

Office of Thrift Supervision Financial Reporting System Run Date: November 22, 2004, 11:38 AM	TFR Industry Aggregate Report 99111 - OTS-Regulated: Northeast Region (Geog) September 2004	Frozen Aggregated Data (\$Thousands)
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Description	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value
Number of Institutions	276	278	282	285	288

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

Schedule SC --- Consolidated Statement of Condition		Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 27,230,893	\$ 27,457,473	\$ 28,203,450	\$ 26,184,214	\$ 27,050,475
Cash and Non-Interest-Earning Deposits	SC110	\$ 3,962,798	\$ 3,774,060	\$ 3,826,685	\$ 3,813,099	\$ 3,748,206
Interest-Earning Deposits in FHLBs	SC112	\$ 1,522,241	\$ 1,701,452	\$ 2,289,284	\$ 2,057,914	\$ 2,786,059
Other Interest-Earning Deposits	SC118	\$ 1,231,466	\$ 1,178,014	\$ 1,194,241	\$ 1,110,193	\$ 1,098,547
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 3,168,772	\$ 3,034,046	\$ 2,481,425	\$ 2,007,971	\$ 2,280,223
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 10,884,597	\$ 11,314,583	\$ 11,163,322	\$ 9,779,821	\$ 8,974,677
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 2,390,615	\$ 2,583,631	\$ 2,642,418	\$ 2,515,794	\$ 2,484,012
State and Municipal Obligations	SC180	\$ 2,312,277	\$ 2,137,202	\$ 2,379,247	\$ 2,250,756	\$ 2,229,413
Securities Backed by Nonmortgage Loans	SC182	\$ 118,302	\$ 117,522	\$ 280,159	N/A	N/A
Other Investment Securities	SC185	\$ 1,477,012	\$ 1,462,048	\$ 1,793,040	\$ 2,432,305	\$ 3,230,681
Accrued Interest Receivable	SC191	\$ 162,813	\$ 154,915	\$ 153,629	N/A	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 64,557,531	\$ 63,153,533	\$ 67,613,934	N/A	N/A
Mortgage-Backed Securities - Total	SC22	\$ 64,557,531	\$ 63,153,533	\$ 67,613,934	\$ 54,698,007	\$ 51,199,065
Pass-Through - Total	SUB0073	\$ 33,949,322	\$ 35,165,927	\$ 37,703,683	N/A	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 31,419,890	\$ 32,552,240	\$ 35,219,465	\$ 28,135,857	\$ 25,359,676
Other Pass-Through	SC215	\$ 2,529,432	\$ 2,613,687	\$ 2,484,218	\$ 2,507,243	\$ 1,813,569
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 30,362,334	\$ 27,743,323	\$ 29,654,855	N/A	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 13,376,660	\$ 12,686,788	\$ 13,210,475	N/A	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 3,821,639	\$ 4,310,848	\$ 4,843,243	N/A	N/A
Other	SC222	\$ 13,164,035	\$ 10,745,687	\$ 11,601,137	N/A	N/A
Accrued Interest Receivable	SC228	\$ 245,875	\$ 244,283	\$ 255,396	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage Loans - Gross	SUB0092	\$ 180,610,525	\$ 169,027,687	\$ 164,695,397	N/A	N/A
Mortgage Loans - Total	SC26	\$ 179,677,878	\$ 168,125,234	\$ 163,768,696	\$ 148,213,659	\$ 149,327,482
Construction Loans - Total	SUB0100	\$ 4,697,598	\$ 4,210,145	\$ 4,685,215	\$ 4,556,134	\$ 4,425,003
Residential - Total	SUB0110	\$ 3,570,495	\$ 3,182,724	\$ 3,417,609	\$ 3,274,674	\$ 3,142,744
1-4 Dwelling Units	SC230	\$ 2,690,621	\$ 2,365,050	\$ 2,689,295	\$ 2,527,317	\$ 2,441,040
Multifamily (5 or more) Dwelling Units	SC235	\$ 879,874	\$ 817,674	\$ 728,314	\$ 747,357	\$ 701,704
Nonresidential Property	SC240	\$ 1,127,103	\$ 1,027,421	\$ 1,267,606	\$ 1,281,460	\$ 1,282,259
Permanent Loans - Total	SUB0121	\$ 175,172,567	\$ 164,138,958	\$ 159,379,572	N/A	N/A
Residential - Total	SUB0131	\$ 155,697,632	\$ 146,080,784	\$ 140,401,281	N/A	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 146,470,356	\$ 137,217,629	\$ 131,539,567	N/A	N/A
Revolving Open-End Loans	SC251	\$ 11,018,384	\$ 10,038,327	\$ 11,171,207	\$ 10,909,321	\$ 9,797,306
All Other - First Liens	SC254	\$ 128,141,058	\$ 120,432,094	\$ 114,376,828	N/A	N/A
All Other - Junior Liens	SC255	\$ 7,310,914	\$ 6,747,208	\$ 5,991,532	N/A	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 9,227,276	\$ 8,863,155	\$ 8,861,714	\$ 8,648,613	\$ 8,504,458
Nonresidential Property (Except Land)	SC260	\$ 17,501,352	\$ 16,319,842	\$ 17,225,332	\$ 16,038,048	\$ 16,091,696
Land	SC265	\$ 1,973,583	\$ 1,738,332	\$ 1,752,959	\$ 1,646,554	\$ 1,514,277
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 13,208,457	\$ 17,493,087	N/A	N/A	N/A
Accrued Interest Receivable	SC272	\$ 698,121	\$ 639,115	\$ 602,244	\$ 559,945	\$ 602,042
Advances for Taxes and Insurance	SC275	\$ 42,239	\$ 39,469	\$ 28,366	\$ 31,230	\$ 26,681
Allowance for Loan and Lease Losses	SC283	\$ 932,647	\$ 902,453	\$ 926,701	\$ 832,818	\$ 821,898
Nonmortgage Loans - Gross	SUB0162	\$ 30,652,676	\$ 28,556,684	\$ 30,372,666	N/A	N/A
Nonmortgage Loans - Total	SC31	\$ 29,807,021	\$ 27,799,817	\$ 29,508,962	\$ 28,964,452	\$ 24,551,324
Commercial Loans - Total	SC32	\$ 11,507,184	\$ 10,818,827	\$ 12,807,345	\$ 11,982,486	\$ 11,538,683
Secured	SC300	\$ 9,663,200	\$ 9,104,901	\$ 10,447,704	\$ 9,735,761	\$ 9,391,448
Unsecured	SC303	\$ 1,487,415	\$ 1,340,818	\$ 1,427,343	\$ 1,350,332	\$ 1,270,297
Lease Receivables	SC306	\$ 356,569	\$ 373,108	\$ 932,298	\$ 896,393	\$ 876,938
Consumer Loans - Total	SC35	\$ 18,948,673	\$ 17,557,913	\$ 17,374,498	\$ 17,675,358	\$ 13,617,078
Loans on Deposits	SC310	\$ 130,217	\$ 122,329	\$ 144,393	\$ 148,244	\$ 152,469
Home Improvement Loans (Not secured by real estate)	SC316	\$ 153,779	\$ 583,998	\$ 511,019	\$ 685,639	\$ 675,631
Education Loans	SC320	\$ 165,033	\$ 137,714	\$ 167,109	\$ 154,321	\$ 162,787
Auto Loans	SC323	\$ 6,894,787	\$ 5,907,508	\$ 5,828,490	\$ 5,329,657	\$ 5,254,180
Mobile Home Loans	SC326	\$ 275,713	\$ 270,334	\$ 279,926	\$ 287,309	\$ 291,105
Credit Cards	SC328	\$ 8,719,174	\$ 8,104,889	\$ 8,323,938	\$ 9,705,709	\$ 5,788,228

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Schedule SC --- Consolidated Statement of Condition		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 2,609,970	\$ 2,431,141	\$ 2,119,623	\$ 1,364,479	\$ 1,292,678
Accrued Interest Receivable	SC348	\$ 196,819	\$ 179,944	\$ 190,823	\$ 208,711	\$ 165,132
Allowance for Loan and Lease Losses	SC357	\$ 845,655	\$ 756,867	\$ 863,704	\$ 902,156	\$ 769,569
Repossessed Assets - Gross	SUB0201	\$ 123,973	\$ 124,031	\$ 132,357	\$ 138,585	\$ 200,783
Repossessed Assets - Total	SC40	\$ 122,259	\$ 122,427	\$ 130,622	\$ 136,596	\$ 190,443
Real Estate - Total	SUB0210	\$ 115,370	\$ 115,438	\$ 119,367	\$ 122,647	\$ 184,052
Construction	SC405	\$ 4,864	\$ 6,117	\$ 6,076	\$ 4,553	\$ 5,665
Residential - Total	SUB0225	\$ 82,090	\$ 81,036	\$ 87,346	\$ 93,908	\$ 91,561
1-4 Dwelling Units	SC415	\$ 78,805	\$ 80,568	\$ 86,738	\$ 93,203	\$ 90,743
Multifamily (5 or more) Dwelling Units	SC425	\$ 3,285	\$ 468	\$ 608	\$ 705	\$ 818
Nonresidential (Except Land)	SC426	\$ 26,699	\$ 25,560	\$ 24,008	\$ 22,230	\$ 82,520
Land	SC428	\$ 1,717	\$ 2,725	\$ 1,937	\$ 1,956	\$ 4,306
Other Repossessed Assets	SC430	\$ 8,603	\$ 8,593	\$ 12,990	\$ 15,938	\$ 16,731
General Valuation Allowances	SC441	\$ 1,714	\$ 1,604	\$ 1,735	\$ 1,989	\$ 10,340
Real Estate Held for Investment	SC45	\$ 78,329	\$ 77,716	\$ 75,804	\$ 70,299	\$ 29,628
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 3,074,277	\$ 3,247,672	\$ 3,198,773	\$ 2,794,528	\$ 3,013,654
Federal Home Loan Bank Stock	SC510	\$ 2,913,227	\$ 3,095,563	\$ 3,048,476	\$ 2,663,379	\$ 2,893,330
Other	SC540	\$ 161,050	\$ 152,109	\$ 150,297	\$ 137,404	\$ 127,125
Office Premises and Equipment	SC55	\$ 2,072,911	\$ 1,962,702	\$ 2,081,481	\$ 2,047,964	\$ 2,006,792
Other Assets - Gross	SUB0262	\$ 11,028,871	\$ 9,971,062	\$ 10,654,563	N/A	N/A
Other Assets - Total	SC59	\$ 11,026,246	\$ 9,968,814	\$ 10,652,018	\$ 8,261,081	\$ 8,517,605
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 543,877	\$ 509,286	\$ 545,391	\$ 201,598	\$ 192,464
Bank-Owned Life Insurance - Other	SC625	\$ 1,859,945	\$ 1,757,480	\$ 2,052,700	\$ 2,272,380	\$ 2,206,092
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 448,998	\$ 481,974	\$ 436,768	\$ 458,565	\$ 431,570
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 1,614	\$ 1,782	\$ 1,955	\$ 2,591	\$ 2,795
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 4,224,112	\$ 3,019,294	\$ 3,214,938	\$ 2,660,327	\$ 2,613,106
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 60,280	\$ 61,192	\$ 60,743	\$ 84,987	\$ 89,665
Other Assets	SC689	\$ 3,890,045	\$ 4,140,054	\$ 4,342,068	\$ 4,796,788	\$ 5,015,428
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 2,625	\$ 2,248	\$ 2,545	\$ 2,350	\$ 2,659
General Valuation Allowances - Total	SUB2092	\$ 1,782,641	\$ 1,663,172	\$ 1,794,685	N/A	N/A
Total Assets - Gross	SUB0283	\$ 319,429,986	\$ 303,578,560	\$ 307,028,425	N/A	N/A
Total Assets	SC60	\$ 317,647,345	\$ 301,915,388	\$ 305,233,740	\$ 273,700,302	\$ 266,931,882
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 191,845,507	\$ 181,065,023	\$ 188,801,073	\$ 173,897,224	\$ 170,782,382
Deposits	SC710	\$ 189,849,261	\$ 179,014,004	\$ 186,355,940	\$ 171,826,178	\$ 167,923,775
Escrows	SC712	\$ 1,924,489	\$ 1,953,449	\$ 2,316,028	\$ 1,918,634	\$ 2,686,102
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 71,757	\$ 97,570	\$ 129,105	\$ 152,412	\$ 172,505
Borrowings - Total	SC72	\$ 87,178,804	\$ 85,237,290	\$ 79,367,371	\$ 69,453,688	\$ 66,944,177
Advances from FHLBank	SC720	\$ 37,967,874	\$ 40,255,748	\$ 39,259,263	\$ 34,340,257	\$ 34,168,213
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 18,294,432	\$ 17,850,735	\$ 19,626,001	\$ 15,582,416	\$ 13,880,246
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 982,654	\$ 961,138	\$ 1,190,728	N/A	N/A
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 26,431	\$ 29,611
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 26,431	\$ 29,611
Other Borrowings	SC760	\$ 29,933,844	\$ 26,169,669	\$ 19,291,379	\$ 18,330,519	\$ 17,684,085
Other Liabilities - Total	SC75	\$ 6,389,698	\$ 6,208,791	\$ 5,835,452	\$ 4,076,142	\$ 4,278,926
Accrued Interest Payable - Deposits	SC763	\$ 380,037	\$ 344,536	\$ 362,165	\$ 340,718	\$ 236,304
Accrued Interest Payable - Other	SC766	\$ 234,564	\$ 226,718	\$ 434,038	\$ 419,542	\$ 443,264
Accrued Taxes	SC776	\$ 1,164,801	\$ 960,761	\$ 951,035	\$ 738,378	\$ 846,010
Accounts Payable	SC780	\$ 2,530,048	\$ 2,423,101	\$ 913,802	\$ 922,662	\$ 887,134
Deferred Income Taxes	SC790	\$ 86,400	\$ 73,233	\$ 164,848	\$ 97,135	\$ 101,026
Other Liabilities and Deferred Income	SC796	\$ 1,993,848	\$ 2,180,442	\$ 3,009,564	\$ 1,557,707	\$ 1,765,188
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	\$ 285,414,009	\$ 272,511,104	\$ 274,003,896	\$ 247,427,054	\$ 242,005,485

