

Office of Thrift Supervision  
Financial Reporting System  
Run Date: November 21, 2007, 1:18 PM

TFR Industry Aggregate Report  
99111 - OTS-Regulated: Northeast Region (Geog)  
September 2007

Frozen Aggr  
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Description	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
<b>Number of Regulated Institutions</b>	185	259	262	263

Schedule NS --- Optional Narrative Statement		Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Description	Line Item	Value	Value	Value	Value
		Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	2	5	5	7
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Description	Line Item	Value	Value	Value	Value
<b>ASSETS</b>					
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 40,624,547</b>	<b>\$ 38,263,886</b>	<b>\$ 34,126,985</b>	<b>\$ 33,321,145</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 3,652,445	\$ 3,903,304	\$ 4,154,139	\$ 4,329,848
Interest-Earning Deposits in FHLBs	SC112	\$ 3,467,580	\$ 2,075,638	\$ 1,804,220	\$ 1,598,484
Other Interest-Earning Deposits	SC118	\$ 1,123,204	\$ 1,628,754	\$ 1,615,574	\$ 1,479,253
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 12,108,948	\$ 10,222,070	\$ 5,201,913	\$ 4,186,534
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 11,387,317	\$ 11,634,869	\$ 12,505,452	\$ 12,849,677
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 1,809,860	\$ 2,056,234	\$ 2,172,538	\$ 2,258,466
State and Municipal Obligations	SC180	\$ 4,618,179	\$ 4,082,537	\$ 4,101,040	\$ 4,091,483
Securities Backed by Nonmortgage Loans	SC182	\$ 460,344	\$ 507,809	\$ 405,546	\$ 361,875
Other Investment Securities	SC185	\$ 1,751,796	\$ 1,934,966	\$ 1,931,640	\$ 1,942,454
Accrued Interest Receivable	SC191	\$ 244,874	\$ 217,705	\$ 234,923	\$ 223,071
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 91,308,631</b>	<b>\$ 91,121,291</b>	<b>\$ 87,818,953</b>	<b>\$ 83,560,269</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 91,308,631</b>	<b>\$ 91,121,291</b>	<b>\$ 87,818,953</b>	<b>\$ 83,560,269</b>
Pass-Through - Total	SUB0073	\$ 35,397,035	\$ 34,202,562	\$ 33,735,364	\$ 31,977,165
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 33,018,398	\$ 31,658,720	\$ 31,252,425	\$ 29,314,989
Other Pass-Through	SC215	\$ 2,378,637	\$ 2,543,842	\$ 2,482,939	\$ 2,662,176
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 55,529,322	\$ 56,531,435	\$ 53,708,274	\$ 51,223,317
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 10,814,973	\$ 11,946,713	\$ 12,652,745	\$ 12,302,144
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 1,099,164	\$ 1,346,645	\$ 1,432,597	\$ 1,457,457
Other	SC222	\$ 43,615,185	\$ 43,238,077	\$ 39,622,932	\$ 37,463,716
Accrued Interest Receivable	SC228	\$ 382,274	\$ 387,294	\$ 375,315	\$ 359,787

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Schedule SC --- Consolidated Statement of Condition					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 207,180,658</b>	<b>\$ 236,266,083</b>	<b>\$ 221,197,145</b>	<b>\$ 238,507,242</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 206,240,729</b>	<b>\$ 235,186,805</b>	<b>\$ 220,114,370</b>	<b>\$ 237,453,610</b>
Construction Loans - Total	SUB0100	\$ 6,448,433	\$ 7,845,629	\$ 7,793,375	\$ 7,934,669
Residential - Total	SUB0110	\$ 3,870,371	\$ 5,217,307	\$ 5,387,254	\$ 5,680,639
1-4 Dwelling Units	SC230	\$ 2,461,193	\$ 3,496,428	\$ 3,641,073	\$ 3,889,745
Multifamily (5 or more) Dwelling Units	SC235	\$ 1,409,178	\$ 1,720,879	\$ 1,746,181	\$ 1,790,894
Nonresidential Property	SC240	\$ 2,578,062	\$ 2,628,322	\$ 2,406,121	\$ 2,254,030
Permanent Loans - Total	SUB0121	\$ 199,756,741	\$ 227,338,713	\$ 212,440,077	\$ 229,471,829
Residential - Total	SUB0131	\$ 172,231,310	\$ 194,540,476	\$ 180,496,216	\$ 198,323,208
1-4 Dwelling Units - Total	SUB0141	\$ 158,229,900	\$ 180,466,501	\$ 165,628,488	\$ 182,684,189
Revolving Open-End Loans	SC251	\$ 10,726,623	\$ 12,642,341	\$ 12,376,796	\$ 13,054,690
All Other - First Liens	SC254	\$ 139,161,536	\$ 158,128,519	\$ 144,066,732	\$ 159,578,716
All Other - Junior Liens	SC255	\$ 8,341,741	\$ 9,695,641	\$ 9,184,960	\$ 10,050,783
Multifamily (5 or more) Dwelling Units	SC256	\$ 14,001,410	\$ 14,073,975	\$ 14,867,728	\$ 15,639,019
Nonresidential Property (Except Land)	SC260	\$ 26,018,970	\$ 28,698,286	\$ 27,873,027	\$ 27,113,848
Land	SC265	\$ 1,506,461	\$ 4,099,951	\$ 4,070,834	\$ 4,034,773
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 10,588,586	\$ 3,496,375	\$ - 2,650,903	\$ - 11,648,805
Accrued Interest Receivable	SC272	\$ 923,349	\$ 1,013,302	\$ 929,612	\$ 1,034,356
Advances for Taxes and Insurance	SC275	\$ 52,135	\$ 68,439	\$ 34,081	\$ 66,388
Allowance for Loan and Lease Losses	SC283	\$ 939,929	\$ 1,079,278	\$ 1,082,775	\$ 1,053,632
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 39,909,384</b>	<b>\$ 37,844,692</b>	<b>\$ 43,948,714</b>	<b>\$ 34,545,884</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 39,227,762</b>	<b>\$ 37,264,283</b>	<b>\$ 42,952,573</b>	<b>\$ 34,001,577</b>
Commercial Loans - Total	SC32	\$ 23,045,839	\$ 22,739,189	\$ 21,708,084	\$ 20,788,444
Secured	SC300	\$ 16,594,914	\$ 16,398,221	\$ 15,815,458	\$ 15,196,743
Unsecured	SC303	\$ 5,240,169	\$ 5,209,729	\$ 4,883,104	\$ 4,522,212
Lease Receivables	SC306	\$ 1,210,756	\$ 1,131,239	\$ 1,009,522	\$ 1,069,489
Consumer Loans - Total	SC35	\$ 16,578,074	\$ 14,840,444	\$ 21,970,843	\$ 13,515,547
Loans on Deposits	SC310	\$ 100,350	\$ 132,117	\$ 131,044	\$ 144,937
Home Improvement Loans (Not secured by real estate)	SC316	\$ 95,693	\$ 114,963	\$ 782,552	\$ 101,115
Education Loans	SC320	\$ 748,489	\$ 394,868	\$ 560,107	\$ 483,441
Auto Loans	SC323	\$ 8,231,592	\$ 7,996,783	\$ 7,173,999	\$ 6,822,183
Mobile Home Loans	SC326	\$ 244,898	\$ 239,962	\$ 235,964	\$ 241,132
Credit Cards	SC328	\$ 4,306,066	\$ 4,212,104	\$ 6,952,793	\$ 4,232,665

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<b>Schedule SC --- Consolidated Statement of Condition</b>					
<b>Description</b>	<b>Line Item</b>	<b>Sep 2007 Value</b>	<b>Jun 2007 Value</b>	<b>Mar 2007 Value</b>	<b>Dec 2006 Value</b>
Other, Including Lease Receivables	SC330	\$ 2,850,987	\$ 1,749,647	\$ 6,134,384	\$ 1,490,074
Accrued Interest Receivable	SC348	\$ 285,470	\$ 265,059	\$ 269,787	\$ 241,893
Allowance for Loan and Lease Losses	SC357	\$ 681,622	\$ 580,409	\$ 996,141	\$ 544,307
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 186,530</b>	<b>\$ 268,943</b>	<b>\$ 230,535</b>	<b>\$ 187,615</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 186,231</b>	<b>\$ 268,690</b>	<b>\$ 222,808</b>	<b>\$ 187,174</b>
Real Estate - Total	SUB0210	\$ 165,296	\$ 255,352	\$ 203,300	\$ 177,146
Construction	SC405	\$ 3,261	\$ 11,925	\$ 8,643	\$ 6,681
Residential - Total	SUB0225	\$ 133,667	\$ 199,973	\$ 161,514	\$ 149,122
1-4 Dwelling Units	SC415	\$ 130,877	\$ 197,754	\$ 158,551	\$ 146,562
Multifamily (5 or more) Dwelling Units	SC425	\$ 2,790	\$ 2,219	\$ 2,963	\$ 2,560
Nonresidential (Except Land)	SC426	\$ 24,567	\$ 33,107	\$ 24,270	\$ 13,126
Land	SC428	\$ 2,638	\$ 9,577	\$ 8,162	\$ 7,514
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 1,163	\$ 770	\$ 711	\$ 703
Other Repossessed Assets	SC430	\$ 21,234	\$ 13,591	\$ 27,235	\$ 10,469
General Valuation Allowances	SC441	\$ 299	\$ 253	\$ 7,727	\$ 441
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 13,994</b>	<b>\$ 18,114</b>	<b>\$ 16,922</b>	<b>\$ 17,255</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 4,313,258</b>	<b>\$ 4,430,964</b>	<b>\$ 3,753,941</b>	<b>\$ 4,336,101</b>
Federal Home Loan Bank Stock	SC510	\$ 3,643,139	\$ 3,803,899	\$ 3,121,970	\$ 3,705,275
Other	SC540	\$ 670,119	\$ 627,065	\$ 631,971	\$ 630,826
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 2,405,598</b>	<b>\$ 2,781,186</b>	<b>\$ 2,834,418</b>	<b>\$ 2,739,330</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 21,497,839</b>	<b>\$ 19,489,566</b>	<b>\$ 19,547,212</b>	<b>\$ 19,282,869</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 21,497,287</b>	<b>\$ 19,488,635</b>	<b>\$ 19,546,383</b>	<b>\$ 19,281,994</b>
Bank-Owned Life Insurance:					
Key Person Life Insurance	SC615	\$ 632,363	\$ 711,527	\$ 733,962	\$ 678,469
Other	SC625	\$ 3,550,655	\$ 3,588,646	\$ 3,528,615	\$ 2,999,747
Intangible Assets:					
Servicing Assets On:					
Mortgage Loans	SC642	\$ 538,975	\$ 704,858	\$ 667,554	\$ 666,893
Nonmortgage Loans	SC644	\$ 1,800	\$ 1,812	\$ 1,834	\$ 1,564
Goodwill & Other Intangible Assets	SC660	\$ 9,315,769	\$ 9,073,524	\$ 9,520,792	\$ 8,991,136
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 47,862	\$ 49,516	\$ 52,564	\$ 55,317
Other Assets	SC689	\$ 7,410,414	\$ 5,359,683	\$ 5,041,891	\$ 5,889,743
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A

