Transfers	VA125	\$- 9,850	\$- 38,498	\$- 1,226	\$ 510	\$- 3,645
Recoveries	VA135	\$ 26,978	\$ 56,541	\$ 52,994	\$ 57,721	\$ 53,453
Adjustments	VA145	\$ 64,713	\$- 44,284	\$ 66,055	\$ 3,294	\$ 18,724
Charge-offs	VA155	\$ 98,486	\$ 254,451	\$ 203,646	\$ 232,501	\$ 257,073
General Valuation Allowances - Ending Balance	VA165	\$ 1,566,373	\$ 1,817,291	\$ 1,782,626	\$ 1,663,168	\$ 1,794,728
Specific Valuation Allowances - Beginning Balance	VA108	\$ 32,811	\$ 28,946	\$ 32,043	\$ 34,302	\$ 35,481
Net Provision for Loss	VA118	\$ 2,668	\$ 2,138	\$ 178	\$ 1,370	\$ 2,228

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 9,850	\$ 38,498	\$ 1,226	\$ - 510	\$ 3,645
Adjustments	VA148	\$ 10,489	\$ 399	\$ - 419	\$ 404	\$ 747
Charge-offs	VA158	\$ 4,311	\$ 33,845	\$ 3,681	\$ 2,284	\$ 2,654
Specific Valuation Allowances - Ending Balance	VA168	\$ 51,506	\$ 36,136	\$ 29,308	\$ 33,282	\$ 39,447
Total Valuation Allowances - Beginning Balance	VA110	\$ 1,518,945	\$ 1,808,870	\$ 1,692,981	\$ 1,661,599	\$ 1,792,609
Net Provision for Loss	VA120	\$ 99,570	\$ 320,197	\$ 207,650	\$ 208,217	\$ 228,369
Recoveries	VA140	\$ 26,978	\$ 56,541	\$ 52,994	\$ 57,721	\$ 53,453
Adjustments	VA150	\$ 75,202	\$ - 43,885	\$ 65,636	\$ 3,698	\$ 19,471
Charge-offs	VA160	\$ 102,797	\$ 288,296	\$ 207,327	\$ 234,785	\$ 259,727
Total Valuation Allowances - Ending Balance	VA170	\$ 1,617,879	\$ 1,853,427	\$ 1,811,934	\$ 1,696,450	\$ 1,834,175
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 98,486	\$ 254,451	\$ 203,646	\$ 232,501	\$ 257,073
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 301	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 22,793	\$ 23,573	\$ 19,880	\$ 25,418	\$ 25,118
Construction - Total	SUB2030	\$ 106	\$ 107	\$ 191	\$ 797	\$ 475
1-4 Dwelling Units	VA420	\$ 106	\$ 107	\$ 151	\$ 797	\$ 459
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 40	\$ 0	\$ 16
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 22,687	\$ 23,466	\$ 19,689	\$ 24,621	\$ 24,643
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 1,054	\$ 1,257	\$ 1,766	\$ 762	\$ 897
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 16,231	\$ 13,280	\$ 12,823	\$ 13,090	\$ 13,444
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 3,300	\$ 3,298	\$ 3,623	\$ 2,274	\$ 2,761
Multifamily (5 or more) Dwelling Units	VA470	\$ 18	\$ 317	\$ 66	\$ 1,520	\$ 1,287
Nonresidential Property (Except Land)	VA480	\$ 2,078	\$ 5,304	\$ 1,385	\$ 6,975	\$ 6,254
Land	VA490	\$ 6	\$ 10	\$ 26	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 74,066	\$ 228,627	\$ 182,994	\$ 206,183	\$ 231,138
Commercial Loans	VA520	\$ 16,066	\$ 23,604	\$ 15,097	\$ 18,983	\$ 30,087
Consumer Loans - Total	SUB2061	\$ 58,000	\$ 205,023	\$ 167,897	\$ 187,200	\$ 201,051
Loans on Deposits	VA510	\$ 11	\$ 21	\$ 25	\$ 1	\$ 4
Home Improvement Loans	VA516	\$ 82	\$ 349	\$ 123	\$ 36	\$ 133
Education Loans	VA530	\$ 0	\$ 4	\$ 5	\$ 0	\$ 3
Auto Loans	VA540	\$ 20,611	\$ 23,401	\$ 18,248	\$ 18,463	\$ 20,500
Mobile Home Loans	VA550	\$ 421	\$ 806	\$ 589	\$ 284	\$ 2,236

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 27,013	\$ 170,576	\$ 140,897	\$ 159,295	\$ 170,834
Other	VA560	\$ 9,862	\$ 9,866	\$ 8,010	\$ 9,121	\$ 7,341
Repossessed Assets - Total	VA60	\$ 455	\$ 1,605	\$ 469	\$ 251	\$ 386
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 284	\$ 214	\$ 194	\$ 201	\$ 320
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 68	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 30	\$ 1,215	\$ 45	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 43
Other Repossessed Assets	VA630	\$ 73	\$ 176	\$ 230	\$ 50	\$ 23
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 871	\$ 646	\$ 303	\$ 649	\$ 431
GVA Recoveries - Assets - Total	SUB2126	\$ 26,978	\$ 56,541	\$ 52,994	\$ 57,721	\$ 53,453
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 5,745	\$ 4,844	\$ 9,059	\$ 5,368	\$ 5,506
Construction - Total	SUB2130	\$ 106	\$ 3	\$ 199	\$ 9	\$ 175
1-4 Dwelling Units	VA421	\$ 0	\$ 3	\$ 199	\$ 9	\$ 175
Multifamily (5 or more) Dwelling Units	VA431	\$ 81	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 25	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 5,639	\$ 4,841	\$ 8,860	\$ 5,359	\$ 5,331
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 157	\$ 182	\$ 144	\$ 270	\$ 105
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 2,495	\$ 2,016	\$ 3,695	\$ 2,975	\$ 2,827
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 1,229	\$ 1,264	\$ 2,000	\$ 1,730	\$ 1,775
Multifamily (5 or more) Dwelling Units	VA471	\$ 215	\$ 11	\$ 48	\$ 4	\$ 6
Nonresidential Property (Except Land)	VA481	\$ 1,543	\$ 1,368	\$ 2,973	\$ 380	\$ 591
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 27
Nonmortgage Loans - Total	VA57	\$ 21,150	\$ 51,414	\$ 43,876	\$ 52,253	\$ 47,773
Commercial Loans	VA521	\$ 6,468	\$ 8,184	\$ 3,743	\$ 2,575	\$ 7,017
Consumer Loans - Total	SUB2161	\$ 14,682	\$ 43,230	\$ 40,133	\$ 49,678	\$ 40,756
Loans on Deposits	VA511	\$ 14	\$ 5	\$ 3	\$ 1	\$ 0
Home Improvement Loans	VA517	\$ 8	\$ 475	\$ 64	\$ 102	\$ 491
Education Loans	VA531	\$ 2	\$ 1	\$ 2	\$ 1	\$ 1
Auto Loans	VA541	\$ 7,562	\$ 7,550	\$ 5,280	\$ 5,647	\$ 6,859