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Schedule SC --- Consolidated Statement of Condition		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 168,610	\$ 164,013	\$ 149,008	N/A	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 32,064,725	\$ 29,240,266	\$ 31,080,836	\$ 26,124,086	\$ 24,777,693
Stock - Total	SUB0311	\$ 16,455,898	\$ 14,790,064	\$ 15,430,684	\$ 12,473,967	\$ 11,298,707
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 9,260	\$ 9,260	\$ 9,260	\$ 11,069	\$ 11,070
Common Stock - Par Value	SC820	\$ 162,158	\$ 172,068	\$ 170,931	\$ 175,611	\$ 170,543
Common Stock - Paid in Excess of Par	SC830	\$ 16,284,480	\$ 14,608,736	\$ 15,250,493	\$ 12,287,287	\$ 11,117,094
Accumulated Other Comprehensive Income - Total	SC86	\$- 151,258	\$- 577,671	\$ 342,919	N/A	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 65,576	\$- 494,435	\$ 438,529	\$ 112,277	\$ 254,771
Gains (Losses) on Cash Flow Hedges	SC865	\$- 82,006	\$- 78,767	\$- 91,140	N/A	N/A
Other	SC870	\$- 3,676	\$- 4,469	\$- 4,470	N/A	N/A
Retained Earnings	SC880	\$ 15,965,699	\$ 15,217,272	\$ 15,527,580	\$ 13,783,682	\$ 13,478,540
Other Components of Equity Capital	SC891	\$- 205,614	\$- 189,399	\$- 220,347	N/A	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 317,647,344	\$ 301,915,383	\$ 305,233,740	\$ 273,700,296	\$ 266,931,883

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Other Codes As of Sep 2004

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	17	\$ 367
3	Federal, State, or other taxes receivable	78	\$ 78,275
4	Net deferred tax assets	124	\$ 370,947
5	Insured portion of real estate acquired by forecls	1	\$ 9
6	Prepaid deposit insurance premiums	30	\$ 575
7	Prepaid expenses	226	\$ 370,414
8	Deposits for utilities and other services	1	\$ 61
9	Advances for loans serviced for others	8	\$ 474,524
13	Noninterest-bearing accts rcv from Hold Co/Affl	18	\$ 29,823
14	Other noninterest-bearing short-term accounts rcv	54	\$ 248,448
19	Receivables fr a broker for unsettled transactions	7	\$ 182,485
20	F/V of all derivative instru. reportable as assets	6	\$ 91,222
22	Unapplied loan disbursements	8	\$ 449,003
99	Other	168	\$ 790,236

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	3	\$ 11,707
4	Nonrefundable loan fees received prior to closing	29	\$ 4,073
5	Deferred gains from sale/leaseback	2	\$ 15,312
6	Balances in U.S. Treasury tax and loan accounts	2	\$ 953
7	Deferred gains from the sale of real estate	6	\$ 157
9	Fees received for standby contracts and other	1	\$ 16
10	Amounts due brokers for unsettled transactions	5	\$ 121,840
11	The liability recorded for post-retirement benefit	105	\$ 164,219
13	Amounts payable under interest-rate-swap agreement	1	\$ 57
14	Unapplied loan payments received	11	\$ 18,934
16	Recourse loan liability	1	\$ 105
17	Noninterest-bearing payables to Hold Co/Affiliates	30	\$ 385,516
18	Litigation reserves	5	\$ 9,003
20	F/V of all derivative instru. reportable as liab.	6	\$ 214,260
21	Liabilities for credit losses on OBS credit exposures	1	\$ 42
99	Other	283	\$ 736,997

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Schedule SO --- Consolidated Statement of Operations		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 3,746,959	\$ 3,413,347	\$ 3,504,696	\$ 3,303,250	\$ 3,235,721
Deposits and Investment Securities	SO115	\$ 208,451	\$ 195,834	\$ 196,182	N/A	N/A
Mortgage-Backed Securities	SO125	\$ 666,721	\$ 623,452	\$ 646,826	N/A	N/A
Mortgage Loans	SO141	\$ 2,492,502	\$ 2,160,290	\$ 2,247,839	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 379,285	\$ 433,771	\$ 413,849	N/A	N/A
Commercial Loans and Leases	SO160	\$ 151,287	\$ 129,690	\$ 153,158	\$ 148,907	\$ 147,987
Consumer Loans and Leases	SO171	\$ 227,998	\$ 304,081	\$ 260,691	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 15,791	\$ 13,325	\$ 14,373	\$ 12,981	\$ 23,070
Federal Home Loan Bank Stock	SO181	\$ 15,686	\$ 13,276	\$ 14,303	\$ 12,981	\$ 23,070
Other	SO185	\$ 105	\$ 49	\$ 70	N/A	N/A
Interest Expense - Total	SO21	\$ 1,530,408	\$ 1,312,036	\$ 1,372,066	\$ 1,316,384	\$ 1,339,421
Deposits	SO215	\$ 856,243	\$ 729,605	\$ 758,736	\$ 729,172	\$ 741,725
Escrows	SO225	\$ 867	\$ 481	\$ 642	\$ 637	\$ 574
Advances from FHLBank	SO230	\$ 302,971	\$ 272,363	\$ 309,645	\$ 297,502	\$ 318,660
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 8,117	\$ 7,394	\$ 8,315	\$ 8,402	\$ 8,123
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 79	\$ 66
Other Borrowed Money	SO260	\$ 362,217	\$ 302,245	\$ 294,747	\$ 280,607	\$ 270,327
Capitalized Interest	SO271	\$ 7	\$ 52	\$ 19	\$ 15	\$ 54
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 2,232,342	\$ 2,114,636	\$ 2,147,003	\$ 1,999,900	\$ 1,919,370
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 207,073	\$ 208,063	\$ 227,912	\$ 239,844	\$ 155,647
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 2,025,269	\$ 1,906,573	\$ 1,919,091	\$ 1,760,056	\$ 1,763,723
Noninterest Income - Total	SO42	\$ 1,536,994	\$ 1,427,722	\$ 1,400,526	\$ 1,491,387	\$ 884,743
Mortgage Loan Serving Fees	SO410	\$ 101,911	\$ 145,460	\$ 56,043	\$ 203,763	\$ 23,257
Other Fees and Charges	SO420	\$ 902,163	\$ 842,838	\$ 766,837	\$ 807,989	\$ 565,518
Net Income (Loss) from Other - Total	SUB0451	\$ 429,341	\$ 518,766	\$ 434,283	\$ 461,270	\$ 329,287
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 421,568	\$ 404,392	\$ 468,542	\$ 376,369	\$ 325,294
Operations & Sale of Repossessed Assets	SO461	\$ 438	\$ 788	\$ - 2,228	\$ - 4,755	\$ 236
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ - 1,744	\$ - 1,393	\$ 1,743	\$ - 2,027	\$ 3,939
Sale of Securities Held-to-Maturity	SO467	\$ - 3	\$ 180	\$ 6	\$ - 270	\$ 14
Sale of Loans Held for Investment	SO475	\$ 2,548	\$ 1,528	\$ 2,153	\$ 1,482	\$ 1,418

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Schedule SO --- Consolidated Statement of Operations		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 48,420	\$ 901	\$- 176	\$- 41,670	\$ 13,370
Trading Assets (Realized and Unrealized)	SO485	\$- 41,886	\$ 112,370	\$- 35,757	\$ 132,141	\$- 14,984
Other Noninterest Income	SO488	\$ 103,579	\$- 79,342	\$ 143,363	\$ 18,390	\$- 33,319
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	\$ 1,875,034	\$ 1,715,962	\$ 1,731,515	\$ 1,618,448	\$ 1,548,077
All Personnel Compensation and Expense	SO510	\$ 800,795	\$ 728,554	\$ 693,507	\$ 671,826	\$ 776,671
Legal Expense	SO520	\$ 12,889	\$ 21,717	\$ 12,013	\$ 14,456	\$ 12,734
Office Occupancy and Equipment Expense	SO530	\$ 259,806	\$ 249,751	\$ 268,390	\$ 258,509	\$ 258,767
Marketing and Other Professional Services	SO540	\$ 194,029	\$ 118,130	\$ 117,680	\$ 112,067	\$ 102,128
Loan Servicing Fees	SO550	\$ 160,611	\$ 205,821	\$ 197,861	\$ 158,519	\$ 71,883
Goodwill and Other Intangibles Expense	SO560	\$ 40,552	\$ 41,905	\$ 36,712	\$ 37,549	\$ 29,311
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 577	\$ 154	\$ 458	\$- 2,500	\$ 2,312
Other Noninterest Expense	SO580	\$ 405,775	\$ 349,930	\$ 404,894	\$ 368,022	\$ 294,271
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	\$ 1,687,229	\$ 1,618,333	\$ 1,588,102	\$ 1,632,967	\$ 1,100,389
Income Taxes - Total	SO71	\$ 587,587	\$ 588,390	\$ 571,691	\$ 599,278	\$ 380,795
Federal	SO710	\$ 506,873	\$ 515,546	\$ 502,443	\$ 543,708	\$ 330,659
State, Local & Other	SO720	\$ 80,714	\$ 72,844	\$ 69,248	\$ 55,570	\$ 50,136
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 1,099,642	\$ 1,029,943	\$ 1,016,411	\$ 1,033,689	\$ 719,594
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 292	\$ 0	\$ 108
Net Income (Loss)	SO91	\$ 1,099,642	\$ 1,029,943	\$ 1,016,703	\$ 1,033,689	\$ 719,702