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Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 552	\$ 931	\$ 829	\$ 875
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 1,622,402</b>	<b>\$ 1,660,871</b>	<b>\$ 2,087,472</b>	<b>\$ 1,599,255</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 407,440,438</b>	<b>\$ 430,484,725</b>	<b>\$ 413,474,825</b>	<b>\$ 416,497,710</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 405,818,036</b>	<b>\$ 428,823,854</b>	<b>\$ 411,387,353</b>	<b>\$ 414,898,455</b>
<b>LIABILITIES</b>					
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 256,090,731</b>	<b>\$ 276,724,771</b>	<b>\$ 273,960,501</b>	<b>\$ 267,236,168</b>
Deposits	SC710	\$ 254,842,599	\$ 274,703,205	\$ 270,470,405	\$ 265,296,489
Escrows	SC712	\$ 1,268,755	\$ 2,066,621	\$ 3,531,525	\$ 1,996,053
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 20,622	\$- 45,055	\$- 41,429	\$- 56,374
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 98,228,685</b>	<b>\$ 98,592,376</b>	<b>\$ 77,678,677</b>	<b>\$ 97,160,372</b>
Advances from FHLBank	SC720	\$ 60,361,389	\$ 59,692,962	\$ 44,673,597	\$ 53,981,264
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 28,010,246	\$ 28,164,288	\$ 26,982,971	\$ 30,155,172
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 2,008,373	\$ 2,103,070	\$ 1,804,550	\$ 1,677,780
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 7,848,677	\$ 8,632,056	\$ 4,217,559	\$ 11,346,156
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 6,575,388</b>	<b>\$ 5,738,385</b>	<b>\$ 10,403,621</b>	<b>\$ 6,395,625</b>
Accrued Interest Payable - Deposits	SC763	\$ 584,996	\$ 734,500	\$ 1,062,894	\$ 752,729
Accrued Interest Payable - Other	SC766	\$ 611,112	\$ 566,182	\$ 561,554	\$ 745,025
Accrued Taxes	SC776	\$ 487,000	\$ 701,083	\$ 672,525	\$ 678,088
Accounts Payable	SC780	\$ 934,111	\$ 1,030,162	\$ 1,161,254	\$ 1,032,030
Deferred Income Taxes	SC790	\$ 88,401	\$ 160,396	\$ 196,985	\$ 166,499
Other Liabilities and Deferred Income	SC796	\$ 3,869,768	\$ 2,546,062	\$ 6,748,409	\$ 3,021,254
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A

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Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 360,894,804</b>	<b>\$ 381,055,532</b>	<b>\$ 362,042,799</b>	<b>\$ 370,792,165</b>
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 461,842</b>	<b>\$ 311,221</b>	<b>\$ 302,594</b>	<b>\$ 291,912</b>
<b>EQUITY CAPITAL</b>					
<b>Perpetual Preferred Stock:</b>					
Stock - Total	SUB0311	\$ 32,747,877	\$ 31,278,893	\$ 32,399,522	\$ 27,780,599
Cumulative	SC812	\$ 777	\$ 776	\$ 776	\$ 800
Noncumulative	SC814	\$ 0	\$ 4,260	\$ 4,260	\$ 4,260
<b>Common Stock:</b>					
Par Value	SC820	\$ 87,610	\$ 121,007	\$ 258,597	\$ 265,558
Paid in Excess of Par	SC830	\$ 32,659,490	\$ 31,152,850	\$ 32,135,889	\$ 27,509,981
<b>Accumulated Other Comprehensive Income - Total</b>	<b>SC86</b>	<b>\$- 966,798</b>	<b>\$- 793,377</b>	<b>\$- 382,703</b>	<b>\$- 528,834</b>
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 783,663	\$- 670,542	\$- 218,943	\$- 370,229
Gains (Losses) on Cash Flow Hedges	SC865	\$- 91,576	\$- 20,477	\$- 67,638	\$- 61,832
Other	SC870	\$- 91,559	\$- 102,358	\$- 96,122	\$- 96,773
<b>Retained Earnings</b>	<b>SC880</b>	<b>\$ 13,031,374</b>	<b>\$ 17,447,514</b>	<b>\$ 17,403,015</b>	<b>\$ 16,940,516</b>
<b>Other Components of Equity Capital</b>	<b>SC891</b>	<b>\$- 351,056</b>	<b>\$- 475,928</b>	<b>\$- 377,875</b>	<b>\$- 377,899</b>
<b>Total Equity Capital</b>	<b>SC80</b>	<b>\$ 44,461,396</b>	<b>\$ 47,457,102</b>	<b>\$ 49,041,959</b>	<b>\$ 43,814,382</b>
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 405,818,042</b>	<b>\$ 428,823,855</b>	<b>\$ 411,387,352</b>	<b>\$ 414,898,459</b>

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## Other Codes As of Sep 2007

### Other Asset Codes

Code	Description	Count
2	Accrued Federal Home Loan Bank dividends	8
3	Federal, State, or other taxes receivable	64
4	Net deferred tax assets	111
6	Prepaid deposit insurance premiums	12
7	Prepaid expenses	138
8	Deposits for utilities and other services	5
9	Advances for loans serviced for others	8
10	Property leased to others, net of accumul. deprec.	1
13	Noninterest-bearing accts recv from Hold Co/Affl	10
14	Other noninterest-bearing short-term accounts recv	40
19	Receivables fr a broker for unsettled transactions	4
20	F/V of all derivative instru. reportable as assets	4
22	Unapplied loan disbursements	3
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	4
99	Other	105

### Other Liability Codes

Code	Description	Count
1	Dividends payable on stock	1
4	Nonrefundable loan fees received prior to closing	21
6	Balances in U.S. Treasury tax and loan accounts	3
7	Deferred gains from the sale of real estate	3
10	Amounts due brokers for unsettled transactions	8
11	The liability recorded for post-retirement benefit	81
13	Amounts payable under interest-rate-swap agreement	2
14	Unapplied loan payments received	15
15	Liability on loan servicing contracts	1
16	Recourse loan liability	3
17	Noninterest-bearing payables to Hold Co/Affiliates	19
18	Litigation reserves	2
20	F/V of all derivative instru. reportable as liab.	3
21	Liabilities for credit losses on OBS credit exposures	3
99	Other	182

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Schedule SO --- Consolidated Statement of Operations					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>					
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 5,447,861</b>	<b>\$ 5,985,448</b>	<b>\$ 5,852,962</b>	<b>\$ 5,770,638</b>
Deposits and Investment Securities	SO115	\$ 370,134	\$ 378,288	\$ 352,198	\$ 349,174
Mortgage-Backed Securities	SO125	\$ 1,180,920	\$ 1,173,071	\$ 1,087,357	\$ 1,077,330
Mortgage Loans	SO141	\$ 3,129,120	\$ 3,673,964	\$ 3,513,468	\$ 3,695,359
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 41,292	\$ 47,579	\$ 21,331	N/A
Nonmortgage Loans - Total	SUB0950	\$ 718,937	\$ 704,570	\$ 795,431	\$ 648,775
Commercial Loans and Leases	SO160	\$ 407,413	\$ 418,212	\$ 398,091	\$ 391,663
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 3,560	\$ 4,356	\$ 4,582	N/A
Consumer Loans and Leases	SO171	\$ 311,524	\$ 286,358	\$ 397,340	\$ 257,112
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 3,898	\$ 3,620	\$ 78,595	N/A
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 54,830</b>	<b>\$ 55,403</b>	<b>\$ 51,770</b>	<b>\$ 62,214</b>
Federal Home Loan Bank Stock	SO181	\$ 54,839	\$ 55,581	\$ 51,441	\$ 61,791
Other	SO185	\$ - 9	\$ - 178	\$ 329	\$ 423
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 3,369,649</b>	<b>\$ 3,669,655</b>	<b>\$ 3,486,609</b>	<b>\$ 3,521,781</b>
Deposits	SO215	\$ 2,265,129	\$ 2,594,672	\$ 2,508,763	\$ 2,431,433
Escrows	SO225	\$ 2,192	\$ 6,233	\$ 3,625	\$ 2,624
Advances from FHLBank	SO230	\$ 635,322	\$ 606,598	\$ 544,218	\$ 643,132
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 30,453	\$ 26,607	\$ 21,521	\$ 24,411
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 436,588	\$ 435,603	\$ 408,507	\$ 420,252
Capitalized Interest	SO271	\$ 35	\$ 58	\$ 25	\$ 71
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 2,133,042</b>	<b>\$ 2,371,196</b>	<b>\$ 2,418,123</b>	<b>\$ 2,311,071</b>
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 285,167	\$ 138,370	\$ 295,174	\$ 449,970
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 1,847,875</b>	<b>\$ 2,232,826</b>	<b>\$ 2,122,949</b>	<b>\$ 1,861,101</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 266,344</b>	<b>\$ 1,097,518</b>	<b>\$ 1,298,623</b>	<b>\$ 1,002,755</b>
Mortgage Loan Servicing Fees	SO410	\$ 127,887	\$ 144,346	\$ 136,647	\$ 52,251
Servicing Amortization and Valuation Adjustments	SO411	\$ - 52,652	\$ - 46,096	\$ - 58,441	N/A

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Schedule SO --- Consolidated Statement of Operations					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Other Fees and Charges	SO420	\$ 505,771	\$ 818,529	\$ 839,383	\$ 809,489
Net Income (Loss) from Other - Total	SUB0451	\$- 393,568	\$ 117,578	\$ 282,672	\$ 55,179
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$- 237,957	\$ 71,530	\$ 438,908	\$ 45,241
Operations & Sale of Repossessed Assets	SO461	\$- 6,722	\$- 3,927	\$- 11,689	\$- 1,549
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 142,260	\$- 90,324	\$- 81,201	\$- 3,170
Sale of Securities Held-to-Maturity	SO467	\$ 7	\$- 43	\$ 167	\$- 348
Sale of Loans Held for Investment	SO475	\$ 2,358	\$ 3,277	\$- 61,710	\$ 353
Sale of Other Assets Held for Investment	SO477	\$ 1,168	\$ 19,606	\$ 898	\$- 1,423
Trading Assets (Realized and Unrealized)	SO485	\$- 10,162	\$ 117,459	\$- 2,701	\$ 16,075
Other Noninterest Income	SO488	\$ 78,906	\$ 63,161	\$ 98,362	\$ 85,836
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 2,609,911</b>	<b>\$ 2,116,049</b>	<b>\$ 2,367,561</b>	<b>\$ 1,965,566</b>
All Personnel Compensation and Expense	SO510	\$ 906,730	\$ 1,070,326	\$ 1,216,674	\$ 1,008,754
Legal Expense	SO520	\$ 17,457	\$ 20,272	\$ 14,017	\$ 17,041
Office Occupancy and Equipment Expense	SO530	\$ 304,522	\$ 346,187	\$ 372,902	\$ 333,161
Marketing and Other Professional Services	SO540	\$ 138,562	\$ 192,667	\$ 199,337	\$ 180,485
Loan Servicing Fees	SO550	\$ 15,283	\$ 14,036	\$ 76,240	\$ 16,702
Goodwill and Other Intangibles Expense	SO560	\$ 887,238	\$ 65,457	\$ 64,457	\$ 47,379
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 599	\$ 1,749	\$ 398	\$ 475
Other Noninterest Expense	SO580	\$ 339,520	\$ 405,355	\$ 423,536	\$ 361,569
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$- 495,692</b>	<b>\$ 1,214,295</b>	<b>\$ 1,054,011</b>	<b>\$ 898,290</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$- 219,893</b>	<b>\$ 403,124</b>	<b>\$ 349,386</b>	<b>\$ 243,635</b>
Federal	SO710	\$- 211,917	\$ 366,393	\$ 297,505	\$ 249,356



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State, Local & Other	SO720	\$- 7,976	\$ 36,731	\$ 51,881	\$- 5,721
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$- 275,799</b>	<b>\$ 811,171</b>	<b>\$ 704,625</b>	<b>\$ 654,655</b>
<b>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</b>	<b>SO811</b>	<b>\$ 218</b>	<b>\$- 210</b>	<b>\$ 509</b>	<b>\$ 555</b>
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$- 275,581</b>	<b>\$ 810,961</b>	<b>\$ 705,134</b>	<b>\$ 655,210</b>

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## Other Codes As of Sep 2007

### Other Noninterest Income Codes

Code	Description	Count
4	Net income(loss) from leasing or subleasing space	40
5	Net income(loss) from real estate held for invest	3
6	Net income(loss)-equity invest in uncons sub org	7
7	Net income(loss) from leased property	16
9	Net income from data processing lease/services	2
11	Adjustments to prior periods	1
14	Interest Income from CNFIs reported on SC655	1
15	Income from corporate-owned life insurance	71
19	Realized/unrealized gains on derivatives	3
99	Other	111

