

TFR Industry Aggregate Report

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:16 PM	TFR Industry Aggregate Report 99111 - OTS-Regulated: Northeast Region (Geog) December 2005	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Description	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Number of Regulated Institutions	266	265	264	269	272

Schedule NS --- Optional Narrative Statement		Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	2	2	8	6	7
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 28,019,083	\$ 29,070,144	\$ 27,693,579	\$ 24,491,478	\$ 26,478,283
Cash and Non-Interest-Earning Deposits	SC110	\$ 3,631,745	\$ 4,323,048	\$ 3,636,385	\$ 3,307,670	\$ 3,739,322
Interest-Earning Deposits in FHLBs	SC112	\$ 1,344,825	\$ 1,319,946	\$ 1,480,487	\$ 1,524,088	\$ 1,560,839
Other Interest-Earning Deposits	SC118	\$ 1,014,276	\$ 925,130	\$ 953,388	\$ 1,084,808	\$ 1,339,913
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 1,493,729	\$ 2,045,959	\$ 1,147,219	\$ 1,759,529	\$ 2,845,133
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 13,252,217	\$ 13,417,795	\$ 14,008,090	\$ 10,746,305	\$ 10,704,148
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 2,231,349	\$ 2,161,530	\$ 2,200,326	\$ 2,226,392	\$ 2,459,106
State and Municipal Obligations	SC180	\$ 3,418,453	\$ 3,314,460	\$ 2,749,283	\$ 2,253,066	\$ 2,192,767
Securities Backed by Nonmortgage Loans	SC182	\$ 227,200	\$ 161,369	\$ 166,365	\$ 108,273	\$ 122,154
Other Investment Securities	SC185	\$ 1,215,037	\$ 1,215,971	\$ 1,199,784	\$ 1,334,109	\$ 1,368,314
Accrued Interest Receivable	SC191	\$ 190,252	\$ 184,936	\$ 152,252	\$ 147,238	\$ 146,587
Mortgage-Backed Securities - Gross	SUB0072	\$ 75,276,333	\$ 74,578,611	\$ 72,723,651	\$ 70,088,408	\$ 64,982,763
Mortgage-Backed Securities - Total	SC22	\$ 75,276,333	\$ 74,578,611	\$ 72,723,651	\$ 70,088,408	\$ 64,982,763
Pass-Through - Total	SUB0073	\$ 30,242,718	\$ 30,666,087	\$ 31,544,103	\$ 31,597,721	\$ 32,164,677
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 28,323,306	\$ 28,639,070	\$ 29,530,829	\$ 29,482,727	\$ 29,296,547
Other Pass-Through	SC215	\$ 1,919,412	\$ 2,027,017	\$ 2,013,274	\$ 2,114,994	\$ 2,868,130
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 44,739,986	\$ 43,629,372	\$ 40,911,817	\$ 38,224,742	\$ 32,575,961
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 12,743,347	\$ 13,614,061	\$ 14,962,064	\$ 16,062,829	\$ 14,258,080
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 1,795,008	\$ 1,925,792	\$ 2,150,793	\$ 2,357,665	\$ 3,136,133
Other	SC222	\$ 30,201,631	\$ 28,089,519	\$ 23,798,960	\$ 19,804,248	\$ 15,181,748
Accrued Interest Receivable	SC228	\$ 293,629	\$ 283,152	\$ 267,731	\$ 265,945	\$ 242,125

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99111 - OTS-Regulated: Northeast Region (Geog)	(\$Thousands)
Run Date: February 21, 2006, 5:16 PM	December 2005	

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 225,692,900	\$ 218,370,977	\$ 207,293,710	\$ 199,281,482	\$ 191,391,512
Mortgage Loans - Total	SC26	\$ 224,646,095	\$ 217,318,113	\$ 206,274,451	\$ 198,258,530	\$ 190,431,286
Construction Loans - Total	SUB0100	\$ 6,292,863	\$ 6,059,554	\$ 5,611,798	\$ 5,310,585	\$ 5,024,072
Residential - Total	SUB0110	\$ 4,769,126	\$ 4,665,557	\$ 4,364,527	\$ 4,095,121	\$ 3,927,481
1-4 Dwelling Units	SC230	\$ 3,260,898	\$ 3,250,163	\$ 3,189,027	\$ 2,994,797	\$ 2,896,751
Multifamily (5 or more) Dwelling Units	SC235	\$ 1,508,228	\$ 1,415,394	\$ 1,175,500	\$ 1,100,324	\$ 1,030,730
Nonresidential Property	SC240	\$ 1,523,737	\$ 1,393,997	\$ 1,247,271	\$ 1,215,464	\$ 1,096,591
Permanent Loans - Total	SUB0121	\$ 218,373,382	\$ 211,369,107	\$ 200,805,746	\$ 193,137,109	\$ 185,573,079
Residential - Total	SUB0131	\$ 194,692,803	\$ 188,645,928	\$ 178,853,096	\$ 171,019,156	\$ 165,212,874
1-4 Dwelling Units - Total	SUB0141	\$ 184,834,392	\$ 178,765,486	\$ 169,150,889	\$ 161,702,219	\$ 155,854,529
Revolving Open-End Loans	SC251	\$ 9,211,067	\$ 10,211,394	\$ 10,701,297	\$ 10,687,089	\$ 11,094,534
All Other - First Liens	SC254	\$ 164,540,565	\$ 158,878,988	\$ 149,626,175	\$ 142,108,951	\$ 136,665,587
All Other - Junior Liens	SC255	\$ 11,082,760	\$ 9,675,104	\$ 8,823,417	\$ 8,906,179	\$ 8,094,408
Multifamily (5 or more) Dwelling Units	SC256	\$ 9,858,411	\$ 9,880,442	\$ 9,702,207	\$ 9,316,937	\$ 9,358,345
Nonresidential Property (Except Land)	SC260	\$ 20,103,831	\$ 19,520,449	\$ 19,114,351	\$ 19,448,917	\$ 18,009,680
Land	SC265	\$ 3,576,748	\$ 3,202,730	\$ 2,838,299	\$ 2,669,036	\$ 2,350,525
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 7,301,563	\$ 11,011,117	\$ 8,341,723	\$ 11,505,178	\$ 11,164,841
Accrued Interest Receivable	SC272	\$ 952,824	\$ 887,004	\$ 818,704	\$ 786,741	\$ 747,162
Advances for Taxes and Insurance	SC275	\$ 73,831	\$ 55,312	\$ 57,462	\$ 47,047	\$ 47,199
Allowance for Loan and Lease Losses	SC283	\$ 1,046,805	\$ 1,052,864	\$ 1,019,259	\$ 1,022,952	\$ 960,226
Nonmortgage Loans - Gross	SUB0162	\$ 26,223,206	\$ 24,989,001	\$ 24,409,204	\$ 24,633,071	\$ 31,691,819
Nonmortgage Loans - Total	SC31	\$ 25,761,994	\$ 24,511,777	\$ 23,910,785	\$ 24,100,873	\$ 30,844,313
Commercial Loans - Total	SC32	\$ 13,927,700	\$ 13,188,847	\$ 13,329,948	\$ 12,173,651	\$ 11,811,630
Secured	SC300	\$ 11,433,566	\$ 10,795,473	\$ 11,117,562	\$ 10,149,693	\$ 9,567,937
Unsecured	SC303	\$ 1,910,291	\$ 1,880,197	\$ 1,839,384	\$ 1,674,920	\$ 1,893,110
Lease Receivables	SC306	\$ 583,843	\$ 513,177	\$ 373,002	\$ 349,038	\$ 350,583
Consumer Loans - Total	SC35	\$ 12,126,511	\$ 11,658,958	\$ 10,941,152	\$ 12,318,464	\$ 19,692,880
Loans on Deposits	SC310	\$ 124,247	\$ 122,811	\$ 120,972	\$ 122,284	\$ 123,641
Home Improvement Loans (Not secured by real estate)	SC316	\$ 90,239	\$ 111,648	\$ 110,819	\$ 108,520	\$ 166,788
Education Loans	SC320	\$ 355,031	\$ 280,600	\$ 141,670	\$ 204,934	\$ 181,329
Auto Loans	SC323	\$ 6,217,418	\$ 6,112,306	\$ 5,710,352	\$ 6,583,440	\$ 6,711,386
Mobile Home Loans	SC326	\$ 264,323	\$ 271,397	\$ 275,736	\$ 280,229	\$ 271,973
Credit Cards	SC328	\$ 3,828,959	\$ 3,567,990	\$ 3,356,891	\$ 3,262,042	\$ 9,577,593

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99111 - OTS-Regulated: Northeast Region (Geog)	(\$Thousands)
Run Date: February 21, 2006, 5:16 PM	December 2005	

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 1,246,294	\$ 1,192,206	\$ 1,224,712	\$ 1,757,015	\$ 2,660,170
Accrued Interest Receivable	SC348	\$ 168,995	\$ 141,196	\$ 138,104	\$ 140,956	\$ 187,309
Allowance for Loan and Lease Losses	SC357	\$ 461,212	\$ 477,224	\$ 498,419	\$ 532,198	\$ 847,506
Reposessed Assets - Gross	SUB0201	\$ 135,698	\$ 119,794	\$ 118,135	\$ 97,659	\$ 108,305
Reposessed Assets - Total	SC40	\$ 135,482	\$ 119,521	\$ 117,316	\$ 96,862	\$ 107,740
Real Estate - Total	SUB0210	\$ 129,131	\$ 112,925	\$ 114,006	\$ 91,198	\$ 99,200
Construction	SC405	\$ 5,726	\$ 4,148	\$ 15,910	\$ 2,098	\$ 7,158
Residential - Total	SUB0225	\$ 111,805	\$ 99,008	\$ 86,426	\$ 75,326	\$ 70,688
1-4 Dwelling Units	SC415	\$ 110,824	\$ 98,234	\$ 85,388	\$ 73,291	\$ 66,973
Multifamily (5 or more) Dwelling Units	SC425	\$ 981	\$ 774	\$ 1,038	\$ 2,035	\$ 3,715
Nonresidential (Except Land)	SC426	\$ 9,991	\$ 8,673	\$ 10,378	\$ 12,489	\$ 19,978
Land	SC428	\$ 1,609	\$ 1,096	\$ 1,292	\$ 1,285	\$ 1,376
Other Reposessed Assets	SC430	\$ 6,567	\$ 6,869	\$ 4,129	\$ 6,461	\$ 9,105
General Valuation Allowances	SC441	\$ 216	\$ 273	\$ 819	\$ 797	\$ 565
Real Estate Held for Investment	SC45	\$ 12,929	\$ 9,298	\$ 31,826	\$ 32,649	\$ 33,460
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 3,449,114	\$ 3,472,876	\$ 3,275,882	\$ 2,933,860	\$ 3,092,154
Federal Home Loan Bank Stock	SC510	\$ 3,254,034	\$ 3,281,345	\$ 3,095,654	\$ 2,729,892	\$ 2,904,887
Other	SC540	\$ 195,080	\$ 191,531	\$ 180,228	\$ 203,968	\$ 187,267
Office Premises and Equipment	SC55	\$ 2,220,962	\$ 2,186,899	\$ 2,131,329	\$ 2,168,627	\$ 2,135,582
Other Assets - Gross	SUB0262	\$ 12,093,005	\$ 11,992,934	\$ 11,014,519	\$ 11,917,326	\$ 11,017,724
Other Assets - Total	SC59	\$ 12,091,867	\$ 11,991,940	\$ 11,013,344	\$ 11,906,801	\$ 11,008,727
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 419,355	\$ 485,993	\$ 514,371	\$ 496,286	\$ 567,281
Bank-Owned Life Insurance - Other	SC625	\$ 2,178,203	\$ 2,054,078	\$ 2,001,249	\$ 2,004,532	\$ 1,890,676
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 360,740	\$ 354,236	\$ 351,530	\$ 453,127	\$ 476,001
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 1,176	\$ 1,265	\$ 507	\$ 1,236	\$ 1,421
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 5,275,262	\$ 5,057,797	\$ 4,966,630	\$ 5,003,894	\$ 4,328,637
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 55,940	\$ 57,868	\$ 54,461	\$ 57,856	\$ 60,049
Other Assets	SC689	\$ 3,802,329	\$ 3,981,697	\$ 3,125,771	\$ 3,900,395	\$ 3,693,659
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