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Other Codes As of Sep 2004**Other Noninterest Income Codes**

Code	Description	Count	Amount
2	Interest income from income tax refunds	1	\$ 1,390
4	Net income(loss) from leasing or subleasing space	66	\$ 5,211
5	Net income(loss) from real estate held for invest	6	\$ 427
6	Net income(loss)-equity invest in uncons sub org	6	\$ 427
7	Net income(loss) from leased property	16	\$ 558
9	Net income from data processing lease/services	3	\$ 107
11	Adjustments to prior periods	2	\$ 12
14	Interest Income from CNFIs reported on SC655	2	\$ 40
15	Income from corporate-owned life insurance	81	\$ 24,390
19	Realized/unrealized gains on derivatives	4	\$- 1,983
99	Other	198	\$ 79,215

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	45	\$ 1,990
2	OTS assessments	62	\$ 2,684
3	Interest expense on income taxes	1	\$ 44
6	Supervisory examination fees	34	\$ 759
7	Office supplies, printing, and postage	184	\$ 33,770
8	Telephone, including data lines	69	\$ 16,401
9	Loan origination expense	46	\$ 105,968
10	ATM expense	52	\$ 3,204
12	Acquisition and organization costs	5	\$ 34,413
13	Misc taxes other than income & real estate	64	\$ 5,288
14	Losses from fraud	1	\$ 3,022
16	Web site expenses	3	\$ 131
17	Charitable contributions	18	\$ 877
18	Minority Interest	1	\$ 4,106
99	Other	202	\$ 98,770

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Schedule SO --- Consolidated Statement of Operations		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 10,311,194	\$ 6,636,722	\$ 3,504,696	\$ 13,045,042	\$ 9,774,743
YTD - Deposits and Investment Securities	Y_SO115	\$ 581,835	\$ 380,525	\$ 196,182	N/A	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 1,867,136	\$ 1,206,168	\$ 646,826	N/A	N/A
YTD - Mortgage Loans	Y_SO141	\$ 6,677,789	\$ 4,235,849	\$ 2,247,839	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 400,712	\$ 252,193	\$ 153,158	\$ 602,022	\$ 453,376
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 783,722	\$ 561,987	\$ 260,691	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 41,391	\$ 26,269	\$ 14,373	N/A	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 41,166	\$ 26,158	\$ 14,303	N/A	N/A
YTD - Other	Y_SO185	\$ 225	\$ 111	\$ 70	N/A	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 4,076,136	\$ 2,578,979	\$ 1,372,066	\$ 5,406,328	\$ 4,118,872
YTD - Deposits	Y_SO215	\$ 2,276,625	\$ 1,442,802	\$ 758,736	\$ 3,048,636	\$ 2,333,854
YTD - Escrows	Y_SO225	\$ 1,949	\$ 1,092	\$ 642	N/A	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 825,886	\$ 532,983	\$ 309,645	\$ 1,247,911	\$ 964,785
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 22,547	\$ 14,324	\$ 8,315	\$ 33,367	\$ 24,965
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 188	\$ 109
YTD - Other Borrowed Money	Y_SO260	\$ 949,207	\$ 587,849	\$ 294,747	\$ 1,072,116	\$ 791,621
YTD - Capitalized Interest	Y_SO271	\$ 78	\$ 71	\$ 19	\$ 96	\$ 81
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 6,276,449	\$ 4,084,012	\$ 2,147,003	N/A	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 633,795	\$ 425,760	\$ 227,912	\$ 638,535	\$ 398,706
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 5,642,654	\$ 3,658,252	\$ 1,919,091	N/A	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 4,330,145	\$ 2,804,591	\$ 1,400,526	N/A	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 303,925	\$ 201,541	\$ 56,043	\$ 167,416	\$- 36,347
YTD - Other Fees and Charges	Y_SO420	\$ 2,466,913	\$ 1,571,910	\$ 766,837	\$ 2,339,923	\$ 1,533,235
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 1,397,545	\$ 971,900	\$ 434,283	\$ 1,509,470	\$ 1,052,025
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 1,291,981	\$ 873,542	\$ 468,542	\$ 1,319,475	\$ 946,816
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 739	\$- 1,229	\$- 2,228	\$- 10,220	\$- 5,350
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 1,175	\$ 350	\$ 1,743	\$- 2,771	\$- 744
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 183	\$ 186	\$ 6	\$- 47	\$ 223
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 5,627	\$ 3,681	\$ 2,153	\$ 6,424	\$ 4,942

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Schedule SO --- Consolidated Statement of Operations		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 66,998	\$ 18,817	\$- 176	\$ 55,738	\$ 97,408
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 34,670	\$ 76,553	\$- 35,757	\$ 140,871	\$ 8,730
YTD - Other Noninterest Income	Y_SO488	\$ 161,762	\$ 59,240	\$ 143,363	N/A	N/A
YTD - Noninterest Expense - Total	Y_SO51	\$ 5,176,371	\$ 3,329,415	\$ 1,731,515	\$ 5,942,788	\$ 4,346,691
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 2,139,295	\$ 1,354,490	\$ 693,507	\$ 2,848,314	\$ 2,195,207
YTD - Legal Expense	Y_SO520	\$ 45,631	\$ 32,742	\$ 12,013	\$ 54,357	\$ 39,984
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 746,208	\$ 490,941	\$ 268,390	\$ 1,023,455	\$ 766,500
YTD - Marketing and Other Professional Services	Y_SO540	\$ 423,928	\$ 231,294	\$ 117,680	\$ 427,606	\$ 315,720
YTD - Loan Servicing Fees	Y_SO550	\$ 565,003	\$ 404,532	\$ 197,861	\$ 327,449	\$ 168,930
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 114,290	\$ 74,049	\$ 36,712	\$ 122,301	\$ 84,752
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 1,136	\$ 571	\$ 458	\$ 3,277	\$ 5,777
YTD - Other Noninterest Expense	Y_SO580	\$ 1,140,880	\$ 740,796	\$ 404,894	\$ 1,136,029	\$ 769,821
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 4,796,428	\$ 3,133,428	\$ 1,588,102	\$ 5,343,017	\$ 3,697,928
YTD - Income Taxes - Total	Y_SO71	\$ 1,707,348	\$ 1,127,370	\$ 571,691	\$ 1,895,880	\$ 1,290,471
YTD - Federal	Y_SO710	\$ 1,487,976	\$ 988,553	\$ 502,443	\$ 1,664,927	\$ 1,116,284
YTD - State, Local, and Other	Y_SO720	\$ 219,372	\$ 138,817	\$ 69,248	\$ 230,953	\$ 174,187
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 3,089,080	\$ 2,006,058	\$ 1,016,411	\$ 3,447,137	\$ 2,407,457
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 292	\$ 292	\$ 292	\$- 2,770	\$- 2,770
YTD - Net Income (Loss)	Y_SO91	\$ 3,089,372	\$ 2,006,350	\$ 1,016,703	\$ 3,444,367	\$ 2,404,687

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 1,660,977	\$ 1,627,297	\$ 1,757,128	\$ 1,602,639	\$ 1,585,630
Net Provision for Loss	VA115	\$ 207,472	\$ 206,847	\$ 226,141	\$ 236,185	\$ 156,345
Transfers	VA125	\$- 1,236	\$ 510	\$- 3,645	\$- 5,460	\$- 3,218
Recoveries	VA135	\$ 52,994	\$ 57,721	\$ 53,453	\$ 43,157	\$ 22,656
Adjustments	VA145	\$ 66,065	\$ 3,294	\$ 18,724	\$ 107,519	\$ 4,303
Charge-offs	VA155	\$ 203,638	\$ 232,501	\$ 257,073	\$ 244,619	\$ 161,064
General Valuation Allowances - Ending Balance	VA165	\$ 1,782,634	\$ 1,663,168	\$ 1,794,728	\$ 1,739,421	\$ 1,604,652
Specific Valuation Allowances - Beginning Balance	VA108	\$ 32,043	\$ 34,302	\$ 35,481	\$ 55,570	\$ 64,202
Net Provision for Loss	VA118	\$ 178	\$ 1,370	\$ 2,228	\$ 1,159	\$ 1,614

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 1,236	\$- 510	\$ 3,645	\$ 5,460	\$ 3,218
Adjustments	VA148	\$- 429	\$ 404	\$ 747	\$ 31	\$- 44
Charge-offs	VA158	\$ 3,681	\$ 2,284	\$ 2,654	\$ 25,475	\$ 13,342
Specific Valuation Allowances - Ending Balance	VA168	\$ 29,308	\$ 33,282	\$ 39,447	\$ 36,745	\$ 55,648
Total Valuation Allowances - Beginning Balance	VA110	\$ 1,692,981	\$ 1,661,599	\$ 1,792,609	\$ 1,658,209	\$ 1,649,832
Net Provision for Loss	VA120	\$ 207,650	\$ 208,217	\$ 228,369	\$ 237,344	\$ 157,959
Recoveries	VA140	\$ 52,994	\$ 57,721	\$ 53,453	\$ 43,157	\$ 22,656
Adjustments	VA150	\$ 65,636	\$ 3,698	\$ 19,471	\$ 107,550	\$ 4,259
Charge-offs	VA160	\$ 207,319	\$ 234,785	\$ 259,727	\$ 270,094	\$ 174,406
Total Valuation Allowances - Ending Balance	VA170	\$ 1,811,942	\$ 1,696,450	\$ 1,834,175	\$ 1,776,166	\$ 1,660,300
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 203,638	\$ 232,501	\$ 257,073	N/A	N/A
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage Loans - Total	VA46	\$ 19,872	\$ 25,418	\$ 25,118	\$ 16,318	\$ 19,784
Construction - Total	SUB2030	\$ 191	\$ 797	\$ 475	\$ 317	\$ 989
1-4 Dwelling Units	VA420	\$ 151	\$ 797	\$ 459	\$ 176	\$ 368
Multifamily (5 or more) Dwelling Units	VA430	\$ 40	\$ 0	\$ 16	\$ 127	\$ 379
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 14	\$ 242
Permanent - Total	SUB2041	\$ 19,681	\$ 24,621	\$ 24,643	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 1,758	\$ 762	\$ 897	\$ 919	\$ 1,276
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 12,823	\$ 13,090	\$ 13,444	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 3,623	\$ 2,274	\$ 2,761	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 66	\$ 1,520	\$ 1,287	\$ 284	\$ 2
Nonresidential Property (Except Land)	VA480	\$ 1,385	\$ 6,975	\$ 6,254	\$ 1,056	\$ 3,749
Land	VA490	\$ 26	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 182,994	\$ 206,183	\$ 231,138	\$ 219,567	\$ 140,054
Commercial Loans	VA520	\$ 15,097	\$ 18,983	\$ 30,087	\$ 37,174	\$ 43,683
Consumer Loans - Total	SUB2061	\$ 167,897	\$ 187,200	\$ 201,051	N/A	N/A
Loans on Deposits	VA510	\$ 25	\$ 1	\$ 4	\$ 16	\$ 37
Home Improvement Loans	VA516	\$ 123	\$ 36	\$ 133	\$ 2,617	\$ 1,448
Education Loans	VA530	\$ 5	\$ 0	\$ 3	\$ 2	\$ 1
Auto Loans	VA540	\$ 18,248	\$ 18,463	\$ 20,500	\$ 15,359	\$ 15,243
Mobile Home Loans	VA550	\$ 589	\$ 284	\$ 2,236	\$ 256	\$ 3,022