### Other Noninterest Expense Codes

Code	Description	Count
1	Deposit Insurance Premiums	38
2	OTS assessments	55
4	Interest expense on Treasury tax & loan accounts	1
6	Supervisory examination fees	25
7	Office supplies, printing, and postage	128
8	Telephone, including data lines	55
9	Loan origination expense	23
10	ATM expense	37
11	Adjustments to prior periods	2
13	Misc taxes other than income & real estate	7
14	Losses from fraud	1
15	Foreclosure expenses	1
16	Web site expenses	5
17	Charitable contributions	6
18	Minority Interest	1
99	Other	142

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Schedule SO --- Consolidated Statement of Operations					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>					
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 15,769,293</b>	<b>\$ 11,876,761</b>	<b>\$ 5,852,962</b>	<b>\$ 21,892,137</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 999,212	\$ 725,525	\$ 352,198	\$ 1,226,558
YTD - Mortgage-Backed Securities	Y_SO125	\$ 3,343,905	\$ 2,264,968	\$ 1,087,357	\$ 4,008,956
YTD - Mortgage Loans	Y_SO141	\$ 9,260,350	\$ 7,400,096	\$ 3,513,468	\$ 14,427,187
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 125,273	\$ 90,471	\$ 21,331	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 1,171,092	\$ 814,207	\$ 398,091	\$ 1,280,959
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 11,902	\$ 8,935	\$ 4,582	N/A
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 847,156	\$ 565,199	\$ 397,340	\$ 948,477
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 10,403	\$ 7,360	\$ 78,595	N/A
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 151,969</b>	<b>\$ 113,134</b>	<b>\$ 51,770</b>	<b>\$ 196,814</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 151,827	\$ 112,983	\$ 51,441	\$ 196,231
YTD - Other	Y_SO185	\$ 142	\$ 151	\$ 329	\$ 583
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 9,671,182</b>	<b>\$ 7,241,448</b>	<b>\$ 3,486,609</b>	<b>\$ 12,788,620</b>
YTD - Deposits	Y_SO215	\$ 6,602,139	\$ 5,109,462	\$ 2,508,763	\$ 8,328,019
YTD - Escrows	Y_SO225	\$ 6,602	\$ 9,868	\$ 3,625	\$ 7,323
YTD - Advances from FHLBank	Y_SO230	\$ 1,719,564	\$ 1,221,689	\$ 544,218	\$ 2,395,830
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 81,236	\$ 50,973	\$ 21,521	\$ 72,164
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 1,261,735	\$ 849,539	\$ 408,507	\$ 1,985,409
YTD - Capitalized Interest	Y_SO271	\$ 94	\$ 83	\$ 25	\$ 125
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 6,250,080</b>	<b>\$ 4,748,447</b>	<b>\$ 2,418,123</b>	<b>\$ 9,300,331</b>
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 519,238	\$ 284,139	\$ 295,174	\$ 685,316
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 5,730,842</b>	<b>\$ 4,464,308</b>	<b>\$ 2,122,949</b>	<b>\$ 8,615,015</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 1,629,251</b>	<b>\$ 1,936,287</b>	<b>\$ 1,298,623</b>	<b>\$ 4,245,428</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 371,564	\$ 280,919	\$ 136,647	\$ 250,522
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 155,515	\$- 104,434	\$- 58,441	N/A

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<b>Schedule SO --- Consolidated Statement of Operations</b>		<b>Sep 2007</b>	<b>Jun 2007</b>	<b>Mar 2007</b>	<b>Dec 2006</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
YTD - Other Fees and Charges	Y_SO420	\$ 1,624,946	\$ 1,592,329	\$ 839,383	\$ 3,212,590
YTD - Net Income (Loss) from Other - Total	YTD0451	\$- 509,911	\$ 7,371	\$ 282,672	\$ 106,387
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$- 99,245	\$ 171,762	\$ 438,908	\$ 84,510
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 16,446	\$- 12,580	\$- 11,689	\$- 6,050
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 304,509	\$- 171,525	\$- 81,201	\$- 7,126
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 131	\$ 124	\$ 167	\$- 7,850
YTD - Sale of Loans Held for Investment	Y_SO475	\$- 113,929	\$- 115,672	\$- 61,710	\$ 2,089
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 21,648	\$ 20,504	\$ 898	\$ 19,129
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 2,439	\$ 114,758	\$- 2,701	\$ 21,685
YTD - Other Noninterest Income	Y_SO488	\$ 298,167	\$ 160,102	\$ 98,362	\$ 675,930
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 6,076,925</b>	<b>\$ 4,186,228</b>	<b>\$ 2,367,561</b>	<b>\$ 7,262,302</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 2,732,643	\$ 2,161,758	\$ 1,216,674	\$ 3,711,815
YTD - Legal Expense	Y_SO520	\$ 43,782	\$ 34,622	\$ 14,017	\$ 50,317
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 909,215	\$ 696,667	\$ 372,902	\$ 1,226,548
YTD - Marketing and Other Professional Services	Y_SO540	\$ 398,284	\$ 360,508	\$ 199,337	\$ 644,619
YTD - Loan Servicing Fees	Y_SO550	\$ 43,429	\$ 28,236	\$ 76,240	\$ 155,831
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 995,057	\$ 121,930	\$ 64,457	\$ 149,677
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 2,870	\$ 3,047	\$ 398	\$ 1,968
YTD - Other Noninterest Expense	Y_SO580	\$ 951,645	\$ 779,460	\$ 423,536	\$ 1,321,527
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 1,283,168</b>	<b>\$ 2,214,367</b>	<b>\$ 1,054,011</b>	<b>\$ 5,598,142</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 375,536</b>	<b>\$ 741,765</b>	<b>\$ 349,386</b>	<b>\$ 1,866,900</b>
YTD - Federal	Y_SO710	\$ 298,631	\$ 648,936	\$ 297,505	\$ 1,643,135
YTD - State, Local, and Other	Y_SO720	\$ 76,905	\$ 92,829	\$ 51,881	\$ 223,765
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$ 907,632</b>	<b>\$ 1,472,602</b>	<b>\$ 704,625</b>	<b>\$ 3,731,241</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$ 1,179</b>	<b>\$ 299</b>	<b>\$ 509</b>	<b>\$ 668</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$ 908,811</b>	<b>\$ 1,472,901</b>	<b>\$ 705,134</b>	<b>\$ 3,731,909</b>

  

<b>Schedule VA --- Consolidated Valuation Allowances and Related Data</b>		<b>Sep 2007</b>	<b>Jun 2007</b>	<b>Mar 2007</b>	<b>Dec 2006</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
<b>RECONCILIATION: VALUATION ALLOWANCES</b>					
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 1,385,517</b>	<b>\$ 1,642,264</b>	<b>\$ 2,001,521</b>	<b>\$ 1,670,189</b>
Net Provision for Loss	VA115	\$ 279,766	\$ 141,461	\$ 291,746	\$ 446,631

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Schedule VA --- Consolidated Valuation Allowances and Related Data					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Transfers	VA125	\$- 10,295	\$- 13,903	\$- 4,529	\$- 228
Recoveries	VA135	\$ 30,352	\$ 39,541	\$ 35,522	\$ 32,590
Adjustments	VA145	\$ 58,756	\$- 6,434	\$- 927	\$- 23,191
Charge-offs	VA155	\$ 121,701	\$ 142,059	\$ 235,854	\$ 526,735
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 1,622,395</b>	<b>\$ 1,660,870</b>	<b>\$ 2,087,479</b>	<b>\$ 1,599,256</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 53,586</b>	<b>\$ 76,741</b>	<b>\$ 38,402</b>	<b>\$ 51,838</b>
Net Provision for Loss	VA118	\$ 6,000	\$- 1,342	\$ 3,826	\$ 3,814
Transfers	VA128	\$ 10,295	\$ 13,903	\$ 4,529	\$ 228
Adjustments	VA148	\$ 0	\$- 3	\$ 1,039	\$ 18,655
Charge-offs	VA158	\$ 4,839	\$ 12,795	\$ 2,907	\$ 5,005
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 65,041</b>	<b>\$ 76,504</b>	<b>\$ 44,889</b>	<b>\$ 69,530</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 1,439,102</b>	<b>\$ 1,719,005</b>	<b>\$ 2,039,923</b>	<b>\$ 1,722,027</b>
Net Provision for Loss	VA120	\$ 285,766	\$ 140,119	\$ 295,572	\$ 450,445
Recoveries	VA140	\$ 30,352	\$ 39,541	\$ 35,522	\$ 32,590
Adjustments	VA150	\$ 58,756	\$- 6,437	\$ 112	\$- 4,536
Charge-offs	VA160	\$ 126,540	\$ 154,854	\$ 238,761	\$ 531,740
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 1,687,436</b>	<b>\$ 1,737,374</b>	<b>\$ 2,132,368</b>	<b>\$ 1,668,786</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>					
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 121,701</b>	<b>\$ 142,059</b>	<b>\$ 235,854</b>	<b>\$ 526,735</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 14,516</b>	<b>\$ 45,675</b>	<b>\$ 41,218</b>	<b>\$ 428,167</b>
Construction - Total	SUB2030	\$ 1,498	\$ 781	\$ 1,061	\$ 198
1-4 Dwelling Units	VA420	\$ 1,498	\$ 706	\$ 769	\$ 144
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 75	\$ 0	\$ 54
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 292	\$ 0
Permanent - Total	SUB2041	\$ 13,018	\$ 44,894	\$ 40,157	\$ 427,969
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 1,743	\$ 2,948	\$ 1,990	\$ 2,235
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 3,346	\$ 30,037	\$ 19,709	\$ 13,955
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 3,061	\$ 5,681	\$ 5,032	\$ 408,004
Multifamily (5 or more) Dwelling Units	VA470	\$ 318	\$ 1,050	\$ 3,854	\$ 954
Nonresidential Property (Except Land)	VA480	\$ 4,550	\$ 4,815	\$ 9,520	\$ 2,821
Land	VA490	\$ 0	\$ 363	\$ 52	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 106,119</b>	<b>\$ 95,881</b>	<b>\$ 189,098</b>	<b>\$ 97,386</b>
Commercial Loans	VA520	\$ 15,780	\$ 16,876	\$ 11,316	\$ 31,270

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Consumer Loans - Total	SUB2061	\$ 90,339	\$ 79,005	\$ 177,782	\$ 66,116
Loans on Deposits	VA510	\$ 33	\$ 90	\$ 20	\$ 41
Home Improvement Loans	VA516	\$ 37	\$ 62	\$ 8,804	\$ 40
Education Loans	VA530	\$ 0	\$ 2	\$ 0	\$ 0
Auto Loans	VA540	\$ 35,060	\$ 29,357	\$ 22,469	\$ 22,372
Mobile Home Loans	VA550	\$ 454	\$ 252	\$ 366	\$ 435
Credit Cards	VA556	\$ 47,751	\$ 43,504	\$ 99,440	\$ 38,926
Other	VA560	\$ 7,004	\$ 5,738	\$ 46,683	\$ 4,302
<b>Repossessed Assets - Total</b>	<b>VA60</b>	<b>\$ 908</b>	<b>\$ 417</b>	<b>\$ 5,222</b>	<b>\$ 982</b>
Real Estate - Construction	VA605	\$ 25	\$ 27	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 652	\$ 229	\$ 708	\$ 782
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 49	\$ 0	\$ 55	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 103	\$ 76	\$ 113	\$ 129
Real Estate - Land	VA628	\$ 0	\$ 8	\$ 32	\$ 0
Other Repossessed Assets	VA630	\$ 79	\$ 77	\$ 4,314	\$ 71
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 158</b>	<b>\$ 86</b>	<b>\$ 316</b>	<b>\$ 200</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 30,352</b>	<b>\$ 39,541</b>	<b>\$ 35,522</b>	<b>\$ 32,590</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 7,011</b>	<b>\$ 10,332</b>	<b>\$ 10,652</b>	<b>\$ 7,089</b>
Construction - Total	SUB2130	\$ 100	\$ 214	\$ 1,234	\$ 11
1-4 Dwelling Units	VA421	\$ 0	\$ 213	\$ 795	\$ 11
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 1	\$ 439	\$ 0
Nonresidential Property	VA441	\$ 100	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 6,911	\$ 10,118	\$ 9,418	\$ 7,078
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 134	\$ 474	\$ 114	\$ 164
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 873	\$ 6,093	\$ 2,673	\$ 3,154
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 3,347	\$ 3,174	\$ 3,638	\$ 2,010
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 6	\$ 183	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 2,557	\$ 371	\$ 2,810	\$ 1,750
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 23,283</b>	<b>\$ 29,172</b>	<b>\$ 24,771</b>	<b>\$ 25,471</b>
Commercial Loans	VA521	\$ 3,345	\$ 3,691	\$ 3,612	\$ 8,400
Consumer Loans - Total	SUB2161	\$ 19,938	\$ 25,481	\$ 21,159	\$ 17,071
Loans on Deposits	VA511	\$ 9	\$ 14	\$ 8	\$ 12

