

Office of Thrift Supervision
Financial Reporting System
Run Date: November 22, 2005, 11:08 AM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
September 2005

Frozen Aggregated Data
(\$Thousands)

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Description	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Number of Institutions	43	43	43	42	42

Schedule NS --- Optional Narrative Statement		Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	0	1	0	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 5,102,631	\$ 5,331,090	\$ 5,336,698	\$ 4,950,827	\$ 4,866,945
Cash and Non-Interest-Earning Deposits	SC110	\$ 584,854	\$ 556,578	\$ 504,626	\$ 457,074	\$ 456,638
Interest-Earning Deposits in FHLBs	SC112	\$ 208,123	\$ 268,995	\$ 404,779	\$ 363,197	\$ 324,987
Other Interest-Earning Deposits	SC118	\$ 121,917	\$ 158,295	\$ 97,275	\$ 152,802	\$ 118,005
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 466,185	\$ 538,875	\$ 936,210	\$ 830,115	\$ 779,544
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 2,543,140	\$ 2,631,451	\$ 2,203,057	\$ 2,065,682	\$ 2,085,146
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 269,914	\$ 249,488	\$ 272,885	\$ 251,459	\$ 259,340
State and Municipal Obligations	SC180	\$ 646,011	\$ 627,162	\$ 610,525	\$ 599,827	\$ 605,973
Securities Backed by Nonmortgage Loans	SC182	\$ 651	\$ 1,329	\$ 1,572	\$ 5,401	\$ 5,337
Other Investment Securities	SC185	\$ 225,456	\$ 266,838	\$ 273,309	\$ 197,092	\$ 199,881
Accrued Interest Receivable	SC191	\$ 36,380	\$ 32,079	\$ 32,460	\$ 28,178	\$ 32,094
Mortgage-Backed Securities - Gross	SUB0072	\$ 10,992,719	\$ 11,881,685	\$ 12,729,361	\$ 12,837,230	\$ 12,534,823
Mortgage-Backed Securities - Total	SC22	\$ 10,992,719	\$ 11,881,685	\$ 12,729,361	\$ 12,837,230	\$ 12,534,823
Pass-Through - Total	SUB0073	\$ 2,372,411	\$ 2,485,762	\$ 2,545,422	\$ 2,558,655	\$ 2,315,438
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 2,371,609	\$ 2,484,791	\$ 2,544,196	\$ 2,557,267	\$ 2,313,733
Other Pass-Through	SC215	\$ 802	\$ 971	\$ 1,226	\$ 1,388	\$ 1,705
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 8,581,430	\$ 9,354,145	\$ 10,138,941	\$ 10,232,210	\$ 10,174,418
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 7,371,581	\$ 8,031,733	\$ 8,568,541	\$ 8,630,429	\$ 8,583,920
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 403,875	\$ 438,288	\$ 597,606	\$ 682,758	\$ 689,918
Other	SC222	\$ 805,974	\$ 884,124	\$ 972,794	\$ 919,023	\$ 900,580
Accrued Interest Receivable	SC228	\$ 38,878	\$ 41,778	\$ 44,998	\$ 46,365	\$ 44,967