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:16 PM	TFR Industry Aggregate Report 99111 - OTS-Regulated: Northeast Region (Geog) December 2005	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
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	\$ 1,138	\$ 994	\$ 1,175	\$ 10,525	\$ 8,997
General Valuation Allowances - Total	SUB2092	\$ 1,509,371	\$ 1,531,355	\$ 1,519,672	\$ 1,566,472	\$ 1,817,294
Total Assets - Gross	SUB0283	\$ 373,123,230	\$ 364,790,534	\$ 348,691,835	\$ 335,644,560	\$ 330,931,602
Total Assets	SC60	\$ 371,613,859	\$ 363,259,179	\$ 347,172,163	\$ 334,078,088	\$ 329,114,308
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 225,613,493	\$ 217,175,812	\$ 207,446,807	\$ 203,232,072	\$ 195,405,369
Deposits	SC710	\$ 223,933,181	\$ 215,211,429	\$ 205,320,768	\$ 201,064,498	\$ 193,352,895
Escrows	SC712	\$ 1,714,012	\$ 1,984,521	\$ 2,108,770	\$ 2,156,923	\$ 2,006,991
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 33,700	\$- 20,138	\$ 17,269	\$ 10,651	\$ 45,483
Borrowings - Total	SC72	\$ 103,979,801	\$ 104,681,789	\$ 97,974,686	\$ 93,361,818	\$ 92,686,802
Advances from FHLBank	SC720	\$ 49,236,720	\$ 48,968,715	\$ 47,183,500	\$ 37,839,446	\$ 40,280,047
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 24,855,814	\$ 24,446,824	\$ 20,811,881	\$ 22,025,763	\$ 19,968,369
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 975,063	\$ 979,842	\$ 1,001,535	\$ 971,436	\$ 980,939
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 28,912,204	\$ 30,286,408	\$ 28,977,770	\$ 32,525,173	\$ 31,457,447
Other Liabilities - Total	SC75	\$ 4,538,360	\$ 4,974,299	\$ 5,095,455	\$ 4,610,321	\$ 7,661,877
Accrued Interest Payable - Deposits	SC763	\$ 522,452	\$ 436,583	\$ 351,533	\$ 301,284	\$ 354,331
Accrued Interest Payable - Other	SC766	\$ 400,423	\$ 338,232	\$ 289,553	\$ 257,436	\$ 257,392
Accrued Taxes	SC776	\$ 1,133,334	\$ 1,491,689	\$ 1,272,720	\$ 1,142,325	\$ 813,225
Accounts Payable	SC780	\$ 854,110	\$ 851,985	\$ 818,041	\$ 806,401	\$ 3,476,039
Deferred Income Taxes	SC790	\$ 164,224	\$ 168,969	\$ 183,797	\$ 165,388	\$ 174,027
Other Liabilities and Deferred Income	SC796	\$ 1,463,817	\$ 1,686,841	\$ 2,179,811	\$ 1,937,487	\$ 2,586,863
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	\$ 334,131,654	\$ 326,831,900	\$ 310,516,948	\$ 301,204,211	\$ 295,754,048

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:16 PM	TFR Industry Aggregate Report 99111 - OTS-Regulated: Northeast Region (Geog) December 2005	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 142,317	\$ 141,905	\$ 141,363	\$ 141,060	\$ 171,798
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 37,339,880	\$ 36,285,381	\$ 36,513,849	\$ 32,732,803	\$ 33,188,465
Stock - Total	SUB0311	\$ 21,337,948	\$ 20,717,581	\$ 20,372,058	\$ 17,375,366	\$ 17,015,512
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 4,260	\$ 4,261	\$ 4,260	\$ 9,260	\$ 9,260
Common Stock - Par Value	SC820	\$ 115,704	\$ 114,841	\$ 114,842	\$ 119,057	\$ 121,920
Common Stock - Paid in Excess of Par	SC830	\$ 21,217,984	\$ 20,598,479	\$ 20,252,956	\$ 17,247,049	\$ 16,884,332
Accumulated Other Comprehensive Income - Total	SC86	\$- 689,040	\$- 525,307	\$- 181,681	\$- 492,916	\$- 153,527
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 638,811	\$- 473,691	\$- 121,627	\$- 434,280	\$- 80,265
Gains (Losses) on Cash Flow Hedges	SC865	\$- 41,082	\$- 44,442	\$- 54,227	\$- 53,541	\$- 67,811
Other	SC870	\$- 9,147	\$- 7,174	\$- 5,827	\$- 5,095	\$- 5,451
Retained Earnings	SC880	\$ 17,042,015	\$ 16,435,892	\$ 16,507,798	\$ 16,030,916	\$ 16,505,911
Other Components of Equity Capital	SC891	\$- 351,043	\$- 342,785	\$- 184,326	\$- 180,563	\$- 179,431
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 371,613,851	\$ 363,259,186	\$ 347,172,160	\$ 334,078,074	\$ 329,114,311

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:16 PM	TFR Industry Aggregate Report 99111 - OTS-Regulated: Northeast Region (Geog) December 2005	Frozen Aggregated Data (\$Thousands)
---	---	---

***** PUBLIC *****

Other Codes As of Dec 2005**Other Asset Codes**

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	14	\$ 220
3	Federal, State, or other taxes receivable	74	\$ 44,945
4	Net deferred tax assets	127	\$ 827,815
5	Insured portion of real estate acquired by forecls	1	\$ 1,764
6	Prepaid deposit insurance premiums	15	\$ 1,870
7	Prepaid expenses	214	\$ 534,262
8	Deposits for utilities and other services	3	\$ 1,699
9	Advances for loans serviced for others	9	\$ 115,670
13	Noninterest-bearing accts recv from Hold Co/Affl	16	\$ 97,938
14	Other noninterest-bearing short-term accounts recv	60	\$ 218,583
19	Receivables fr a broker for unsettled transactions	4	\$ 87,228
20	F/V of all derivative instru. reportable as assets	4	\$ 170,028
22	Unapplied loan disbursements	5	\$ 3,104
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 359
99	Other	166	\$ 772,586

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	6	\$ 6,412
4	Nonrefundable loan fees received prior to closing	24	\$ 2,723
6	Balances in U.S. Treasury tax and loan accounts	2	\$ 1,081
7	Deferred gains from the sale of real estate	8	\$ 261
9	Fees received for standby contracts and other	1	\$ 36
10	Amounts due brokers for unsettled transactions	4	\$ 5,564
11	The liability recorded for post-retirement benefit	111	\$ 182,285
13	Amounts payable under interest-rate-swap agreement	2	\$ 77
14	Unapplied loan payments received	16	\$ 125,951
16	Recourse loan liability	3	\$ 508
17	Noninterest-bearing payables to Hold Co/Affiliates	26	\$ 280,436
18	Litigation reserves	2	\$ 1,639
20	F/V of all derivative instru. reportable as liab.	6	\$ 103,307
21	Liabilities for credit losses on OBS credit exposures	4	\$ 3,922
99	Other	254	\$ 517,053

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:16 PM	TFR Industry Aggregate Report 99111 - OTS-Regulated: Northeast Region (Geog) December 2005	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 4,877,886	\$ 4,578,002	\$ 4,308,564	\$ 4,047,210	\$ 3,995,165
Deposits and Investment Securities	SO115	\$ 259,634	\$ 243,272	\$ 212,510	\$ 196,203	\$ 212,140
Mortgage-Backed Securities	SO125	\$ 858,925	\$ 793,186	\$ 730,823	\$ 686,006	\$ 659,053
Mortgage Loans	SO141	\$ 3,299,339	\$ 3,099,494	\$ 2,948,769	\$ 2,772,647	\$ 2,657,290
Nonmortgage Loans - Total	SUB0950	\$ 459,988	\$ 442,050	\$ 416,462	\$ 392,354	\$ 466,682
Commercial Loans and Leases	SO160	\$ 236,662	\$ 226,263	\$ 198,427	\$ 167,159	\$ 158,684
Consumer Loans and Leases	SO171	\$ 223,326	\$ 215,787	\$ 218,035	\$ 225,195	\$ 307,998
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 32,803	\$ 28,431	\$ 30,916	\$ 22,560	\$ 18,758
Federal Home Loan Bank Stock	SO181	\$ 32,679	\$ 27,991	\$ 30,426	\$ 22,493	\$ 18,661
Other	SO185	\$ 124	\$ 440	\$ 490	\$ 67	\$ 97
Interest Expense - Total	SO21	\$ 2,560,249	\$ 2,248,377	\$ 1,972,849	\$ 1,709,045	\$ 1,615,964
Deposits	SO215	\$ 1,503,913	\$ 1,283,494	\$ 1,109,900	\$ 948,143	\$ 878,098
Escrows	SO225	\$ 1,574	\$ 1,496	\$ 879	\$ 1,797	\$ 1,560
Advances from FHLBank	SO230	\$ 529,905	\$ 463,305	\$ 403,396	\$ 329,795	\$ 334,423
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 11,715	\$ 11,639	\$ 10,599	\$ 9,892	\$ 8,873
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 513,146	\$ 488,480	\$ 448,109	\$ 419,444	\$ 393,023
Capitalized Interest	SO271	\$ 4	\$ 37	\$ 34	\$ 26	\$ 13
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 2,350,440	\$ 2,358,056	\$ 2,366,631	\$ 2,360,725	\$ 2,397,959
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 109,731	\$ 95,483	\$ 91,630	\$ 96,492	\$ 319,774
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 2,240,709	\$ 2,262,573	\$ 2,275,001	\$ 2,264,233	\$ 2,078,185
Noninterest Income - Total	SO42	\$ 1,438,780	\$ 1,106,805	\$ 1,143,733	\$ 1,037,591	\$ 1,549,031
Mortgage Loan Serving Fees	SO410	\$ 74,901	\$ 70,182	\$ 49,362	\$ 90,839	\$ 143,680
Other Fees and Charges	SO420	\$ 1,103,898	\$ 712,425	\$ 698,079	\$ 640,599	\$ 725,342
Net Income (Loss) from Other - Total	SUB0451	\$ 229,536	\$ 319,374	\$ 249,545	\$ 238,563	\$ 624,880
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 149,208	\$ 229,247	\$ 275,779	\$ 221,253	\$ 603,735
Operations & Sale of Repossessed Assets	SO461	\$ 1,197	\$ - 2,506	\$ - 1,324	\$ - 596	\$ - 380
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ - 1,663	\$ - 2,059	\$ 1,590	\$ 610	\$ - 7,318
Sale of Securities Held-to-Maturity	SO467	\$ 189	\$ 12	\$ 5	\$ - 1	\$ - 14
Sale of Loans Held for Investment	SO475	\$ 19,297	\$ 13,676	\$ 7,624	\$ 872	\$ 5,845

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99111 - OTS-Regulated: Northeast Region (Geog)	(\$Thousands)
Run Date: February 21, 2006, 5:16 PM	December 2005	

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 12,862	\$ 26,730	\$ 9,232	\$ 6,546	\$ 2,848
Trading Assets (Realized and Unrealized)	SO485	\$ 48,446	\$ 54,274	\$ - 43,361	\$ 9,879	\$ 20,164
Other Noninterest Income	SO488	\$ 30,445	\$ 4,824	\$ 146,747	\$ 67,590	\$ 55,129
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	\$ 1,764,242	\$ 1,754,483	\$ 1,713,333	\$ 1,723,020	\$ 1,971,528
All Personnel Compensation and Expense	SO510	\$ 854,822	\$ 848,903	\$ 818,683	\$ 811,532	\$ 873,913
Legal Expense	SO520	\$ 14,718	\$ 11,976	\$ 13,948	\$ 14,922	\$ 23,072
Office Occupancy and Equipment Expense	SO530	\$ 279,408	\$ 274,910	\$ 267,941	\$ 270,255	\$ 273,933
Marketing and Other Professional Services	SO540	\$ 151,523	\$ 138,822	\$ 140,112	\$ 136,545	\$ 154,997
Loan Servicing Fees	SO550	\$ 59,736	\$ 49,175	\$ 47,028	\$ 46,762	\$ 181,373
Goodwill and Other Intangibles Expense	SO560	\$ 35,667	\$ 37,243	\$ 35,784	\$ 36,636	\$ 41,725
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 375	\$ 579	\$ 939	\$ 3,071	\$ 423
Other Noninterest Expense	SO580	\$ 367,993	\$ 392,875	\$ 388,898	\$ 403,297	\$ 422,092
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	\$ 1,915,247	\$ 1,614,895	\$ 1,705,401	\$ 1,578,804	\$ 1,655,688
Income Taxes - Total	SO71	\$ 671,223	\$ 562,435	\$ 585,923	\$ 567,065	\$ 560,630
Federal	SO710	\$ 588,170	\$ 493,741	\$ 526,064	\$ 480,201	\$ 513,336
State, Local & Other	SO720	\$ 83,053	\$ 68,694	\$ 59,859	\$ 86,864	\$ 47,294
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 1,244,024	\$ 1,052,460	\$ 1,119,478	\$ 1,011,739	\$ 1,095,058
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ - 624	\$ 10	\$ 0	\$ 0	\$ 13
Net Income (Loss)	SO91	\$ 1,243,400	\$ 1,052,470	\$ 1,119,478	\$ 1,011,739	\$ 1,095,071