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Home Improvement Loans	VA517	\$ 17	\$ 17	\$ 1,494	\$ 8
Education Loans	VA531	\$ 0	\$ 1	\$ 0	\$ 44
Auto Loans	VA541	\$ 13,526	\$ 14,366	\$ 9,291	\$ 10,166
Mobile Home Loans	VA551	\$ 242	\$ 82	\$ 80	\$ 129
Credit Cards	VA557	\$ 4,385	\$ 8,573	\$ 1,433	\$ 4,586
Other	VA561	\$ 1,759	\$ 2,428	\$ 8,853	\$ 2,126
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 58</b>	<b>\$ 37</b>	<b>\$ 99</b>	<b>\$ 30</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 16,295</b>	<b>\$ 12,556</b>	<b>\$ 8,359</b>	<b>\$ 4,050</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 19</b>	<b>\$ 44</b>	<b>\$- 42</b>	<b>\$- 61</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 5</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 13,431</b>	<b>\$ 16,834</b>	<b>\$ 6,714</b>	<b>\$- 2,873</b>
Construction - Total	SUB2230	\$ 983	\$ 4,152	\$- 186	\$ 495
1-4 Dwelling Units	VA422	\$ 482	\$ 878	\$- 170	\$ 119
Multifamily (5 or more) Dwelling Units	VA432	\$- 30	\$ 2,846	\$ 68	\$ 238
Nonresidential Property	VA442	\$ 531	\$ 428	\$- 84	\$ 138
Permanent - Total	SUB2241	\$ 12,448	\$ 12,682	\$ 6,900	\$- 3,368
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$- 207	\$ 628	\$ 216
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 1,961	\$ 2,802	\$ 65	\$ 3,088
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 6,342	\$ 4,769	\$ 1,504	\$- 9,175
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 384	\$ 403	\$ 1,381
Nonresidential Property (Except Land)	VA482	\$ 1,648	\$ 2,247	\$ 590	\$- 1,484
Land	VA492	\$ 2,497	\$ 2,687	\$ 3,710	\$ 2,606
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ 2,906</b>	<b>\$- 5,350</b>	<b>\$ 1,795</b>	<b>\$ 7,176</b>
Commercial Loans	VA522	\$ 2,706	\$ 6,037	\$ 2,820	\$ 5,293
Consumer Loans - Total	SUB2261	\$ 200	\$- 11,387	\$- 1,025	\$ 1,883
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$- 3	\$- 6	\$ 6	\$- 9
Education Loans	VA532	\$ 0	\$ 1	\$ 0	\$ 500
Auto Loans	VA542	\$ 48	\$ 12	\$- 222	\$ 24
Mobile Home Loans	VA552	\$ 0	\$ 10	\$- 50	\$- 76
Credit Cards	VA558	\$ 8	\$- 11,756	\$- 538	\$ 1,280
Other	VA562	\$ 147	\$ 352	\$- 221	\$ 164
<b>Reposessed Assets - Total</b>	<b>VA62</b>	<b>\$ 6</b>	<b>\$ 485</b>	<b>\$- 151</b>	<b>\$- 282</b>
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Real Estate - 1-4 Dwelling Units	VA614	\$ 6	\$ 69	\$- 151	\$- 286
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 34	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 375	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 2	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 5	\$ 0	\$ 4
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</b>	<b>\$- 77</b>	<b>\$ 0</b>	<b>\$ 77</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$- 71</b>	<b>\$ 604</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 4</b>	<b>\$ 16</b>	<b>\$ 43</b>	<b>\$ 8</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 107,644</b>	<b>\$ 115,074</b>	<b>\$ 208,691</b>	<b>\$ 498,195</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 19</b>	<b>\$ 44</b>	<b>\$- 42</b>	<b>\$- 61</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 5</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 20,936</b>	<b>\$ 52,177</b>	<b>\$ 37,280</b>	<b>\$ 418,205</b>
Construction - Total	SUB2330	\$ 2,381	\$ 4,719	\$- 359	\$ 682
1-4 Dwelling Units	VA425	\$ 1,980	\$ 1,371	\$- 196	\$ 252
Multifamily (5 or more) Dwelling Units	VA435	\$- 30	\$ 2,920	\$- 371	\$ 292
Nonresidential Property	VA445	\$ 431	\$ 428	\$ 208	\$ 138
Permanent - Total	SUB2341	\$ 18,555	\$ 47,458	\$ 37,639	\$ 417,523
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 1,609	\$ 2,267	\$ 2,504	\$ 2,287
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 4,434	\$ 26,746	\$ 17,101	\$ 13,889
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 6,056	\$ 7,276	\$ 2,898	\$ 396,819
Multifamily (5 or more) Dwelling Units	VA475	\$ 318	\$ 1,428	\$ 4,074	\$ 2,335
Nonresidential Property (Except Land)	VA485	\$ 3,641	\$ 6,691	\$ 7,300	\$- 413
Land	VA495	\$ 2,497	\$ 3,050	\$ 3,762	\$ 2,606
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 85,742</b>	<b>\$ 61,359</b>	<b>\$ 166,122</b>	<b>\$ 79,091</b>
Commercial Loans	VA525	\$ 15,141	\$ 19,222	\$ 10,524	\$ 28,163
Consumer Loans - Total	SUB2361	\$ 70,601	\$ 42,137	\$ 155,598	\$ 50,928
Loans on Deposits	VA515	\$ 24	\$ 76	\$ 12	\$ 29
Home Improvement Loans	VA519	\$ 17	\$ 39	\$ 7,316	\$ 23
Education Loans	VA535	\$ 0	\$ 2	\$ 0	\$ 456
Auto Loans	VA545	\$ 21,582	\$ 15,003	\$ 12,956	\$ 12,230
Mobile Home Loans	VA555	\$ 212	\$ 180	\$ 236	\$ 230
Credit Cards	VA559	\$ 43,374	\$ 23,175	\$ 97,469	\$ 35,620
Other	VA565	\$ 5,392	\$ 3,662	\$ 37,609	\$ 2,340
<b>Reposessed Assets - Total</b>	<b>VA65</b>	<b>\$ 914</b>	<b>\$ 902</b>	<b>\$ 5,071</b>	<b>\$ 700</b>



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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Real Estate - Construction	VA607	\$ 25	\$ 27	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 658	\$ 298	\$ 557	\$ 496
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 49	\$ 34	\$ 55	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 103	\$ 451	\$ 113	\$ 129
Real Estate - Land	VA631	\$ 0	\$ 10	\$ 32	\$ 0
Other Repossessed Assets	VA633	\$ 79	\$ 82	\$ 4,314	\$ 75
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$- 77</b>	<b>\$ 0</b>	<b>\$ 77</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA825</b>	<b>\$- 71</b>	<b>\$ 604</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ 104</b>	<b>\$ 65</b>	<b>\$ 260</b>	<b>\$ 178</b>
<b>TROUBLED DEBT RESTRUCTURED</b>					
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 154,602</b>	<b>\$ 171,656</b>	<b>\$ 64,522</b>	<b>\$ 182,349</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 682,012</b>	<b>\$ 786,918</b>	<b>\$ 166,694</b>	<b>\$ 714,271</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>					
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 64,503</b>	<b>\$ 112,858</b>	<b>\$ 77,080</b>	<b>\$ 75,120</b>
Construction	VA951	\$ 2,722	\$ 5,272	\$ 2,774	\$ 112
Permanent - 1-4 Dwelling Units	VA952	\$ 54,885	\$ 89,240	\$ 66,700	\$ 65,203
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 1,306	\$ 1,487	\$ 475	\$ 1,046
Permanent - Nonresidential (Except Land)	VA954	\$ 5,590	\$ 9,725	\$ 1,658	\$ 3,937
Permanent - Land	VA955	\$ 0	\$ 7,134	\$ 5,473	\$ 4,822
<b>CLASSIFICATION OF ASSETS</b>					
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 1,810,512</b>	<b>\$ 3,192,951</b>	<b>\$ 1,887,997</b>	<b>\$ 2,178,553</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 3,218,320</b>	<b>\$ 3,816,212</b>	<b>\$ 3,675,903</b>	<b>\$ 2,833,648</b>
Substandard	VA965	\$ 3,065,720	\$ 3,652,531	\$ 3,560,542	\$ 2,688,008
Doubtful	VA970	\$ 151,668	\$ 163,371	\$ 115,277	\$ 145,320
Loss	VA975	\$ 932	\$ 310	\$ 84	\$ 320
<b>PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3</b>					
Outstanding Balanced (Contractual)	VA980	\$ 4,117	\$ 9,080	\$ 19,883	\$ 6,037
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 2,429	\$ 5,801	\$ 14,360	\$ 3,218
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 170	\$ 128	\$ 120	\$ 0
<b>Schedule PD --- Consolidated Past Due and Nonaccrual</b>		<b>Sep 2007</b>	<b>Jun 2007</b>	<b>Mar 2007</b>	<b>Dec 2006</b>
Description	Line Item	Value	Value	Value	Value
<b>DELINQUENT LOANS</b>					
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 4,730,146</b>	<b>\$ 4,725,380</b>	<b>\$ 4,209,877</b>	<b>\$ 4,048,309</b>

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Mortgages - Total	SUB2421	\$ 4,038,543	\$ 4,165,092	\$ 3,486,238	\$ 3,530,115
Construction and Land Loans	SUB2430	\$ 219,033	\$ 459,114	\$ 448,806	\$ 415,082
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 3,412,660	\$ 3,249,840	\$ 2,569,834	\$ 2,800,319
Permanent Loans Secured by All Other Property	SUB2450	\$ 455,902	\$ 694,240	\$ 746,269	\$ 489,193
Nonmortgages - Total	SUB2461	\$ 691,603	\$ 560,288	\$ 723,639	\$ 518,194
<b>PAST DUE &amp; STILL ACCRUING</b>					
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 2,826,020</b>	<b>\$ 2,565,962</b>	<b>\$ 2,235,041</b>	<b>\$ 2,519,021</b>
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 2,568,532</b>	<b>\$ 2,307,433</b>	<b>\$ 2,070,138</b>	<b>\$ 2,306,407</b>
Mortgage Loans - Total	SUB2481	\$ 2,160,909	\$ 1,972,383	\$ 1,684,321	\$ 1,988,597
Construction	PD115	\$ 92,797	\$ 99,394	\$ 72,391	\$ 140,482
Permanent:					
Residential:					
1-4 Dwelling Units:					
Revolving Open-End Loans	PD121	\$ 34,139	\$ 60,666	\$ 59,931	\$ 93,064
Secured by First Liens	PD123	\$ 1,637,150	\$ 1,340,462	\$ 1,094,814	\$ 1,357,587
Secured by Junior Liens	PD124	\$ 202,671	\$ 192,880	\$ 90,093	\$ 143,176
Multifamily (5 or more) Dwelling Units	PD125	\$ 37,031	\$ 56,752	\$ 39,700	\$ 25,639
Nonresidential Property (Except Land)	PD135	\$ 149,165	\$ 138,225	\$ 168,034	\$ 117,522
Land	PD138	\$ 7,956	\$ 84,004	\$ 159,358	\$ 111,127
Nonmortgage Loans:					
Commercial Loans	PD140	\$ 135,119	\$ 124,593	\$ 134,643	\$ 102,860
Consumer Loans - Total	SUB2511	\$ 272,504	\$ 210,457	\$ 251,174	\$ 214,950
Loans on Deposits	PD161	\$ 1,303	\$ 1,123	\$ 1,224	\$ 1,391
Home Improvement Loans	PD163	\$ 1,894	\$ 2,029	\$ 1,896	\$ 1,603
Education Loans	PD165	\$ 1,731	\$ 371	\$ 502	\$ 533
Auto Loans	PD167	\$ 149,495	\$ 102,350	\$ 70,460	\$ 105,292
Mobile Home Loans	PD169	\$ 7,361	\$ 3,943	\$ 3,245	\$ 8,524
Credit Cards	PD171	\$ 91,163	\$ 79,097	\$ 94,824	\$ 76,195
Other	PD180	\$ 19,557	\$ 21,544	\$ 79,023	\$ 21,412
Memoranda:					
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 82,585	\$ 66,566	\$ 12,891	\$ 69,794
Held for Sale Included in PD115:PD180	PD192	\$ 724,145	\$ 401,771	\$ 280,261	\$ 435,562
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 35,135	\$ 17,043	\$ 18,913	\$ 16,625
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 4,081	\$ 4,028	\$ 4,579	\$ 5,354