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 140,897	\$ 159,295	\$ 170,834	\$ 159,023	\$ 71,982
Other	VA560	\$ 8,010	\$ 9,121	\$ 7,341	\$ 5,120	\$ 4,638
Reposessed Assets - Total	VA60	\$ 469	\$ 251	\$ 386	\$ 8,296	\$ 377
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 194	\$ 201	\$ 320	\$ 708	\$ 271
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 45	\$ 0	\$ 0	\$ 7,327	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 43	\$ 0	\$ 25
Other Reposessed Assets	VA630	\$ 230	\$ 50	\$ 23	\$ 261	\$ 81
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	\$ 303	\$ 649	\$ 431	\$ 438	\$ 849
GVA Recoveries - Assets - Total	SUB2126	\$ 52,994	\$ 57,721	\$ 53,453	N/A	N/A
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage Loans - Total	VA47	\$ 9,059	\$ 5,368	\$ 5,506	\$ 7,558	\$ 6,524
Construction - Total	SUB2130	\$ 199	\$ 9	\$ 175	\$ 336	\$ 424
1-4 Dwelling Units	VA421	\$ 199	\$ 9	\$ 175	\$ 77	\$ 224
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 2	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 257	\$ 200
Permanent - Total	SUB2141	\$ 8,860	\$ 5,359	\$ 5,331	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 144	\$ 270	\$ 105	\$ 369	\$ 593
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 3,695	\$ 2,975	\$ 2,827	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 2,000	\$ 1,730	\$ 1,775	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 48	\$ 4	\$ 6	\$ 11	\$ 196
Nonresidential Property (Except Land)	VA481	\$ 2,973	\$ 380	\$ 591	\$ 2,913	\$ 1,173
Land	VA491	\$ 0	\$ 0	\$ 27	\$ 72	\$ 0
Nonmortgage Loans - Total	VA57	\$ 43,876	\$ 52,253	\$ 47,773	\$ 35,318	\$ 16,104
Commercial Loans	VA521	\$ 3,743	\$ 2,575	\$ 7,017	\$ 3,454	\$ 4,453
Consumer Loans - Total	SUB2161	\$ 40,133	\$ 49,678	\$ 40,756	N/A	N/A
Loans on Deposits	VA511	\$ 3	\$ 1	\$ 0	\$ 4	\$ 0
Home Improvement Loans	VA517	\$ 64	\$ 102	\$ 491	\$ 302	\$ 708
Education Loans	VA531	\$ 2	\$ 1	\$ 1	\$ 4	\$ 1
Auto Loans	VA541	\$ 5,280	\$ 5,647	\$ 6,859	\$ 4,551	\$ 4,881

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 101	\$ 25	\$ 20	\$ 15	\$ 30
Credit Cards	VA557	\$ 32,981	\$ 42,265	\$ 30,185	\$ 25,474	\$ 4,386
Other	VA561	\$ 1,702	\$ 1,637	\$ 3,200	\$ 1,514	\$ 1,645
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 59	\$ 100	\$ 174	\$ 281	\$ 28
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 1,421	\$ 864	\$ 5,877	N/A	N/A
Deposits and Investment Securities	VA38	\$ 62	\$ 0	\$ 36	N/A	N/A
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage Loans - Total	VA48	\$ 1,159	\$- 1,301	\$ 3,747	\$ 4,782	\$ 1,343
Construction - Total	SUB2230	\$ 335	\$- 292	\$ 1,238	\$ 577	\$- 432
1-4 Dwelling Units	VA422	\$ 232	\$- 292	\$- 412	\$ 551	\$- 281
Multifamily (5 or more) Dwelling Units	VA432	\$ 8	\$ 0	\$- 22	\$ 0	\$- 198
Nonresidential Property	VA442	\$ 95	\$ 0	\$ 1,672	\$ 26	\$ 47
Permanent - Total	SUB2241	\$ 824	\$- 1,009	\$ 2,509	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$- 323	\$ 302	\$ 365	\$ 41	\$- 782
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 40	\$- 216	\$ 126	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$- 62	\$ 138	\$ 433	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$ 846	\$- 1,246	\$ 1,425	\$ 0	\$ 1
Nonresidential Property (Except Land)	VA482	\$ 323	\$ 13	\$ 160	\$ 1,472	\$ 153
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 8	\$- 5
Nonmortgage Loans - Total	VA58	\$ 73	\$ 2,004	\$ 1,818	\$ 3,464	\$ 1,706
Commercial Loans	VA522	\$ 326	\$ 535	\$ 954	\$- 1,233	\$ 1,831
Consumer Loans - Total	SUB2261	\$- 253	\$ 1,469	\$ 864	N/A	N/A
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4
Home Improvement Loans	VA518	\$- 67	\$ 185	\$ 335	\$ 3,833	\$- 135
Education Loans	VA532	\$ 1	\$ 1	\$ 0	\$ 4	\$- 4
Auto Loans	VA542	\$ 79	\$ 82	\$ 111	\$ 243	\$ 85
Mobile Home Loans	VA552	\$- 105	\$ 122	\$- 397	\$ 31	\$- 45
Credit Cards	VA558	\$ 35	\$ 25	\$ 13	\$ 234	\$- 103
Other	VA562	\$- 196	\$ 1,054	\$ 802	\$ 352	\$ 73
Reposessed Assets - Total	VA62	\$ 121	\$ 135	\$ 141	\$- 1,692	\$ 1,806
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 12	\$ 78
Real Estate - 1-4 Dwelling Units	VA614	\$- 14	\$ 46	\$- 29	\$- 12	\$ 927
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 33

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 118	\$ 40	\$ 50	\$- 1,702	\$ 731
Real Estate - Land	VA629	\$ 17	\$ 44	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 5	\$ 120	\$ 10	\$ 37
Real Estate Held for Investment	VA72	\$ 0	\$ 43	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 6	\$- 17	\$ 135	\$ 50	\$- 31
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 152,065	\$ 175,644	\$ 209,497	N/A	N/A
Deposits and Investment Securities	VA39	\$ 62	\$ 0	\$ 36	N/A	N/A
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	N/A	N/A
Mortgage Loans - Total	VA49	\$ 11,972	\$ 18,749	\$ 23,359	\$ 13,542	\$ 14,603
Construction - Total	SUB2330	\$ 327	\$ 496	\$ 1,538	\$ 558	\$ 133
1-4 Dwelling Units	VA425	\$ 184	\$ 496	\$- 128	\$ 650	\$- 137
Multifamily (5 or more) Dwelling Units	VA435	\$ 48	\$ 0	\$- 6	\$ 125	\$ 181
Nonresidential Property	VA445	\$ 95	\$ 0	\$ 1,672	\$- 217	\$ 89
Permanent - Total	SUB2341	\$ 11,645	\$ 18,253	\$ 21,821	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 1,291	\$ 794	\$ 1,157	\$ 591	\$- 99
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 9,168	\$ 9,899	\$ 10,743	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 1,561	\$ 682	\$ 1,419	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$ 864	\$ 270	\$ 2,706	\$ 273	\$- 193
Nonresidential Property (Except Land)	VA485	\$- 1,265	\$ 6,608	\$ 5,823	\$- 385	\$ 2,729
Land	VA495	\$ 26	\$ 0	\$- 27	\$- 64	\$- 5
Nonmortgage Loans - Total	VA59	\$ 139,191	\$ 155,934	\$ 185,183	\$ 187,713	\$ 125,656
Commercial Loans	VA525	\$ 11,680	\$ 16,943	\$ 24,024	\$ 32,487	\$ 41,061
Consumer Loans - Total	SUB2361	\$ 127,511	\$ 138,991	\$ 161,159	N/A	N/A
Loans on Deposits	VA515	\$ 22	\$ 0	\$ 4	\$ 12	\$ 41
Home Improvement Loans	VA519	\$- 8	\$ 119	\$- 23	\$ 6,148	\$ 605
Education Loans	VA535	\$ 4	\$ 0	\$ 2	\$ 2	\$- 4
Auto Loans	VA545	\$ 13,047	\$ 12,898	\$ 13,752	\$ 11,051	\$ 10,447
Mobile Home Loans	VA555	\$ 383	\$ 381	\$ 1,819	\$ 272	\$ 2,947
Credit Cards	VA559	\$ 107,951	\$ 117,055	\$ 140,662	\$ 133,783	\$ 67,493
Other	VA565	\$ 6,112	\$ 8,538	\$ 4,943	\$ 3,958	\$ 3,066
Repossessed Assets - Total	VA65	\$ 590	\$ 386	\$ 527	\$ 6,604	\$ 2,183
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 12	\$ 78
Real Estate - 1-4 Dwelling Units	VA615	\$ 180	\$ 247	\$ 291	\$ 696	\$ 1,198

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 33
Real Estate - Nonresidential (Except Land)	VA627	\$ 163	\$ 40	\$ 50	\$ 5,625	\$ 731
Real Estate - Land	VA631	\$ 17	\$ 44	\$ 43	\$ 0	\$ 25
Other Repossessed Assets	VA633	\$ 230	\$ 55	\$ 143	\$ 271	\$ 118
Real Estate Held for Investment	VA75	\$ 0	\$ 43	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 250	\$ 532	\$ 392	\$ 207	\$ 790
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 229,035	\$ 106,231	\$ 100,419	\$ 102,544	\$ 124,718
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 687,072	\$ 540,511	\$ 488,366	N/A	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 41,109	\$ 39,556	\$ 35,749	\$ 39,436	\$ 54,722
Construction	VA951	\$ 1,345	\$ 945	\$ 1,365	\$ 178	\$ 5,317
Permanent - 1-4 Dwelling Units	VA952	\$ 34,448	\$ 33,986	\$ 31,887	\$ 35,937	\$ 41,466
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 1,740	\$ 31	\$ 28	\$ 233	\$ 14
Permanent - Nonresidential (Except Land)	VA954	\$ 3,576	\$ 4,592	\$ 2,084	\$ 2,006	\$ 5,927
Permanent - Land	VA955	\$ 0	\$ 2	\$ 385	\$ 1,082	\$ 1,998
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 1,295,089	\$ 1,059,376	\$ 1,119,038	\$ 1,141,872	\$ 1,222,019
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 1,813,701	\$ 1,744,601	\$ 1,944,882	\$ 1,957,778	\$ 1,899,413
Substandard	VA965	\$ 1,716,832	\$ 1,641,765	\$ 1,807,409	\$ 1,803,409	\$ 1,717,998
Doubtful	VA970	\$ 95,495	\$ 102,836	\$ 137,473	\$ 154,354	\$ 181,402
Loss	VA975	\$ 1,374	\$ 0	\$ 0	\$ 15	\$ 13