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 207	\$ 139	\$ 101	\$ 25	\$ 20
Credit Cards	VA557	\$ 5,282	\$ 33,304	\$ 32,981	\$ 42,265	\$ 30,185
Other	VA561	\$ 1,607	\$ 1,756	\$ 1,702	\$ 1,637	\$ 3,200
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 83	\$ 283	\$ 59	\$ 100	\$ 174
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 12,526	\$ 40,636	\$ 1,411	\$ 864	\$ 5,877
Deposits and Investment Securities	VA38	\$ 29	\$ 32,152	\$ 62	\$ 0	\$ 36
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 3,070	\$ 3,664	\$ 1,149	\$- 1,301	\$ 3,747
Construction - Total	SUB2230	\$ 542	\$ 162	\$ 320	\$- 292	\$ 1,238
1-4 Dwelling Units	VA422	\$ 472	\$ 93	\$ 217	\$- 292	\$- 412
Multifamily (5 or more) Dwelling Units	VA432	\$ 15	\$ 0	\$ 8	\$ 0	\$- 22
Nonresidential Property	VA442	\$ 55	\$ 69	\$ 95	\$ 0	\$ 1,672
Permanent - Total	SUB2241	\$ 2,528	\$ 3,502	\$ 829	\$- 1,009	\$ 2,509
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 925	\$ 1,066	\$- 323	\$ 302	\$ 365
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 264	\$ 563	\$ 45	\$- 216	\$ 126
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 2,323	\$ 1,215	\$- 62	\$ 138	\$ 433
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$- 38	\$ 846	\$- 1,246	\$ 1,425
Nonresidential Property (Except Land)	VA482	\$- 1,244	\$ 774	\$ 323	\$ 13	\$ 160
Land	VA492	\$ 260	\$- 78	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 8,624	\$ 3,545	\$ 73	\$ 2,004	\$ 1,818
Commercial Loans	VA522	\$ 1,007	\$ 2,429	\$ 326	\$ 535	\$ 954
Consumer Loans - Total	SUB2261	\$ 7,617	\$ 1,116	\$- 253	\$ 1,469	\$ 864
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 34	\$- 67	\$ 185	\$ 335
Education Loans	VA532	\$- 1	\$ 1	\$ 1	\$ 1	\$ 0
Auto Loans	VA542	\$ 797	\$- 61	\$ 79	\$ 82	\$ 111
Mobile Home Loans	VA552	\$- 20	\$- 169	\$- 105	\$ 122	\$- 397
Credit Cards	VA558	\$ 6,483	\$ 48	\$ 35	\$ 25	\$ 13
Other	VA562	\$ 358	\$ 1,263	\$- 196	\$ 1,054	\$ 802
Repossessed Assets - Total	VA62	\$ 160	\$ 1,267	\$ 121	\$ 135	\$ 141
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 10	\$ 118	\$- 14	\$ 46	\$- 29
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 741	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 150	\$ 50	\$ 118	\$ 40	\$ 50
Real Estate - Land	VA629	\$ 0	\$ - 6	\$ 17	\$ 44	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 364	\$ 0	\$ 5	\$ 120
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 43	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 160	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 483	\$ 8	\$ 6	\$ - 17	\$ 135
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 84,034	\$ 238,546	\$ 152,063	\$ 175,644	\$ 209,497
Deposits and Investment Securities	VA39	\$ 29	\$ 32,152	\$ 62	\$ 0	\$ 36
Mortgage-Backed Securities	VA375	\$ 301	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 20,118	\$ 22,393	\$ 11,970	\$ 18,749	\$ 23,359
Construction - Total	SUB2330	\$ 542	\$ 266	\$ 312	\$ 496	\$ 1,538
1-4 Dwelling Units	VA425	\$ 578	\$ 197	\$ 169	\$ 496	\$ - 128
Multifamily (5 or more) Dwelling Units	VA435	\$ - 66	\$ 0	\$ 48	\$ 0	\$ - 6
Nonresidential Property	VA445	\$ 30	\$ 69	\$ 95	\$ 0	\$ 1,672
Permanent - Total	SUB2341	\$ 19,576	\$ 22,127	\$ 11,658	\$ 18,253	\$ 21,821
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 1,822	\$ 2,141	\$ 1,299	\$ 794	\$ 1,157
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 14,000	\$ 11,827	\$ 9,173	\$ 9,899	\$ 10,743
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 4,394	\$ 3,249	\$ 1,561	\$ 682	\$ 1,419
Multifamily (5 or more) Dwelling Units	VA475	\$ - 197	\$ 268	\$ 864	\$ 270	\$ 2,706
Nonresidential Property (Except Land)	VA485	\$ - 709	\$ 4,710	\$ - 1,265	\$ 6,608	\$ 5,823
Land	VA495	\$ 266	\$ - 68	\$ 26	\$ 0	\$ - 27
Nonmortgage Loans - Total	VA59	\$ 61,540	\$ 180,758	\$ 139,191	\$ 155,934	\$ 185,183
Commercial Loans	VA525	\$ 10,605	\$ 17,849	\$ 11,680	\$ 16,943	\$ 24,024
Consumer Loans - Total	SUB2361	\$ 50,935	\$ 162,909	\$ 127,511	\$ 138,991	\$ 161,159
Loans on Deposits	VA515	\$ - 3	\$ 16	\$ 22	\$ 0	\$ 4
Home Improvement Loans	VA519	\$ 74	\$ - 92	\$ - 8	\$ 119	\$ - 23
Education Loans	VA535	\$ - 3	\$ 4	\$ 4	\$ 0	\$ 2
Auto Loans	VA545	\$ 13,846	\$ 15,790	\$ 13,047	\$ 12,898	\$ 13,752
Mobile Home Loans	VA555	\$ 194	\$ 498	\$ 383	\$ 381	\$ 1,819
Credit Cards	VA559	\$ 28,214	\$ 137,320	\$ 107,951	\$ 117,055	\$ 140,662
Other	VA565	\$ 8,613	\$ 9,373	\$ 6,112	\$ 8,538	\$ 4,943
Repossessed Assets - Total	VA65	\$ 615	\$ 2,872	\$ 590	\$ 386	\$ 527
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 294	\$ 332	\$ 180	\$ 247	\$ 291

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 68	\$ 741	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 180	\$ 1,265	\$ 163	\$ 40	\$ 50
Real Estate - Land	VA631	\$ 0	\$ - 6	\$ 17	\$ 44	\$ 43
Other Repossessed Assets	VA633	\$ 73	\$ 540	\$ 230	\$ 55	\$ 143
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 43	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 160	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 1,271	\$ 371	\$ 250	\$ 532	\$ 392
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 221,028	\$ 255,083	\$ 229,035	\$ 106,231	\$ 100,419
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 905,704	\$ 790,817	\$ 687,447	\$ 540,511	\$ 488,366
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 41,865	\$ 41,481	\$ 44,557	\$ 39,556	\$ 35,749
Construction	VA951	\$ 102	\$ 396	\$ 1,345	\$ 945	\$ 1,365
Permanent - 1-4 Dwelling Units	VA952	\$ 41,002	\$ 35,190	\$ 34,448	\$ 33,986	\$ 31,887
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 202	\$ 401	\$ 1,740	\$ 31	\$ 28
Permanent - Nonresidential (Except Land)	VA954	\$ 559	\$ 5,484	\$ 7,024	\$ 4,592	\$ 2,084
Permanent - Land	VA955	\$ 0	\$ 10	\$ 0	\$ 2	\$ 385
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 1,205,372	\$ 1,276,737	\$ 1,296,047	\$ 1,059,376	\$ 1,119,038
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 1,689,411	\$ 1,875,023	\$ 1,814,643	\$ 1,744,601	\$ 1,944,882
Substandard	VA965	\$ 1,556,573	\$ 1,771,213	\$ 1,718,784	\$ 1,641,765	\$ 1,807,409
Doubtful	VA970	\$ 132,836	\$ 103,808	\$ 95,495	\$ 102,836	\$ 137,473
Loss	VA975	\$ 2	\$ 2	\$ 364	\$ 0	\$ 0
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 2,428,244	\$ 3,144,842	\$ 2,916,861	\$ 2,696,540	\$ 2,941,791
Mortgages - Total	SUB2421	\$ 2,068,683	\$ 2,160,572	\$ 2,047,936	\$ 1,891,157	\$ 2,236,002
Construction and Land Loans	SUB2430	\$ 174,087	\$ 131,150	\$ 118,923	\$ 110,797	\$ 106,230
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 1,697,828	\$ 1,828,211	\$ 1,734,231	\$ 1,573,791	\$ 1,899,012
Permanent Loans Secured by All Other Property	SUB2450	\$ 274,922	\$ 253,069	\$ 238,431	\$ 246,004	\$ 255,297
Nonmortgages - Total	SUB2461	\$ 359,561	\$ 984,270	\$ 868,925	\$ 805,383	\$ 705,789
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 1,453,720	\$ 1,989,560	\$ 1,797,370	\$ 1,601,450	\$ 1,681,530