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 33,569,406	\$ 32,672,187	\$ 32,011,741	\$ 29,939,797	\$ 28,989,661
Mortgage Loans - Total	SC26	\$ 33,322,469	\$ 32,426,900	\$ 31,766,740	\$ 29,714,921	\$ 28,774,447
Construction Loans - Total	SUB0100	\$ 991,162	\$ 943,450	\$ 889,796	\$ 789,460	\$ 706,874
Residential - Total	SUB0110	\$ 790,488	\$ 745,254	\$ 694,759	\$ 605,336	\$ 544,696
1-4 Dwelling Units	SC230	\$ 321,955	\$ 301,656	\$ 285,286	\$ 277,524	\$ 227,405
Multifamily (5 or more) Dwelling Units	SC235	\$ 468,533	\$ 443,598	\$ 409,473	\$ 327,812	\$ 317,291
Nonresidential Property	SC240	\$ 200,674	\$ 198,196	\$ 195,037	\$ 184,124	\$ 162,178
Permanent Loans - Total	SUB0121	\$ 32,446,636	\$ 31,600,598	\$ 30,998,916	\$ 29,035,710	\$ 28,168,335
Residential - Total	SUB0131	\$ 26,961,971	\$ 26,319,416	\$ 25,898,992	\$ 24,379,106	\$ 23,659,731
1-4 Dwelling Units - Total	SUB0141	\$ 20,163,845	\$ 19,631,569	\$ 19,385,634	\$ 18,009,169	\$ 17,389,671
Revolving Open-End Loans	SC251	\$ 1,362,305	\$ 1,335,558	\$ 1,301,664	\$ 1,243,401	\$ 1,163,614
All Other - First Liens	SC254	\$ 18,413,642	\$ 17,941,329	\$ 17,740,087	\$ 16,484,869	\$ 15,953,888
All Other - Junior Liens	SC255	\$ 387,898	\$ 354,682	\$ 343,883	\$ 280,899	\$ 272,169
Multifamily (5 or more) Dwelling Units	SC256	\$ 6,798,126	\$ 6,687,847	\$ 6,513,358	\$ 6,369,937	\$ 6,270,060
Nonresidential Property (Except Land)	SC260	\$ 5,341,157	\$ 5,136,281	\$ 4,974,939	\$ 4,547,724	\$ 4,409,056
Land	SC265	\$ 143,508	\$ 144,901	\$ 124,985	\$ 108,880	\$ 99,548
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 893,750	\$ 655,336	\$ 2,063,542	\$ 949,961	\$ 1,533,355
Accrued Interest Receivable	SC272	\$ 124,881	\$ 121,844	\$ 116,911	\$ 106,663	\$ 107,039
Advances for Taxes and Insurance	SC275	\$ 6,727	\$ 6,295	\$ 6,118	\$ 7,964	\$ 7,413
Allowance for Loan and Lease Losses	SC283	\$ 246,937	\$ 245,287	\$ 245,001	\$ 224,876	\$ 215,214
Nonmortgage Loans - Gross	SUB0162	\$ 2,126,904	\$ 2,035,602	\$ 1,908,364	\$ 1,711,345	\$ 1,706,455
Nonmortgage Loans - Total	SC31	\$ 2,045,811	\$ 1,944,292	\$ 1,818,191	\$ 1,632,252	\$ 1,616,515
Commercial Loans - Total	SC32	\$ 1,248,165	\$ 1,218,489	\$ 1,101,493	\$ 940,161	\$ 917,303
Secured	SC300	\$ 817,676	\$ 814,880	\$ 725,967	\$ 582,117	\$ 585,152
Unsecured	SC303	\$ 342,398	\$ 315,972	\$ 292,109	\$ 274,096	\$ 246,983
Lease Receivables	SC306	\$ 88,091	\$ 87,637	\$ 83,417	\$ 83,948	\$ 85,168
Consumer Loans - Total	SC35	\$ 866,642	\$ 805,393	\$ 794,723	\$ 760,907	\$ 778,693
Loans on Deposits	SC310	\$ 26,614	\$ 25,547	\$ 26,301	\$ 24,431	\$ 25,411
Home Improvement Loans (Not secured by real estate)	SC316	\$ 27,604	\$ 25,766	\$ 25,580	\$ 23,484	\$ 23,661
Education Loans	SC320	\$ 24,462	\$ 21,029	\$ 24,131	\$ 20,360	\$ 21,474
Auto Loans	SC323	\$ 506,476	\$ 435,896	\$ 414,485	\$ 415,469	\$ 422,525
Mobile Home Loans	SC326	\$ 120,167	\$ 121,684	\$ 125,668	\$ 93,660	\$ 95,385
Credit Cards	SC328	\$ 2,123	\$ 11,257	\$ 10,927	\$ 11,641	\$ 9,077