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:16 PM	TFR Industry Aggregate Report 99111 - OTS-Regulated: Northeast Region (Geog) December 2005	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Other Codes As of Dec 2005**Other Noninterest Income Codes**

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	56	\$ 2,067
5	Net income(loss) from real estate held for invest	5	\$ 377
6	Net income(loss)-equity invest in uncons sub org	7	\$ 450
7	Net income(loss) from leased property	23	\$ 811
9	Net income from data processing lease/services	4	\$ 384
11	Adjustments to prior periods	2	\$ 59
15	Income from corporate-owned life insurance	90	\$ 25,798
19	Realized/unrealized gains on derivatives	5	\$ 3,517
99	Other	178	\$- 4,806

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	46	\$ 2,401
2	OTS assessments	58	\$ 1,994
3	Interest expense on income taxes	2	\$ 1,356
6	Supervisory examination fees	37	\$ 988
7	Office supplies, printing, and postage	182	\$ 35,378
8	Telephone, including data lines	62	\$ 22,923
9	Loan origination expense	37	\$ 96,715
10	ATM expense	57	\$ 3,226
12	Acquisition and organization costs	5	\$ 2,545
13	Misc taxes other than income & real estate	55	\$ 4,143
14	Losses from fraud	1	\$ 190
15	Foreclosure expenses	2	\$ 31
16	Web site expenses	4	\$ 140
17	Charitable contributions	24	\$ 1,084
18	Minority Interest	1	\$ 5,365
99	Other	185	\$ 57,572

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:16 PM	TFR Industry Aggregate Report 99111 - OTS-Regulated: Northeast Region (Geog) December 2005	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 17,794,749	\$ 12,919,795	\$ 8,341,793	\$ 4,047,210	\$ 14,278,018
YTD - Deposits and Investment Securities	Y_SO115	\$ 909,149	\$ 649,617	\$ 406,345	\$ 196,203	\$ 792,407
YTD - Mortgage-Backed Securities	Y_SO125	\$ 3,065,850	\$ 2,206,925	\$ 1,413,739	\$ 686,006	\$ 2,524,333
YTD - Mortgage Loans	Y_SO141	\$ 12,111,703	\$ 8,815,135	\$ 5,715,641	\$ 2,772,647	\$ 9,316,732
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 827,642	\$ 590,995	\$ 364,732	\$ 167,159	\$ 557,792
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 880,405	\$ 657,123	\$ 441,336	\$ 225,195	\$ 1,086,754
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 114,509	\$ 81,730	\$ 53,299	\$ 22,560	\$ 59,961
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 113,411	\$ 80,756	\$ 52,765	\$ 22,493	\$ 59,639
YTD - Other	Y_SO185	\$ 1,098	\$ 974	\$ 534	\$ 67	\$ 322
YTD - Interest Expense - Total	Y_SO21	\$ 8,480,131	\$ 5,921,086	\$ 3,672,709	\$ 1,709,045	\$ 5,679,894
YTD - Deposits	Y_SO215	\$ 4,840,172	\$ 3,336,965	\$ 2,053,471	\$ 948,143	\$ 3,146,140
YTD - Escrows	Y_SO225	\$ 5,639	\$ 4,068	\$ 2,572	\$ 1,797	\$ 3,509
YTD - Advances from FHLBank	Y_SO230	\$ 1,723,614	\$ 1,194,204	\$ 730,899	\$ 329,795	\$ 1,157,058
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 43,845	\$ 32,130	\$ 20,491	\$ 9,892	\$ 31,420
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 1,866,962	\$ 1,353,816	\$ 865,336	\$ 419,444	\$ 1,341,858
YTD - Capitalized Interest	Y_SO271	\$ 101	\$ 97	\$ 60	\$ 26	\$ 91
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 9,429,127	\$ 7,080,439	\$ 4,722,383	\$ 2,360,725	\$ 8,658,085
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 393,314	\$ 283,601	\$ 188,118	\$ 96,492	\$ 952,310
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 9,035,813	\$ 6,796,838	\$ 4,534,265	\$ 2,264,233	\$ 7,705,775
YTD - Noninterest Income - Total	Y_SO42	\$ 4,677,470	\$ 3,238,897	\$ 2,132,092	\$ 1,037,591	\$ 5,878,000
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 259,913	\$ 185,020	\$ 114,838	\$ 90,839	\$ 447,117
YTD - Other Fees and Charges	Y_SO420	\$ 3,137,835	\$ 2,034,006	\$ 1,321,581	\$ 640,599	\$ 3,190,124
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 1,036,741	\$ 807,307	\$ 487,933	\$ 238,563	\$ 2,023,969
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 875,376	\$ 726,270	\$ 497,023	\$ 221,253	\$ 1,897,236
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 3,135	\$- 4,332	\$- 1,826	\$- 596	\$- 1,102
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 1,522	\$ 141	\$ 2,200	\$ 610	\$- 8,493
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 205	\$ 16	\$ 4	\$- 1	\$ 167
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 41,469	\$ 22,172	\$ 8,496	\$ 872	\$ 11,481

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:16 PM	TFR Industry Aggregate Report 99111 - OTS-Regulated: Northeast Region (Geog) December 2005	Frozen Aggregated Data (\$Thousands)
---	---	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 55,132	\$ 42,270	\$ 15,540	\$ 6,546	\$ 69,846
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 69,216	\$ 20,770	\$ - 33,504	\$ 9,879	\$ 54,834
YTD - Other Noninterest Income	Y_SO488	\$ 242,981	\$ 212,564	\$ 207,740	\$ 67,590	\$ 216,790
YTD - Noninterest Expense - Total	Y_SO51	\$ 6,907,286	\$ 5,144,783	\$ 3,390,300	\$ 1,723,020	\$ 7,117,619
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 3,313,689	\$ 2,459,940	\$ 1,611,037	\$ 811,532	\$ 2,999,637
YTD - Legal Expense	Y_SO520	\$ 53,839	\$ 39,126	\$ 27,150	\$ 14,922	\$ 68,500
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 1,086,322	\$ 807,263	\$ 532,353	\$ 270,255	\$ 1,017,284
YTD - Marketing and Other Professional Services	Y_SO540	\$ 565,823	\$ 414,379	\$ 275,557	\$ 136,545	\$ 578,014
YTD - Loan Servicing Fees	Y_SO550	\$ 202,701	\$ 142,965	\$ 93,790	\$ 46,762	\$ 746,373
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 144,582	\$ 108,915	\$ 71,672	\$ 36,636	\$ 148,013
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 2,831	\$ 2,456	\$ 1,877	\$ 3,071	\$ 1,559
YTD - Other Noninterest Expense	Y_SO580	\$ 1,537,499	\$ 1,169,739	\$ 776,864	\$ 403,297	\$ 1,558,239
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 6,805,997	\$ 4,890,952	\$ 3,276,057	\$ 1,578,804	\$ 6,466,156
YTD - Income Taxes - Total	Y_SO71	\$ 2,380,283	\$ 1,709,191	\$ 1,146,756	\$ 567,065	\$ 2,269,827
YTD - Federal	Y_SO710	\$ 2,081,471	\$ 1,493,403	\$ 999,662	\$ 480,201	\$ 2,003,231
YTD - State, Local, and Other	Y_SO720	\$ 298,812	\$ 215,788	\$ 147,094	\$ 86,864	\$ 266,596
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 4,425,714	\$ 3,181,761	\$ 2,129,301	\$ 1,011,739	\$ 4,196,329
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ - 614	\$ 10	\$ 0	\$ 0	\$ 305
YTD - Net Income (Loss)	Y_SO91	\$ 4,425,100	\$ 3,181,771	\$ 2,129,301	\$ 1,011,739	\$ 4,196,634

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 1,531,358	\$ 1,519,696	\$ 1,542,492	\$ 1,486,284	\$ 1,779,924
Net Provision for Loss	VA115	\$ 108,859	\$ 93,007	\$ 89,994	\$ 96,883	\$ 318,059
Transfers	VA125	\$ - 14,175	\$ - 10,332	\$ - 9,099	\$ - 9,850	\$ - 38,498
Recoveries	VA135	\$ 29,557	\$ 31,335	\$ 34,093	\$ 26,978	\$ 56,541
Adjustments	VA145	\$ - 27,643	\$ - 6,723	\$ - 30,923	\$ 64,651	\$ - 44,284
Charge-offs	VA155	\$ 118,571	\$ 95,625	\$ 106,876	\$ 98,486	\$ 254,451
General Valuation Allowances - Ending Balance	VA165	\$ 1,509,385	\$ 1,531,358	\$ 1,519,681	\$ 1,566,460	\$ 1,817,291
Specific Valuation Allowances - Beginning Balance	VA108	\$ 57,707	\$ 53,345	\$ 51,464	\$ 32,811	\$ 28,946
Net Provision for Loss	VA118	\$ 1,247	\$ 3,055	\$ 2,575	\$ 2,661	\$ 2,138

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99111 - OTS-Regulated: Northeast Region (Geog)	(\$Thousands)
Run Date: February 21, 2006, 5:16 PM	December 2005	

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 14,175	\$ 10,332	\$ 9,099	\$ 9,850	\$ 38,498
Adjustments	VA148	\$- 6	\$ 90	\$- 3,398	\$ 10,489	\$ 399
Charge-offs	VA158	\$ 11,852	\$ 9,116	\$ 6,398	\$ 4,311	\$ 33,845
Specific Valuation Allowances - Ending Balance	VA168	\$ 61,271	\$ 57,706	\$ 53,342	\$ 51,499	\$ 36,136
Total Valuation Allowances - Beginning Balance	VA110	\$ 1,589,065	\$ 1,573,041	\$ 1,593,956	\$ 1,519,094	\$ 1,808,870
Net Provision for Loss	VA120	\$ 110,106	\$ 96,062	\$ 92,569	\$ 99,563	\$ 320,197
Recoveries	VA140	\$ 29,557	\$ 31,335	\$ 34,093	\$ 26,978	\$ 56,541
Adjustments	VA150	\$- 27,649	\$- 6,633	\$- 34,321	\$ 75,140	\$- 43,885
Charge-offs	VA160	\$ 130,423	\$ 104,741	\$ 113,274	\$ 102,797	\$ 288,296
Total Valuation Allowances - Ending Balance	VA170	\$ 1,570,656	\$ 1,589,064	\$ 1,573,023	\$ 1,617,959	\$ 1,853,427
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 118,571	\$ 95,625	\$ 106,876	\$ 98,486	\$ 254,451
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 301	\$ 0
Mortgage Loans - Total	VA46	\$ 33,880	\$ 20,585	\$ 29,364	\$ 22,793	\$ 23,573
Construction - Total	SUB2030	\$ 408	\$ 154	\$ 507	\$ 106	\$ 107
1-4 Dwelling Units	VA420	\$ 321	\$ 154	\$ 507	\$ 106	\$ 107
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 87	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 33,472	\$ 20,431	\$ 28,857	\$ 22,687	\$ 23,466
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 1,019	\$ 460	\$ 799	\$ 1,054	\$ 1,257
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 20,244	\$ 13,312	\$ 19,387	\$ 16,231	\$ 13,280
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 8,909	\$ 5,075	\$ 6,757	\$ 3,300	\$ 3,298
Multifamily (5 or more) Dwelling Units	VA470	\$ 414	\$ 171	\$ 392	\$ 18	\$ 317
Nonresidential Property (Except Land)	VA480	\$ 2,824	\$ 1,403	\$ 1,522	\$ 2,078	\$ 5,304
Land	VA490	\$ 62	\$ 10	\$ 0	\$ 6	\$ 10
Nonmortgage Loans - Total	VA56	\$ 84,082	\$ 73,946	\$ 76,561	\$ 74,066	\$ 228,627
Commercial Loans	VA520	\$ 14,208	\$ 19,742	\$ 21,081	\$ 16,066	\$ 23,604
Consumer Loans - Total	SUB2061	\$ 69,874	\$ 54,204	\$ 55,480	\$ 58,000	\$ 205,023
Loans on Deposits	VA510	\$ 42	\$ 14	\$ 20	\$ 11	\$ 21
Home Improvement Loans	VA516	\$ 55	\$ 33	\$ 49	\$ 82	\$ 349
Education Loans	VA530	\$ 2	\$ 0	\$ 1	\$ 0	\$ 4
Auto Loans	VA540	\$ 18,578	\$ 16,676	\$ 17,332	\$ 20,611	\$ 23,401
Mobile Home Loans	VA550	\$ 506	\$ 538	\$ 408	\$ 421	\$ 806