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 1,322,492	\$ 1,840,531	\$ 1,637,357	\$ 1,448,413	\$ 1,521,960
Mortgage Loans - Total	SUB2481	\$ 1,115,551	\$ 1,219,570	\$ 1,096,852	\$ 950,909	\$ 1,126,162
Construction	PD115	\$ 54,245	\$ 47,878	\$ 29,021	\$ 39,346	\$ 36,394
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 37,858	\$ 51,065	\$ 41,748	\$ 28,039	\$ 31,076
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 798,118	\$ 910,858	\$ 869,484	\$ 742,121	\$ 918,742
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 61,980	\$ 82,371	\$ 50,567	\$ 34,659	\$ 31,812
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 26,634	\$ 19,355	\$ 12,857	\$ 16,638	\$ 21,115
Permanent - Nonresidential Property (Except Land)	PD135	\$ 74,779	\$ 70,876	\$ 68,629	\$ 65,114	\$ 77,002
Permanent - Land	PD138	\$ 61,937	\$ 37,167	\$ 24,546	\$ 24,992	\$ 10,021
Nonmortgage Loans - Commercial Loans	PD140	\$ 75,304	\$ 55,665	\$ 68,695	\$ 72,465	\$ 77,032
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 131,637	\$ 565,296	\$ 471,810	\$ 425,039	\$ 318,766
Loans on Deposits	PD161	\$ 1,318	\$ 1,928	\$ 3,736	\$ 1,689	\$ 1,881
Home Improvement Loans	PD163	\$ 1,143	\$ 2,023	\$ 2,280	\$ 1,440	\$ 1,231
Education Loans	PD165	\$ 1,885	\$ 496	\$ 504	\$ 591	\$ 492
Auto Loans	PD167	\$ 58,881	\$ 84,616	\$ 76,551	\$ 54,906	\$ 53,263
Mobile Home Loans	PD169	\$ 10,286	\$ 8,093	\$ 8,700	\$ 7,447	\$ 6,920
Credit Cards	PD171	\$ 41,021	\$ 438,477	\$ 355,512	\$ 340,773	\$ 236,771
Other	PD180	\$ 17,103	\$ 29,663	\$ 24,527	\$ 18,193	\$ 18,208
Memo - Troubled Debt Restructured Included Above	PD190	\$ 45,451	\$ 39,119	\$ 30,294	\$ 2,757	\$ 2,425
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 10,242	\$ 11,065	\$ 10,747	\$ 17,734	\$ 14,818
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 131,228	\$ 149,029	\$ 160,013	\$ 153,037	\$ 159,570
Mortgage Loans - Total	SUB2491	\$ 121,329	\$ 134,681	\$ 142,381	\$ 139,754	\$ 143,335
Construction	PD215	\$ 12,766	\$ 4,304	\$ 8,658	\$ 3,871	\$ 5,772
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 3,838	\$ 7,253	\$ 7,291	\$ 3,498	\$ 3,203
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 88,438	\$ 103,669	\$ 105,432	\$ 109,796	\$ 115,565
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 6,274	\$ 5,010	\$ 3,518	\$ 3,804	\$ 4,053
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 3,214	\$ 4,055	\$ 6,483	\$ 3,123	\$ 2,256
Permanent - Nonresidential Property (Except Land)	PD235	\$ 2,910	\$ 3,453	\$ 5,075	\$ 14,456	\$ 9,020
Permanent - Land	PD238	\$ 3,889	\$ 6,937	\$ 5,924	\$ 1,206	\$ 3,466
Nonmortgage Loans - Commercial Loans	PD240	\$ 3,473	\$ 3,475	\$ 5,239	\$ 3,511	\$ 4,020
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 6,426	\$ 10,873	\$ 12,393	\$ 9,772	\$ 12,215
Loans on Deposits	PD261	\$ 260	\$ 344	\$ 1,029	\$ 608	\$ 768
Home Improvement Loans	PD263	\$ 72	\$ 543	\$ 589	\$ 186	\$ 225

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 664	\$ 567	\$ 539	\$ 592	\$ 630
Auto Loans	PD267	\$ 2,492	\$ 3,438	\$ 3,981	\$ 2,887	\$ 2,886
Mobile Home Loans	PD269	\$ 557	\$ 3,068	\$ 2,711	\$ 3,036	\$ 2,806
Credit Cards	PD271	\$ 180	\$ 240	\$ 380	\$ 263	\$ 251
Other	PD280	\$ 2,201	\$ 2,673	\$ 3,164	\$ 2,200	\$ 4,649
Memo - Troubled Debt Restructured Included Above	PD290	\$ 902	\$ 674	\$ 187	\$ 363	\$ 186
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 23,525	\$ 26,238	\$ 29,538	\$ 32,538	\$ 37,080
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 974,524	\$ 1,155,282	\$ 1,119,491	\$ 1,095,090	\$ 1,260,261
Mortgage Loans - Total	SUB2501	\$ 831,803	\$ 806,321	\$ 808,703	\$ 800,494	\$ 966,505
Construction	PD315	\$ 28,922	\$ 27,110	\$ 37,595	\$ 28,145	\$ 39,527
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 20,522	\$ 19,167	\$ 17,503	\$ 16,460	\$ 22,141
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 630,232	\$ 603,298	\$ 593,303	\$ 605,547	\$ 745,329
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 50,568	\$ 45,520	\$ 45,385	\$ 29,867	\$ 27,091
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 13,294	\$ 25,015	\$ 14,205	\$ 14,056	\$ 16,837
Permanent - Nonresidential Property (Except Land)	PD335	\$ 75,937	\$ 78,457	\$ 87,533	\$ 93,182	\$ 104,530
Permanent - Land	PD338	\$ 12,328	\$ 7,754	\$ 13,179	\$ 13,237	\$ 11,050
Nonmortgage Loans - Commercial Loans	PD340	\$ 95,764	\$ 82,257	\$ 96,687	\$ 90,420	\$ 133,347
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 46,957	\$ 266,704	\$ 214,101	\$ 204,176	\$ 160,409
Loans on Deposits	PD361	\$ 162	\$ 188	\$ 266	\$ 219	\$ 646
Home Improvement Loans	PD363	\$ 558	\$ 804	\$ 716	\$ 434	\$ 511
Education Loans	PD365	\$ 802	\$ 56	\$ 45	\$ 29	\$ 35
Auto Loans	PD367	\$ 3,944	\$ 4,464	\$ 4,474	\$ 5,278	\$ 5,019
Mobile Home Loans	PD369	\$ 4,877	\$ 1,288	\$ 850	\$ 847	\$ 768
Credit Cards	PD371	\$ 32,274	\$ 254,591	\$ 203,068	\$ 193,714	\$ 149,806
Other	PD380	\$ 4,340	\$ 5,313	\$ 4,682	\$ 3,655	\$ 3,624
Memo - Troubled Debt Restructured Included Above	PD390	\$ 28,707	\$ 26,903	\$ 28,956	\$ 13,465	\$ 9,236
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 6,172	\$ 4,018	\$ 4,233	\$ 4,268	\$ 6,955
Schedule LD --- Loan Data						
Description	Line Item	Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
		Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 4,464,736	\$ 4,187,560	\$ 3,445,859	\$ 3,482,766	\$ 2,684,823