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Rebooked GNMA's Incl in PD195	PD197	\$ 2,071	\$ 1,818	\$ 1,484	\$ 2,151
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 257,488</b>	<b>\$ 258,529</b>	<b>\$ 164,903</b>	<b>\$ 212,614</b>
Mortgage Loans - Total	SUB2491	\$ 157,680	\$ 183,270	\$ 156,090	\$ 202,981
Construction	PD215	\$ 4,902	\$ 6,043	\$ 1,915	\$ 10,942
Permanent:					
Residential:					
1-4 Dwelling Units:					
Revolving Open-End Loans	PD221	\$ 927	\$ 1,055	\$ 972	\$ 4,901
Secured by First Liens	PD223	\$ 131,780	\$ 139,510	\$ 130,840	\$ 145,296
Secured by Junior Liens	PD224	\$ 10,340	\$ 18,063	\$ 12,563	\$ 21,748
Multifamily (5 or more) Dwelling Units	PD225	\$ 1,431	\$ 2,607	\$ 1,776	\$ 299
Nonresidential Property (Except Land)	PD235	\$ 6,995	\$ 8,111	\$ 7,138	\$ 9,512
Land	PD238	\$ 1,305	\$ 7,881	\$ 886	\$ 10,283
Nonmortgage Loans:					
Commercial Loans	PD240	\$ 5,208	\$ 4,779	\$ 3,779	\$ 3,380
Consumer Loans - Total	SUB2521	\$ 94,600	\$ 70,480	\$ 5,034	\$ 6,253
Loans on Deposits	PD261	\$ 267	\$ 270	\$ 239	\$ 279
Home Improvement Loans	PD263	\$ 11	\$ 60	\$ 75	\$ 60
Education Loans	PD265	\$ 160	\$ 373	\$ 250	\$ 177
Auto Loans	PD267	\$ 7,733	\$ 4,692	\$ 3,078	\$ 2,724
Mobile Home Loans	PD269	\$ 923	\$ 49	\$ 51	\$ 344
Credit Cards	PD271	\$ 78,613	\$ 60,562	\$ 368	\$ 128
Other	PD280	\$ 6,893	\$ 4,474	\$ 973	\$ 2,541
Memoranda:					
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 896	\$ 192	\$ 0	\$ 105
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 534	\$ 1,203	\$ 44,189
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 10,222	\$ 11,255	\$ 12,745	\$ 13,732
Guaranteed Portion Incl in PD295, Excl Rebooked GNMA's	PD296	\$ 5,923	\$ 5,775	\$ 6,535	\$ 7,326
Rebooked GNMA's Incl in PD295	PD297	\$ 3,448	\$ 2,854	\$ 3,305	\$ 3,335
<b>NONACCRUAL</b>					
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 1,904,126</b>	<b>\$ 2,159,418</b>	<b>\$ 1,974,836</b>	<b>\$ 1,529,288</b>
Mortgage Loans - Total	SUB2501	\$ 1,719,954	\$ 2,009,439	\$ 1,645,827	\$ 1,338,537
Construction	PD315	\$ 72,282	\$ 115,575	\$ 95,829	\$ 89,179
Permanent:					
Residential:					
1-4 Dwelling Units:					

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 18,459	\$ 51,124	\$ 44,128	\$ 38,483
Secured by First Liens	PD323	\$ 1,227,185	\$ 1,347,070	\$ 1,053,533	\$ 890,974
Secured by Junior Liens	PD324	\$ 150,009	\$ 99,010	\$ 82,960	\$ 105,090
Multifamily (5 or more) Dwelling Units	PD325	\$ 40,998	\$ 55,691	\$ 53,302	\$ 42,816
Nonresidential Property (Except Land)	PD335	\$ 171,230	\$ 194,752	\$ 197,648	\$ 118,926
Land	PD338	\$ 39,791	\$ 146,217	\$ 118,427	\$ 53,069
Nonmortgage Loans:					
Commercial Loans	PD340	\$ 174,460	\$ 139,509	\$ 130,055	\$ 116,534
Consumer Loans - Total	SUB2531	\$ 9,712	\$ 10,470	\$ 198,954	\$ 74,217
Loans on Deposits	PD361	\$ 118	\$ 84	\$ 97	\$ 206
Home Improvement Loans	PD363	\$ 395	\$ 743	\$ 1,082	\$ 926
Education Loans	PD365	\$ 1,185	\$ 872	\$ 1,284	\$ 864
Auto Loans	PD367	\$ 1,965	\$ 2,855	\$ 3,775	\$ 3,920
Mobile Home Loans	PD369	\$ 3,006	\$ 1,640	\$ 1,089	\$ 2,916
Credit Cards	PD371	\$ 26	\$ 54	\$ 148,792	\$ 61,536
Other	PD380	\$ 3,017	\$ 4,222	\$ 42,835	\$ 3,849
Memoranda:					
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 60,235	\$ 46,028	\$ 17,531	\$ 34,935
Held for Sale Included in PD315:PD380	PD392	\$ 850,306	\$ 636,443	\$ 493,709	\$ 429,259
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 30,570	\$ 34,055	\$ 41,090	\$ 51,632
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 1,908	\$ 2,343	\$ 1,400	\$ 3,281
Rebooked GNMA's Incl in PD395	PD397	\$ 196	\$ 196	\$ 39	\$ 0

Schedule LD --- Loan Data		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
<b>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</b>					
<b>Balances at Quarter-end - Total</b>	<b>SUB5100</b>	<b>\$ 5,099,738</b>	<b>\$ 7,027,475</b>	<b>\$ 7,505,538</b>	<b>\$ 9,406,714</b>
90% up to 100% LTV	LD110	\$ 3,746,933	\$ 4,436,113	\$ 4,340,129	\$ 6,173,116
100% and greater LTV	LD120	\$ 1,352,805	\$ 2,591,362	\$ 3,165,409	\$ 3,233,598
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 595,024</b>	<b>\$ 546,799</b>	<b>\$ 419,226</b>	<b>\$ 517,580</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 259,980</b>	<b>\$ 218,214</b>	<b>\$ 171,705</b>	<b>\$ 292,749</b>
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 251,815	\$ 208,388	\$ 163,348	\$ 273,061
90% up to 100% LTV	LD210	\$ 162,212	\$ 118,952	\$ 102,909	\$ 201,100
100% and greater LTV	LD220	\$ 89,603	\$ 89,436	\$ 60,439	\$ 71,961
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 8,165	\$ 9,826	\$ 8,357	\$ 19,688

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<b>Schedule LD --- Loan Data</b>		<b>Sep 2007</b>	<b>Jun 2007</b>	<b>Mar 2007</b>	<b>Dec 2006</b>
<b>Description</b>	<b>Line Item</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>	<b>Value</b>
90% up to 100% LTV	LD230	\$ 7,670	\$ 9,048	\$ 7,613	\$ 18,823
100% and greater LTV	LD240	\$ 495	\$ 778	\$ 744	\$ 865
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 335,044</b>	<b>\$ 328,585</b>	<b>\$ 247,521</b>	<b>\$ 224,831</b>
90% up to 100% LTV	LD250	\$ 200,970	\$ 185,290	\$ 165,451	\$ 155,700
100% and greater LTV	LD260	\$ 134,074	\$ 143,295	\$ 82,070	\$ 69,131
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 1,227</b>	<b>\$ 2,635</b>	<b>\$ 4,310</b>	<b>\$ 5,397</b>
90% up to 100% LTV	LD310	\$ 495	\$ 1,053	\$ 2,871	\$ 2,988
100% and greater LTV	LD320	\$ 732	\$ 1,582	\$ 1,439	\$ 2,409
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 3,159,373</b>	<b>\$ 4,421,545</b>	<b>\$ 4,713,137</b>	<b>\$ 4,294,632</b>
90% up to 100% LTV	LD410	\$ 1,960,056	\$ 2,241,307	\$ 2,083,850	\$ 1,925,439
100% and greater LTV	LD420	\$ 1,199,317	\$ 2,180,238	\$ 2,629,287	\$ 2,369,193
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 766,036</b>	<b>\$ 1,068,223</b>	<b>\$ 1,709,800</b>	<b>\$ 1,897,373</b>
90% up to 100% LTV	LD430	\$ 719,151	\$ 955,390	\$ 1,229,045	\$ 1,163,718
100% and greater LTV	LD440	\$ 46,885	\$ 112,833	\$ 480,755	\$ 733,655
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 4,822,050</b>	<b>\$ 5,744,784</b>	<b>\$ 7,311,333</b>	<b>\$ 5,815,259</b>
90% up to 100% LTV	LD450	\$ 2,631,059	\$ 2,969,029	\$ 4,443,562	\$ 2,682,000
100% and greater LTV	LD460	\$ 2,190,991	\$ 2,775,755	\$ 2,867,771	\$ 3,133,259
<b>Supplemental Loan Data for All Loans</b>					
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 893,474	\$ 1,201,065	\$ 937,136	N/A
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 1,081,203	\$ 1,566,058	\$ 1,653,896	N/A
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 8,421,126	\$ 9,447,137	\$ 6,977,790	N/A
1-4 Dwelling Units Option ARM Loans	LD610	\$ 31,667	\$ 3,266	\$ 3,475,528	N/A
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 30,743	\$ 1,985	\$ 1,966	N/A
Total Capitalized Negative Amortization	LD650	\$ 1,090	\$ 1,050	\$ 1,011	N/A
<b>Schedule CC --- Consolidated Commitments and Contingencies</b>					
<b>Description</b>	<b>Line Item</b>	<b>Sep 2007 Value</b>	<b>Jun 2007 Value</b>	<b>Mar 2007 Value</b>	<b>Dec 2006 Value</b>
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total</b>	<b>SUB3380</b>	<b>\$ 4,876,466</b>	<b>\$ 6,198,318</b>	<b>\$ 6,006,417</b>	<b>\$ 6,089,159</b>
Mortgage Construction Loans	CC105	\$ 4,105,132	\$ 4,825,940	\$ 4,607,507	\$ 4,525,236
Other Mortgage Loans	CC115	\$ 771,334	\$ 1,372,378	\$ 1,398,910	\$ 1,563,923
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 2,774,399	\$ 1,399,627	\$ 1,301,672	\$ 1,735,585
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 9,251,808</b>	<b>\$ 14,253,449</b>	<b>\$ 15,201,768</b>	<b>\$ 13,121,896</b>
1-4 Dwelling Units	CC280	\$ 6,725,841	\$ 11,565,558	\$ 12,543,584	\$ 10,380,567