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 2,916,758	\$ 2,696,540	\$ 2,941,791	\$ 3,592,016	\$ 3,111,606
Mortgages - Total	SUB2421	\$ 2,047,833	\$ 1,891,157	\$ 2,236,002	N/A	N/A
Construction and Land Loans	SUB2430	\$ 118,923	\$ 110,797	\$ 106,230	\$ 120,450	\$ 128,879
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 1,734,210	\$ 1,573,791	\$ 1,899,012	N/A	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 238,349	\$ 246,004	\$ 255,297	\$ 260,398	\$ 250,729
Nonmortgages - Total	SUB2461	\$ 868,925	\$ 805,383	\$ 705,789	N/A	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 1,796,994	\$ 1,601,450	\$ 1,681,530	\$ 2,228,000	\$ 1,793,182

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 1,636,981	\$ 1,448,413	\$ 1,521,960	\$ 2,032,399	\$ 1,599,803
Mortgage Loans - Total	SUB2481	\$ 1,096,476	\$ 950,909	\$ 1,126,162	N/A	N/A
Construction	PD115	\$ 29,021	\$ 39,346	\$ 36,394	\$ 46,532	\$ 48,805
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 41,748	\$ 28,039	\$ 31,076	\$ 1,295,665	\$ 1,171,944
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 869,086	\$ 742,121	\$ 918,742	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 50,589	\$ 34,659	\$ 31,812	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 12,857	\$ 16,638	\$ 21,115	\$ 16,937	\$ 18,433
Permanent - Nonresidential Property (Except Land)	PD135	\$ 68,629	\$ 65,114	\$ 77,002	\$ 73,290	\$ 68,349
Permanent - Land	PD138	\$ 24,546	\$ 24,992	\$ 10,021	\$ 23,820	\$ 12,075
Nonmortgage Loans - Commercial Loans	PD140	\$ 68,695	\$ 72,465	\$ 77,032	\$ 70,132	\$ 77,079
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 471,810	\$ 425,039	\$ 318,766	N/A	N/A
Loans on Deposits	PD161	\$ 3,736	\$ 1,689	\$ 1,881	\$ 1,609	\$ 1,435
Home Improvement Loans	PD163	\$ 2,280	\$ 1,440	\$ 1,231	\$ 3,441	\$ 3,030
Education Loans	PD165	\$ 504	\$ 591	\$ 492	\$ 465	\$ 348
Auto Loans	PD167	\$ 76,551	\$ 54,906	\$ 53,263	\$ 72,148	\$ 58,983
Mobile Home Loans	PD169	\$ 8,700	\$ 7,447	\$ 6,920	\$ 12,172	\$ 10,369
Credit Cards	PD171	\$ 355,512	\$ 340,773	\$ 236,771	\$ 398,073	\$ 113,055
Other	PD180	\$ 24,527	\$ 18,193	\$ 18,208	\$ 17,859	\$ 15,898
Memo - Troubled Debt Restructured Included Above	PD190	\$ 30,294	\$ 2,757	\$ 2,425	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 10,747	\$ 17,734	\$ 14,818	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 160,013	\$ 153,037	\$ 159,570	\$ 195,601	\$ 193,379
Mortgage Loans - Total	SUB2491	\$ 142,381	\$ 139,754	\$ 143,335	N/A	N/A
Construction	PD215	\$ 8,658	\$ 3,871	\$ 5,772	\$ 7,556	\$ 8,078
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 7,291	\$ 3,498	\$ 3,203	\$ 122,302	\$ 123,601
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 105,432	\$ 109,796	\$ 115,565	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 3,518	\$ 3,804	\$ 4,053	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 6,483	\$ 3,123	\$ 2,256	\$ 2,660	\$ 2,158
Permanent - Nonresidential Property (Except Land)	PD235	\$ 5,075	\$ 14,456	\$ 9,020	\$ 7,746	\$ 8,406
Permanent - Land	PD238	\$ 5,924	\$ 1,206	\$ 3,466	\$ 2,607	\$ 3,140
Nonmortgage Loans - Commercial Loans	PD240	\$ 5,239	\$ 3,511	\$ 4,020	\$ 6,459	\$ 7,079
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 12,393	\$ 9,772	\$ 12,215	N/A	N/A
Loans on Deposits	PD261	\$ 1,029	\$ 608	\$ 768	\$ 747	\$ 636
Home Improvement Loans	PD263	\$ 589	\$ 186	\$ 225	\$ 933	\$ 1,144

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 539	\$ 592	\$ 630	\$ 325	\$ 360
Auto Loans	PD267	\$ 3,981	\$ 2,887	\$ 2,886	\$ 3,062	\$ 2,971
Mobile Home Loans	PD269	\$ 2,711	\$ 3,036	\$ 2,806	\$ 3,251	\$ 2,518
Credit Cards	PD271	\$ 380	\$ 263	\$ 251	\$ 34,974	\$ 31,173
Other	PD280	\$ 3,164	\$ 2,200	\$ 4,649	\$ 2,979	\$ 2,115
Memo - Troubled Debt Restructured Included Above	PD290	\$ 187	\$ 363	\$ 186	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 29,538	\$ 32,538	\$ 37,080	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 1,119,764	\$ 1,095,090	\$ 1,260,261	\$ 1,364,016	\$ 1,318,424
Mortgage Loans - Total	SUB2501	\$ 808,976	\$ 800,494	\$ 966,505	N/A	N/A
Construction	PD315	\$ 37,595	\$ 28,145	\$ 39,527	\$ 30,916	\$ 48,198
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 18,365	\$ 16,460	\$ 22,141	\$ 828,244	\$ 861,388
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 592,796	\$ 605,547	\$ 745,329	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 45,385	\$ 29,867	\$ 27,091	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 14,205	\$ 14,056	\$ 16,837	\$ 16,306	\$ 28,293
Permanent - Nonresidential Property (Except Land)	PD335	\$ 87,451	\$ 93,182	\$ 104,530	\$ 108,013	\$ 101,292
Permanent - Land	PD338	\$ 13,179	\$ 13,237	\$ 11,050	\$ 9,019	\$ 8,583
Nonmortgage Loans - Commercial Loans	PD340	\$ 96,687	\$ 90,420	\$ 133,347	\$ 151,129	\$ 205,017
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 214,101	\$ 204,176	\$ 160,409	N/A	N/A
Loans on Deposits	PD361	\$ 266	\$ 219	\$ 646	\$ 762	\$ 788
Home Improvement Loans	PD363	\$ 716	\$ 434	\$ 511	\$ 604	\$ 667
Education Loans	PD365	\$ 45	\$ 29	\$ 35	\$ 363	\$ 241
Auto Loans	PD367	\$ 4,474	\$ 5,278	\$ 5,019	\$ 6,226	\$ 6,588
Mobile Home Loans	PD369	\$ 850	\$ 847	\$ 768	\$ 1,091	\$ 2,410
Credit Cards	PD371	\$ 203,068	\$ 193,714	\$ 149,806	\$ 205,952	\$ 49,681
Other	PD380	\$ 4,682	\$ 3,655	\$ 3,624	\$ 5,234	\$ 5,278
Memo - Troubled Debt Restructured Included Above	PD390	\$ 26,458	\$ 13,465	\$ 9,236	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 4,233	\$ 4,268	\$ 6,955	N/A	N/A

Schedule LD --- Loan Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 3,445,859	\$ 3,482,766	\$ 2,684,823	\$ 2,815,761	\$ 2,794,314

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Schedule LD --- Loan Data		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 2,684,882	\$ 2,776,270	\$ 2,295,281	\$ 2,360,533	\$ 2,366,984
100% and greater LTV	LD120	\$ 760,977	\$ 706,496	\$ 389,542	\$ 455,228	\$ 427,330
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 104,830	\$ 85,151	\$ 62,331	\$ 65,213	\$ 75,990
Past Due and Still Accruing - Total	SUB5240	\$ 64,563	\$ 27,217	\$ 29,600	\$ 32,473	\$ 35,634
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 62,420	\$ 25,579	\$ 27,129	\$ 29,646	\$ 30,193
90% up to 100% LTV	LD210	\$ 55,744	\$ 20,280	\$ 22,074	\$ 24,024	\$ 23,948
100% and greater LTV	LD220	\$ 6,676	\$ 5,299	\$ 5,055	\$ 5,622	\$ 6,245
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 2,143	\$ 1,638	\$ 2,471	\$ 2,827	\$ 5,441
90% up to 100% LTV	LD230	\$ 1,437	\$ 1,055	\$ 1,870	\$ 1,600	\$ 3,855
100% and greater LTV	LD240	\$ 706	\$ 583	\$ 601	\$ 1,227	\$ 1,586
Nonaccrual - Total	SUB5230	\$ 40,267	\$ 57,934	\$ 32,731	\$ 32,740	\$ 40,356
90% up to 100% LTV	LD250	\$ 30,528	\$ 32,531	\$ 22,789	\$ 21,798	\$ 28,840
100% and greater LTV	LD260	\$ 9,739	\$ 25,403	\$ 9,942	\$ 10,942	\$ 11,516
Net Charge-offs - Total	SUB5300	\$ 1,064	\$ 776	\$ 1,347	\$ 2,662	\$ 1,838
90% up to 100% LTV	LD310	\$ 229	\$ 440	\$ 580	\$ 620	\$ 468
100% and greater LTV	LD320	\$ 835	\$ 336	\$ 767	\$ 2,042	\$ 1,370
Purchases - Total	SUB5320	\$ 1,605,365	\$ 1,768,115	\$ 1,039,365	\$ 1,274,590	\$ 1,405,768
90% up to 100% LTV	LD410	\$ 1,346,898	\$ 1,445,461	\$ 939,847	\$ 1,058,168	\$ 1,168,887
100% and greater LTV	LD420	\$ 258,467	\$ 322,654	\$ 99,518	\$ 216,422	\$ 236,881
Originations - Total	SUB5330	\$ 2,089,641	\$ 1,888,022	\$ 711,175	\$ 1,505,839	\$ 1,610,178
90% up to 100% LTV	LD430	\$ 1,412,469	\$ 1,462,721	\$ 532,096	\$ 1,149,069	\$ 1,182,149
100% and greater LTV	LD440	\$ 677,172	\$ 425,301	\$ 179,079	\$ 356,770	\$ 428,029
Sales - Total	SUB5340	\$ 2,862,532	\$ 2,147,777	\$ 1,247,901	\$ 1,722,401	\$ 1,953,062
90% up to 100% LTV	LD450	\$ 2,090,187	\$ 1,704,966	\$ 1,005,978	\$ 1,288,336	\$ 1,490,892
100% and greater LTV	LD460	\$ 772,345	\$ 442,811	\$ 241,923	\$ 434,065	\$ 462,170

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 4,592,992	\$ 4,302,766	\$ 4,229,157	\$ 4,145,443	\$ 3,975,027
Mortgage Construction Loans	CC105	\$ 3,157,960	\$ 3,022,405	\$ 3,020,175	\$ 2,919,223	\$ 2,699,605
Other Mortgage Loans	CC115	\$ 1,435,032	\$ 1,280,361	\$ 1,208,982	\$ 1,226,220	\$ 1,275,422
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 814,294	\$ 809,114	\$ 775,944	\$ 647,380	\$ 512,550
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 10,366,004	\$ 9,276,459	\$ 11,959,489	\$ 7,912,963	\$ 12,038,088
1-4 Dwelling Units	CC280	\$ 8,100,845	\$ 6,967,970	\$ 9,969,087	\$ 6,077,193	\$ 9,862,256