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 159,196	\$ 164,214	\$ 167,631	\$ 171,862	\$ 181,160
Accrued Interest Receivable	SC348	\$ 12,097	\$ 11,720	\$ 12,148	\$ 10,277	\$ 10,459
Allowance for Loan and Lease Losses	SC357	\$ 81,093	\$ 91,310	\$ 90,173	\$ 79,093	\$ 89,940
Repossessed Assets - Gross	SUB0201	\$ 3,354	\$ 4,257	\$ 2,667	\$ 3,441	\$ 2,755
Repossessed Assets - Total	SC40	\$ 3,189	\$ 4,109	\$ 2,499	\$ 3,415	\$ 2,729
Real Estate - Total	SUB0210	\$ 3,053	\$ 3,944	\$ 2,275	\$ 3,312	\$ 2,524
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 3,012	\$ 3,868	\$ 2,106	\$ 2,452	\$ 1,703
1-4 Dwelling Units	SC415	\$ 3,012	\$ 3,868	\$ 2,106	\$ 2,452	\$ 1,703
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 31	\$ 66	\$ 169	\$ 860	\$ 821
Land	SC428	\$ 10	\$ 10	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 301	\$ 313	\$ 392	\$ 129	\$ 231
General Valuation Allowances	SC441	\$ 165	\$ 148	\$ 168	\$ 26	\$ 26
Real Estate Held for Investment	SC45	\$ 3,896	\$ 20,334	\$ 20,380	\$ 20,567	\$ 20,704
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 369,150	\$ 368,237	\$ 366,548	\$ 377,644	\$ 348,352
Federal Home Loan Bank Stock	SC510	\$ 359,664	\$ 358,835	\$ 356,814	\$ 368,952	\$ 339,929
Other	SC540	\$ 9,486	\$ 9,402	\$ 9,734	\$ 8,692	\$ 8,423
Office Premises and Equipment	SC55	\$ 478,608	\$ 476,622	\$ 477,912	\$ 450,851	\$ 431,006
Other Assets - Gross	SUB0262	\$ 2,668,415	\$ 2,660,292	\$ 2,635,654	\$ 2,145,629	\$ 2,057,429
Other Assets - Total	SC59	\$ 2,668,393	\$ 2,660,261	\$ 2,635,615	\$ 2,145,417	\$ 2,057,128
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 143,267	\$ 183,677	\$ 181,734	\$ 150,273	\$ 148,407
Bank-Owned Life Insurance - Other	SC625	\$ 541,699	\$ 534,719	\$ 524,043	\$ 517,433	\$ 502,564
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 32,904	\$ 31,662	\$ 34,410	\$ 32,307	\$ 33,566
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 1	\$ 1
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 1,463,512	\$ 1,442,810	\$ 1,448,088	\$ 1,058,918	\$ 964,467
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 487,033	\$ 467,424	\$ 447,379	\$ 386,697	\$ 408,424
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 22	\$ 31	\$ 39	\$ 212	\$ 301
General Valuation Allowances - Total	SUB2092	\$ 328,217	\$ 336,776	\$ 335,381	\$ 304,207	\$ 305,481
Total Assets - Gross	SUB0283	\$ 55,315,083	\$ 55,450,306	\$ 55,489,325	\$ 52,437,331	\$ 50,958,130
Total Assets	SC60	\$ 54,986,866	\$ 55,113,530	\$ 55,153,944	\$ 52,133,124	\$ 50,652,649
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 36,251,654	\$ 35,861,537	\$ 35,687,632	\$ 33,437,809	\$ 32,779,555
Deposits	SC710	\$ 35,845,699	\$ 35,463,863	\$ 35,262,306	\$ 33,095,404	\$ 32,431,896
Escrows	SC712	\$ 403,671	\$ 394,805	\$ 422,603	\$ 342,991	\$ 349,161
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 2,284	\$ 2,869	\$ 2,723	\$ - 586	\$ - 1,502
Borrowings - Total	SC72	\$ 12,471,733	\$ 12,872,693	\$ 13,178,602	\$ 13,116,859	\$ 12,300,120
Advances from FHLBank	SC720	\$ 4,841,459	\$ 4,485,500	\$ 4,237,482	\$ 4,832,794	\$ 4,362,305
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 7,504,615	\$ 8,250,172	\$ 8,806,688	\$ 8,156,522	\$ 7,803,414
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
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	\$ 125,659	\$ 137,021	\$ 134,432	\$ 127,543	\$ 134,401
Other Liabilities - Total	SC75	\$ 445,893	\$ 466,383	\$ 553,473	\$ 398,604	\$ 368,936
Accrued Interest Payable - Deposits	SC763	\$ 9,382	\$ 7,826	\$ 6,977	\$ 6,111	\$ 5,851
Accrued Interest Payable - Other	SC766	\$ 50,466	\$ 49,532	\$ 48,763	\$ 46,763	\$ 49,757
Accrued Taxes	SC776	\$ 60,501	\$ 51,818	\$ 80,368	\$ 30,063	\$ 42,050
Accounts Payable	SC780	\$ 116,860	\$ 96,609	\$ 92,313	\$ 90,186	\$ 79,434
Deferred Income Taxes	SC790	\$ 4,573	\$ 4,656	\$ 4,395	\$ 4,432	\$ 4,307
Other Liabilities and Deferred Income	SC796	\$ 204,111	\$ 255,942	\$ 320,657	\$ 221,049	\$ 187,537
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	\$ 49,169,280	\$ 49,200,613	\$ 49,419,707	\$ 46,953,272	\$ 45,448,611