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:16 PM	TFR Industry Aggregate Report 99111 - OTS-Regulated: Northeast Region (Geog) December 2005	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 44,432	\$ 32,674	\$ 33,054	\$ 27,013	\$ 170,576
Other	VA560	\$ 6,259	\$ 4,269	\$ 4,616	\$ 9,862	\$ 9,866
Repossessed Assets - Total	VA60	\$ 443	\$ 724	\$ 717	\$ 455	\$ 1,605
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 368	\$ 678	\$ 590	\$ 284	\$ 214
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 90	\$ 68	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 30	\$ 1,215
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 75	\$ 46	\$ 37	\$ 73	\$ 176
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	\$ 166	\$ 370	\$ 234	\$ 871	\$ 646
GVA Recoveries - Assets - Total	SUB2126	\$ 29,557	\$ 31,335	\$ 34,093	\$ 26,978	\$ 56,541
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 5,389	\$ 4,703	\$ 7,943	\$ 5,745	\$ 4,844
Construction - Total	SUB2130	\$ 16	\$ 151	\$ 131	\$ 106	\$ 3
1-4 Dwelling Units	VA421	\$ 16	\$ 16	\$ 56	\$ 0	\$ 3
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 81	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 135	\$ 75	\$ 25	\$ 0
Permanent - Total	SUB2141	\$ 5,373	\$ 4,552	\$ 7,812	\$ 5,639	\$ 4,841
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 658	\$ 192	\$ 202	\$ 157	\$ 182
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 2,234	\$ 2,205	\$ 3,183	\$ 2,495	\$ 2,016
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 1,802	\$ 1,372	\$ 2,583	\$ 1,229	\$ 1,264
Multifamily (5 or more) Dwelling Units	VA471	\$ 51	\$ 241	\$ 178	\$ 215	\$ 11
Nonresidential Property (Except Land)	VA481	\$ 427	\$ 542	\$ 1,666	\$ 1,543	\$ 1,368
Land	VA491	\$ 201	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 24,071	\$ 26,574	\$ 25,951	\$ 21,150	\$ 51,414
Commercial Loans	VA521	\$ 7,305	\$ 11,924	\$ 10,149	\$ 6,468	\$ 8,184
Consumer Loans - Total	SUB2161	\$ 16,766	\$ 14,650	\$ 15,802	\$ 14,682	\$ 43,230
Loans on Deposits	VA511	\$ 5	\$ 6	\$ 6	\$ 14	\$ 5
Home Improvement Loans	VA517	\$ 35	\$ 16	\$ 20	\$ 8	\$ 475
Education Loans	VA531	\$ 0	\$ 2	\$ 1	\$ 2	\$ 1
Auto Loans	VA541	\$ 8,161	\$ 7,762	\$ 8,343	\$ 7,562	\$ 7,550

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:16 PM	TFR Industry Aggregate Report 99111 - OTS-Regulated: Northeast Region (Geog) December 2005	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 103	\$ 226	\$ 201	\$ 207	\$ 139
Credit Cards	VA557	\$ 5,524	\$ 4,648	\$ 5,575	\$ 5,282	\$ 33,304
Other	VA561	\$ 2,938	\$ 1,990	\$ 1,656	\$ 1,607	\$ 1,756
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 97	\$ 58	\$ 199	\$ 83	\$ 283
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 15,409	\$ 13,378	\$ 11,664	\$ 12,519	\$ 40,636
Deposits and Investment Securities	VA38	\$ 92	\$- 2,060	\$ 1,705	\$ 22	\$ 32,152
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 12,693	\$ 12,143	\$ 4,144	\$ 3,070	\$ 3,664
Construction - Total	SUB2230	\$ 174	\$ 375	\$ 137	\$ 542	\$ 162
1-4 Dwelling Units	VA422	\$ 160	\$ 71	\$ 439	\$ 472	\$ 93
Multifamily (5 or more) Dwelling Units	VA432	\$ 14	\$ 0	\$- 301	\$ 15	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 304	\$- 1	\$ 55	\$ 69
Permanent - Total	SUB2241	\$ 12,519	\$ 11,768	\$ 4,007	\$ 2,528	\$ 3,502
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 604	\$ 768	\$ 1,003	\$ 925	\$ 1,066
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 8,367	\$ 7,622	\$ 62	\$ 264	\$ 563
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 1,536	\$ 2,588	\$ 948	\$ 2,323	\$ 1,215
Multifamily (5 or more) Dwelling Units	VA472	\$ 214	\$ 302	\$ 185	\$ 0	\$- 38
Nonresidential Property (Except Land)	VA482	\$ 1,798	\$ 488	\$ 225	\$- 1,244	\$ 774
Land	VA492	\$ 0	\$ 0	\$ 1,584	\$ 260	\$- 78
Nonmortgage Loans - Total	VA58	\$ 2,287	\$ 2,714	\$ 5,276	\$ 8,624	\$ 3,545
Commercial Loans	VA522	\$ 2,064	\$ 1,762	\$ 4,372	\$ 1,007	\$ 2,429
Consumer Loans - Total	SUB2261	\$ 223	\$ 952	\$ 904	\$ 7,617	\$ 1,116
Loans on Deposits	VA512	\$ 0	\$ 15	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$- 1	\$- 4	\$- 20	\$ 0	\$ 34
Education Loans	VA532	\$ 27	\$ 0	\$ 0	\$- 1	\$ 1
Auto Loans	VA542	\$ 94	\$ 82	\$ 104	\$ 797	\$- 61
Mobile Home Loans	VA552	\$ 10	\$- 2	\$- 7	\$- 20	\$- 169
Credit Cards	VA558	\$ 0	\$ 650	\$ 920	\$ 6,483	\$ 48
Other	VA562	\$ 93	\$ 211	\$- 93	\$ 358	\$ 1,263
Reposessed Assets - Total	VA62	\$ 330	\$ 617	\$ 454	\$ 160	\$ 1,267
Real Estate - Construction	VA606	\$ 104	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 222	\$ 290	\$ 134	\$ 10	\$ 118
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 36	\$ 0	\$ 0	\$ 741

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:16 PM	TFR Industry Aggregate Report 99111 - OTS-Regulated: Northeast Region (Geog) December 2005	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 105	\$ 325	\$ 150	\$ 50
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 3	\$ 0	\$- 6
Other Repossessed Assets	VA632	\$ 4	\$ 186	\$- 8	\$ 0	\$ 364
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 160	\$ 0
Other Assets	VA932	\$ 7	\$- 36	\$ 85	\$ 483	\$ 8
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 104,423	\$ 77,668	\$ 84,447	\$ 84,027	\$ 238,546
Deposits and Investment Securities	VA39	\$ 92	\$- 2,060	\$ 1,705	\$ 22	\$ 32,152
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 301	\$ 0
Mortgage Loans - Total	VA49	\$ 41,184	\$ 28,025	\$ 25,565	\$ 20,118	\$ 22,393
Construction - Total	SUB2330	\$ 566	\$ 378	\$ 513	\$ 542	\$ 266
1-4 Dwelling Units	VA425	\$ 465	\$ 209	\$ 890	\$ 578	\$ 197
Multifamily (5 or more) Dwelling Units	VA435	\$ 14	\$ 0	\$- 301	\$- 66	\$ 0
Nonresidential Property	VA445	\$ 87	\$ 169	\$- 76	\$ 30	\$ 69
Permanent - Total	SUB2341	\$ 40,618	\$ 27,647	\$ 25,052	\$ 19,576	\$ 22,127
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 965	\$ 1,036	\$ 1,600	\$ 1,822	\$ 2,141
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 26,377	\$ 18,729	\$ 16,266	\$ 14,000	\$ 11,827
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 8,643	\$ 6,291	\$ 5,122	\$ 4,394	\$ 3,249
Multifamily (5 or more) Dwelling Units	VA475	\$ 577	\$ 232	\$ 399	\$- 197	\$ 268
Nonresidential Property (Except Land)	VA485	\$ 4,195	\$ 1,349	\$ 81	\$- 709	\$ 4,710
Land	VA495	\$- 139	\$ 10	\$ 1,584	\$ 266	\$- 68
Nonmortgage Loans - Total	VA59	\$ 62,298	\$ 50,086	\$ 55,886	\$ 61,540	\$ 180,758
Commercial Loans	VA525	\$ 8,967	\$ 9,580	\$ 15,304	\$ 10,605	\$ 17,849
Consumer Loans - Total	SUB2361	\$ 53,331	\$ 40,506	\$ 40,582	\$ 50,935	\$ 162,909
Loans on Deposits	VA515	\$ 37	\$ 23	\$ 14	\$- 3	\$ 16
Home Improvement Loans	VA519	\$ 19	\$ 13	\$ 9	\$ 74	\$- 92
Education Loans	VA535	\$ 29	\$- 2	\$ 0	\$- 3	\$ 4
Auto Loans	VA545	\$ 10,511	\$ 8,996	\$ 9,093	\$ 13,846	\$ 15,790
Mobile Home Loans	VA555	\$ 413	\$ 310	\$ 200	\$ 194	\$ 498
Credit Cards	VA559	\$ 38,908	\$ 28,676	\$ 28,399	\$ 28,214	\$ 137,320
Other	VA565	\$ 3,414	\$ 2,490	\$ 2,867	\$ 8,613	\$ 9,373
Reposessed Assets - Total	VA65	\$ 773	\$ 1,341	\$ 1,171	\$ 615	\$ 2,872
Real Estate - Construction	VA607	\$ 104	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 590	\$ 968	\$ 724	\$ 294	\$ 332

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:16 PM	TFR Industry Aggregate Report 99111 - OTS-Regulated: Northeast Region (Geog) December 2005	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 36	\$ 90	\$ 68	\$ 741
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 105	\$ 325	\$ 180	\$ 1,265
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 3	\$ 0	\$- 6
Other Repossessed Assets	VA633	\$ 79	\$ 232	\$ 29	\$ 73	\$ 540
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 160	\$ 0
Other Assets	VA935	\$ 76	\$ 276	\$ 120	\$ 1,271	\$ 371
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 463,451	\$ 385,264	\$ 289,807	\$ 221,028	\$ 255,083
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 1,399,130	\$ 1,275,531	\$ 1,075,124	\$ 905,704	\$ 790,817
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 57,434	\$ 54,590	\$ 61,894	\$ 41,865	\$ 41,481
Construction	VA951	\$ 1,218	\$ 2,391	\$ 1,288	\$ 102	\$ 396
Permanent - 1-4 Dwelling Units	VA952	\$ 53,117	\$ 51,155	\$ 45,731	\$ 41,002	\$ 35,190
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 597	\$ 76	\$ 335	\$ 202	\$ 401
Permanent - Nonresidential (Except Land)	VA954	\$ 1,781	\$ 968	\$ 522	\$ 559	\$ 5,484
Permanent - Land	VA955	\$ 721	\$ 0	\$ 14,018	\$ 0	\$ 10
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 1,595,638	\$ 1,669,846	\$ 1,353,716	\$ 1,214,202	\$ 1,276,737
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 2,008,825	\$ 1,900,043	\$ 1,827,621	\$ 1,690,689	\$ 1,875,023
Substandard	VA965	\$ 1,770,308	\$ 1,681,975	\$ 1,610,193	\$ 1,557,847	\$ 1,771,213
Doubtful	VA970	\$ 238,517	\$ 218,064	\$ 217,422	\$ 132,840	\$ 103,808
Loss	VA975	\$ 0	\$ 4	\$ 6	\$ 2	\$ 2
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 42,268	\$ 45,480	N/A	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 33,656	\$ 36,944	N/A	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	N/A	N/A	N/A

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 2,928,272	\$ 2,641,584	\$ 2,559,595	\$ 2,438,209	\$ 3,144,842
Mortgages - Total	SUB2421	\$ 2,557,582	\$ 2,256,437	\$ 2,208,270	\$ 2,077,947	\$ 2,160,572
Construction and Land Loans	SUB2430	\$ 125,838	\$ 121,226	\$ 131,020	\$ 187,731	\$ 131,150

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99111 - OTS-Regulated: Northeast Region (Geog)	(\$Thousands)
Run Date: February 21, 2006, 5:16 PM	December 2005	