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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 583,577	\$ 764,084	\$ 562,696	\$ 640,654	\$ 741,958
All Other Real Estate	CC300	\$ 1,681,582	\$ 1,544,405	\$ 1,427,706	\$ 1,195,116	\$ 1,433,874
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 1,037,917	\$ 1,203,789	\$ 1,319,187	\$ 1,137,660	\$ 1,185,123
Commitments Outstanding to Purchase Loans	CC320	\$ 4,459,181	\$ 3,634,623	\$ 4,076,552	\$ 2,206,559	\$ 5,896,205
Commitments Outstanding to Sell Loans	CC330	\$ 20,754,643	\$ 22,628,318	\$ 22,157,135	\$ 15,028,710	\$ 22,118,668
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 1,727,650	\$ 909,382	\$ 790,527	N/A	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 3,033,096	\$ 3,673,174	\$ 4,437,941	N/A	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 349,884	\$ 251,443	\$ 434,194	N/A	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 281,620	\$ 191,490	\$ 213,515	N/A	N/A
Unused Lines of Credit - Total	SUB3361	\$ 257,423,889	\$ 258,743,839	\$ 242,121,110	N/A	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 10,239,724	\$ 9,716,478	\$ 10,801,074	N/A	N/A
Commercial Lines	CC420	\$ 13,120,721	\$ 13,400,460	\$ 13,486,449	\$ 11,584,877	\$ 11,339,861
Open-End Consumer Lines - Credit Cards	CC423	\$ 233,525,733	\$ 235,094,089	\$ 217,200,384	N/A	N/A
Open-End Consumer Lines - Other	CC425	\$ 537,711	\$ 532,812	\$ 633,203	N/A	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 2,343,721	\$ 2,021,674	\$ 2,094,629	\$ 2,276,564	\$ 1,971,737
Commercial	CC430	\$ 312,747	\$ 203,644	\$ 235,496	\$ 515,759	\$ 369,102
Standby, Not Included on CC465 or CC468	CC435	\$ 2,030,974	\$ 1,818,030	\$ 1,859,133	\$ 1,760,805	\$ 1,602,635
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 2,953,070	\$ 2,913,574	\$ 4,433,899	\$ 4,665,643	\$ 4,780,681
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 16,226	\$ 17,869	\$ 20,406	\$ 44,906	\$ 46,609
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 506,455	\$ 489,987	\$ 723,204	\$ 635,033	\$ 648,904
Other Contingent Liabilities	CC480	\$ 1,093,026	\$ 701,992	\$ 534,050	\$ 530,063	\$ 584,150
Contingent Assets	CC490	\$ 141,702	\$ 98,099	\$ 166,853	\$ 165,479	\$ 222,996

Schedule CF --- Consolidated Cash Flow Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 10,699,808	\$ 14,443,182	\$ 17,090,414	N/A	N/A
Pass-Through Securities	CF143	\$ 5,450,434	\$ 8,619,957	\$ 10,644,966	\$ 12,404,378	\$ 14,270,836
Other Mortgage-Backed Securities	CF153	\$ 5,249,374	\$ 5,823,225	\$ 6,445,448	N/A	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 6,188,160	\$ 4,557,764	\$ 5,356,125	N/A	N/A
Pass-Through Securities	CF145	\$ 5,442,579	\$ 4,273,723	\$ 4,730,980	\$ 6,027,464	\$ 8,523,286
Other Mortgage-Backed Securities	CF155	\$ 745,581	\$ 284,041	\$ 625,145	N/A	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 4,511,648	\$ 9,885,418	\$ 11,734,289	N/A	N/A

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Schedule CF --- Consolidated Cash Flow Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 1,015,247	\$- 2,966,596	\$- 1,657,969	\$ 2,173,479	\$ 4,322,335
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 2,009,376	\$- 4,422,910	\$- 1,729,069	N/A	N/A
Mortgage Loans Disbursed - Total	SUB3831	\$ 32,117,154	\$ 44,071,391	\$ 31,105,663	N/A	N/A
Construction Loans - Total	SUB3840	\$ 1,473,663	\$ 1,425,715	\$ 1,321,553	\$ 1,453,541	\$ 1,512,550
1-4 Dwelling Units	CF190	\$ 1,039,809	\$ 1,032,207	\$ 912,431	\$ 1,060,361	\$ 1,066,673
Multifamily (5 or more) Dwelling Units	CF200	\$ 192,180	\$ 177,759	\$ 167,690	\$ 149,363	\$ 141,569
Nonresidential	CF210	\$ 241,674	\$ 215,749	\$ 241,432	\$ 243,817	\$ 304,308
Permanent Loans - Total	SUB3851	\$ 30,643,491	\$ 42,645,676	\$ 29,784,110	N/A	N/A
1-4 Dwelling Units	CF225	\$ 27,383,697	\$ 38,876,018	\$ 26,568,439	\$ 28,506,024	\$ 47,864,398
Multifamily (5 or more) Dwelling Units	CF245	\$ 785,911	\$ 808,382	\$ 720,763	\$ 834,041	\$ 1,026,380
Nonresidential (Except Land)	CF260	\$ 1,991,870	\$ 2,593,296	\$ 2,145,317	\$ 2,073,889	\$ 2,359,831
Land	CF270	\$ 482,013	\$ 367,980	\$ 349,591	\$ 326,674	\$ 229,738
Loans and Participations Purchased - Total	SUB3880	\$ 29,930,982	\$ 22,861,244	\$ 17,370,264	\$ 17,674,975	\$ 27,516,211
Secured by 1-4 Dwelling Units	CF280	\$ 29,878,479	\$ 22,812,855	\$ 17,218,135	\$ 17,603,073	\$ 27,436,486
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 20,825	\$ 21,925	\$ 23,895	\$ 31,336	\$ 52,700
Secured by Nonresidential	CF300	\$ 31,678	\$ 26,464	\$ 128,234	\$ 40,566	\$ 27,025
Loans and Participations Sold - Total	SUB3890	\$ 41,501,418	\$ 40,992,052	\$ 31,570,141	\$ 38,691,070	\$ 55,038,549
Secured by 1-4 Dwelling Units	CF310	\$ 40,582,041	\$ 39,534,857	\$ 30,571,939	\$ 37,240,934	\$ 54,714,838
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 119,726	\$ 185,808	\$ 211,090	\$ 199,997	\$ 214,722
Secured by Nonresidential	CF330	\$ 799,651	\$ 1,271,387	\$ 787,112	\$ 1,250,139	\$ 108,989
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 11,570,436	\$- 18,130,808	\$- 14,199,877	\$- 21,016,095	\$- 27,522,338
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 13,928,289	\$ 15,205,713	\$ 11,270,256	\$ 12,894,649	\$ 21,724,352
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 209,689	\$- 543,421	\$ 486,197	\$- 258,314	\$- 150,781
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 7,826,120	\$ 11,805,248	\$ 6,553,537	\$ 2,598,148	\$ 7,840,735
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 6,408,740	\$ 10,191,449	\$ 6,121,727	N/A	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 10,043,371	\$ 9,530,890	\$ 10,019,557	\$ 14,578,741	\$ 10,390,733
Commercial	CF390	\$ 5,022,104	\$ 4,708,740	\$ 5,310,047	\$ 5,646,846	\$ 5,428,899
Consumer	CF400	\$ 5,021,267	\$ 4,822,150	\$ 4,709,510	\$ 8,931,895	\$ 4,961,834
Nonmortgage Loans - Sales - Total	SUB3915	\$ 2,362,482	\$ 2,463,418	\$ 2,089,811	N/A	N/A
Commercial	CF395	\$ 127,376	\$ 77,534	\$ 107,217	N/A	N/A
Consumer	CF405	\$ 2,235,106	\$ 2,385,884	\$ 1,982,594	N/A	N/A

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Schedule CF --- Consolidated Cash Flow Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 7,680,889	\$ 7,067,472	\$ 7,929,746	N/A	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 5,022,846	\$ 7,000,217	\$ 2,984,813	\$ 3,293,006	\$ 1,982,530
New Deposits Received less Deposits Withdrawn	CF420	\$ 4,241,482	\$ 6,312,002	\$ 2,292,586	\$ 2,602,750	\$ 1,307,895
Interest Credited to Deposits	CF430	\$ 781,364	\$ 688,215	\$ 692,227	\$ 690,256	\$ 674,635
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 5,211,968	\$ 120,874	\$ 2,510,134	\$ 1,272,119	\$ 84,804

Schedule DI --- Consolidated Deposit Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 13,186,655	\$ 11,892,188	\$ 11,445,449	N/A	N/A
Fully Insured	DI100	\$ 12,450,238	\$ 11,297,024	\$ 10,863,185	\$ 11,196,802	\$ 11,411,243
Other	DI110	\$ 736,417	\$ 595,164	\$ 582,264	\$ 443,445	\$ 381,991
Deposits with Balances - \$100,000 or Less	DI120	\$ 132,002,427	\$ 126,140,448	\$ 133,821,494	\$ 122,782,128	\$ 121,919,153
Deposits with Balances - Greater than \$100,000	DI130	\$ 59,771,301	\$ 54,826,987	\$ 54,850,471	\$ 49,044,069	\$ 46,004,639
Number of Deposit Accounts - Total	SUB4062	22,663,334	21,115,490	21,356,402	N/A	N/A
Balances of \$100,000 or Less	DI150	22,395,145	20,864,166	21,097,373	20,225,054	20,189,265
Balances Greater than \$100,000	DI160	268,189	251,324	259,029	226,315	217,012
IRA/Keogh Accounts	DI200	\$ 11,381,586	\$ 11,197,527	\$ 11,997,277	\$ 11,165,456	\$ 11,304,166
Uninsured Deposits	DI210	\$ 36,859,356	\$ 27,714,469	\$ 27,707,802	\$ 24,246,588	\$ 22,556,722
Preferred Deposits	DI220	\$ 2,978,160	\$ 2,444,435	\$ 2,452,406	\$ 2,315,410	\$ 2,385,114
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 39,534,241	\$ 37,948,575	\$ 39,375,960	N/A	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 48,927,700	\$ 44,138,413	\$ 43,939,703	N/A	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 28,329,323	\$ 27,869,469	\$ 30,762,794	N/A	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 74,982,479	\$ 71,010,992	\$ 74,593,504	N/A	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 12,122,880	\$ 11,856,691	\$ 12,654,054	\$ 11,956,867	\$ 12,324,989
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 81,798	\$ 93,906	\$ 93,062	\$ 88,992	\$ 89,024
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 2,204,757	\$ 1,122,828	\$ 1,364,384	\$ 1,713,070	\$ 2,604,297
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 599,201	\$ 860,225	\$ 1,066,147	\$ 550,473	\$ 910,393
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 369,935	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule DI --- Consolidated Deposit Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 100	\$ 0	\$ 0	N/A	N/A
Adjustments to Demand Deposits (including escrows)	DI720	\$ 196,156	\$ 169,625	\$ 140,963	\$ 102,611	\$ 99,036
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 101	\$ 144	\$ 57	\$ 145	\$ 95
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 5,230,245	\$ 262,525	\$ 2,497,026	\$ 1,286,280	\$ 39,237
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 3,711,484	\$ 98,457	\$ 1,552,616	\$ 139,794	\$ 29,228
Total deposits sold or transferred during the quarter	DI760	\$ 15,377	\$ 5,518	\$ 10,344	\$ 22,267	\$ 0