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Schedule SC --- Consolidated Statement of Condition		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 920	\$ 726	\$ 738	\$ 422	\$ 427
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 5,816,667	\$ 5,912,184	\$ 5,733,494	\$ 5,179,432	\$ 5,203,610
Stock - Total	SUB0311	\$ 3,480,497	\$ 3,466,604	\$ 3,437,975	\$ 2,863,796	\$ 2,753,403
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock - Par Value	SC820	\$ 35,810	\$ 35,811	\$ 35,699	\$ 35,636	\$ 75,633
Common Stock - Paid in Excess of Par	SC830	\$ 3,444,686	\$ 3,430,793	\$ 3,402,276	\$ 2,828,160	\$ 2,677,770
Accumulated Other Comprehensive Income - Total	SC86	\$- 79,074	\$- 39,962	\$- 101,577	\$- 38,283	\$- 29,885
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 78,524	\$- 37,489	\$- 99,104	\$- 35,688	\$- 29,071
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 550	\$- 2,473	\$- 2,473	\$- 2,595	\$- 814
Retained Earnings	SC880	\$ 2,471,550	\$ 2,542,983	\$ 2,452,122	\$ 2,405,801	\$ 2,532,653
Other Components of Equity Capital	SC891	\$- 56,306	\$- 57,441	\$- 55,026	\$- 51,882	\$- 52,561
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 54,986,867	\$ 55,113,523	\$ 55,153,939	\$ 52,133,126	\$ 50,652,648

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Other Codes As of Sep 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	3	\$ 202
3	Federal, State, or other taxes receivable	7	\$ 13,445
4	Net deferred tax assets	24	\$ 162,183
6	Prepaid deposit insurance premiums	3	\$ 229
7	Prepaid expenses	33	\$ 49,713
8	Deposits for utilities and other services	2	\$ 72
9	Advances for loans serviced for others	2	\$ 1,251
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 920
14	Other noninterest-bearing short-term accounts recv	6	\$ 34,925
99	Other	36	\$ 112,275

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 20,000
4	Nonrefundable loan fees received prior to closing	5	\$ 1,470
7	Deferred gains from the sale of real estate	1	\$ 62
10	Amounts due brokers for unsettled transactions	2	\$ 9,778
11	The liability recorded for post-retirement benefit	25	\$ 101,017
17	Noninterest-bearing payables to Hold Co/Affiliates	1	\$ 261
18	Litigation reserves	1	\$ 339
99	Other	52	\$ 51,429

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 675,808	\$ 667,003	\$ 649,993	\$ 618,343	\$ 595,802
Deposits and Investment Securities	SO115	\$ 46,384	\$ 44,449	\$ 39,739	\$ 38,120	\$ 35,331
Mortgage-Backed Securities	SO125	\$ 121,062	\$ 129,897	\$ 136,212	\$ 135,850	\$ 131,663
Mortgage Loans	SO141	\$ 470,462	\$ 457,021	\$ 439,599	\$ 412,752	\$ 399,087
Nonmortgage Loans - Total	SUB0950	\$ 37,900	\$ 35,636	\$ 34,443	\$ 31,621	\$ 29,721
Commercial Loans and Leases	SO160	\$ 22,042	\$ 20,574	\$ 18,165	\$ 16,560	\$ 15,370
Consumer Loans and Leases	SO171	\$ 15,858	\$ 15,062	\$ 16,278	\$ 15,061	\$ 14,351
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 4,649	\$ 4,483	\$ 2,879	\$ 2,024	\$ 1,890
Federal Home Loan Bank Stock	SO181	\$ 4,646	\$ 4,480	\$ 2,876	\$ 2,017	\$ 1,887
Other	SO185	\$ 3	\$ 3	\$ 3	\$ 7	\$ 3
Interest Expense - Total	SO21	\$ 296,132	\$ 282,152	\$ 268,560	\$ 257,490	\$ 244,634
Deposits	SO215	\$ 178,850	\$ 164,707	\$ 152,671	\$ 145,683	\$ 138,662
Escrows	SO225	\$ 206	\$ 163	\$ 131	\$ 263	\$ 307
Advances from FHLBank	SO230	\$ 46,711	\$ 44,816	\$ 43,997	\$ 40,495	\$ 35,219
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 70,365	\$ 72,466	\$ 71,761	\$ 71,049	\$ 70,446
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 384,325	\$ 389,334	\$ 384,312	\$ 362,877	\$ 353,058
Net Provision for Losses on Interest-Bearing Assets	SO321	\$- 7,480	\$ 563	\$ 2,126	\$ 4,115	\$ 5,694
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 391,805	\$ 388,771	\$ 382,186	\$ 358,762	\$ 347,364
Noninterest Income - Total	SO42	\$ 94,493	\$ 78,534	\$ 80,873	\$ 68,754	\$ 80,042
Mortgage Loan Serving Fees	SO410	\$ 3,023	\$- 925	\$ 3,399	\$ 424	\$- 90
Other Fees and Charges	SO420	\$ 72,510	\$ 66,238	\$ 61,960	\$ 55,941	\$ 58,952
Net Income (Loss) from Other - Total	SUB0451	\$ 5,470	\$- 1,731	\$ 3,135	\$ 996	\$ 3,979
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 3,357	\$- 1,696	\$ 2,405	\$ 3,332	\$ 3,388
Operations & Sale of Repossessed Assets	SO461	\$ 548	\$- 106	\$ 709	\$ 421	\$ 373
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 77	\$ 0	\$ 0	\$- 2,803	\$- 1
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$- 2	\$ 0	\$ 0	\$- 3
Sale of Loans Held for Investment	SO475	\$- 13	\$ 0	\$- 4	\$ 17	\$ 0