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 2,184,917	\$ 1,914,667	\$ 1,856,455	\$ 1,696,601	\$ 1,828,211
Permanent Loans Secured by All Other Property	SUB2450	\$ 289,494	\$ 256,173	\$ 277,416	\$ 285,413	\$ 253,069
Nonmortgages - Total	SUB2461	\$ 370,690	\$ 385,147	\$ 351,325	\$ 360,262	\$ 984,270
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 1,823,890	\$ 1,531,889	\$ 1,611,114	\$ 1,449,343	\$ 1,989,560
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 1,663,479	\$ 1,384,877	\$ 1,481,096	\$ 1,316,847	\$ 1,840,531
Mortgage Loans - Total	SUB2481	\$ 1,451,648	\$ 1,157,118	\$ 1,281,848	\$ 1,109,906	\$ 1,219,570
Construction	PD115	\$ 48,958	\$ 48,900	\$ 47,966	\$ 54,245	\$ 47,878
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 59,145	\$ 39,651	\$ 39,099	\$ 34,261	\$ 51,065
Secured by First Liens	PD123	\$ 1,028,994	\$ 896,950	\$ 968,106	\$ 799,423	\$ 910,858
Secured by Junior Liens	PD124	\$ 167,926	\$ 68,076	\$ 62,297	\$ 61,980	\$ 82,371
Multifamily (5 or more) Dwelling Units	PD125	\$ 45,605	\$ 18,206	\$ 22,940	\$ 25,209	\$ 19,355
Nonresidential Property (Except Land)	PD135	\$ 70,149	\$ 70,820	\$ 91,935	\$ 72,851	\$ 70,876
Land	PD138	\$ 30,871	\$ 14,515	\$ 49,505	\$ 61,937	\$ 37,167
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 55,791	\$ 81,910	\$ 61,332	\$ 75,304	\$ 55,665
Consumer Loans - Total	SUB2511	\$ 156,040	\$ 145,849	\$ 137,916	\$ 131,637	\$ 565,296
Loans on Deposits	PD161	\$ 1,549	\$ 1,115	\$ 1,529	\$ 1,318	\$ 1,928
Home Improvement Loans	PD163	\$ 1,235	\$ 1,269	\$ 736	\$ 1,143	\$ 2,023
Education Loans	PD165	\$ 616	\$ 505	\$ 373	\$ 1,885	\$ 496
Auto Loans	PD167	\$ 81,429	\$ 70,652	\$ 62,631	\$ 58,881	\$ 84,616
Mobile Home Loans	PD169	\$ 8,845	\$ 8,331	\$ 7,786	\$ 10,286	\$ 8,093
Credit Cards	PD171	\$ 48,094	\$ 51,349	\$ 49,707	\$ 41,021	\$ 438,477
Other	PD180	\$ 14,272	\$ 12,628	\$ 15,154	\$ 17,103	\$ 29,663
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 98,070	\$ 51,841	\$ 63,710	\$ 45,451	\$ 39,119
Held for Sale Included in PD115:PD180	PD192	\$ 91,089	\$ 94,083	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 63,247	\$ 70,923	\$ 99,056	\$ 10,242	\$ 11,065
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 5,458	\$ 5,525	N/A	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 2,740	\$ 1,168	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 160,411	\$ 147,012	\$ 130,018	\$ 132,496	\$ 149,029

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99111 - OTS-Regulated: Northeast Region (Geog)	(\$Thousands)
Run Date: February 21, 2006, 5:16 PM	December 2005	

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2491	\$ 148,560	\$ 136,188	\$ 118,973	\$ 121,896	\$ 134,681
Construction	PD215	\$ 15,508	\$ 16,216	\$ 2,663	\$ 12,766	\$ 4,304
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 1,640	\$ 3,329	\$ 3,029	\$ 3,838	\$ 7,253
Secured by First Liens	PD223	\$ 99,545	\$ 92,550	\$ 97,918	\$ 88,438	\$ 103,669
Secured by Junior Liens	PD224	\$ 23,097	\$ 7,616	\$ 6,333	\$ 6,641	\$ 5,010
Multifamily (5 or more) Dwelling Units	PD225	\$ 592	\$ 708	\$ 2,462	\$ 3,414	\$ 4,055
Nonresidential Property (Except Land)	PD235	\$ 3,598	\$ 4,090	\$ 5,350	\$ 2,910	\$ 3,453
Land	PD238	\$ 4,580	\$ 11,679	\$ 1,218	\$ 3,889	\$ 6,937
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 4,532	\$ 3,563	\$ 4,603	\$ 4,174	\$ 3,475
Consumer Loans - Total	SUB2521	\$ 7,319	\$ 7,261	\$ 6,442	\$ 6,426	\$ 10,873
Loans on Deposits	PD261	\$ 320	\$ 334	\$ 329	\$ 260	\$ 344
Home Improvement Loans	PD263	\$ 125	\$ 170	\$ 140	\$ 72	\$ 543
Education Loans	PD265	\$ 309	\$ 295	\$ 408	\$ 664	\$ 567
Auto Loans	PD267	\$ 4,363	\$ 4,162	\$ 2,705	\$ 2,492	\$ 3,438
Mobile Home Loans	PD269	\$ 204	\$ 30	\$ 31	\$ 557	\$ 3,068
Credit Cards	PD271	\$ 166	\$ 230	\$ 161	\$ 180	\$ 240
Other	PD280	\$ 1,832	\$ 2,040	\$ 2,668	\$ 2,201	\$ 2,673
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 109	\$ 0	\$ 902	\$ 674
Held for Sale Included in PD215:PD280	PD292	\$ 2,423	\$ 1,599	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 20,642	\$ 21,924	\$ 20,760	\$ 23,525	\$ 26,238
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 10,867	\$ 13,315	N/A	N/A	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 5,180	\$ 3,247	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 1,104,382	\$ 1,109,695	\$ 948,481	\$ 988,866	\$ 1,155,282
Mortgage Loans - Total	SUB2501	\$ 957,374	\$ 963,131	\$ 807,449	\$ 846,145	\$ 806,321
Construction	PD315	\$ 18,705	\$ 20,481	\$ 23,770	\$ 28,922	\$ 27,110
Permanent:						
Residential:						
1-4 Dwelling Units:						

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99111 - OTS-Regulated: Northeast Region (Geog)	(\$Thousands)
Run Date: February 21, 2006, 5:16 PM	December 2005	

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 28,452	\$ 21,482	\$ 16,822	\$ 15,578	\$ 19,167
Secured by First Liens	PD323	\$ 711,178	\$ 744,073	\$ 629,002	\$ 635,874	\$ 603,298
Secured by Junior Liens	PD324	\$ 64,940	\$ 40,940	\$ 33,849	\$ 50,568	\$ 45,520
Multifamily (5 or more) Dwelling Units	PD325	\$ 36,961	\$ 32,896	\$ 18,395	\$ 13,294	\$ 25,015
Nonresidential Property (Except Land)	PD335	\$ 89,922	\$ 93,824	\$ 79,713	\$ 75,937	\$ 78,457
Land	PD338	\$ 7,216	\$ 9,435	\$ 5,898	\$ 25,972	\$ 7,754
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 97,333	\$ 95,581	\$ 93,107	\$ 95,764	\$ 82,257
Consumer Loans - Total	SUB2531	\$ 49,675	\$ 50,983	\$ 47,925	\$ 46,957	\$ 266,704
Loans on Deposits	PD361	\$ 477	\$ 593	\$ 207	\$ 162	\$ 188
Home Improvement Loans	PD363	\$ 851	\$ 666	\$ 333	\$ 558	\$ 804
Education Loans	PD365	\$ 123	\$ 164	\$ 245	\$ 802	\$ 56
Auto Loans	PD367	\$ 4,283	\$ 6,155	\$ 4,331	\$ 3,944	\$ 4,464
Mobile Home Loans	PD369	\$ 2,680	\$ 1,894	\$ 2,287	\$ 4,877	\$ 1,288
Credit Cards	PD371	\$ 38,333	\$ 38,776	\$ 35,623	\$ 32,274	\$ 254,591
Other	PD380	\$ 2,928	\$ 2,735	\$ 4,899	\$ 4,340	\$ 5,313
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 41,334	\$ 25,217	\$ 35,570	\$ 28,707	\$ 26,903
Held for Sale Included in PD315:PD380	PD392	\$ 244,134	\$ 312,085	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 144,353	\$ 185,268	\$ 103,236	\$ 6,546	\$ 4,018
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 1,826	\$ 1,610	N/A	N/A	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	N/A	N/A	N/A

Schedule LD --- Loan Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 5,472,958	\$ 6,958,819	\$ 4,023,959	\$ 4,520,035	\$ 4,187,560
90% up to 100% LTV	LD110	\$ 4,196,363	\$ 5,328,515	\$ 2,892,894	\$ 3,239,539	\$ 3,054,970
100% and greater LTV	LD120	\$ 1,276,595	\$ 1,630,304	\$ 1,131,065	\$ 1,280,496	\$ 1,132,590
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 221,535	\$ 121,393	\$ 94,499	\$ 87,840	\$ 86,528
Past Due and Still Accruing - Total	SUB5240	\$ 149,513	\$ 57,592	\$ 54,883	\$ 35,563	\$ 39,258
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 140,533	\$ 53,654	\$ 51,274	\$ 31,608	\$ 34,998
90% up to 100% LTV	LD210	\$ 110,076	\$ 38,734	\$ 41,443	\$ 25,985	\$ 27,782
100% and greater LTV	LD220	\$ 30,457	\$ 14,920	\$ 9,831	\$ 5,623	\$ 7,216
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 8,980	\$ 3,938	\$ 3,609	\$ 3,955	\$ 4,260

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:16 PM	TFR Industry Aggregate Report 99111 - OTS-Regulated: Northeast Region (Geog) December 2005	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule LD --- Loan Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 6,986	\$ 3,304	\$ 3,258	\$ 3,452	\$ 3,492
100% and greater LTV	LD240	\$ 1,994	\$ 634	\$ 351	\$ 503	\$ 768
Nonaccrual - Total	SUB5230	\$ 72,022	\$ 63,801	\$ 39,616	\$ 52,277	\$ 47,270
90% up to 100% LTV	LD250	\$ 46,966	\$ 39,806	\$ 29,680	\$ 37,608	\$ 33,749
100% and greater LTV	LD260	\$ 25,056	\$ 23,995	\$ 9,936	\$ 14,669	\$ 13,521
Net Charge-offs - Total	SUB5300	\$ 2,593	\$ 3,979	\$ 2,070	\$ 1,553	\$ 710
90% up to 100% LTV	LD310	\$ 1,159	\$ 1,037	\$ 1,541	\$ 867	\$ 444
100% and greater LTV	LD320	\$ 1,434	\$ 2,942	\$ 529	\$ 686	\$ 266
Purchases - Total	SUB5320	\$ 2,177,087	\$ 4,045,018	\$ 1,640,348	\$ 2,040,178	\$ 1,869,855
90% up to 100% LTV	LD410	\$ 1,598,625	\$ 3,102,434	\$ 1,158,108	\$ 1,431,850	\$ 1,578,150
100% and greater LTV	LD420	\$ 578,462	\$ 942,584	\$ 482,240	\$ 608,328	\$ 291,705
Originations - Total	SUB5330	\$ 3,647,159	\$ 4,911,630	\$ 4,689,372	\$ 3,585,332	\$ 4,795,343
90% up to 100% LTV	LD430	\$ 1,972,659	\$ 2,834,684	\$ 2,604,405	\$ 2,139,726	\$ 2,909,721
100% and greater LTV	LD440	\$ 1,674,500	\$ 2,076,946	\$ 2,084,967	\$ 1,445,606	\$ 1,885,622
Sales - Total	SUB5340	\$ 6,841,715	\$ 4,726,596	\$ 5,304,695	\$ 3,906,198	\$ 2,564,183
90% up to 100% LTV	LD450	\$ 4,457,031	\$ 2,652,209	\$ 2,904,362	\$ 2,388,267	\$ 1,716,153
100% and greater LTV	LD460	\$ 2,384,684	\$ 2,074,387	\$ 2,400,333	\$ 1,517,931	\$ 848,030

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 6,372,583	\$ 5,899,310	\$ 5,461,016	\$ 5,250,448	\$ 5,192,014
Mortgage Construction Loans	CC105	\$ 4,277,423	\$ 4,113,560	\$ 3,821,821	\$ 3,666,579	\$ 3,472,594
Other Mortgage Loans	CC115	\$ 2,095,160	\$ 1,785,750	\$ 1,639,195	\$ 1,583,869	\$ 1,719,420
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 676,315	\$ 751,239	\$ 969,051	\$ 1,009,140	\$ 1,031,385
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 8,638,325	\$ 11,544,559	\$ 12,851,653	\$ 13,945,446	\$ 9,661,291
1-4 Dwelling Units	CC280	\$ 6,105,250	\$ 8,994,497	\$ 10,001,208	\$ 11,243,534	\$ 7,149,940
Multifamily (5 or more) Dwelling Units	CC290	\$ 724,732	\$ 604,142	\$ 543,418	\$ 610,544	\$ 594,652
All Other Real Estate	CC300	\$ 1,808,343	\$ 1,945,920	\$ 2,307,027	\$ 2,091,368	\$ 1,916,699
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 1,101,509	\$ 1,377,980	\$ 1,275,952	\$ 1,391,248	\$ 981,461
Commitments Outstanding to Purchase Loans	CC320	\$ 14,983,719	\$ 15,582,996	\$ 16,722,822	\$ 11,970,451	\$ 3,911,101
Commitments Outstanding to Sell Loans	CC330	\$ 27,662,882	\$ 29,330,524	\$ 26,680,766	\$ 25,498,127	\$ 20,296,213
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 1,631,960	\$ 1,814,735	\$ 1,228,404	\$ 682,924	\$ 2,996,355
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 4,073,368	\$ 5,385,162	\$ 4,681,348	\$ 3,345,413	\$ 2,742,966