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Schedule CC --- Consolidated Commitments and Contingencies					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 646,187	\$ 907,643	\$ 824,819	\$ 792,217
All Other Real Estate	CC300	\$ 1,879,780	\$ 1,780,248	\$ 1,833,365	\$ 1,949,112
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 2,749,624	\$ 2,134,069	\$ 1,876,907	\$ 1,266,766
Commitments Outstanding to Purchase Loans	CC320	\$ 2,583,339	\$ 11,412,267	\$ 14,923,423	\$ 11,424,189
Commitments Outstanding to Sell Loans	CC330	\$ 16,373,270	\$ 20,189,088	\$ 17,599,378	\$ 18,973,650
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 1,277,999	\$ 2,038,714	\$ 1,805,279	\$ 2,250,747
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 506,664	\$ 5,853,301	\$ 5,760,588	\$ 4,967,131
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 7,574	\$ 90,189	\$ 75,783	\$ 66,516
Commitments Outstanding to Sell Investment Securities	CC375	\$ 5,356	\$ 63,371	\$ 65,021	\$ 50,000
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 71,525,496</b>	<b>\$ 80,419,462</b>	<b>\$ 396,727,650</b>	<b>\$ 74,825,490</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 16,408,152	\$ 17,845,925	\$ 16,621,797	\$ 16,569,372
Commercial Lines	CC420	\$ 21,463,946	\$ 24,928,010	\$ 22,965,387	\$ 21,239,775
Open-End Consumer Lines - Credit Cards	CC423	\$ 31,512,782	\$ 36,060,490	\$ 354,815,945	\$ 36,143,954
Open-End Consumer Lines - Other	CC425	\$ 2,140,616	\$ 1,585,037	\$ 2,324,521	\$ 872,389
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 5,506,912</b>	<b>\$ 5,426,532</b>	<b>\$ 5,229,398</b>	<b>\$ 4,998,074</b>
Commercial	CC430	\$ 128,026	\$ 316,372	\$ 307,889	\$ 348,241
Standby, Not Included on CC465 or CC468	CC435	\$ 5,378,886	\$ 5,110,160	\$ 4,921,509	\$ 4,649,833
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 17,330,874	\$ 17,710,037	\$ 16,765,154	\$ 16,364,898
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 6,827	\$ 11,259	\$ 6,400	\$ 6,456
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 601,490	\$ 1,136,670	\$ 1,033,659	\$ 1,076,050
Other Contingent Liabilities	CC480	\$ 5,191,630	\$ 1,694,197	\$ 1,054,618	\$ 1,731,939
Contingent Assets	CC490	\$ 814,133	\$ 343,812	\$ 542,332	\$ 481,283

Schedule CF --- Consolidated Cash Flow Information					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
<b>Mortgage-Backed Securities:</b>					
Pass-Through:					
Purchases	CF143	\$ 5,358,682	\$ 12,251,151	\$ 7,374,397	\$ 9,282,729
Sales	CF145	\$ 396,006	\$ 5,781,566	\$ 4,853,221	\$ 5,727,082
Other Balance Changes	CF148	\$- 1,358,057	\$- 5,898,833	\$- 337,438	\$ 67,099
Other Mortgage-Backed Securities:					
Purchases	CF153	\$ 2,995,537	\$ 2,498,191	\$ 8,229,793	\$ 3,025,016

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<b>Schedule CF --- Consolidated Cash Flow Information</b>					
<b>Description</b>	<b>Line Item</b>	<b>Sep 2007 Value</b>	<b>Jun 2007 Value</b>	<b>Mar 2007 Value</b>	<b>Dec 2006 Value</b>
Sales	CF155	\$ 100,546	\$ 652,680	\$ 1,942,964	\$ 1,538,222
Other Balance Changes	CF158	\$- 2,591,237	\$ 655,941	\$- 2,671,176	\$- 2,734,883
<b>Mortgage Loans:</b>					
<b>Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 8,354,219</b>	<b>\$ 14,749,342</b>	<b>\$ 15,604,190</b>	<b>\$ 12,307,745</b>
<b>Sales - Total</b>	<b>SUB3821</b>	<b>\$ 496,552</b>	<b>\$ 6,434,246</b>	<b>\$ 6,796,185</b>	<b>\$ 7,265,304</b>
<b>Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 7,857,667</b>	<b>\$ 8,315,096</b>	<b>\$ 8,808,005</b>	<b>\$ 5,042,441</b>
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 27,472,383</b>	<b>\$ 41,057,020</b>	<b>\$ 38,008,577</b>	<b>\$ 39,253,040</b>
Construction Loans - Total	SUB3840	\$ 1,487,032	\$ 1,856,839	\$ 1,730,691	\$ 2,020,015
1-4 Dwelling Units	CF190	\$ 595,522	\$ 982,862	\$ 830,020	\$ 1,200,472
Multifamily (5 or more) Dwelling Units	CF200	\$ 271,617	\$ 347,229	\$ 345,481	\$ 349,757
Nonresidential	CF210	\$ 619,893	\$ 526,748	\$ 555,190	\$ 469,786
Permanent Loans - Total	SUB3851	\$ 25,985,351	\$ 39,200,181	\$ 36,277,886	\$ 37,233,025
1-4 Dwelling Units	CF225	\$ 23,120,897	\$ 36,181,025	\$ 32,876,392	\$ 33,570,624
Home Equity and Junior Liens	CF226	\$ 1,969,881	\$ 2,923,058	\$ 2,278,613	N/A
Multifamily (5 or more) Dwelling Units	CF245	\$ 1,149,561	\$ 1,418,893	\$ 1,775,483	\$ 1,526,349
Nonresidential (Except Land)	CF260	\$ 1,568,290	\$ 1,326,603	\$ 1,246,869	\$ 1,555,441
Land	CF270	\$ 146,603	\$ 273,660	\$ 379,142	\$ 580,611
<b>Loans and Participations Purchased, Secured By - Total:</b>	<b>SUB3880</b>	<b>\$ 7,427,140</b>	<b>\$ 19,649,908</b>	<b>\$ 19,153,371</b>	<b>\$ 23,115,176</b>
1-4 Dwelling Units	CF280	\$ 6,149,182	\$ 16,974,277	\$ 16,787,249	\$ 20,444,763
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 2,365,470	\$ 1,053,417	\$ 140,148	N/A
Home Equity and Junior Liens	CF282	\$ 6,486	\$ 20,489	\$ 66,487	N/A
Multifamily (5 or more) Dwelling Units	CF290	\$ 70,519	\$ 32,234	\$ 198,684	\$ 18,665
Nonresidential	CF300	\$ 1,207,439	\$ 2,643,397	\$ 2,167,438	\$ 2,651,748
<b>Loans and Participations Sold, Secured By - Total</b>	<b>SUB3890</b>	<b>\$ 21,217,252</b>	<b>\$ 43,114,605</b>	<b>\$ 46,498,409</b>	<b>\$ 53,847,849</b>
1-4 Dwelling Units	CF310	\$ 18,044,388	\$ 39,398,194	\$ 42,788,872	\$ 50,539,606
Home Equity and Junior Liens	CF311	\$ 1,618,715	\$ 706,746	\$ 11,175	N/A
Multifamily (5 or more) Dwelling Units	CF320	\$ 646,851	\$ 1,800,175	\$ 2,018,865	\$ 710,392
Nonresidential	CF330	\$ 2,526,013	\$ 1,916,236	\$ 1,690,672	\$ 2,597,851
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 13,790,112</b>	<b>\$- 23,464,697</b>	<b>\$- 27,345,038</b>	<b>\$- 30,732,673</b>
<b>Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 5,719,573</b>	<b>\$ 9,939,656</b>	<b>\$ 8,750,742</b>	<b>\$ 10,820,936</b>
<b>Nonmortgage Loans:</b>					
Commercial:					
Closed or Purchased	CF390	\$ 12,211,301	\$ 11,932,006	\$ 10,856,440	\$ 11,112,282

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Schedule CF --- Consolidated Cash Flow Information					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Sales	CF395	\$ 416,521	\$ 247,632	\$ 183,160	\$ 196,924
Consumer:					
Closed or Purchased	CF400	\$ 4,175,180	\$ 3,821,743	\$ 3,160,338	\$ 3,242,921
Sales	CF405	\$ 341,776	\$ 738,773	\$ 783,781	\$ 344,723
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 16,386,481</b>	<b>\$ 15,753,749</b>	<b>\$ 14,016,778</b>	<b>\$ 14,355,203</b>
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 758,297</b>	<b>\$ 986,405</b>	<b>\$ 966,941</b>	<b>\$ 541,647</b>
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 15,628,184</b>	<b>\$ 14,767,344</b>	<b>\$ 13,049,837</b>	<b>\$ 13,813,556</b>
<b>Deposits:</b>					
Interest Credited to Deposits	CF430	\$ 2,163,706	\$ 2,386,798	\$ 2,233,606	\$ 2,217,100

Schedule DI --- Consolidated Deposit Information					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
<b>Deposit Data</b>					
Total Broker - Originated Deposits	SUB4061	\$ 31,843,118	\$ 30,427,264	\$ 25,892,569	\$ 30,294,046
Fully Insured	DI100	\$ 29,919,989	\$ 28,556,098	\$ 24,312,020	\$ 28,650,965
Other	DI110	\$ 1,923,129	\$ 1,871,166	\$ 1,580,549	\$ 1,643,081
Deposits (Excluding Retirement Accounts) with Balances					
\$100,000 or Less	DI120	\$ 158,203,960	\$ 175,116,782	\$ 172,482,154	\$ 172,449,854
Greater than \$100,000	DI130	\$ 84,349,036	\$ 85,010,515	\$ 86,315,207	\$ 79,246,413
Number of Deposits (Excluding Retirement Accounts) with Balances					
\$100,000 or Less	DI150	31,415,907	28,729,057	29,787,063	29,727,867
Greater than \$100,000	DI160	310,142	377,653	373,151	353,511
Retirement Deposits with Balances					
\$250,000 or Less	DI170	\$ 12,814,541	\$ 16,041,544	\$ 14,626,816	\$ 15,050,844
Greater than \$250,000	DI175	\$ 743,804	\$ 600,991	\$ 577,756	\$ 545,402
Number of Retirement Deposits with Balances					
\$250,000 or Less	DI180	1,014,642	1,312,478	1,304,372	1,296,293
Greater than \$250,000	DI185	1,330	1,579	1,784	295,992
Number of Deposit Accounts - Total					
IRA/Keogh Accounts	DI200	\$ 13,380,709	\$ 16,605,090	\$ 15,189,778	\$ 15,513,186
Uninsured Deposits	DI210	\$ 51,229,792	\$ 46,794,285	\$ 46,921,937	\$ 43,257,416
Preferred Deposits	DI220	\$ 3,700,664	\$ 3,866,342	\$ 4,044,948	\$ 4,203,407
Components of Deposits and Escrows					
Transaction Accounts (Including Demand Deposits)	DI310	\$ 21,090,977	\$ 19,008,621	\$ 18,712,184	\$ 19,966,384
Money Market Deposit Accounts	DI320	\$ 104,315,161	\$ 106,364,505	\$ 98,269,695	\$ 92,446,969



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<b>Schedule DI --- Consolidated Deposit Information</b>					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 32,450,649	\$ 36,919,824	\$ 37,226,063	\$ 39,250,248
Time Deposits	DI340	\$ 98,254,557	\$ 114,476,876	\$ 119,793,977	\$ 115,628,929
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 25,156,699	\$ 29,893,259	\$ 25,698,118	N/A
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 1,992,509	\$ 2,744,428	\$ 2,393,147	N/A
Non-Interest-Bearing Demand Deposits	DI610	\$ 16,685,577	\$ 15,006,032	\$ 16,009,256	\$ 16,118,850
<b>Deposits Data for Deposit Insurance Premium Assessments</b>					
<b>Section I (Optional)</b>					
<b>Quarter-End Deposit Totals:</b>					
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 46,931,087	\$ 45,623,945	\$ 44,146,507	N/A
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 5,284	\$ 3,408	\$ 2,222	N/A
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 0	N/A
<b>Average Daily Deposit Totals:</b>					
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 43,877,368	\$ 43,009,116	\$ 40,724,439	N/A
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 797	\$ 929	\$ 802	N/A
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 0	N/A
<b>Section II (If Section I Completed, This Section Not Required)</b>					
Outstd Checks Drawn Against FHLBs & FRBs Not Inclcd in SC710	DI620	\$ 45,898	\$ 14,627	\$ 15,307	\$ 17,908
<b>Deposits of Consolidated Subsidiaries:</b>					
Demand Deposits	DI640	\$ 1,297,208	\$ 1,087,374	\$ 2,412,663	\$ 2,865,803
Time and Savings Deposits	DI650	\$ 1,102,517	\$ 1,306,328	\$ 1,412,020	\$ 1,774,703
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 1,994,868	\$ 1,428,452	\$ 1,235,038	\$ 1,144,357
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 137	\$ 94	\$ 172	\$ 0
Other amounts to adjust deposits on SC710, to conform to deposits with Fed Deposit Ins Act					
Adjustments to Demand Deposits (including escrows)	DI720	\$ 29,314	\$ 108,869	\$ 86,851	\$ 82,458
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 2,281	\$ 31,151	\$ 40,365	\$ 50,817