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Sale of Other Assets Held for Investment	SO477	\$ 1,501	\$ 73	\$ 25	\$ 29	\$ 222
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 13,490	\$ 14,952	\$ 12,379	\$ 11,393	\$ 17,201
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	\$ 230,178	\$ 227,499	\$ 228,488	\$ 230,987	\$ 212,159
All Personnel Compensation and Expense	SO510	\$ 124,119	\$ 120,709	\$ 120,688	\$ 113,666	\$ 110,622
Legal Expense	SO520	\$ 2,226	\$ 3,661	\$ 4,212	\$ 2,415	\$ 2,554
Office Occupancy and Equipment Expense	SO530	\$ 48,467	\$ 47,428	\$ 46,363	\$ 44,165	\$ 43,065
Marketing and Other Professional Services	SO540	\$ 14,864	\$ 15,760	\$ 17,247	\$ 15,335	\$ 13,498
Loan Servicing Fees	SO550	\$ 414	\$ 415	\$ 408	\$ 395	\$ 358
Goodwill and Other Intangibles Expense	SO560	\$ 6,636	\$ 6,696	\$ 6,439	\$ 5,507	\$ 5,098
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 16	\$ 67	\$ 653	\$ 159	\$ 4
Other Noninterest Expense	SO580	\$ 33,436	\$ 32,763	\$ 32,478	\$ 49,345	\$ 36,960
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	\$ 256,120	\$ 239,806	\$ 234,571	\$ 196,529	\$ 215,247
Income Taxes - Total	SO71	\$ 93,155	\$ 84,770	\$ 83,646	\$ 65,228	\$ 74,878
Federal	SO710	\$ 82,038	\$ 72,891	\$ 71,883	\$ 59,217	\$ 64,870
State, Local & Other	SO720	\$ 11,117	\$ 11,879	\$ 11,763	\$ 6,011	\$ 10,008
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 162,965	\$ 155,036	\$ 150,925	\$ 131,301	\$ 140,369
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 10	\$ 0	\$ 0	\$ 13	\$ 0
Net Income (Loss)	SO91	\$ 162,975	\$ 155,036	\$ 150,925	\$ 131,314	\$ 140,369

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Other Codes As of Sep 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	9	\$ 1,231
5	Net income(loss) from real estate held for invest	1	\$ 333
6	Net income(loss)-equity invest in uncons sub org	1	\$ 1
7	Net income(loss) from leased property	4	\$ 229
15	Income from corporate-owned life insurance	12	\$ 6,705
99	Other	41	\$ 3,970

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	7	\$ 209
2	OTS assessments	8	\$ 830
6	Supervisory examination fees	8	\$ 288
7	Office supplies, printing, and postage	31	\$ 4,576
8	Telephone, including data lines	17	\$ 1,752
9	Loan origination expense	9	\$ 445
10	ATM expense	9	\$ 718
13	Misc taxes other than income & real estate	3	\$ 69
16	Web site expenses	1	\$ 8
17	Charitable contributions	2	\$ 690
99	Other	27	\$ 8,161