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Schedule LD --- Loan Data		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 3,192,366	\$ 3,054,970	\$ 2,684,882	\$ 2,776,270	\$ 2,295,281
100% and greater LTV	LD120	\$ 1,272,370	\$ 1,132,590	\$ 760,977	\$ 706,496	\$ 389,542
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 85,494	\$ 86,528	\$ 104,830	\$ 85,151	\$ 62,331
Past Due and Still Accruing - Total	SUB5240	\$ 33,438	\$ 39,258	\$ 64,563	\$ 27,217	\$ 29,600
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 30,523	\$ 34,998	\$ 62,420	\$ 25,579	\$ 27,129
90% up to 100% LTV	LD210	\$ 25,041	\$ 27,782	\$ 55,744	\$ 20,280	\$ 22,074
100% and greater LTV	LD220	\$ 5,482	\$ 7,216	\$ 6,676	\$ 5,299	\$ 5,055
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 2,915	\$ 4,260	\$ 2,143	\$ 1,638	\$ 2,471
90% up to 100% LTV	LD230	\$ 2,497	\$ 3,492	\$ 1,437	\$ 1,055	\$ 1,870
100% and greater LTV	LD240	\$ 418	\$ 768	\$ 706	\$ 583	\$ 601
Nonaccrual - Total	SUB5230	\$ 52,056	\$ 47,270	\$ 40,267	\$ 57,934	\$ 32,731
90% up to 100% LTV	LD250	\$ 37,519	\$ 33,749	\$ 30,528	\$ 32,531	\$ 22,789
100% and greater LTV	LD260	\$ 14,537	\$ 13,521	\$ 9,739	\$ 25,403	\$ 9,942
Net Charge-offs - Total	SUB5300	\$ 1,244	\$ 710	\$ 1,064	\$ 776	\$ 1,347
90% up to 100% LTV	LD310	\$ 655	\$ 444	\$ 229	\$ 440	\$ 580
100% and greater LTV	LD320	\$ 589	\$ 266	\$ 835	\$ 336	\$ 767
Purchases - Total	SUB5320	\$ 2,040,178	\$ 1,869,855	\$ 1,605,365	\$ 1,768,115	\$ 1,039,365
90% up to 100% LTV	LD410	\$ 1,431,850	\$ 1,578,150	\$ 1,346,898	\$ 1,445,461	\$ 939,847
100% and greater LTV	LD420	\$ 608,328	\$ 291,705	\$ 258,467	\$ 322,654	\$ 99,518
Originations - Total	SUB5330	\$ 3,583,173	\$ 4,795,343	\$ 2,089,641	\$ 1,888,022	\$ 711,175
90% up to 100% LTV	LD430	\$ 2,138,590	\$ 2,909,721	\$ 1,412,469	\$ 1,462,721	\$ 532,096
100% and greater LTV	LD440	\$ 1,444,583	\$ 1,885,622	\$ 677,172	\$ 425,301	\$ 179,079
Sales - Total	SUB5340	\$ 3,906,198	\$ 2,564,183	\$ 2,862,532	\$ 2,147,777	\$ 1,247,901
90% up to 100% LTV	LD450	\$ 2,388,267	\$ 1,716,153	\$ 2,090,187	\$ 1,704,966	\$ 1,005,978
100% and greater LTV	LD460	\$ 1,517,931	\$ 848,030	\$ 772,345	\$ 442,811	\$ 241,923

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 5,246,676	\$ 5,192,014	\$ 4,602,528	\$ 4,302,766	\$ 4,229,157
Mortgage Construction Loans	CC105	\$ 3,662,807	\$ 3,472,594	\$ 3,167,496	\$ 3,022,405	\$ 3,020,175
Other Mortgage Loans	CC115	\$ 1,583,869	\$ 1,719,420	\$ 1,435,032	\$ 1,280,361	\$ 1,208,982
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 1,009,140	\$ 1,031,385	\$ 814,294	\$ 809,114	\$ 775,944
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 13,823,621	\$ 9,661,291	\$ 10,372,149	\$ 9,276,459	\$ 11,959,489
1-4 Dwelling Units	CC280	\$ 11,113,935	\$ 7,149,940	\$ 8,105,585	\$ 6,967,970	\$ 9,969,087

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Schedule CC --- Consolidated Commitments and Contingencies						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 610,544	\$ 594,652	\$ 583,915	\$ 764,084	\$ 562,696
All Other Real Estate	CC300	\$ 2,099,142	\$ 1,916,699	\$ 1,682,649	\$ 1,544,405	\$ 1,427,706
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 1,391,648	\$ 981,461	\$ 1,037,917	\$ 1,203,789	\$ 1,319,187
Commitments Outstanding to Purchase Loans	CC320	\$ 11,970,451	\$ 3,911,101	\$ 4,459,181	\$ 3,634,623	\$ 4,076,552
Commitments Outstanding to Sell Loans	CC330	\$ 25,498,127	\$ 20,296,213	\$ 20,755,285	\$ 22,628,318	\$ 22,157,135
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 682,924	\$ 2,996,355	\$ 1,727,650	\$ 909,382	\$ 790,527
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 3,345,413	\$ 2,742,966	\$ 3,033,096	\$ 3,673,174	\$ 4,437,941
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 475,702	\$ 184,226	\$ 349,884	\$ 251,443	\$ 434,194
Commitments Outstanding to Sell Investment Securities	CC375	\$ 372,009	\$ 177,403	\$ 281,620	\$ 191,490	\$ 213,515
Unused Lines of Credit - Total	SUB3361	\$ 89,444,675	\$ 301,877,240	\$ 257,423,889	\$ 258,743,839	\$ 242,121,110
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 10,020,301	\$ 10,007,676	\$ 10,239,724	\$ 9,716,478	\$ 10,801,074
Commercial Lines	CC420	\$ 14,566,442	\$ 14,114,429	\$ 13,120,721	\$ 13,400,460	\$ 13,486,449
Open-End Consumer Lines - Credit Cards	CC423	\$ 64,298,934	\$ 277,229,442	\$ 233,525,733	\$ 235,094,089	\$ 217,200,384
Open-End Consumer Lines - Other	CC425	\$ 558,998	\$ 525,693	\$ 537,711	\$ 532,812	\$ 633,203
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 2,808,937	\$ 2,700,842	\$ 2,343,721	\$ 2,021,674	\$ 2,094,629
Commercial	CC430	\$ 445,650	\$ 464,569	\$ 312,747	\$ 203,644	\$ 235,496
Standby, Not Included on CC465 or CC468	CC435	\$ 2,363,287	\$ 2,236,273	\$ 2,030,974	\$ 1,818,030	\$ 1,859,133
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 3,073,208	\$ 3,189,262	\$ 2,953,070	\$ 2,913,574	\$ 4,433,899
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 14,095	\$ 14,637	\$ 16,226	\$ 17,869	\$ 20,406
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 645,509	\$ 692,055	\$ 506,552	\$ 489,987	\$ 723,204
Other Contingent Liabilities	CC480	\$ 560,904	\$ 553,668	\$ 1,093,026	\$ 701,992	\$ 534,050
Contingent Assets	CC490	\$ 227,157	\$ 196,687	\$ 141,702	\$ 98,099	\$ 166,853

Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 15,279,400	\$ 13,188,587	\$ 10,699,808	\$ 14,443,182	\$ 17,090,414
Pass-Through Securities	CF143	\$ 6,111,508	\$ 7,582,221	\$ 5,450,434	\$ 8,619,957	\$ 10,644,966
Other Mortgage-Backed Securities	CF153	\$ 9,167,892	\$ 5,606,366	\$ 5,249,374	\$ 5,823,225	\$ 6,445,448
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 6,152,850	\$ 8,584,303	\$ 6,188,160	\$ 4,557,764	\$ 5,356,125
Pass-Through Securities	CF145	\$ 4,268,056	\$ 7,547,978	\$ 5,442,579	\$ 4,273,723	\$ 4,730,980
Other Mortgage-Backed Securities	CF155	\$ 1,884,794	\$ 1,036,325	\$ 745,581	\$ 284,041	\$ 625,145
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 9,126,550	\$ 4,604,284	\$ 4,511,648	\$ 9,885,418	\$ 11,734,289