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Schedule SI --- Consolidated Supplemental Information					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
<b>Miscellaneous</b>					
Number of Full-time Equivalent Employees	SI370	46,628	59,736	64,984	58,780
Assets Held in Trading Accounts	SI375	\$ 1,472,851	\$ 697,125	\$ 842,342	\$ 142,829
Assets Recorded on Schedule SC Under a Fair Value Option	SI376	\$ 16,735,264	\$ 19,778,780	\$ 18,272,728	N/A
Liabilities Recorded on Schedule SC Under a Fair Value Option	SI377	\$ 11,155,042	\$ 8,836,110	\$ 9,993,801	N/A
Available-for-Sale Securities	SI385	\$ 89,587,599	\$ 87,952,470	\$ 85,569,889	\$ 85,281,166
Assets Held for Sale	SI387	\$ 19,679,325	\$ 28,530,474	\$ 29,157,720	\$ 34,082,229
Loans Serviced for Others	SI390	\$ 255,368,884	\$ 276,557,888	\$ 288,665,972	\$ 251,892,503
<b>Residual Interests</b>					
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 28,253	\$ 29,374	\$ 30,435	\$ 30,673
Other Residual Interests	SI404	\$ 81,271	\$ 83,035	\$ 68,808	\$ 70,154
<b>Qualified Thrift Lender Test</b>					
Actual Thrift Investment Percentage at Month-end					
First month of Qtr	SI581	86.13%	86.12%	86.33%	86.18%
Second month of Qtr	SI582	86.34%	86.02%	85.89%	86.42%
Third month of Qtr	SI583	86.69%	85.74%	85.79%	86.31%
<b>IRS Domestic Building and Loan Test</b>					
Percent of Assets Test	SI585	80.10%	76.89%	76.70%	78.42%
Do you meet the DBLA business operations test?	SI586	3 [Yes]	5 [Yes]	5 [Yes]	6 [Yes]
<b>Aggregate Investment in Service Corporations</b>					
	<b>SI588</b>	<b>\$ 8,974,887</b>	<b>\$ 8,976,711</b>	<b>\$ 8,837,269</b>	<b>\$ 8,374,031</b>
<b>Credit extended to assn exec officers, prin shareholders &amp; related interest</b>					
Aggregate amount of all extensions of credit	SI590	\$ 289,736	\$ 362,729	\$ 458,898	\$ 463,414
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	216	276	256	264
<b>Summary of Changes in Equity Capital</b>					
Beginning Equity Capital	SI600	\$ 42,124,159	\$ 44,883,475	\$ 48,031,508	\$ 43,432,842
Net Income (Loss) (SO91)	SI610	\$- 275,581	\$ 810,961	\$ 705,134	\$ 655,210
Dividends Declared					
Preferred Stock	SI620	\$ 24	\$ 83	\$ 85	\$ 106
Common Stock	SI630	\$ 347,342	\$ 468,820	\$ 775,302	\$ 690,736
Stock Issued	SI640	\$ 6,213	\$ 98,810	\$ 18,811	\$ 50,780
Stock Retired	SI650	\$ 0	\$ 142,321	\$ 1,237	\$ 4,000
Capital Contributions (Where No Stock is Issued)	SI655	\$ 3,131,760	\$ 2,892,843	\$ 843,312	\$ 1,469,660

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<b>Schedule SI --- Consolidated Supplemental Information</b>					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
New Basis Accounting Adjustments	SI660	\$ 77	\$- 7,007	\$- 9,336	\$ 15,420
Other Comprehensive Income	SI662	\$- 192,314	\$- 410,342	\$ 145,982	\$ 12,899
Prior Period Adjustments	SI668	\$- 263	\$- 72,802	\$- 18,312	\$ 9,970
Other Adjustments	SI671	\$ 14,714	\$- 127,614	\$ 101,474	\$- 1,137,567
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 44,461,399</b>	<b>\$ 47,457,100</b>	<b>\$ 49,041,949</b>	<b>\$ 43,814,372</b>
<b>Transactions With Affiliations</b>					
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 126,878	\$ 133,203	\$ 153,564	\$ 144,199
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 63,428,874	\$ 10,646,739	\$ 17,232,542	\$ 2,603,359
<b>Mutual Fund and Annuity Sales</b>					
Sell private-label/third-party mutual funds/annuities?	SI805	41 [Yes]	47 [Yes]	48 [Yes]	50 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 761,784	\$ 853,284	\$ 780,613	\$ 688,109
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 26,264	\$ 48,808	\$ 60,761	\$ 57,818
<b>Average Balance Sheet Data</b>					
Total Assets	SI870	\$ 383,450,868	\$ 422,239,664	\$ 408,568,425	\$ 408,243,551
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 30,879,436	\$ 32,073,652	\$ 28,353,688	\$ 28,847,587
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 284,373,264	\$ 316,962,940	\$ 306,016,424	\$ 317,193,319
Nonmortgage Loans	SI885	\$ 37,223,727	\$ 36,576,073	\$ 42,923,059	\$ 33,399,315
Deposits and Excrows	SI890	\$ 230,503,059	\$ 263,217,597	\$ 257,486,741	\$ 252,375,840
Total Borrowings	SI895	\$ 93,763,814	\$ 93,075,853	\$ 80,524,451	\$ 96,584,116

<b>Schedule SQ --- Consolidated Supplemental Questions</b>					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
		Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	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
Independent CPA Changed During Quarter?	SQ300	7	9	6	4
Any Outstanding Futures or Options Positions?	SQ310	2	4	5	5
Does Association Have Subchapter S in effect this year?	SQ320	5	11	11	11
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	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
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	133	179	172	163

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Schedule FS --- Fiduciary and Related Services		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
<b>FIDUCIARY AND RELATED SERVICES</b>					
Does your institution have fiduciary powers?	FS110	25 [Yes]	28 [Yes]	29 [Yes]	32 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	23 [Yes]	26 [Yes]	27 [Yes]	28 [Yes]
Do you have any activity to report on this schedule?	FS130	23 [Yes]	26 [Yes]	27 [Yes]	28 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>					
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 491,316,517</b>	<b>\$ 506,601,954</b>	<b>\$ 502,355,312</b>	<b>\$ 470,408,272</b>
<b>Managed Assets (\$) - Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 29,258,707</b>	<b>\$ 26,271,836</b>	<b>\$ 25,187,117</b>	<b>\$ 24,408,626</b>
Personal Trust and Agency Accounts	FS210	\$ 13,264,491	\$ 11,478,612	\$ 10,586,045	\$ 10,536,748
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 2,710,062	\$ 2,504,205	\$ 2,356,082	\$ 2,205,250
Employee Benefit - Defined Contribution	FS220	\$ 287,467	\$ 271,365	\$ 266,798	\$ 259,738
Employee Benefit - Defined Benefit	FS230	\$ 524,817	\$ 527,475	\$ 555,848	\$ 550,756
Other Retirement Accounts	FS240	\$ 1,897,778	\$ 1,705,365	\$ 1,533,436	\$ 1,394,756
Corporate Trust and Agency Accounts	FS250	\$ 108,375	\$ 104,094	\$ 101,544	\$ 111,077
Investment Management Agency Accounts	FS260	\$ 10,803,486	\$ 9,771,810	\$ 8,918,543	\$ 8,446,421
Other Fiduciary Accounts	FS270	\$ 2,372,293	\$ 2,413,115	\$ 3,224,903	\$ 3,109,130
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex</b>	<b>FS290</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Nonmanaged Assets (\$) - Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 180,270,218</b>	<b>\$ 181,036,433</b>	<b>\$ 181,403,798</b>	<b>\$ 176,046,049</b>
Personal Trust and Agency Accounts	FS211	\$ 1,846,190	\$ 1,829,453	\$ 1,827,998	\$ 1,806,697
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 178,378,200	\$ 179,079,597	\$ 179,458,667	\$ 174,131,139
Employee Benefit - Defined Contribution	FS221	\$ 148,365,652	\$ 149,506,563	\$ 150,605,515	\$ 147,340,863
Employee Benefit - Defined Benefit	FS231	\$ 27,204,324	\$ 26,776,728	\$ 25,241,070	\$ 24,179,681
Other Retirement Accounts	FS241	\$ 2,808,224	\$ 2,796,306	\$ 3,612,082	\$ 2,610,595
Corporate Trust and Agency Accounts	FS251	\$ 45,827	\$ 46,671	\$ 45,312	\$ 42,733
Other Fiduciary Accounts	FS271	\$ 1	\$ 80,712	\$ 71,821	\$ 65,480
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 281,787,592</b>	<b>\$ 299,293,685</b>	<b>\$ 295,764,397</b>	<b>\$ 269,953,597</b>
<b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex</b>	<b>FS291</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Managed Assets (#) - Total Fiduciary Accounts</b>	<b>FS22</b>	<b>31,768</b>	<b>30,419</b>	<b>29,014</b>	<b>28,478</b>
Personal Trust and Agency Accounts	FS212	17,167	16,811	16,410	16,729
Retirement-related Trust and Agency Accounts - Total	SUB6120	4,359	4,054	3,774	3,533
Employee Benefit - Defined Contribution	FS222	272	271	280	281

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Schedule FS --- Fiduciary and Related Services		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	72	73	77	75
Other Retirement Accounts	FS242	4,015	3,710	3,417	3,177
Corporate Trust and Agency Accounts	FS252	29	29	34	44
Investment Management Agency Accounts	FS262	10,132	9,447	8,722	8,116
Other Fiduciary Accounts	FS272	81	78	74	56
<b>Nonmanaged Assets (#) - Total Fiduciary Accounts</b>	<b>FS23</b>	<b>55,690</b>	<b>53,981</b>	<b>57,078</b>	<b>57,926</b>
Personal Trust and Agency Accounts	FS213	1,605	1,592	1,521	1,457
Retirement-related Trust and Agency Accounts - Total	SUB6130	54,054	52,355	55,519	56,408
Employee Benefit - Defined Contribution	FS223	10,884	11,366	11,485	11,390
Employee Benefit - Defined Benefit	FS233	2,360	2,357	2,333	2,338
Other Retirement Accounts	FS243	40,810	38,632	41,701	42,680
Corporate Trust and Agency Accounts	FS253	28	28	27	26
Other Fiduciary Accounts	FS273	3	6	11	35
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>473,320</b>	<b>489,953</b>	<b>496,248</b>	<b>512,463</b>
<b>FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)</b>					
<b>YTD - Income - Total Gross Fiduciary &amp; Related Services</b>	<b>FS30</b>	<b>\$ 276,927</b>	<b>\$ 303,693</b>	<b>\$ 145,867</b>	<b>\$ 536,941</b>
Personal Trust and Agency Accounts	FS310	\$ 77,444	\$ 50,101	\$ 24,204	\$ 99,761
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 24,282	\$ 20,676	\$ 10,087	\$ 38,531
Employee Benefit - Defined Contribution	FS320	\$ 11,173	\$ 11,929	\$ 6,075	\$ 24,037
Employee Benefit - Defined Benefit	FS330	\$ 8,658	\$ 5,638	\$ 2,445	\$ 8,179
Other Retirement Accounts	FS340	\$ 4,451	\$ 3,109	\$ 1,567	\$ 6,315
Corporate Trust and Agency Accounts	FS350	\$ 159	\$ 107	\$ 54	\$ 242
Investment Management Agency Accounts	FS360	\$ 52,827	\$ 33,968	\$ 16,287	\$ 53,674
Other Fiduciary Accounts	FS370	\$ 6,485	\$ 3,999	\$ 1,870	\$ 6,541
Custody and Safekeeping Accounts	FS380	\$ 112,669	\$ 192,777	\$ 92,438	\$ 334,435
Other Fiduciary and Related Services	FS390	\$ 3,061	\$ 2,065	\$ 927	\$ 3,757
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 115,670</b>	<b>\$ 79,948</b>	<b>\$ 84,514</b>	<b>\$ 455,309</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 3,239</b>
<b>YTD - Intracompany Inc Credits for Fiduciary/Related Service</b>	<b>FS393</b>	<b>\$ 732</b>	<b>\$ 42</b>	<b>\$ 57</b>	<b>\$ 763</b>
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$ 161,989</b>	<b>\$ 223,787</b>	<b>\$ 61,410</b>	<b>\$ 79,156</b>
<b>FIDUCIARY MEMORANDA</b>					
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 1,661,758</b>	<b>\$ 1,427,183</b>	<b>\$ 1,515,546</b>	<b>\$ 10,536,749</b>