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 1,992,804	\$ 1,316,996	\$ 649,993	\$ 2,327,838	\$ 1,709,495
YTD - Deposits and Investment Securities	Y_SO115	\$ 130,572	\$ 84,188	\$ 39,739	\$ 136,969	\$ 98,849
YTD - Mortgage-Backed Securities	Y_SO125	\$ 387,171	\$ 266,109	\$ 136,212	\$ 506,603	\$ 370,753
YTD - Mortgage Loans	Y_SO141	\$ 1,367,082	\$ 896,620	\$ 439,599	\$ 1,579,833	\$ 1,167,081
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 60,781	\$ 38,739	\$ 18,165	\$ 54,087	\$ 37,527
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 47,198	\$ 31,340	\$ 16,278	\$ 50,346	\$ 35,285
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 12,011	\$ 7,362	\$ 2,879	\$ 7,239	\$ 5,215
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 12,002	\$ 7,356	\$ 2,876	\$ 7,162	\$ 5,145
YTD - Other	Y_SO185	\$ 9	\$ 6	\$ 3	\$ 77	\$ 70
YTD - Interest Expense - Total	Y_SO21	\$ 846,844	\$ 550,712	\$ 268,560	\$ 965,954	\$ 708,464
YTD - Deposits	Y_SO215	\$ 496,228	\$ 317,378	\$ 152,671	\$ 532,216	\$ 386,533
YTD - Escrows	Y_SO225	\$ 500	\$ 294	\$ 131	\$ 918	\$ 655
YTD - Advances from FHLBank	Y_SO230	\$ 135,524	\$ 88,813	\$ 43,997	\$ 139,408	\$ 98,913
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 214,592	\$ 144,227	\$ 71,761	\$ 293,412	\$ 222,363
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 1,157,971	\$ 773,646	\$ 384,312	\$ 1,369,123	\$ 1,006,246
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$- 4,791	\$ 2,689	\$ 2,126	\$ 17,721	\$ 13,606
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 1,162,762	\$ 770,957	\$ 382,186	\$ 1,351,402	\$ 992,640
YTD - Noninterest Income - Total	Y_SO42	\$ 253,900	\$ 159,407	\$ 80,873	\$ 287,372	\$ 218,618
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 5,497	\$ 2,474	\$ 3,399	\$ 5,405	\$ 4,981
YTD - Other Fees and Charges	Y_SO420	\$ 200,708	\$ 128,198	\$ 61,960	\$ 221,345	\$ 165,404
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 6,874	\$ 1,404	\$ 3,135	\$ 11,476	\$ 10,480
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 4,066	\$ 709	\$ 2,405	\$ 10,770	\$ 7,438
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 1,151	\$ 603	\$ 709	\$ 2,205	\$ 1,784
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 77	\$ 0	\$ 0	\$- 2,813	\$- 10
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$- 2	\$- 2	\$ 0	\$ 1	\$ 1
YTD - Sale of Loans Held for Investment	Y_SO475	\$- 17	\$- 4	\$- 4	\$ 116	\$ 99

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Schedule SO --- Consolidated Statement of Operations		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 1,599	\$ 98	\$ 25	\$ 1,197	\$ 1,168
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 40,821	\$ 27,331	\$ 12,379	\$ 49,146	\$ 37,753
YTD - Noninterest Expense - Total	Y_SO51	\$ 686,165	\$ 455,987	\$ 228,488	\$ 825,231	\$ 594,244
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 365,516	\$ 241,397	\$ 120,688	\$ 434,656	\$ 320,990
YTD - Legal Expense	Y_SO520	\$ 10,099	\$ 7,873	\$ 4,212	\$ 8,674	\$ 6,259
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 142,258	\$ 93,791	\$ 46,363	\$ 170,914	\$ 126,749
YTD - Marketing and Other Professional Services	Y_SO540	\$ 47,871	\$ 33,007	\$ 17,247	\$ 51,005	\$ 35,670
YTD - Loan Servicing Fees	Y_SO550	\$ 1,237	\$ 823	\$ 408	\$ 1,516	\$ 1,121
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 19,771	\$ 13,135	\$ 6,439	\$ 16,331	\$ 10,824
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 736	\$ 720	\$ 653	\$ 163	\$ 4
YTD - Other Noninterest Expense	Y_SO580	\$ 98,677	\$ 65,241	\$ 32,478	\$ 141,972	\$ 92,627
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 730,497	\$ 474,377	\$ 234,571	\$ 813,543	\$ 617,014
YTD - Income Taxes - Total	Y_SO71	\$ 261,571	\$ 168,416	\$ 83,646	\$ 280,595	\$ 215,367
YTD - Federal	Y_SO710	\$ 226,812	\$ 144,774	\$ 71,883	\$ 246,331	\$ 187,114
YTD - State, Local, and Other	Y_SO720	\$ 34,759	\$ 23,642	\$ 11,763	\$ 34,264	\$ 28,253
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 468,926	\$ 305,961	\$ 150,925	\$ 532,948	\$ 401,647
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 10	\$ 0	\$ 0	\$ 13	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 468,936	\$ 305,961	\$ 150,925	\$ 532,961	\$ 401,647