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Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 1,660,032	\$- 1,760,322	\$- 1,015,150	\$- 2,966,596	\$- 1,657,969
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 2,415,661	\$- 2,429,801	\$- 2,022,646	\$- 4,422,910	\$- 1,729,069
Mortgage Loans Disbursed - Total	SUB3831	\$ 35,307,000	\$ 37,619,057	\$ 32,122,259	\$ 44,071,391	\$ 31,105,663
Construction Loans - Total	SUB3840	\$ 1,454,676	\$ 1,626,210	\$ 1,474,971	\$ 1,425,715	\$ 1,321,553
1-4 Dwelling Units	CF190	\$ 1,055,100	\$ 1,218,277	\$ 1,039,801	\$ 1,032,207	\$ 912,431
Multifamily (5 or more) Dwelling Units	CF200	\$ 204,148	\$ 174,884	\$ 193,496	\$ 177,759	\$ 167,690
Nonresidential	CF210	\$ 195,428	\$ 233,049	\$ 241,674	\$ 215,749	\$ 241,432
Permanent Loans - Total	SUB3851	\$ 33,852,324	\$ 35,992,847	\$ 30,647,288	\$ 42,645,676	\$ 29,784,110
1-4 Dwelling Units	CF225	\$ 31,357,171	\$ 32,201,822	\$ 27,383,600	\$ 38,876,018	\$ 26,568,439
Multifamily (5 or more) Dwelling Units	CF245	\$ 623,411	\$ 663,891	\$ 785,911	\$ 808,382	\$ 720,763
Nonresidential (Except Land)	CF260	\$ 1,287,065	\$ 2,562,650	\$ 1,995,764	\$ 2,593,296	\$ 2,145,317
Land	CF270	\$ 584,677	\$ 564,484	\$ 482,013	\$ 367,980	\$ 349,591
Loans and Participations Purchased - Total	SUB3880	\$ 32,854,829	\$ 30,349,703	\$ 29,930,492	\$ 22,861,244	\$ 17,370,264
Secured by 1-4 Dwelling Units	CF280	\$ 31,276,154	\$ 30,246,239	\$ 29,878,479	\$ 22,812,855	\$ 17,218,135
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 14,429	\$ 16,433	\$ 20,825	\$ 21,925	\$ 23,895
Secured by Nonresidential	CF300	\$ 1,564,246	\$ 87,031	\$ 31,188	\$ 26,464	\$ 128,234
Loans and Participations Sold - Total	SUB3890	\$ 45,589,143	\$ 42,435,219	\$ 41,501,418	\$ 40,992,052	\$ 31,570,141
Secured by 1-4 Dwelling Units	CF310	\$ 44,966,162	\$ 41,303,855	\$ 40,582,041	\$ 39,534,857	\$ 30,571,939
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 234,792	\$ 251,062	\$ 119,726	\$ 185,808	\$ 211,090
Secured by Nonresidential	CF330	\$ 388,189	\$ 880,302	\$ 799,651	\$ 1,271,387	\$ 787,112
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 12,734,314	\$- 12,085,516	\$- 11,570,926	\$- 18,130,808	\$- 14,199,877
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 14,024,278	\$ 14,335,041	\$ 13,235,171	\$ 15,205,713	\$ 11,270,256
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 534,744	\$- 159,114	\$- 209,689	\$- 543,421	\$ 486,197
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 9,008,177	\$ 9,985,173	\$ 7,826,120	\$ 11,805,248	\$ 6,553,537
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 8,013,664	\$ 11,039,386	\$ 7,106,473	\$ 10,191,449	\$ 6,121,727
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 9,002,520	\$ 11,516,185	\$ 10,039,582	\$ 9,530,890	\$ 10,019,557
Commercial	CF390	\$ 5,060,824	\$ 5,494,635	\$ 5,018,315	\$ 4,708,740	\$ 5,310,047
Consumer	CF400	\$ 3,941,696	\$ 6,021,550	\$ 5,021,267	\$ 4,822,150	\$ 4,709,510
Nonmortgage Loans - Sales - Total	SUB3915	\$ 2,269,975	\$ 3,241,952	\$ 2,362,482	\$ 2,463,418	\$ 2,089,811
Commercial	CF395	\$ 266,153	\$ 174,001	\$ 127,376	\$ 77,534	\$ 107,217
Consumer	CF405	\$ 2,003,822	\$ 3,067,951	\$ 2,235,106	\$ 2,385,884	\$ 1,982,594

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Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 6,732,545	\$ 8,274,233	\$ 7,677,100	\$ 7,067,472	\$ 7,929,746
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 7,733,541	\$ 3,872,901	\$ 5,022,846	\$ 7,000,217	\$ 2,984,813
New Deposits Received less Deposits Withdrawn	CF420	\$ 6,901,112	\$ 3,064,706	\$ 4,241,482	\$ 6,312,002	\$ 2,292,586
Interest Credited to Deposits	CF430	\$ 832,429	\$ 808,195	\$ 781,364	\$ 688,215	\$ 692,227
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 2,330,852	\$- 38,149	\$ 5,211,968	\$ 120,874	\$ 2,510,134

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 15,379,489	\$ 12,843,299	\$ 13,193,712	\$ 11,892,188	\$ 11,445,449
Fully Insured	DI100	\$ 14,585,728	\$ 12,172,533	\$ 12,455,528	\$ 11,297,024	\$ 10,863,185
Other	DI110	\$ 793,761	\$ 670,766	\$ 738,184	\$ 595,164	\$ 582,264
Deposits with Balances - \$100,000 or Less	DI120	\$ 139,954,777	\$ 133,203,060	\$ 131,992,311	\$ 126,140,448	\$ 133,821,494
Deposits with Balances - Greater than \$100,000	DI130	\$ 63,266,631	\$ 62,156,793	\$ 59,771,301	\$ 54,826,987	\$ 54,850,471
Number of Deposit Accounts - Total	SUB4062	24,143,617	22,960,573	22,657,714	21,115,490	21,356,402
Balances of \$100,000 or Less	DI150	23,862,758	22,686,186	22,389,525	20,864,166	21,097,373
Balances Greater than \$100,000	DI160	280,859	274,387	268,189	251,324	259,029
IRA/Keogh Accounts	DI200	\$ 12,075,213	\$ 11,410,833	\$ 11,381,586	\$ 11,197,527	\$ 11,997,277
Uninsured Deposits	DI210	\$ 41,493,501	\$ 39,063,871	\$ 36,859,356	\$ 27,714,469	\$ 27,707,802
Preferred Deposits	DI220	\$ 2,943,137	\$ 2,869,211	\$ 2,978,160	\$ 2,444,435	\$ 2,452,406
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 39,475,914	\$ 39,380,137	\$ 39,114,150	\$ 37,948,575	\$ 39,375,960
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 54,832,450	\$ 50,706,973	\$ 49,122,283	\$ 44,138,413	\$ 43,939,703
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 28,825,466	\$ 29,338,649	\$ 28,544,715	\$ 27,869,469	\$ 30,762,794
Deposits & Escrows - Time Deposits	DI340	\$ 80,087,577	\$ 75,934,116	\$ 74,982,479	\$ 71,010,992	\$ 74,593,504
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 12,528,605	\$ 12,131,576	\$ 12,127,846	\$ 11,856,691	\$ 12,654,054
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 82,161	\$ 87,276	\$ 81,798	\$ 93,906	\$ 93,062
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 1,038,723	\$ 1,676,016	\$ 2,204,757	\$ 1,122,828	\$ 1,364,384
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 1,453,930	\$ 1,149,682	\$ 599,201	\$ 860,225	\$ 1,066,147
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 761,197	\$ 591,363	\$ 369,935	\$ 0	\$ 0