Schedule SI --- Consolidated Supplemental Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	51,766	48,084	45,593	46,323	46,326
Assets Held in Trading Accounts	SI375	\$ 132,902	\$ 92,889	\$ 97,281	\$ 118,158	\$ 78,060
Available-for-Sale Securities	SI385	\$ 56,957,876	\$ 56,245,791	\$ 61,933,302	\$ 53,167,404	\$ 52,606,860
Assets Held for Sale	SI387	\$ 22,221,964	\$ 24,519,303	\$ 22,136,799	\$ 20,040,714	\$ 11,004,629
Loans Serviced for Others	SI390	\$ 201,471,898	\$ 195,665,156	\$ 135,377,655	\$ 134,197,049	\$ 121,922,898
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 31,421	\$ 32,478	\$ 31,813	\$ 55,559	\$ 59,373
Other Residual Interests	SI404	\$ 60,873	\$ 60,568	\$ 60,930	\$ 61,997	\$ 62,089
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	86.26%	85.33%	85.57%	86.16%	85.30%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	86.44%	85.11%	85.57%	86.43%	85.51%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	86.34%	85.73%	85.49%	86.41%	85.62%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	72.14%	73.91%	74.55%	N/A	N/A
Do you meet the DBLA business operations test?	SI586	7 [Yes]	8 [Yes]	9 [Yes]	N/A [Yes]	N/A [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 6,127,312	\$ 6,031,822	\$ 6,037,067	N/A	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 385,938	\$ 314,697	\$ 324,228	\$ 324,432	\$ 305,322
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	3,355	662	475	325	335
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Beginning Equity Capital	SI600	\$ 29,159,445	\$ 29,014,748	\$ 27,142,056	\$ 24,642,134	\$ 24,459,948
Net Income (Loss) (SO91)	SI610	\$ 1,099,642	\$ 1,029,943	\$ 1,016,703	\$ 1,033,689	\$ 719,702
Dividends Declared - Preferred Stock	SI620	\$ 129	\$ 13	\$ 12	\$ 64	\$ 51
Dividends Declared - Common Stock	SI630	\$ 454,987	\$ 603,323	\$ 269,262	\$ 2,431,284	\$ 266,590
Stock Issued	SI640	\$ 24,532	\$ 15,174	\$ 99,020	\$ 11,815	\$ 3,726
Stock Retired	SI650	\$ 10	\$ 931	\$ 2,105	\$ 0	\$ 327
Capital Contributions (Where No Stock is Issued)	SI655	\$ 120,754	\$ 658,920	\$ 2,409,495	N/A	N/A
New Basis Accounting Adjustments	SI660	\$ 13	\$- 9,229	\$ 345,847	\$ 46	\$ 48,325
Other Comprehensive Income	SI662	\$ 426,578	\$- 872,182	\$ 299,419	N/A	N/A
Prior Period Adjustments	SI668	\$- 447	\$ 1,273	\$- 4,513	N/A	N/A
Other Adjustments	SI671	\$ 1,689,314	\$ 5,876	\$ 44,169	N/A	N/A
Ending Equity Capital (SC80)	SI680	\$ 32,064,705	\$ 29,240,256	\$ 31,080,817	\$ 26,124,069	\$ 24,777,664
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 438,463	\$ 574,008	\$ 509,849	N/A	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 4,361,055	\$ 7,688,209	\$ 4,052,641	N/A	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	43 [Yes]	45 [Yes]	45 [Yes]	N/A [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 224,335	\$ 201,025	\$ 192,985	N/A	N/A
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 30,907	\$ 28,499	\$ 99,124	\$ 14,261	\$ 14,297
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 312,337,224	\$ 287,790,223	\$ 295,315,365	N/A	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 24,912,308	\$ 24,638,128	\$ 28,815,581	N/A	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 237,791,811	\$ 215,708,066	\$ 220,818,281	N/A	N/A
Nonmortgage Loans	SI885	\$ 30,547,474	\$ 29,269,118	\$ 29,932,601	N/A	N/A
Deposits and Excrows	SI890	\$ 179,459,327	\$ 168,596,869	\$ 178,609,341	N/A	N/A
Total Borrowings	SI895	\$ 86,198,468	\$ 75,248,257	\$ 75,994,923	N/A	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	117	133	106	128	185
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 12,434	\$ 15,434	\$ 9,477	\$ 10,987	\$ 23,216
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.35	4.87	5.00	4.91	4.85
Interest Charged on Loans Made During Quarter - Maximum	SI930	7.43	7.83	8.12	6.22	5.94

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Schedule SQ --- Consolidated Supplemental Questions		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	3	2	4	4	3
1st time incl asset/liab from branch/bulk dep purch?	SQ110	3	2	1	2	2
Change in Control of Association?	SQ130	3	4	3	3	2
Merger Accounted for under the Purchase Method?	SQ160	3	3	5	3	2
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	8	6	1	2	4
Any Outstanding Futures or Options Positions?	SQ310	5	6	7	5	6
Does Association Have Subchapter S in effect this year?	SQ320	10	10	10	9	8
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	119	111	112	N/A	N/A

Schedule FS --- Fiduciary and Related Services		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	30 [Yes]	32 [Yes]	34 [Yes]	31 [Yes]	31 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	26 [Yes]	27 [Yes]	28 [Yes]	28 [Yes]	28 [Yes]
Do you have any activity to report on this schedule?	FS130	26 [Yes]	27 [Yes]	28 [Yes]	28 [Yes]	28 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 300,427,274	\$ 375,467,114	\$ 296,477,662	\$ 279,758,442	\$ 243,827,972
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 20,245,919	\$ 20,196,512	\$ 21,622,956	\$ 20,333,720	\$ 19,388,737
Personal Trust and Agency Accounts	FS210	\$ 12,106,546	\$ 12,086,928	\$ 12,437,489	\$ 11,733,411	\$ 11,641,099
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 1,008,132	\$ 944,500	\$ 1,367,010	\$ 1,105,002	\$ 2,015,403
Employee Benefit - Defined Contribution	FS220	\$ 232,123	\$ 215,165	\$ 255,138	\$ 262,548	\$ 223,656
Employee Benefit - Defined Benefit	FS230	\$ 158,140	\$ 148,755	\$ 453,047	\$ 389,341	\$ 313,613
Other Retirement Accounts	FS240	\$ 617,869	\$ 580,580	\$ 658,825	\$ 453,113	\$ 1,478,134
Corporate Trust and Agency Accounts	FS250	\$ 19,681	\$ 16,670	\$ 14,141	\$ 14,283	\$ 13,753
Investment Management Agency Accounts	FS260	\$ 3,201,411	\$ 3,024,576	\$ 3,451,037	\$ 3,355,772	\$ 3,088,735
Other Fiduciary Accounts	FS270	\$ 3,910,149	\$ 4,123,838	\$ 4,353,279	\$ 4,125,252	\$ 2,629,747

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Schedule FS --- Fiduciary and Related Services		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 127,200,010	\$ 125,502,278	\$ 123,458,075	\$ 118,615,438	\$ 105,253,869
Personal Trust and Agency Accounts	FS211	\$ 1,887,211	\$ 1,948,337	\$ 1,896,673	\$ 2,495,494	\$ 1,743,395
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 125,284,183	\$ 123,526,247	\$ 121,535,286	\$ 116,092,643	\$ 103,479,224
Employee Benefit - Defined Contribution	FS221	\$ 105,646,545	\$ 105,489,149	\$ 106,015,805	\$ 101,653,338	\$ 90,710,759
Employee Benefit - Defined Benefit	FS231	\$ 14,874,210	\$ 14,475,226	\$ 14,321,080	\$ 13,147,167	\$ 11,662,833
Other Retirement Accounts	FS241	\$ 4,763,428	\$ 3,561,872	\$ 1,198,401	\$ 1,292,138	\$ 1,105,632
Corporate Trust and Agency Accounts	FS251	\$ 4,259	\$ 4,250	\$ 4,242	\$ 4,235	\$ 4,828
Other Fiduciary Accounts	FS271	\$ 24,357	\$ 23,444	\$ 21,874	\$ 23,066	\$ 26,422
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 152,981,345	\$ 229,768,324	\$ 151,396,631	\$ 140,809,284	\$ 119,185,366
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	25,469	25,651	27,379	27,306	30,850
Personal Trust and Agency Accounts	FS212	19,775	20,301	21,198	21,481	24,590
Retirement-related Trust and Agency Accounts - Total	SUB6120	1,661	1,522	1,766	1,467	1,612
Employee Benefit - Defined Contribution	FS222	181	162	178	151	141
Employee Benefit - Defined Benefit	FS232	12	13	39	33	31
Other Retirement Accounts	FS242	1,468	1,347	1,549	1,283	1,440
Corporate Trust and Agency Accounts	FS252	31	24	12	12	9
Investment Management Agency Accounts	FS262	3,974	3,768	4,363	4,313	4,614
Other Fiduciary Accounts	FS272	28	36	40	33	25
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	64,845	66,339	79,250	79,281	80,507
Personal Trust and Agency Accounts	FS213	2,898	3,013	2,974	2,515	2,742
Retirement-related Trust and Agency Accounts - Total	SUB6130	61,936	63,305	76,232	76,735	77,730
Employee Benefit - Defined Contribution	FS223	11,911	11,966	11,938	11,797	12,111
Employee Benefit - Defined Benefit	FS233	2,308	2,303	2,128	2,075	2,046
Other Retirement Accounts	FS243	47,717	49,036	62,166	62,863	63,573
Corporate Trust and Agency Accounts	FS253	2	2	2	2	5
Other Fiduciary Accounts	FS273	9	19	42	29	30
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	529,322	531,230	530,481	526,210	523,886
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 309,541	\$ 206,752	\$ 103,959	\$ 372,190	\$ 597,272
Personal Trust and Agency Accounts	FS310	\$ 99,988	\$ 68,468	\$ 34,879	\$ 139,167	\$ 213,635