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99111 - OTS-Regulated: Northeast Region (Geog)	(\$Thousands)
Run Date: February 21, 2006, 5:16 PM	December 2005	

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 126,140	\$ 17,384	\$ 409,284	\$ 475,702	\$ 184,226
Commitments Outstanding to Sell Investment Securities	CC375	\$ 111,639	\$ 8,891	\$ 377,240	\$ 372,009	\$ 177,403
Unused Lines of Credit - Total	SUB3361	\$ 56,687,319	\$ 92,888,591	\$ 91,137,275	\$ 89,444,786	\$ 301,877,240
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 9,718,786	\$ 10,532,589	\$ 10,280,735	\$ 10,022,304	\$ 10,007,676
Commercial Lines	CC420	\$ 17,086,851	\$ 16,431,495	\$ 15,230,023	\$ 14,564,666	\$ 14,114,429
Open-End Consumer Lines - Credit Cards	CC423	\$ 29,318,458	\$ 65,341,022	\$ 65,080,646	\$ 64,298,934	\$ 277,229,442
Open-End Consumer Lines - Other	CC425	\$ 563,224	\$ 583,485	\$ 545,871	\$ 558,882	\$ 525,693
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 3,886,805	\$ 3,435,121	\$ 3,052,952	\$ 2,808,937	\$ 2,700,842
Commercial	CC430	\$ 318,871	\$ 707,483	\$ 541,731	\$ 445,650	\$ 464,569
Standby, Not Included on CC465 or CC468	CC435	\$ 3,567,934	\$ 2,727,638	\$ 2,511,221	\$ 2,363,287	\$ 2,236,273
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 3,625,746	\$ 3,430,284	\$ 3,095,079	\$ 3,073,208	\$ 3,189,262
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 9,221	\$ 10,830	\$ 11,943	\$ 14,095	\$ 14,637
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 650,896	\$ 614,488	\$ 610,944	\$ 645,509	\$ 692,055
Other Contingent Liabilities	CC480	\$ 3,179,964	\$ 4,672,626	\$ 4,834,043	\$ 560,904	\$ 553,668
Contingent Assets	CC490	\$ 324,578	\$ 297,611	\$ 229,889	\$ 227,157	\$ 196,687

Schedule CF --- Consolidated Cash Flow Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 11,973,223	\$ 14,109,644	\$ 12,836,508	\$ 15,279,400	\$ 13,188,587
Pass-Through Securities	CF143	\$ 7,158,744	\$ 7,185,647	\$ 6,692,736	\$ 6,111,508	\$ 7,582,221
Other Mortgage-Backed Securities	CF153	\$ 4,814,479	\$ 6,923,997	\$ 6,143,772	\$ 9,167,892	\$ 5,606,366
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 5,911,368	\$ 5,831,300	\$ 5,355,901	\$ 6,152,850	\$ 8,584,303
Pass-Through Securities	CF145	\$ 5,629,686	\$ 5,519,751	\$ 4,848,766	\$ 4,268,056	\$ 7,547,978
Other Mortgage-Backed Securities	CF155	\$ 281,682	\$ 311,549	\$ 507,135	\$ 1,884,794	\$ 1,036,325
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 6,061,855	\$ 8,278,344	\$ 7,480,607	\$ 9,126,550	\$ 4,604,284
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 1,909,380	\$- 2,270,329	\$- 1,721,912	\$- 1,667,439	\$- 1,760,322
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 3,246,017	\$- 3,844,790	\$- 2,923,266	\$- 2,415,661	\$- 2,429,801
Mortgage Loans Disbursed - Total	SUB3831	\$ 40,347,035	\$ 45,588,625	\$ 39,404,658	\$ 35,312,149	\$ 37,619,057
Construction Loans - Total	SUB3840	\$ 1,872,327	\$ 2,037,095	\$ 1,737,267	\$ 1,454,676	\$ 1,626,210
1-4 Dwelling Units	CF190	\$ 1,048,925	\$ 1,080,872	\$ 1,231,685	\$ 1,055,100	\$ 1,218,277
Multifamily (5 or more) Dwelling Units	CF200	\$ 360,989	\$ 514,730	\$ 259,106	\$ 204,148	\$ 174,884

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:16 PM	TFR Industry Aggregate Report 99111 - OTS-Regulated: Northeast Region (Geog) December 2005	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonresidential	CF210	\$ 462,413	\$ 441,493	\$ 246,476	\$ 195,428	\$ 233,049
Permanent Loans - Total	SUB3851	\$ 38,474,708	\$ 43,551,530	\$ 37,667,391	\$ 33,857,473	\$ 35,992,847
1-4 Dwelling Units	CF225	\$ 35,625,522	\$ 40,634,913	\$ 34,650,578	\$ 31,360,238	\$ 32,201,822
Multifamily (5 or more) Dwelling Units	CF245	\$ 619,963	\$ 781,420	\$ 803,086	\$ 623,411	\$ 663,891
Nonresidential (Except Land)	CF260	\$ 1,533,173	\$ 1,509,006	\$ 1,707,958	\$ 1,289,147	\$ 2,562,650
Land	CF270	\$ 696,050	\$ 626,191	\$ 505,769	\$ 584,677	\$ 564,484
Loans and Participations Purchased - Total	SUB3880	\$ 39,428,619	\$ 40,231,065	\$ 43,676,245	\$ 32,854,829	\$ 30,349,703
Secured by 1-4 Dwelling Units	CF280	\$ 37,793,565	\$ 38,700,076	\$ 42,025,148	\$ 31,276,154	\$ 30,246,239
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 28,189	\$ 12,491	\$ 22,175	\$ 14,429	\$ 16,433
Secured by Nonresidential	CF300	\$ 1,606,865	\$ 1,518,498	\$ 1,628,922	\$ 1,564,246	\$ 87,031
Loans and Participations Sold - Total	SUB3890	\$ 55,229,909	\$ 57,446,495	\$ 59,906,945	\$ 45,589,143	\$ 42,435,219
Secured by 1-4 Dwelling Units	CF310	\$ 53,687,323	\$ 55,673,295	\$ 57,375,197	\$ 44,966,162	\$ 41,303,855
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 181,213	\$ 179,863	\$ 182,364	\$ 234,792	\$ 251,062
Secured by Nonresidential	CF330	\$ 1,361,373	\$ 1,593,337	\$ 2,349,384	\$ 388,189	\$ 880,302
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 15,801,290	\$- 17,215,430	\$- 16,230,700	\$- 12,734,314	\$- 12,085,516
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 15,825,640	\$ 16,908,687	\$ 14,304,778	\$ 14,023,140	\$ 14,335,041
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 1,333,382	\$- 446,135	\$- 361,216	\$- 534,744	\$- 159,114
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 10,007,534	\$ 11,369,041	\$ 5,404,514	\$ 9,008,177	\$ 9,985,173
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 7,386,723	\$ 11,018,373	\$ 8,507,964	\$ 8,019,951	\$ 11,039,386
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 11,865,250	\$ 13,213,123	\$ 12,184,590	\$ 9,002,670	\$ 11,516,185
Commercial	CF390	\$ 7,091,499	\$ 7,820,005	\$ 7,393,803	\$ 5,060,974	\$ 5,494,635
Consumer	CF400	\$ 4,773,751	\$ 5,393,118	\$ 4,790,787	\$ 3,941,696	\$ 6,021,550
Nonmortgage Loans - Sales - Total	SUB3915	\$ 2,380,552	\$ 2,619,456	\$ 3,974,525	\$ 2,269,975	\$ 3,241,952
Commercial	CF395	\$ 180,934	\$ 223,664	\$ 43,871	\$ 266,153	\$ 174,001
Consumer	CF405	\$ 2,199,618	\$ 2,395,792	\$ 3,930,654	\$ 2,003,822	\$ 3,067,951
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 9,484,698	\$ 10,593,667	\$ 8,210,065	\$ 6,732,695	\$ 8,274,233
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 8,568,616	\$ 9,451,429	\$ 5,043,635	\$ 7,733,541	\$ 3,872,901
New Deposits Received less Deposits Withdrawn	CF420	\$ 7,283,056	\$ 8,341,260	\$ 4,070,643	\$ 6,901,112	\$ 3,064,706
Interest Credited to Deposits	CF430	\$ 1,285,560	\$ 1,110,169	\$ 972,992	\$ 832,429	\$ 808,195
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 61,147	\$ 437,801	\$ 19,144	\$ 2,330,852	\$- 38,149
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
BALANCES - END OF QUARTER						

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99111 - OTS-Regulated: Northeast Region (Geog)	(\$Thousands)
Run Date: February 21, 2006, 5:16 PM	December 2005	

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Total Broker - Originated Deposits - Total	SUB4061	\$ 22,560,268	\$ 20,320,249	\$ 17,203,178	\$ 15,412,615	\$ 12,843,299
Fully Insured	DI100	\$ 21,431,980	\$ 19,379,025	\$ 16,428,053	\$ 14,618,854	\$ 12,172,533
Other	DI110	\$ 1,128,288	\$ 941,224	\$ 775,125	\$ 793,761	\$ 670,766
Deposits with Balances - \$100,000 or Less	DI120	\$ 153,207,895	\$ 148,763,193	\$ 142,925,603	\$ 139,954,777	\$ 133,203,060
Deposits with Balances - Greater than \$100,000	DI130	\$ 72,439,269	\$ 68,432,728	\$ 64,503,940	\$ 63,266,631	\$ 62,156,793
Number of Deposit Accounts - Total	SUB4062	28,202,229	27,019,549	25,053,370	24,143,617	22,960,573
Balances of \$100,000 or Less	DI150	27,899,283	26,726,590	24,769,890	23,862,758	22,686,186
Balances Greater than \$100,000	DI160	302,946	292,959	283,480	280,859	274,387
IRA/Keogh Accounts	DI200	\$ 12,496,360	\$ 12,505,833	\$ 12,413,966	\$ 12,075,213	\$ 11,410,833
Uninsured Deposits	DI210	\$ 49,522,299	\$ 45,187,581	\$ 41,821,748	\$ 41,472,501	\$ 39,063,871
Preferred Deposits	DI220	\$ 4,273,354	\$ 3,950,910	\$ 2,899,985	\$ 2,943,137	\$ 2,869,211
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 19,577,186	\$ 27,205,052	\$ 28,843,158	\$ 39,475,914	\$ 39,380,137
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 71,837,982	\$ 68,665,918	\$ 66,854,380	\$ 54,832,450	\$ 50,706,973
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 32,418,771	\$ 31,011,076	\$ 29,120,659	\$ 28,825,466	\$ 29,338,649
Deposits & Escrows - Time Deposits	DI340	\$ 101,813,230	\$ 90,313,899	\$ 82,611,330	\$ 80,087,577	\$ 75,934,116
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non- Interest-Bearing Demand Deposits	DI610	\$ 12,117,011	\$ 12,653,196	\$ 12,526,370	\$ 12,539,799	\$ 12,131,576
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 40,587	\$ 36,235	\$ 36,242	\$ 82,161	\$ 87,276
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 1,849,224	\$ 1,478,329	\$ 2,360,395	\$ 1,038,724	\$ 1,676,016
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 1,054,104	\$ 1,538,171	\$ 1,135,423	\$ 1,453,930	\$ 1,149,682
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 570,582	\$ 285,481	\$ 485,611	\$ 761,197	\$ 591,363
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 100	\$ 100	\$ 100
Adjustments to Demand Deposits (including escrows)	DI720	\$ 42,481	\$ 3,119	\$ 1,429	\$ 251,752	\$ 256,870
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 339	\$ 0	\$ 141	\$ 100	\$ 167
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 437,801	\$ 152,772	\$ 4,804,499	\$ 476,613
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 36,022	\$ 81,280	\$ 535,548	\$ 476,613

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:16 PM	TFR Industry Aggregate Report 99111 - OTS-Regulated: Northeast Region (Geog) December 2005	Frozen Aggregated Data (\$Thousands)
---	---	---