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Schedule DI --- Consolidated Deposit Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 100	\$ 100	\$ 100	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 251,752	\$ 256,870	\$ 196,156	\$ 169,625	\$ 140,963
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 100	\$ 167	\$ 101	\$ 144	\$ 57
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 4,804,499	\$ 476,613	\$ 5,230,245	\$ 262,525	\$ 2,497,026
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 535,548	\$ 476,613	\$ 3,100,308	\$ 98,457	\$ 1,552,616
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 5,411	\$ 15,377	\$ 5,518	\$ 10,344
Schedule SI --- Consolidated Supplemental Information		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	49,299	52,980	51,767	48,084	45,593
Assets Held in Trading Accounts	SI375	\$ 188,162	\$ 208,279	\$ 132,902	\$ 92,889	\$ 97,281
Available-for-Sale Securities	SI385	\$ 61,456,466	\$ 56,489,730	\$ 56,957,876	\$ 56,245,791	\$ 61,933,302
Assets Held for Sale	SI387	\$ 26,369,163	\$ 23,667,421	\$ 22,221,964	\$ 24,519,303	\$ 22,136,799
Loans Serviced for Others	SI390	\$ 328,920,986	\$ 210,938,740	\$ 201,471,898	\$ 195,665,156	\$ 135,377,655
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 29,259	\$ 31,191	\$ 31,421	\$ 32,478	\$ 31,813
Other Residual Interests	SI404	\$ 60,799	\$ 61,095	\$ 60,970	\$ 60,568	\$ 60,930
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	85.66%	86.80%	86.35%	85.33%	85.57%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	85.99%	86.81%	86.53%	85.11%	85.57%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	85.78%	86.29%	86.43%	85.73%	85.49%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	77.46%	77.63%	72.14%	73.91%	74.55%
Do you meet the DBLA business operations test?	SI586	6 [Yes]	7 [Yes]	7 [Yes]	8 [Yes]	9 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 6,123,146	\$ 6,065,438	\$ 6,126,913	\$ 6,031,822	\$ 6,037,067
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 390,245	\$ 397,551	\$ 386,273	\$ 314,697	\$ 324,228
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	404	1,503	3,359	662	475
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Beginning Equity Capital	SI600	\$ 29,790,747	\$ 32,017,870	\$ 29,159,446	\$ 29,014,748	\$ 27,142,056
Net Income (Loss) (SO91)	SI610	\$ 1,011,998	\$ 1,095,071	\$ 1,100,011	\$ 1,029,943	\$ 1,016,703
Dividends Declared - Preferred Stock	SI620	\$ 11	\$ 48	\$ 129	\$ 13	\$ 12
Dividends Declared - Common Stock	SI630	\$ 472,939	\$ 530,416	\$ 454,987	\$ 603,323	\$ 269,262
Stock Issued	SI640	\$ 121,842	\$ 12,122	\$ 24,532	\$ 15,174	\$ 99,020
Stock Retired	SI650	\$ 0	\$ 0	\$ 10	\$ 931	\$ 2,105
Capital Contributions (Where No Stock is Issued)	SI655	\$ 2,125,560	\$ 576,450	\$ 120,754	\$ 658,920	\$ 2,409,495
New Basis Accounting Adjustments	SI660	\$ 525,148	\$ 0	\$ 13	\$- 9,229	\$ 345,847
Other Comprehensive Income	SI662	\$- 339,670	\$- 3,229	\$ 426,583	\$- 872,182	\$ 299,419
Prior Period Adjustments	SI668	\$- 15,089	\$ 7,494	\$- 447	\$ 1,273	\$- 4,513
Other Adjustments	SI671	\$- 14,931	\$ 13,132	\$ 1,689,314	\$ 5,876	\$ 44,169
Ending Equity Capital (SC80)	SI680	\$ 32,732,655	\$ 33,188,446	\$ 32,065,080	\$ 29,240,256	\$ 31,080,817
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 1,188,398	\$ 1,473,655	\$ 438,463	\$ 574,008	\$ 509,849
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 7,811,653	\$ 8,877,654	\$ 4,361,055	\$ 7,688,209	\$ 4,052,641
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	44 [Yes]	46 [Yes]	44 [Yes]	45 [Yes]	45 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 357,991	\$ 312,900	\$ 224,335	\$ 201,025	\$ 192,985
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 38,836	\$ 35,845	\$ 30,908	\$ 28,499	\$ 99,124
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 323,219,236	\$ 323,189,277	\$ 312,337,224	\$ 287,790,223	\$ 295,315,365
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 21,572,575	\$ 23,452,937	\$ 24,912,308	\$ 24,638,128	\$ 28,815,581
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 257,982,359	\$ 248,265,454	\$ 237,791,811	\$ 215,708,066	\$ 220,818,281
Nonmortgage Loans	SI885	\$ 23,961,176	\$ 31,542,360	\$ 30,547,302	\$ 29,269,118	\$ 29,932,601
Deposits and Excrows	SI890	\$ 186,352,857	\$ 184,599,791	\$ 179,459,327	\$ 168,596,869	\$ 178,609,341
Total Borrowings	SI895	\$ 90,444,131	\$ 89,200,233	\$ 86,232,434	\$ 75,248,257	\$ 75,994,923
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	90	121	117	133	106
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 493,732	\$ 22,704	\$ 12,434	\$ 15,434	\$ 9,477
Interest Charged on Loans Made During Quarter - Minimum	SI920	6.17	5.40	5.35	4.87	5.00
Interest Charged on Loans Made During Quarter - Maximum	SI930	7.44	6.93	7.43	7.83	8.12

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Schedule SQ --- Consolidated Supplemental Questions		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	5	2	3	2	4
1st time incl asset/liab from branch/bulk dep purch?	SQ110	3	2	3	2	1
Change in Control of Association?	SQ130	1	1	3	4	3
Merger Accounted for under the Purchase Method?	SQ160	5	2	3	3	5
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	8	6	8	6	1
Any Outstanding Futures or Options Positions?	SQ310	4	5	5	6	7
Does Association Have Subchapter S in effect this year?	SQ320	11	10	10	10	10
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	124	119	119	111	112

Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	31 [Yes]	30 [Yes]	30 [Yes]	32 [Yes]	34 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	27 [Yes]	26 [Yes]	26 [Yes]	27 [Yes]	28 [Yes]
Do you have any activity to report on this schedule?	FS130	27 [Yes]	26 [Yes]	26 [Yes]	27 [Yes]	28 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 322,912,537	\$ 323,824,136	\$ 300,427,274	\$ 375,467,114	\$ 296,477,662
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 20,331,357	\$ 20,848,119	\$ 20,245,919	\$ 20,196,512	\$ 21,622,956
Personal Trust and Agency Accounts	FS210	\$ 12,807,100	\$ 13,302,273	\$ 12,106,546	\$ 12,086,928	\$ 12,437,489
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 1,156,857	\$ 1,084,898	\$ 1,008,132	\$ 944,500	\$ 1,367,010
Employee Benefit - Defined Contribution	FS220	\$ 289,525	\$ 225,908	\$ 232,123	\$ 215,165	\$ 255,138
Employee Benefit - Defined Benefit	FS230	\$ 169,751	\$ 166,597	\$ 158,140	\$ 148,755	\$ 453,047
Other Retirement Accounts	FS240	\$ 697,581	\$ 692,393	\$ 617,869	\$ 580,580	\$ 658,825
Corporate Trust and Agency Accounts	FS250	\$ 135,070	\$ 17,615	\$ 19,681	\$ 16,670	\$ 14,141
Investment Management Agency Accounts	FS260	\$ 3,287,321	\$ 3,407,533	\$ 3,201,411	\$ 3,024,576	\$ 3,451,037
Other Fiduciary Accounts	FS270	\$ 2,945,009	\$ 3,035,800	\$ 3,910,149	\$ 4,123,838	\$ 4,353,279