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 336,776	\$ 335,378	\$ 304,203	\$ 305,479	\$ 260,441
Net Provision for Loss	VA115	\$- 7,724	\$ 835	\$ 1,992	\$ 3,706	\$ 5,565
Transfers	VA125	\$- 1,573	\$- 550	\$- 703	\$- 652	\$- 605
Recoveries	VA135	\$ 9,436	\$ 8,207	\$ 6,430	\$ 6,480	\$ 5,583
Adjustments	VA145	\$ 2	\$ 23	\$ 30,704	\$ 3,958	\$ 40,355
Charge-offs	VA155	\$ 8,704	\$ 7,117	\$ 7,248	\$ 14,768	\$ 5,860
General Valuation Allowances - Ending Balance	VA165	\$ 328,213	\$ 336,776	\$ 335,378	\$ 304,203	\$ 305,479
Specific Valuation Allowances - Beginning Balance	VA108	\$ 12,999	\$ 14,823	\$ 3,595	\$ 2,998	\$ 3,336
Net Provision for Loss	VA118	\$ 260	\$- 205	\$ 787	\$ 568	\$ 133

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 1,573	\$ 550	\$ 703	\$ 652	\$ 605
Adjustments	VA148	\$ 46	\$ - 1	\$ 10,489	\$ 0	\$ 0
Charge-offs	VA158	\$ 1,326	\$ 2,169	\$ 750	\$ 622	\$ 1,076
Specific Valuation Allowances - Ending Balance	VA168	\$ 13,552	\$ 12,998	\$ 14,824	\$ 3,596	\$ 2,998
Total Valuation Allowances - Beginning Balance	VA110	\$ 349,775	\$ 350,201	\$ 307,798	\$ 308,477	\$ 263,777
Net Provision for Loss	VA120	\$- 7,464	\$ 630	\$ 2,779	\$ 4,274	\$ 5,698
Recoveries	VA140	\$ 9,436	\$ 8,207	\$ 6,430	\$ 6,480	\$ 5,583
Adjustments	VA150	\$ 48	\$ 22	\$ 41,193	\$ 3,958	\$ 40,355
Charge-offs	VA160	\$ 10,030	\$ 9,286	\$ 7,998	\$ 15,390	\$ 6,936
Total Valuation Allowances - Ending Balance	VA170	\$ 341,765	\$ 349,774	\$ 350,202	\$ 307,799	\$ 308,477
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 8,704	\$ 7,117	\$ 7,248	\$ 14,768	\$ 5,860
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 301	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 1,796	\$ 1,678	\$ 2,248	\$ 3,859	\$ 1,960
Construction - Total	SUB2030	\$ 0	\$ 1	\$ 0	\$ 6	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 1	\$ 0	\$ 6	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 1,796	\$ 1,677	\$ 2,248	\$ 3,853	\$ 1,960
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 59	\$ 56	\$ 32	\$ 2	\$ 109
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 694	\$ 595	\$ 546	\$ 472	\$ 1,441
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 67	\$ 26	\$ 45	\$ 88	\$ 56
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 65
Nonresidential Property (Except Land)	VA480	\$ 976	\$ 1,000	\$ 1,625	\$ 3,291	\$ 289
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 6,791	\$ 5,344	\$ 4,532	\$ 10,857	\$ 3,784
Commercial Loans	VA520	\$ 4,310	\$ 3,065	\$ 2,634	\$ 8,122	\$ 1,693
Consumer Loans - Total	SUB2061	\$ 2,481	\$ 2,279	\$ 1,898	\$ 2,735	\$ 2,091
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 5	\$ 35	\$ 18	\$ 122	\$ 31
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 4
Auto Loans	VA540	\$ 583	\$ 601	\$ 521	\$ 891	\$ 783
Mobile Home Loans	VA550	\$ 254	\$ 394	\$ 204	\$ 490	\$ 204