***** PUBLIC *****

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

Schedule SI --- Consolidated Supplemental Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	49,789	49,251	49,021	49,299	52,980
Assets Held in Trading Accounts	SI375	\$ 86,696	\$ 81,839	\$ 79,271	\$ 188,162	\$ 208,279
Available-for-Sale Securities	SI385	\$ 70,808,530	\$ 70,277,530	\$ 67,831,651	\$ 61,456,455	\$ 56,489,730
Assets Held for Sale	SI387	\$ 30,115,136	\$ 32,853,258	\$ 28,388,830	\$ 26,369,163	\$ 23,667,421
Loans Serviced for Others	SI390	\$ 181,081,408	\$ 185,528,800	\$ 186,090,236	\$ 212,728,350	\$ 210,938,740
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 31,132	\$ 26,211	\$ 26,582	\$ 29,259	\$ 31,191
Other Residual Interests	SI404	\$ 89,049	\$ 105,313	\$ 60,734	\$ 60,799	\$ 61,095
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	86.58%	86.46%	87.14%	85.72%	86.80%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	86.77%	86.55%	86.95%	86.07%	86.81%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	86.45%	86.61%	86.98%	85.84%	86.29%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	80.08%	78.10%	75.20%	75.43%	77.63%
Do you meet the DBLA business operations test?	SI586	6 [Yes]	5 [Yes]	6 [Yes]	7 [Yes]	7 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 8,299,090	\$ 8,321,935	\$ 5,981,419	\$ 6,122,214	\$ 6,065,438
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 451,152	\$ 428,303	\$ 399,016	\$ 391,305	\$ 397,551
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	279	330	341	405	1,503
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 36,285,360	\$ 36,513,850	\$ 32,393,773	\$ 29,791,253	\$ 32,017,870
Net Income (Loss) (SO91)	SI610	\$ 1,243,400	\$ 1,052,470	\$ 1,119,478	\$ 1,011,739	\$ 1,095,071
Dividends Declared - Preferred Stock	SI620	\$ 77	\$ 59	\$ 7	\$ 11	\$ 48
Dividends Declared - Common Stock	SI630	\$ 409,410	\$ 1,101,008	\$ 528,657	\$ 472,939	\$ 530,416
Stock Issued	SI640	\$ 93,895	\$ 117,823	\$ 21,282	\$ 121,842	\$ 12,122
Stock Retired	SI650	\$ 0	\$ 0	\$ 660	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 307,565	\$ 220,293	\$ 3,199,874	\$ 2,126,927	\$ 576,450
New Basis Accounting Adjustments	SI660	\$ 5	\$ 6,026	\$ 85	\$ 525,148	\$ 0
Other Comprehensive Income	SI662	\$- 163,798	\$- 343,590	\$ 307,781	\$- 339,895	\$- 3,229

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:16 PM	TFR Industry Aggregate Report 99111 - OTS-Regulated: Northeast Region (Geog) December 2005	Frozen Aggregated Data (\$Thousands)
---	---	---

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Prior Period Adjustments	SI668	\$ 276	\$- 115	\$ 4,074	\$- 15,089	\$ 7,494
Other Adjustments	SI671	\$- 17,344	\$- 180,332	\$- 3,173	\$- 16,196	\$ 13,132
Ending Equity Capital (SC80)	SI680	\$ 37,339,872	\$ 36,285,358	\$ 36,513,850	\$ 32,732,779	\$ 33,188,446
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 1,741,942	\$ 1,809,535	\$ 1,496,507	\$ 1,188,321	\$ 1,473,655
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 9,994,305	\$ 10,333,117	\$ 9,460,620	\$ 7,811,653	\$ 8,877,654
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	46 [Yes]	45 [Yes]	48 [Yes]	44 [Yes]	46 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 474,140	\$ 460,211	\$ 393,903	\$ 357,991	\$ 312,900
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 46,304	\$ 44,259	\$ 42,455	\$ 38,836	\$ 35,845
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 366,142,890	\$ 353,795,989	\$ 339,583,856	\$ 323,219,236	\$ 323,189,277
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 24,158,089	\$ 24,163,096	\$ 22,274,385	\$ 21,572,149	\$ 23,452,937
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 295,401,498	\$ 284,998,847	\$ 273,464,250	\$ 257,982,359	\$ 248,265,454
Nonmortgage Loans	SI885	\$ 25,481,256	\$ 24,737,501	\$ 24,436,358	\$ 23,961,176	\$ 31,542,360
Deposits and Excrows	SI890	\$ 210,058,801	\$ 202,481,271	\$ 196,950,182	\$ 186,366,139	\$ 184,599,791
Total Borrowings	SI895	\$ 105,015,549	\$ 100,435,515	\$ 96,286,112	\$ 90,444,131	\$ 89,200,233
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	95	108	124	92	121
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 785,829	\$ 8,057	\$ 21,484	\$ 494,047	\$ 22,704
Interest Charged on Loans Made During Quarter - Minimum	SI920	6.35	5.64	5.73	6.01	5.40
Interest Charged on Loans Made During Quarter - Maximum	SI930	7.72	17.99	6.57	7.56	6.93

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

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:16 PM	TFR Industry Aggregate Report 99111 - OTS-Regulated: Northeast Region (Geog) December 2005	Frozen Aggregated Data (\$Thousands)
---	---	---

***** PUBLIC *****

Schedule SQ --- Consolidated Supplemental Questions		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	9	7	4	8	6
Any Outstanding Futures or Options Positions?	SQ310	3	4	4	4	5
Does Association Have Subchapter S in effect this year?	SQ320	13	12	11	11	10
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	145	135	133	124	119

Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	31 [Yes]	31 [Yes]	30 [Yes]	31 [Yes]	30 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	28 [Yes]	28 [Yes]	27 [Yes]	27 [Yes]	26 [Yes]
Do you have any activity to report on this schedule?	FS130	28 [Yes]	28 [Yes]	27 [Yes]	27 [Yes]	26 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 411,018,141	\$ 376,412,370	\$ 330,967,480	\$ 322,912,537	\$ 323,824,136
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 22,700,085	\$ 21,311,469	\$ 20,281,560	\$ 20,331,357	\$ 20,848,119
Personal Trust and Agency Accounts	FS210	\$ 12,613,153	\$ 11,798,356	\$ 13,081,628	\$ 12,807,100	\$ 13,302,273
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 1,287,039	\$ 1,206,414	\$ 1,147,110	\$ 1,156,857	\$ 1,084,898
Employee Benefit - Defined Contribution	FS220	\$ 233,745	\$ 230,141	\$ 278,639	\$ 289,525	\$ 225,908
Employee Benefit - Defined Benefit	FS230	\$ 207,012	\$ 206,356	\$ 148,746	\$ 169,751	\$ 166,597
Other Retirement Accounts	FS240	\$ 846,282	\$ 769,917	\$ 719,725	\$ 697,581	\$ 692,393
Corporate Trust and Agency Accounts	FS250	\$ 126,710	\$ 117,064	\$ 116,626	\$ 135,070	\$ 17,615
Investment Management Agency Accounts	FS260	\$ 6,039,646	\$ 5,583,323	\$ 3,333,897	\$ 3,287,321	\$ 3,407,533
Other Fiduciary Accounts	FS270	\$ 2,633,537	\$ 2,606,312	\$ 2,602,299	\$ 2,945,009	\$ 3,035,800
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 150,600,586	\$ 148,390,809	\$ 141,608,796	\$ 138,455,114	\$ 136,532,219
Personal Trust and Agency Accounts	FS211	\$ 1,993,829	\$ 1,958,177	\$ 2,186,274	\$ 2,027,628	\$ 2,048,594
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 148,508,225	\$ 146,349,859	\$ 139,350,657	\$ 136,383,948	\$ 134,267,434
Employee Benefit - Defined Contribution	FS221	\$ 127,887,159	\$ 126,300,544	\$ 120,140,553	\$ 117,525,625	\$ 115,416,058

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99111 - OTS-Regulated: Northeast Region (Geog)	(\$Thousands)
Run Date: February 21, 2006, 5:16 PM	December 2005	

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS231	\$ 18,302,585	\$ 17,679,427	\$ 16,813,698	\$ 16,501,249	\$ 16,506,354
Other Retirement Accounts	FS241	\$ 2,318,481	\$ 2,369,888	\$ 2,396,406	\$ 2,357,074	\$ 2,345,022
Corporate Trust and Agency Accounts	FS251	\$ 39,624	\$ 39,027	\$ 29,324	\$ 4,291	\$ 181,341
Other Fiduciary Accounts	FS271	\$ 58,908	\$ 43,746	\$ 42,541	\$ 39,247	\$ 34,850
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 237,717,470	\$ 206,710,092	\$ 169,077,124	\$ 164,126,066	\$ 166,443,798
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	28,972	27,741	26,359	26,079	25,729
Personal Trust and Agency Accounts	FS212	20,182	19,598	20,062	19,995	19,877
Retirement-related Trust and Agency Accounts - Total	SUB6120	2,452	2,141	2,025	1,837	1,749
Employee Benefit - Defined Contribution	FS222	194	183	189	166	172
Employee Benefit - Defined Benefit	FS232	22	18	16	74	24
Other Retirement Accounts	FS242	2,236	1,940	1,820	1,597	1,553
Corporate Trust and Agency Accounts	FS252	65	67	64	69	15
Investment Management Agency Accounts	FS262	6,224	5,885	4,157	4,128	4,045
Other Fiduciary Accounts	FS272	49	50	51	50	43
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	62,535	63,775	65,347	61,267	62,550
Personal Trust and Agency Accounts	FS213	1,582	1,612	2,561	2,590	2,633
Retirement-related Trust and Agency Accounts - Total	SUB6130	60,856	62,079	62,745	58,651	59,894
Employee Benefit - Defined Contribution	FS223	11,216	11,156	11,243	11,554	11,827
Employee Benefit - Defined Benefit	FS233	2,198	2,141	2,130	2,097	2,098
Other Retirement Accounts	FS243	47,442	48,782	49,372	45,000	45,969
Corporate Trust and Agency Accounts	FS253	31	33	13	2	3
Other Fiduciary Accounts	FS273	66	51	28	24	20
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	524,191	520,185	520,166	527,099	526,660
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 481,406	\$ 349,301	\$ 227,851	\$ 112,814	\$ 431,741
Personal Trust and Agency Accounts	FS310	\$ 135,385	\$ 105,377	\$ 70,274	\$ 35,144	\$ 136,105
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 33,822	\$ 26,062	\$ 17,263	\$ 16,515	\$ 58,027
Employee Benefit - Defined Contribution	FS320	\$ 22,144	\$ 17,001	\$ 11,059	\$ 13,311	\$ 46,367
Employee Benefit - Defined Benefit	FS330	\$ 6,197	\$ 4,947	\$ 3,642	\$ 1,807	\$ 6,621
Other Retirement Accounts	FS340	\$ 5,481	\$ 4,114	\$ 2,562	\$ 1,397	\$ 5,039
Corporate Trust and Agency Accounts	FS350	\$ 170	\$ 113	\$ 67	\$ 19	\$ 158
Investment Management Agency Accounts	FS360	\$ 36,240	\$ 20,052	\$ 12,872	\$ 6,751	\$ 25,707

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:16 PM	TFR Industry Aggregate Report 99111 - OTS-Regulated: Northeast Region (Geog) December 2005	Frozen Aggregated Data (\$Thousands)
---	---	---