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Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 138,455,114	\$ 136,532,219	\$ 127,200,010	\$ 125,502,278	\$ 123,458,075
Personal Trust and Agency Accounts	FS211	\$ 2,027,628	\$ 2,048,594	\$ 1,887,211	\$ 1,948,337	\$ 1,896,673
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 136,383,948	\$ 134,267,434	\$ 125,284,183	\$ 123,526,247	\$ 121,535,286
Employee Benefit - Defined Contribution	FS221	\$ 117,525,625	\$ 115,416,058	\$ 105,646,545	\$ 105,489,149	\$ 106,015,805
Employee Benefit - Defined Benefit	FS231	\$ 16,501,249	\$ 16,506,354	\$ 14,874,210	\$ 14,475,226	\$ 14,321,080
Other Retirement Accounts	FS241	\$ 2,357,074	\$ 2,345,022	\$ 4,763,428	\$ 3,561,872	\$ 1,198,401
Corporate Trust and Agency Accounts	FS251	\$ 4,291	\$ 181,341	\$ 4,259	\$ 4,250	\$ 4,242
Other Fiduciary Accounts	FS271	\$ 39,247	\$ 34,850	\$ 24,357	\$ 23,444	\$ 21,874
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 164,126,066	\$ 166,443,798	\$ 152,981,345	\$ 229,768,324	\$ 151,396,631
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	26,079	25,729	25,469	25,651	27,379
Personal Trust and Agency Accounts	FS212	19,995	19,877	19,775	20,301	21,198
Retirement-related Trust and Agency Accounts - Total	SUB6120	1,837	1,749	1,661	1,522	1,766
Employee Benefit - Defined Contribution	FS222	166	172	181	162	178
Employee Benefit - Defined Benefit	FS232	74	24	12	13	39
Other Retirement Accounts	FS242	1,597	1,553	1,468	1,347	1,549
Corporate Trust and Agency Accounts	FS252	69	15	31	24	12
Investment Management Agency Accounts	FS262	4,128	4,045	3,974	3,768	4,363
Other Fiduciary Accounts	FS272	50	43	28	36	40
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	61,267	62,550	64,845	66,339	79,250
Personal Trust and Agency Accounts	FS213	2,590	2,633	2,898	3,013	2,974
Retirement-related Trust and Agency Accounts - Total	SUB6130	58,651	59,894	61,936	63,305	76,232
Employee Benefit - Defined Contribution	FS223	11,554	11,827	11,911	11,966	11,938
Employee Benefit - Defined Benefit	FS233	2,097	2,098	2,308	2,303	2,128
Other Retirement Accounts	FS243	45,000	45,969	47,717	49,036	62,166
Corporate Trust and Agency Accounts	FS253	2	3	2	2	2
Other Fiduciary Accounts	FS273	24	20	9	19	42
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	527,099	526,660	529,322	531,230	530,481
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 112,814	\$ 431,741	\$ 309,541	\$ 206,752	\$ 103,959
Personal Trust and Agency Accounts	FS310	\$ 35,144	\$ 136,105	\$ 99,988	\$ 68,468	\$ 34,879

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Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 16,515	\$ 58,027	\$ 43,312	\$ 28,423	\$ 13,593
Employee Benefit - Defined Contribution	FS320	\$ 13,311	\$ 46,367	\$ 33,861	\$ 22,459	\$ 11,157
Employee Benefit - Defined Benefit	FS330	\$ 1,807	\$ 6,621	\$ 4,662	\$ 3,164	\$ 1,569
Other Retirement Accounts	FS340	\$ 1,397	\$ 5,039	\$ 4,789	\$ 2,800	\$ 867
Corporate Trust and Agency Accounts	FS350	\$ 19	\$ 158	\$ 24	\$ 14	\$ 6
Investment Management Agency Accounts	FS360	\$ 6,751	\$ 25,707	\$ 16,435	\$ 10,638	\$ 6,062
Other Fiduciary Accounts	FS370	\$ 1,742	\$ 7,586	\$ 4,052	\$ 2,610	\$ 1,430
Custody and Safekeeping Accounts	FS380	\$ 52,526	\$ 165,960	\$ 117,025	\$ 76,023	\$ 37,342
Other Fiduciary and Related Services	FS390	\$ 117	\$ 38,198	\$ 28,705	\$ 20,576	\$ 10,647
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 16,699	\$ 367,917	\$ 113,150	\$ 30,721	\$ 38,060
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 6	\$ 3,528	\$ 935	\$ 858	\$ 556
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 4,803	\$ 3,793	\$ 2,015	\$ 1,711	\$ 2,596
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 100,912	\$ 64,089	\$ 197,471	\$ 176,884	\$ 67,939
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 3,665,738	\$ 13,302,271	\$ 3,434,892	\$ 4,661,181	\$ 12,142,687
Non-Interest-Bearing Deposits	FS410	\$ 89	\$ - 23,488	\$ 69	\$ 25	\$ - 18,217
Interest-Bearing Deposits	FS415	\$ 1,600	\$ 43,465	\$ 1,432	\$ 19,613	\$ 62,974
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 199,075	\$ 1,095,061	\$ 240,486	\$ 264,155	\$ 938,776
State, County and Municipal Obligations	FS425	\$ 368,315	\$ 1,517,097	\$ 374,909	\$ 385,394	\$ 1,164,035
Money Market Mutual Funds	FS430	\$ 295,248	\$ 964,018	\$ 325,141	\$ 343,163	\$ 904,833
Other Short-term Obligations	FS435	\$ 52,739	\$ 66,102	\$ 41,737	\$ 27,000	\$ 16,764
Other Notes and Bonds	FS440	\$ 244,449	\$ 775,420	\$ 218,492	\$ 225,004	\$ 658,422
Common and Preferred Stock	FS445	\$ 2,199,834	\$ 8,187,369	\$ 2,105,753	\$ 3,259,369	\$ 7,888,824
Real Estate Mortgages	FS450	\$ 3,039	\$ 7,181	\$ 2,745	\$ 3,809	\$ 8,394
Real Estate	FS455	\$ 45,050	\$ 200,097	\$ 40,808	\$ 41,313	\$ 154,145
Miscellaneous Assets	FS460	\$ 256,300	\$ 469,949	\$ 83,320	\$ 92,336	\$ 363,737
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Number of Funds - Total Collective Investment Funds	FS60	7	17	7	7	17
Domestic Equity	FS610	3	10	3	3	10
International/Global Equity	FS620	0	2	0	0	2
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	2	3	2	2	3
Municipal Bond	FS650	1	1	1	1	1
Short-Term Investments/Money Market	FS660	1	1	1	1	1
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 179,550	\$ 3,180,731	\$ 185,401	\$ 189,964	\$ 3,585,305
Domestic Equity	FS615	\$ 77,692	\$ 1,607,374	\$ 79,708	\$ 79,659	\$ 2,097,830
International/Global Equity	FS625	\$ 0	\$ 1,317,318	\$ 0	\$ 0	\$ 1,190,069
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 86,171	\$ 239,959	\$ 89,127	\$ 93,435	\$ 279,932
Municipal Bond	FS655	\$ 15,584	\$ 15,978	\$ 16,464	\$ 16,768	\$ 17,372
Short-Term Investments/Money Market	FS665	\$ 103	\$ 102	\$ 102	\$ 102	\$ 102
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 6	\$ 3,517	\$ 935	\$ 856	\$ 556
Personal Trust and Agency Accounts	FS710	\$ 6	\$ 3,510	\$ 935	\$ 856	\$ 556
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 7	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 14	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 14	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 3	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 3	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 32,732,679	\$ 33,188,465	\$ 32,065,101	\$ 29,240,266	\$ 31,080,836
Equity Capital Deductions - Total	SUB1631	\$ 4,991,727	\$ 4,363,316	\$ 4,240,371	\$ 3,058,685	\$ 3,262,000
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 20,066	\$ 20,164	\$ 8,141	\$ 8,061	\$ 10,532
Goodwill and Certain Other Intangible Assets	CCR115	\$ 4,908,417	\$ 4,282,641	\$ 4,175,206	\$ 2,991,569	\$ 3,187,103
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 62,991	\$ 60,510	\$ 57,023	\$ 58,991	\$ 64,364
Other	CCR134	\$ 253	\$ 1	\$ 1	\$ 64	\$ 1
Equity Capital Additions -Total	SUB1641	\$ 614,439	\$ 284,268	\$ 257,896	\$ 675,969	\$- 215,525
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 472,499	\$ 142,776	\$ 116,739	\$ 535,216	\$- 357,182
Qualifying Intangible Assets	CCR185	\$ 1,219	\$ 1,431	\$ 1,412	\$ 1,384	\$ 2,678
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 140,669	\$ 139,993	\$ 139,662	\$ 139,334	\$ 138,926
Other	CCR195	\$ 52	\$ 68	\$ 83	\$ 35	\$ 53
Tier 1 (Core) Capital	CCR20	\$ 28,355,391	\$ 29,109,417	\$ 28,082,626	\$ 26,857,550	\$ 27,603,311
Total Assets (SC60)	CCR205	\$ 334,077,703	\$ 329,114,308	\$ 317,635,749	\$ 301,915,388	\$ 305,233,740
Asset Deductions - Total	SUB1651	\$ 5,002,855	\$ 4,374,806	\$ 4,238,922	\$ 3,056,930	\$ 3,269,572
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 31,449	\$ 31,656	\$ 6,696	\$ 6,522	\$ 9,118
Goodwill and Certain Other Intangible Assets	CCR265	\$ 4,908,414	\$ 4,282,640	\$ 4,175,203	\$ 2,991,417	\$ 3,196,092
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 62,992	\$ 60,510	\$ 57,023	\$ 58,991	\$ 64,362
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 604,890	\$ 111,036	\$ 56,833	\$ 639,579	\$- 675,461
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 603,619	\$ 109,537	\$ 55,338	\$ 638,160	\$- 678,192
Qualifying Intangible Assets	CCR285	\$ 1,219	\$ 1,431	\$ 1,412	\$ 1,384	\$ 2,678
Other	CCR290	\$ 52	\$ 68	\$ 83	\$ 35	\$ 53
Adjusted Total Assets	CCR25	\$ 329,679,738	\$ 324,850,538	\$ 313,453,660	\$ 299,498,037	\$ 301,288,707
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 13,083,276	\$ 12,836,374	\$ 11,988,385	\$ 11,846,699	\$ 11,910,135
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 28,355,391	\$ 29,109,417	\$ 28,082,626	\$ 26,857,550	\$ 27,603,311
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 40,235	\$ 50,290	\$ 43,788	\$ 42,022	\$ 44,999
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 996,536	\$ 994,429	\$ 994,323	\$ 994,219	\$ 1,194,152