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Schedule FS --- Fiduciary and Related Services		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 43,312	\$ 28,423	\$ 13,593	\$ 44,820	\$ 134,807
Employee Benefit - Defined Contribution	FS320	\$ 33,861	\$ 22,459	\$ 11,157	\$ 34,734	\$ 107,149
Employee Benefit - Defined Benefit	FS330	\$ 4,662	\$ 3,164	\$ 1,569	\$ 6,220	\$ 4,421
Other Retirement Accounts	FS340	\$ 4,789	\$ 2,800	\$ 867	\$ 3,866	\$ 23,237
Corporate Trust and Agency Accounts	FS350	\$ 24	\$ 14	\$ 6	\$ 50	\$ 3,971
Investment Management Agency Accounts	FS360	\$ 16,435	\$ 10,638	\$ 6,062	\$ 24,409	\$ 73,121
Other Fiduciary Accounts	FS370	\$ 4,052	\$ 2,610	\$ 1,430	\$ 5,023	\$ 3,201
Custody and Safekeeping Accounts	FS380	\$ 117,025	\$ 76,023	\$ 37,342	\$ 117,817	\$ 138,163
Other Fiduciary and Related Services	FS390	\$ 28,705	\$ 20,576	\$ 10,647	\$ 40,904	\$ 30,374
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 113,150	\$ 30,721	\$ 38,060	\$ 247,754	\$ 97,501
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 935	\$ 858	\$ 556	\$ 2,656	\$ 286
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 2,015	\$ 1,711	\$ 2,596	\$ 1,413	\$ 3,210
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 197,471	\$ 176,884	\$ 67,939	\$ 123,193	\$ 502,695
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 3,434,892	\$ 4,661,181	\$ 12,142,687	\$ 11,733,411	\$ 3,429,625
Non-Interest-Bearing Deposits	FS410	\$ 69	\$ 25	\$ - 18,217	\$ - 25,090	\$ 133
Interest-Bearing Deposits	FS415	\$ 1,432	\$ 19,613	\$ 62,974	\$ 69,695	\$ 24,963
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 240,486	\$ 264,155	\$ 938,776	\$ 918,170	\$ 244,608
State, County and Municipal Obligations	FS425	\$ 374,909	\$ 385,394	\$ 1,164,035	\$ 1,208,821	\$ 362,335
Money Market Mutual Funds	FS430	\$ 325,141	\$ 343,163	\$ 904,833	\$ 884,824	\$ 298,281
Other Short-term Obligations	FS435	\$ 41,737	\$ 27,000	\$ 16,764	\$ 8,558	\$ 1,747
Other Notes and Bonds	FS440	\$ 218,492	\$ 225,004	\$ 658,422	\$ 662,191	\$ 197,508
Common and Preferred Stock	FS445	\$ 2,105,753	\$ 3,259,369	\$ 7,888,824	\$ 7,102,659	\$ 1,866,360
Real Estate Mortgages	FS450	\$ 2,745	\$ 3,809	\$ 8,394	\$ 8,202	\$ 5,614
Real Estate	FS455	\$ 40,808	\$ 41,313	\$ 154,145	\$ 176,553	\$ 40,876
Miscellaneous Assets	FS460	\$ 83,320	\$ 92,336	\$ 363,737	\$ 718,828	\$ 387,200
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		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Number of Funds - Total Collective Investment Funds	FS60	7	7	17	16	6
Domestic Equity	FS610	3	3	10	10	3
International/Global Equity	FS620	0	0	2	2	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	2	2	3	3	2
Municipal Bond	FS650	1	1	1	1	1
Short-Term Investments/Money Market	FS660	1	1	1	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 185,401	\$ 189,964	\$ 3,585,305	\$ 3,158,114	\$ 189,436
Domestic Equity	FS615	\$ 79,708	\$ 79,659	\$ 2,097,830	\$ 1,813,281	\$ 83,752
International/Global Equity	FS625	\$ 0	\$ 0	\$ 1,190,069	\$ 1,060,672	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 89,127	\$ 93,435	\$ 279,932	\$ 266,654	\$ 88,091
Municipal Bond	FS655	\$ 16,464	\$ 16,768	\$ 17,372	\$ 17,507	\$ 17,593
Short-Term Investments/Money Market	FS665	\$ 102	\$ 102	\$ 102	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 935	\$ 856	\$ 556	\$ 2,597	\$ 286
Personal Trust and Agency Accounts	FS710	\$ 935	\$ 856	\$ 556	\$ 2,432	\$ 286
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 165	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 102	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 67	\$ 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	\$ 35	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 43	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 43	\$ 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		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 32,064,725	\$ 29,240,266	\$ 31,080,836	\$ 26,124,086	\$ 24,777,693
Equity Capital Deductions - Total	SUB1631	\$ 4,239,588	\$ 3,058,685	\$ 3,262,000	N/A	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 8,141	\$ 8,061	\$ 10,532	\$ 15,603	\$ 13,732
Goodwill and Certain Other Intangible Assets	CCR115	\$ 4,174,423	\$ 2,991,569	\$ 3,187,103	\$ 2,627,720	\$ 2,580,003
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 57,023	\$ 58,991	\$ 64,364	\$ 60,393	\$ 58,616
Other	CCR134	\$ 1	\$ 64	\$ 1	\$ 1	\$ 1
Equity Capital Additions - Total	SUB1641	\$ 257,901	\$ 675,969	\$ - 215,525	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 116,744	\$ 535,216	\$ - 357,182	\$ - 27,684	\$ - 148,958
Qualifying Intangible Assets	CCR185	\$ 1,412	\$ 1,384	\$ 2,678	\$ 4,999	\$ 5,191
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 139,662	\$ 139,334	\$ 138,926	\$ 139,283	\$ 138,664
Other	CCR195	\$ 83	\$ 35	\$ 53	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 28,083,038	\$ 26,857,550	\$ 27,603,311	\$ 23,536,967	\$ 22,120,238
Total Assets (SC60)	CCR205	\$ 317,647,345	\$ 301,915,388	\$ 305,233,740	\$ 273,700,280	\$ 266,931,882
Asset Deductions - Total	SUB1651	\$ 4,238,139	\$ 3,056,930	\$ 3,269,572	N/A	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 6,696	\$ 6,522	\$ 9,118	\$ 23,007	\$ 23,439
Goodwill and Certain Other Intangible Assets	CCR265	\$ 4,174,420	\$ 2,991,417	\$ 3,196,092	\$ 2,637,654	\$ 2,590,720
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 57,023	\$ 58,991	\$ 64,362	\$ 60,393	\$ 58,616
Other	CCR275	\$ 0	\$ 0	\$ 0	N/A	N/A
Asset Additions - Total	SUB1661	\$ 56,838	\$ 639,579	\$ - 675,461	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 55,343	\$ 638,160	\$ - 678,192	\$ - 191,681	\$ - 397,749
Qualifying Intangible Assets	CCR285	\$ 1,412	\$ 1,384	\$ 2,678	\$ 4,999	\$ 5,191
Other	CCR290	\$ 83	\$ 35	\$ 53	N/A	N/A
Adjusted Total Assets	CCR25	\$ 313,466,044	\$ 299,498,037	\$ 301,288,707	\$ 270,792,566	\$ 263,866,549
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 11,993,763	\$ 11,846,699	\$ 11,910,135	\$ 10,726,472	\$ 10,414,575
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 28,083,038	\$ 26,857,550	\$ 27,603,311	\$ 23,536,967	\$ 22,120,238
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 44,035	\$ 42,022	\$ 44,999	\$ 44,312	\$ 42,506
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 994,323	\$ 994,219	\$ 1,194,152	\$ 1,194,035	\$ 1,192,119

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Schedule CCR --- Consolidated Capital Requirement		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 1,471,469	\$ 1,373,743	\$ 1,479,899	\$ 1,422,285	\$ 1,355,039
Tier 2 Capital - Other	CCR355	\$ 213	\$ 194	\$ 372	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 2,510,040	\$ 2,410,178	\$ 2,719,422	\$ 2,660,632	\$ 2,589,664
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 2,510,040	\$ 2,410,178	\$ 2,719,422	\$ 2,660,632	\$ 2,589,664
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 76,791	\$ 80,261	\$ 78,712	\$ 73,947	\$ 70,609
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 77,960	\$ 76,175	\$ 80,124	\$ 105,450	\$ 84,307
Total Risk-Based Capital	CCR39	\$ 30,438,327	\$ 29,111,292	\$ 30,163,897	\$ 26,018,202	\$ 24,554,986
0% R/W Category - Cash	CCR400	\$ 1,332,349	\$ 1,345,267	\$ 1,319,356	\$ 1,427,211	\$ 1,133,747
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 5,516,639	\$ 5,816,007	\$ 6,004,633	\$ 5,512,048	\$ 5,098,456
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 8,726	\$ 8,769	\$ 13,073	\$ 12,815	\$ 13,287
0% R/W Category - Other	CCR415	\$ 921,288	\$ 1,065,296	\$ 921,077	\$ 808,031	\$ 957,376
0% R/W Category - Assets Total	CCR420	\$ 7,779,002	\$ 8,235,339	\$ 8,258,139	\$ 7,760,105	\$ 7,202,866
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	\$ 49,420,502	\$ 50,701,620	\$ 55,048,047	\$ 45,627,982	\$ 42,324,742
20% R/W Category - Claims on FHLBs	CCR435	\$ 6,649,490	\$ 6,991,630	\$ 8,129,726	\$ 7,311,519	\$ 8,558,771
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 2,412,597	\$ 2,278,871	\$ 2,334,214	\$ 2,192,424	\$ 2,082,839
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 6,002,250	\$ 5,651,019	\$ 5,281,136	\$ 4,895,819	\$ 5,150,348
20% R/W Category - Other	CCR450	\$ 9,769,568	\$ 12,083,811	\$ 11,366,703	\$ 8,715,497	\$ 8,558,667
20% R/W Category - Assets Total	CCR455	\$ 74,254,407	\$ 77,706,951	\$ 82,159,826	\$ 68,743,241	\$ 66,675,367
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 14,850,876	\$ 15,541,386	\$ 16,431,951	\$ 13,748,643	\$ 13,335,070
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 130,133,921	\$ 120,210,601	\$ 113,958,512	\$ 101,493,111	\$ 104,225,367
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 4,072,680	\$ 3,804,307	\$ 3,636,029	\$ 3,541,799	\$ 3,460,886
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 9,398,642	\$ 7,264,089	\$ 6,712,534	\$ 60,637	\$ 5,550,314
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 153,631	\$ 165,309	\$ 201,227	\$ 167,007	\$ 223,761
50% R/W Category - Other	CCR480	\$ 935,048	\$ 849,864	\$ 1,040,377	\$ 5,630,806	\$ 985,468
50% R/W Category - Assets Total	CCR485	\$ 144,693,922	\$ 132,294,170	\$ 125,548,679	\$ 110,893,360	\$ 114,445,796
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 72,347,027	\$ 66,147,154	\$ 62,774,409	\$ 55,446,678	\$ 57,222,898

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Schedule CCR --- Consolidated Capital Requirement		Sep 2004	Jun 2004	Mar 2004	Dec 2003	Sep 2003
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 3,732,456	\$ 8,153,221	\$ 7,180,210	N/A	N/A
100% R/W Category - All Other Assets	CCR506	\$ 97,531,997	\$ 85,808,538	\$ 92,605,209	N/A	N/A
100% R/W Category - Assets Total	CCR510	\$ 101,264,453	\$ 93,961,759	\$ 99,785,419	\$ 96,368,479	\$ 90,163,943
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 101,264,453	\$ 93,961,759	\$ 99,785,419	\$ 96,368,479	\$ 90,163,943
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 1,500	\$ 3,203	\$ 2,706	\$ 2,198	\$ 3,376
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 18,752	\$ 40,038	\$ 33,826	\$ 27,478	\$ 42,201
Assets to Risk-Weight	CCR64	\$ 327,993,284	\$ 312,201,422	\$ 315,754,769	\$ 283,767,383	\$ 278,491,348
Subtotal Risk-Weighted Assets	CCR75	\$ 188,481,055	\$ 175,690,290	\$ 179,025,559	\$ 165,591,301	\$ 160,764,127
Excess Allowances for Loan and Lease Losses	CCR530	\$ 287,204	\$ 284,332	\$ 309,544	\$ 311,273	\$ 232,152
Total Risk-Weighted Assets	CCR78	\$ 188,193,851	\$ 175,405,958	\$ 178,716,015	\$ 165,280,028	\$ 160,531,975
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 15,055,514	\$ 14,032,465	\$ 14,297,274	\$ 13,222,398	\$ 12,842,558
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.96%	8.97%	9.16%	8.69%	8.38%
Total Risk-Based Capital Ratio	CCR820	16.17%	16.60%	16.88%	15.74%	15.30%
Tier 1 Risk-Based Capital Ratio	CCR830	14.88%	15.27%	15.40%	14.18%	13.73%
Tangible Equity Ratio	CCR840	8.96%	8.97%	9.16%	8.69%	8.38%

***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.