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS370	\$ 7,492	\$ 4,900	\$ 3,228	\$ 1,742	\$ 7,586
Custody and Safekeeping Accounts	FS380	\$ 267,215	\$ 192,012	\$ 122,881	\$ 52,526	\$ 165,960
Other Fiduciary and Related Services	FS390	\$ 1,082	\$ 785	\$ 1,266	\$ 117	\$ 38,198
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 410,992	\$ 104,092	\$ 76,487	\$ 16,699	\$ 367,917
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 3,295	\$ 9	\$ 6	\$ 6	\$ 3,528
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 112	\$ 70	\$ 10,945	\$ 4,803	\$ 3,793
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 67,231	\$ 245,270	\$ 162,303	\$ 100,912	\$ 64,089
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 12,613,154	\$ 4,042,023	\$ 3,798,115	\$ 3,665,738	\$ 13,302,271
Non-Interest-Bearing Deposits	FS410	\$- 15,711	\$- 175	\$- 303	\$ 89	\$- 23,488
Interest-Bearing Deposits	FS415	\$ 139,389	\$ 81,754	\$ 3,065	\$ 1,600	\$ 43,465
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 924,417	\$ 206,703	\$ 196,304	\$ 199,075	\$ 1,095,061
State, County and Municipal Obligations	FS425	\$ 1,464,717	\$ 388,525	\$ 387,862	\$ 368,315	\$ 1,517,097
Money Market Mutual Funds	FS430	\$ 930,188	\$ 300,826	\$ 303,582	\$ 295,248	\$ 964,018
Other Short-term Obligations	FS435	\$ 15	\$ 31	\$ 42,456	\$ 52,739	\$ 66,102
Other Notes and Bonds	FS440	\$ 667,110	\$ 243,511	\$ 224,022	\$ 244,449	\$ 775,420
Common and Preferred Stock	FS445	\$ 7,761,878	\$ 2,527,575	\$ 2,324,665	\$ 2,199,834	\$ 8,187,369
Real Estate Mortgages	FS450	\$ 7,558	\$ 2,665	\$ 2,887	\$ 3,039	\$ 7,181
Real Estate	FS455	\$ 289,425	\$ 53,351	\$ 50,457	\$ 45,050	\$ 200,097
Miscellaneous Assets	FS460	\$ 444,168	\$ 237,257	\$ 263,118	\$ 256,300	\$ 469,949
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	5	0	0	0
Corporate and Municipal Trusteeships	FS510	0	5	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	\$ 40,170	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	27	7	7	7	17
Domestic Equity	FS610	16	3	3	3	10
International/Global Equity	FS620	3	0	0	0	2
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	5	2	2	2	3
Municipal Bond	FS650	1	1	1	1	1

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:16 PM	TFR Industry Aggregate Report 99111 - OTS-Regulated: Northeast Region (Geog) December 2005	Frozen Aggregated Data (\$Thousands)
---	---	---

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Short-Term Investments/Money Market	FS660	1	1	1	1	1
Specialty/Other	FS670	1	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 3,302,353	\$ 341,809	\$ 179,611	\$ 179,550	\$ 3,180,731
Domestic Equity	FS615	\$ 2,507,350	\$ 82,054	\$ 78,481	\$ 77,692	\$ 1,607,374
International/Global Equity	FS625	\$ 269,574	\$ 0	\$ 0	\$ 0	\$ 1,317,318
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 507,963	\$ 185,213	\$ 85,230	\$ 86,171	\$ 239,959
Municipal Bond	FS655	\$ 16,511	\$ 15,756	\$ 15,797	\$ 15,584	\$ 15,978
Short-Term Investments/Money Market	FS665	\$ 226	\$ 58,786	\$ 103	\$ 103	\$ 102
Specialty/Other	FS675	\$ 729	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 3,199	\$ 11	\$ 9	\$ 6	\$ 3,517
Personal Trust and Agency Accounts	FS710	\$ 2,366	\$ 11	\$ 9	\$ 6	\$ 3,510
Retirement-Related Trust and Agency Accounts	FS720	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 832	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 7
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 109	\$ 0	\$ 0	\$ 0	\$ 14
Personal Trust and Agency Accounts	FS711	\$ 108	\$ 0	\$ 0	\$ 0	\$ 14
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	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 13	\$ 0	\$ 0	\$ 0	\$ 3
Personal Trust and Agency Accounts	FS712	\$ 8	\$ 0	\$ 0	\$ 0	\$ 3
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	\$ 5	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 37,339,880	\$ 36,285,381	\$ 36,513,849	\$ 32,732,803	\$ 33,188,465
Equity Capital Deductions - Total	SUB1631	\$ 5,254,029	\$ 5,036,267	\$ 4,934,238	\$ 4,992,202	\$ 4,363,316
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 14,161	\$ 20,268	\$ 19,279	\$ 20,066	\$ 20,164

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99111 - OTS-Regulated: Northeast Region (Geog)	(\$Thousands)
Run Date: February 21, 2006, 5:16 PM	December 2005	

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Goodwill and Certain Other Intangible Assets	CCR115	\$ 5,206,351	\$ 4,985,367	\$ 4,895,266	\$ 4,909,337	\$ 4,282,641
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 33,512	\$ 30,475	\$ 19,496	\$ 62,546	\$ 60,510
Other	CCR134	\$ 5	\$ 157	\$ 197	\$ 253	\$ 1
Equity Capital Additions - Total	SUB1641	\$ 878,185	\$ 634,101	\$ 307,458	\$ 613,878	\$ 284,268
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 662,276	\$ 491,336	\$ 165,173	\$ 471,938	\$ 142,776
Qualifying Intangible Assets	CCR185	\$ 73,912	\$ 1,290	\$ 1,249	\$ 1,219	\$ 1,431
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 141,913	\$ 141,475	\$ 140,999	\$ 140,669	\$ 139,993
Other	CCR195	\$ 84	\$ 0	\$ 37	\$ 52	\$ 68
Tier 1 (Core) Capital	CCR20	\$ 32,964,036	\$ 31,883,215	\$ 31,887,069	\$ 28,354,479	\$ 29,109,417
Total Assets (SC60)	CCR205	\$ 371,613,859	\$ 363,259,179	\$ 347,172,163	\$ 334,078,088	\$ 329,114,308
Asset Deductions - Total	SUB1651	\$ 5,247,450	\$ 5,023,603	\$ 4,941,268	\$ 5,003,330	\$ 4,374,806
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 7,964	\$ 7,761	\$ 25,080	\$ 31,449	\$ 31,656
Goodwill and Certain Other Intangible Assets	CCR265	\$ 5,205,848	\$ 4,985,367	\$ 4,896,692	\$ 4,909,334	\$ 4,282,640
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 33,637	\$ 30,475	\$ 19,496	\$ 62,547	\$ 60,510
Other	CCR275	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 964,442	\$ 644,769	\$ 161,165	\$ 604,737	\$ 111,036
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 890,446	\$ 643,188	\$ 159,879	\$ 603,466	\$ 109,537
Qualifying Intangible Assets	CCR285	\$ 73,912	\$ 1,290	\$ 1,249	\$ 1,219	\$ 1,431
Other	CCR290	\$ 84	\$ 291	\$ 37	\$ 52	\$ 68
Adjusted Total Assets	CCR25	\$ 367,330,851	\$ 358,880,345	\$ 342,392,060	\$ 329,679,495	\$ 324,850,538
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 14,559,708	\$ 14,192,815	\$ 13,588,089	\$ 13,084,896	\$ 12,836,374
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 32,964,036	\$ 31,883,215	\$ 31,887,069	\$ 28,354,479	\$ 29,109,417
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 37,349	\$ 33,827	\$ 39,129	\$ 40,235	\$ 50,290
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 999,065	\$ 998,954	\$ 998,844	\$ 996,536	\$ 994,429
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 1,454,200	\$ 1,451,787	\$ 1,424,955	\$ 1,455,947	\$ 1,531,136
Tier 2 Capital - Other	CCR355	\$ 233	\$ 872	\$ 158	\$ 210	\$ 164
Tier 2 (Supplementary) Capital	CCR33	\$ 2,490,847	\$ 2,485,440	\$ 2,463,086	\$ 2,492,928	\$ 2,576,019
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 2,490,847	\$ 2,485,440	\$ 2,463,086	\$ 2,492,928	\$ 2,576,019

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99111 - OTS-Regulated: Northeast Region (Geog)	(\$Thousands)
Run Date: February 21, 2006, 5:16 PM	December 2005	

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 36,261	\$ 40,261	\$ 38,425	\$ 40,582	\$ 36,379
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 110,892	\$ 123,761	\$ 78,840	\$ 79,200	\$ 79,896
Total Risk-Based Capital	CCR39	\$ 35,307,730	\$ 34,204,633	\$ 34,232,890	\$ 30,727,625	\$ 31,569,161
0% R/W Category - Cash	CCR400	\$ 1,343,065	\$ 1,185,227	\$ 1,356,262	\$ 1,161,204	\$ 1,426,507
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 6,059,939	\$ 6,376,971	\$ 6,212,100	\$ 6,047,806	\$ 5,355,346
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 12,286	\$ 16,353	\$ 13,301	\$ 18,496	\$ 13,524
0% R/W Category - Other	CCR415	\$ 582,571	\$ 589,685	\$ 577,402	\$ 643,342	\$ 748,361
0% R/W Category - Assets Total	CCR420	\$ 7,997,861	\$ 8,168,236	\$ 8,159,065	\$ 7,870,848	\$ 7,543,738
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	\$ 69,365,450	\$ 68,442,642	\$ 66,468,506	\$ 48,231,099	\$ 47,524,277
20% R/W Category - Claims on FHLBs	CCR435	\$ 6,860,292	\$ 6,863,944	\$ 6,793,958	\$ 6,605,365	\$ 6,578,205
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 3,596,438	\$ 3,421,224	\$ 2,931,925	\$ 2,319,466	\$ 2,296,391
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 3,866,576	\$ 4,768,084	\$ 3,771,575	\$ 4,436,340	\$ 5,897,326
20% R/W Category - Other	CCR450	\$ 12,324,321	\$ 12,868,489	\$ 13,051,916	\$ 9,456,765	\$ 9,583,823
20% R/W Category - Assets Total	CCR455	\$ 96,013,077	\$ 96,364,383	\$ 93,017,880	\$ 71,049,035	\$ 71,880,022
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 19,202,611	\$ 19,272,871	\$ 18,603,569	\$ 14,209,809	\$ 14,376,008
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 168,973,535	\$ 159,867,741	\$ 152,796,900	\$ 146,003,103	\$ 138,601,435
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 3,567,697	\$ 3,609,638	\$ 3,537,190	\$ 3,462,738	\$ 3,423,436
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 64,190	\$ 77,422	\$ 56,504	\$ 16,294,632	\$ 11,834,858
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 129,688	\$ 134,242	\$ 123,140	\$ 114,641	\$ 153,207
50% R/W Category - Other	CCR480	\$ 727,842	\$ 631,206	\$ 665,493	\$ 657,523	\$ 950,989
50% R/W Category - Assets Total	CCR485	\$ 173,462,952	\$ 164,320,249	\$ 157,179,227	\$ 166,532,637	\$ 154,963,925
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 86,731,538	\$ 82,160,188	\$ 78,589,676	\$ 83,266,378	\$ 77,482,031
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 1,140,374	\$ 1,824,806	\$ 1,658,983	\$ 2,031,337	\$ 2,339,941
100% R/W Category - All Other Assets	CCR506	\$ 107,343,469	\$ 104,853,827	\$ 98,951,389	\$ 98,868,290	\$ 104,228,439
100% R/W Category - Assets Total	CCR510	\$ 108,483,843	\$ 106,678,633	\$ 100,610,372	\$ 100,899,627	\$ 106,568,380
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 108,483,843	\$ 106,678,633	\$ 100,610,372	\$ 100,899,627	\$ 106,568,380
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 898	\$ 768	\$ 880	\$ 817	\$ 1,295

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:16 PM	TFR Industry Aggregate Report 99111 - OTS-Regulated: Northeast Region (Geog) December 2005	Frozen Aggregated Data (\$Thousands)
--	--	---

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 11,226	\$ 9,601	\$ 11,001	\$ 10,214	\$ 16,189
Assets to Risk-Weight	CCR64	\$ 385,958,631	\$ 375,532,269	\$ 358,967,424	\$ 346,352,964	\$ 340,957,360
Subtotal Risk-Weighted Assets	CCR75	\$ 214,429,173	\$ 208,121,243	\$ 197,814,573	\$ 198,385,977	\$ 198,442,549
Excess Allowances for Loan and Lease Losses	CCR530	\$ 69,920	\$ 75,876	\$ 91,127	\$ 97,848	\$ 274,997
Total Risk-Weighted Assets	CCR78	\$ 214,359,253	\$ 208,045,367	\$ 197,723,446	\$ 198,288,129	\$ 198,167,552
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 17,148,739	\$ 16,643,634	\$ 15,817,835	\$ 15,862,962	\$ 15,853,394
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.97%	8.88%	9.31%	8.60%	8.96%
Total Risk-Based Capital Ratio	CCR820	16.47%	16.44%	17.31%	15.50%	15.93%
Tier 1 Risk-Based Capital Ratio	CCR830	15.33%	15.27%	16.09%	14.26%	14.65%
Tangible Equity Ratio	CCR840	8.96%	8.88%	9.31%	8.60%	8.96%

*Note

Some OTS-regulated thrifts file a consolidated Thrift Financial Report (TFR) that includes data for a subsidiary thrift, which also files its own TFR separately. Subsidiary thrifts are those that report a parent docket on TFR line SQ410. Data filed by subsidiary thrifts are excluded from the Industry Aggregate Report when both the parent thrift and its subsidiary are in the same aggregate group. This exclusion prevents double-counting of subsidiaries' data.

This document was created with Win2PDF available at <http://www.daneprairie.com>.
The unregistered version of Win2PDF is for evaluation or non-commercial use only.