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Schedule CCR --- Consolidated Capital Requirement		Mar 2005	Dec 2004	Sep 2004	Jun 2004	Mar 2004
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 1,456,019	\$ 1,531,136	\$ 1,487,804	\$ 1,373,743	\$ 1,479,899
Tier 2 Capital - Other	CCR355	\$ 210	\$ 164	\$ 213	\$ 194	\$ 372
Tier 2 (Supplementary) Capital	CCR33	\$ 2,493,000	\$ 2,576,019	\$ 2,526,128	\$ 2,410,178	\$ 2,719,422
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 2,493,000	\$ 2,576,019	\$ 2,526,128	\$ 2,410,178	\$ 2,719,422
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 40,582	\$ 36,379	\$ 76,791	\$ 80,261	\$ 78,712
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 79,200	\$ 79,896	\$ 78,057	\$ 76,175	\$ 80,124
Total Risk-Based Capital	CCR39	\$ 30,728,609	\$ 31,569,161	\$ 30,453,906	\$ 29,111,292	\$ 30,163,897
0% R/W Category - Cash	CCR400	\$ 1,161,204	\$ 1,426,507	\$ 1,323,496	\$ 1,345,267	\$ 1,319,356
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 6,047,678	\$ 5,355,346	\$ 5,516,639	\$ 5,816,007	\$ 6,004,633
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 18,496	\$ 13,524	\$ 8,726	\$ 8,769	\$ 13,073
0% R/W Category - Other	CCR415	\$ 643,342	\$ 748,361	\$ 921,288	\$ 1,065,296	\$ 921,077
0% R/W Category - Assets Total	CCR420	\$ 7,870,720	\$ 7,543,738	\$ 7,770,149	\$ 8,235,339	\$ 8,258,139
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	\$ 48,239,798	\$ 47,524,277	\$ 49,420,502	\$ 50,701,620	\$ 55,048,047
20% R/W Category - Claims on FHLBs	CCR435	\$ 6,605,357	\$ 6,578,205	\$ 6,662,608	\$ 6,991,630	\$ 8,129,726
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 2,319,466	\$ 2,296,391	\$ 2,412,547	\$ 2,278,871	\$ 2,334,214
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 4,434,368	\$ 5,897,326	\$ 6,002,108	\$ 5,651,019	\$ 5,281,136
20% R/W Category - Other	CCR450	\$ 9,449,074	\$ 9,583,823	\$ 9,769,576	\$ 12,083,811	\$ 11,366,703
20% R/W Category - Assets Total	CCR455	\$ 71,048,063	\$ 71,880,022	\$ 74,267,341	\$ 77,706,951	\$ 82,159,826
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 14,209,615	\$ 14,376,008	\$ 14,853,463	\$ 15,541,386	\$ 16,431,951
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 145,980,581	\$ 138,601,435	\$ 130,153,989	\$ 120,210,601	\$ 113,958,512
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 3,463,145	\$ 3,423,436	\$ 4,069,788	\$ 3,804,307	\$ 3,636,029
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 16,294,632	\$ 11,834,858	\$ 9,398,642	\$ 7,264,089	\$ 6,712,534
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 114,641	\$ 153,207	\$ 153,631	\$ 165,309	\$ 201,227
50% R/W Category - Other	CCR480	\$ 645,342	\$ 950,989	\$ 935,048	\$ 849,864	\$ 1,040,377
50% R/W Category - Assets Total	CCR485	\$ 166,498,341	\$ 154,963,925	\$ 144,711,098	\$ 132,294,170	\$ 125,548,679
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 83,249,230	\$ 77,482,031	\$ 72,355,615	\$ 66,147,154	\$ 62,774,409

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Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 2,058,932	\$ 2,339,941	\$ 3,732,456	\$ 8,153,221	\$ 7,180,210
100% R/W Category - All Other Assets	CCR506	\$ 98,853,059	\$ 104,228,439	\$ 97,504,454	\$ 85,808,538	\$ 92,605,209
100% R/W Category - Assets Total	CCR510	\$ 100,911,991	\$ 106,568,380	\$ 101,236,910	\$ 93,961,759	\$ 99,785,419
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 100,911,991	\$ 106,568,380	\$ 101,236,910	\$ 93,961,759	\$ 99,785,419
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 817	\$ 1,295	\$ 1,500	\$ 3,203	\$ 2,706
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 10,214	\$ 16,189	\$ 18,752	\$ 40,038	\$ 33,826
Assets to Risk-Weight	CCR64	\$ 346,329,932	\$ 340,957,360	\$ 327,986,998	\$ 312,201,422	\$ 315,754,769
Subtotal Risk-Weighted Assets	CCR75	\$ 198,380,999	\$ 198,442,549	\$ 188,464,687	\$ 175,690,290	\$ 179,025,559
Excess Allowances for Loan and Lease Losses	CCR530	\$ 97,837	\$ 274,997	\$ 286,476	\$ 284,332	\$ 309,544
Total Risk-Weighted Assets	CCR78	\$ 198,283,162	\$ 198,167,552	\$ 188,178,211	\$ 175,405,958	\$ 178,716,015
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 15,862,562	\$ 15,853,394	\$ 15,054,250	\$ 14,032,465	\$ 14,297,274
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.60%	8.96%	8.96%	8.97%	9.16%
Total Risk-Based Capital Ratio	CCR820	15.50%	15.93%	16.18%	16.60%	16.88%
Tier 1 Risk-Based Capital Ratio	CCR830	14.26%	14.65%	14.88%	15.27%	15.40%
Tangible Equity Ratio	CCR840	8.60%	8.96%	8.96%	8.97%	9.16%

*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.