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Schedule FS --- Fiduciary and Related Services		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$ 4,306	\$ 38	\$ 861	\$- 30,237
Interest-Bearing Deposits	FS415	\$ 12,507	\$ 13,675	\$ 12,722	\$ 48,861
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 57,991	\$ 46,126	\$ 57,834	\$ 892,180
State, County and Municipal Obligations	FS425	\$ 56,576	\$ 39,160	\$ 63,929	\$ 1,063,838
Money Market Mutual Funds	FS430	\$ 115,315	\$ 89,242	\$ 138,687	\$ 763,424
Other Short-term Obligations	FS435	\$ 216	\$ 0	\$ 0	\$ 199
Other Notes and Bonds	FS440	\$ 205,891	\$ 179,308	\$ 164,607	\$ 496,405
Common and Preferred Stock	FS445	\$ 1,013,819	\$ 876,523	\$ 871,435	\$ 6,494,729
Real Estate Mortgages	FS450	\$ 2,244	\$ 1,905	\$ 2,046	\$ 5,769
Real Estate	FS455	\$ 31,964	\$ 12,326	\$ 13,417	\$ 280,022
Miscellaneous Assets	FS460	\$ 160,929	\$ 168,880	\$ 190,008	\$ 521,559
<b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>	<b>SUB6300</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Corporate and Municipal Trusteeships	FS510	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0
<b>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</b>	<b>FS515</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Number of Funds - Total Collective Investment Funds</b>	<b>FS60</b>	<b>6</b>	<b>6</b>	<b>7</b>	<b>18</b>
Domestic Equity	FS610	3	3	3	11
International/Global Equity	FS620	0	0	0	2
Stock/Bond Blend	FS630	0	0	0	0
Taxable Bond	FS640	2	2	2	3
Municipal Bond	FS650	1	1	1	1
Short-Term Investments/Money Market	FS660	0	0	1	1
Specialty/Other	FS670	0	0	0	0
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 172,614</b>	<b>\$ 172,482</b>	<b>\$ 174,680</b>	<b>\$ 3,613,678</b>
Domestic Equity	FS615	\$ 93,733	\$ 95,034	\$ 93,631	\$ 2,633,988
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 493,424
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 65,513	\$ 63,919	\$ 66,707	\$ 470,183
Municipal Bond	FS655	\$ 13,368	\$ 13,529	\$ 14,077	\$ 15,817
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 265	\$ 266
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0
<b>FIDUCIARY SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES (CALENDAR YTD)</b>					

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Schedule FS --- Fiduciary and Related Services					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
<b>Managed Accts - Total Fid Settlements/Surcharges/Othr Losses</b>	<b>FS70</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 3,213</b>
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 2,141
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 114
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 958
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 37</b>
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 37
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0
<b>Total Fid Settlements/Surcharges/Otr Losses - Recoveries</b>	<b>FS72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 6</b>
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 6
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement					
Description	Line Item	Sep 2007 Value	Jun 2007 Value	Mar 2007 Value	Dec 2006 Value
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>					
Equity Capital (SC80)	CCR100	\$ 44,461,396	\$ 47,457,102	\$ 49,041,959	\$ 43,814,382
Equity Capital Deductions - Total	SUB1631	\$ 9,836,138	\$ 9,142,859	\$ 9,589,480	\$ 9,021,122
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 14,037	\$ 13,758	\$ 14,920	\$ 14,802
Goodwill and Certain Other Intangible Assets	CCR115	\$ 9,181,660	\$ 9,029,385	\$ 9,474,869	\$ 8,938,587
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 639,663	\$ 98,932	\$ 98,911	\$ 66,930
Other	CCR134	\$ 778	\$ 784	\$ 780	\$ 803
Equity Capital Additions -Total	SUB1641	\$ 1,416,679	\$ 1,099,925	\$ 681,067	\$ 804,693
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 866,438	\$ 686,027	\$ 280,053	\$ 415,037
Intangible Assets	CCR185	\$ 0	\$ 8,325	\$ 8,325	\$ 11,895
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 459,806	\$ 309,290	\$ 297,867	\$ 287,331
Other	CCR195	\$ 90,435	\$ 96,283	\$ 94,822	\$ 90,430
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 36,041,937</b>	<b>\$ 39,414,168</b>	<b>\$ 40,133,546</b>	<b>\$ 35,597,953</b>

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Schedule CCR --- Consolidated Capital Requirement		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 405,818,036</b>	<b>\$ 428,823,854</b>	<b>\$ 411,387,353</b>	<b>\$ 414,898,455</b>
Asset Deductions - Total	SUB1651	\$ 9,949,701	\$ 9,159,413	\$ 9,589,307	\$ 9,025,233
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 7,983	\$ 7,982	\$ 8,179	\$ 8,119
Goodwill and Certain Other Intangible Assets	CCR265	\$ 9,286,359	\$ 9,046,397	\$ 9,469,817	\$ 8,938,508
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 639,663	\$ 99,038	\$ 99,017	\$ 67,036
Other	CCR275	\$ 15,696	\$ 5,996	\$ 12,294	\$ 11,570
Asset Additions - Total	SUB1661	\$ 1,273,274	\$ 1,035,926	\$ 401,919	\$ 584,150
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 1,173,963	\$ 938,892	\$ 302,038	\$ 477,741
Intangible Assets	CCR285	\$ 0	\$ 8,325	\$ 8,325	\$ 11,895
Other	CCR290	\$ 99,311	\$ 88,709	\$ 91,556	\$ 94,514
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 397,141,609</b>	<b>\$ 420,700,367</b>	<b>\$ 402,199,965</b>	<b>\$ 406,457,372</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 15,740,212</b>	<b>\$ 16,735,590</b>	<b>\$ 15,967,253</b>	<b>\$ 16,131,474</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>					
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 36,041,937</b>	<b>\$ 39,414,168</b>	<b>\$ 40,133,546</b>	<b>\$ 35,597,953</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 14,716	\$ 44,285	\$ 62,290	\$ 58,605
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 1,961,734	\$ 1,984,629	\$ 1,791,655	\$ 1,629,107
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 1,602,076	\$ 1,633,274	\$ 1,687,191	\$ 1,652,449
Tier 2 Capital - Other	CCR355	\$ 177,871	\$ 94,767	\$ 70,634	\$ 272
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 3,756,397</b>	<b>\$ 3,756,955</b>	<b>\$ 3,611,770</b>	<b>\$ 3,340,433</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 3,756,397</b>	<b>\$ 3,756,955</b>	<b>\$ 3,611,770</b>	<b>\$ 3,340,433</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 8,515	\$ 16,727	\$ 13,497	\$ 22,292
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 288,553	\$ 297,676	\$ 276,406	\$ 238,972
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 39,501,266</b>	<b>\$ 42,856,720</b>	<b>\$ 43,455,413</b>	<b>\$ 38,677,122</b>
0% R/W Category - Cash	CCR400	\$ 1,822,778	\$ 1,631,140	\$ 1,530,966	\$ 1,708,903
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 3,886,157	\$ 3,626,321	\$ 3,943,580	\$ 5,394,637
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 4,190	\$ 3,053	\$ 8,590	\$ 2,825
0% R/W Category - Other	CCR415	\$ 381,336	\$ 612,987	\$ 696,984	\$ 701,607
0% R/W Category - Assets Total	CCR420	\$ 6,094,461	\$ 5,873,501	\$ 6,180,120	\$ 7,807,972
<b>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</b>	<b>CCR40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>



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Schedule CCR --- Consolidated Capital Requirement		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 91,724,340	\$ 89,627,195	\$ 85,207,124	\$ 79,370,710
20% R/W Category - Claims on FHLBs	CCR435	\$ 8,574,034	\$ 7,931,173	\$ 7,109,878	\$ 7,377,601
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 3,776,856	\$ 4,315,844	\$ 4,237,520	\$ 4,299,127
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 7,327,326	\$ 10,192,160	\$ 6,670,755	\$ 6,806,134
20% R/W Category - Other	CCR450	\$ 20,230,789	\$ 17,123,218	\$ 19,241,472	\$ 17,269,887
20% R/W Category - Assets Total	CCR455	\$ 131,633,345	\$ 129,189,590	\$ 122,466,749	\$ 115,123,459
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 26,326,673</b>	<b>\$ 25,837,919</b>	<b>\$ 24,493,347</b>	<b>\$ 23,024,691</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 137,518,146	\$ 155,684,974	\$ 140,480,415	\$ 152,675,209
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 3,308,783	\$ 3,340,387	\$ 3,914,935	\$ 4,505,159
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 264,199	\$ 522,025	\$ 383,825	\$ 560,388
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 195,146	\$ 122,938	\$ 122,415	\$ 104,469
50% R/W Category - Other	CCR480	\$ 1,592,072	\$ 1,575,898	\$ 2,035,644	\$ 1,778,359
50% R/W Category - Assets Total	CCR485	\$ 142,878,346	\$ 161,246,222	\$ 146,937,234	\$ 159,623,584
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 71,439,209</b>	<b>\$ 80,623,174</b>	<b>\$ 73,468,677</b>	<b>\$ 79,811,858</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 3,131,977	\$ 1,785,001	\$ 1,343,971	\$ 1,846,336
100% R/W Category - All Other Assets	CCR506	\$ 135,557,208	\$ 147,697,317	\$ 153,164,547	\$ 144,624,163
100% R/W Category - Assets Total	CCR510	\$ 138,689,185	\$ 149,482,318	\$ 154,508,518	\$ 146,470,499
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 138,689,185</b>	<b>\$ 149,482,318</b>	<b>\$ 154,508,518</b>	<b>\$ 146,470,499</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 1,305	\$ 4,819	\$ 1,777	\$ 1,664
<b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b>	<b>CCR62</b>	<b>\$ 16,313</b>	<b>\$ 60,239</b>	<b>\$ 22,213</b>	<b>\$ 20,801</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 419,296,642</b>	<b>\$ 445,796,450</b>	<b>\$ 430,094,398</b>	<b>\$ 429,027,178</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 236,471,341</b>	<b>\$ 256,003,597</b>	<b>\$ 252,492,714</b>	<b>\$ 249,327,798</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 39,016	\$ 40,683	\$ 404,595	\$ 58,517
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 236,432,325</b>	<b>\$ 255,962,914</b>	<b>\$ 252,088,119</b>	<b>\$ 249,269,281</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 18,914,578</b>	<b>\$ 20,477,020</b>	<b>\$ 20,167,050</b>	<b>\$ 19,941,530</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>					
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>9.08%</b>	<b>9.37%</b>	<b>9.98%</b>	<b>8.76%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>16.71%</b>	<b>16.74%</b>	<b>17.24%</b>	<b>15.52%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>15.12%</b>	<b>15.28%</b>	<b>15.81%</b>	<b>14.19%</b>

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Schedule CCR --- Consolidated Capital Requirement		Sep 2007	Jun 2007	Mar 2007	Dec 2006
Description	Line Item	Value	Value	Value	Value
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>9.08%</b>	<b>9.37%</b>	<b>9.98%</b>	<b>8.76%</b>

\*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 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.