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 22	\$ 101	\$ 133	\$ 81	\$ 61
Other	VA560	\$ 1,617	\$ 1,148	\$ 1,022	\$ 1,151	\$ 1,008
Reposessed Assets - Total	VA60	\$ 54	\$ 37	\$ 120	\$ 52	\$ 116
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 8	\$ 0	\$ 56	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA630	\$ 46	\$ 37	\$ 64	\$ 52	\$ 116
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	\$ 63	\$ 58	\$ 47	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 9,436	\$ 8,207	\$ 6,430	\$ 6,480	\$ 5,583
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 1,298	\$ 2,913	\$ 1,690	\$ 1,282	\$ 3,178
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 1	\$ 1
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 1	\$ 1
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 1,298	\$ 2,913	\$ 1,690	\$ 1,281	\$ 3,177
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 119	\$ 56	\$ 47	\$ 138	\$ 100
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 723	\$ 1,277	\$ 1,018	\$ 883	\$ 1,707
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 102	\$ 102	\$ 124	\$ 79	\$ 224
Multifamily (5 or more) Dwelling Units	VA471	\$ 53	\$ 8	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 301	\$ 1,470	\$ 501	\$ 181	\$ 1,146
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 8,138	\$ 5,294	\$ 4,740	\$ 5,198	\$ 2,404
Commercial Loans	VA521	\$ 7,304	\$ 4,233	\$ 3,681	\$ 4,193	\$ 1,532
Consumer Loans - Total	SUB2161	\$ 834	\$ 1,061	\$ 1,059	\$ 1,005	\$ 872
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 8	\$ 1	\$ 0
Home Improvement Loans	VA517	\$ 1	\$ 1	\$ 1	\$ 56	\$ 2
Education Loans	VA531	\$ 1	\$ 1	\$ 2	\$ 0	\$ 1
Auto Loans	VA541	\$ 278	\$ 306	\$ 332	\$ 347	\$ 309

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 79	\$ 200	\$ 205	\$ 131	\$ 74
Credit Cards	VA557	\$ 16	\$ 36	\$ 14	\$ 71	\$ 11
Other	VA561	\$ 459	\$ 517	\$ 497	\$ 399	\$ 475
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 1,830	\$ 341	\$ 1,488	\$ 1,216	\$ 737
Deposits and Investment Securities	VA38	\$ 30	\$ 0	\$ 0	\$ 0	\$ 66
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 1,065	\$- 55	\$ 180	\$ 140	\$ 397
Construction - Total	SUB2230	\$ 11	\$ 0	\$ 0	\$ 0	\$ 8
1-4 Dwelling Units	VA422	\$ 11	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 8
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 1,054	\$- 55	\$ 180	\$ 140	\$ 389
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 1	\$ 8	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 389	\$ 67	\$ 22	\$ 40	\$- 143
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 3	\$ 9	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 168	\$ 13	\$ 0	\$- 7	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 497	\$- 135	\$ 154	\$ 90	\$ 532
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 776	\$ 383	\$ 757	\$ 1,074	\$ 274
Commercial Loans	VA522	\$ 716	\$ 406	\$ 691	\$ 958	\$ 261
Consumer Loans - Total	SUB2261	\$ 60	\$- 23	\$ 66	\$ 116	\$ 13
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 3	\$ 20	\$ 0	\$ 8	\$ 1
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 1	\$ 2	\$ 0	\$ 0
Other	VA562	\$ 57	\$- 44	\$ 64	\$ 108	\$ 12
Reposessed Assets - Total	VA62	\$ 0	\$ 0	\$ 2	\$ 2	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 2	\$ 2	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 160	\$ 0	\$ 0
Other Assets	VA932	\$ - 41	\$ 13	\$ 389	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 1,098	\$ - 749	\$ 2,306	\$ 9,504	\$ 1,014
Deposits and Investment Securities	VA39	\$ 30	\$ 0	\$ 0	\$ 0	\$ 66
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 301	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 1,563	\$ - 1,290	\$ 738	\$ 2,717	\$ - 821
Construction - Total	SUB2330	\$ 11	\$ 1	\$ 0	\$ 5	\$ 7
1-4 Dwelling Units	VA425	\$ 11	\$ 1	\$ 0	\$ 5	\$ - 1
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 8
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 1,552	\$ - 1,291	\$ 738	\$ 2,712	\$ - 828
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ - 60	\$ 0	\$ - 14	\$ - 128	\$ 9
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 360	\$ - 615	\$ - 450	\$ - 371	\$ - 409
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ - 35	\$ - 76	\$ - 76	\$ 18	\$ - 168
Multifamily (5 or more) Dwelling Units	VA475	\$ 115	\$ 5	\$ 0	\$ - 7	\$ 65
Nonresidential Property (Except Land)	VA485	\$ 1,172	\$ - 605	\$ 1,278	\$ 3,200	\$ - 325
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ - 571	\$ 433	\$ 549	\$ 6,733	\$ 1,654
Commercial Loans	VA525	\$ - 2,278	\$ - 762	\$ - 356	\$ 4,887	\$ 422
Consumer Loans - Total	SUB2361	\$ 1,707	\$ 1,195	\$ 905	\$ 1,846	\$ 1,232
Loans on Deposits	VA515	\$ 0	\$ 0	\$ - 8	\$ - 1	\$ 0
Home Improvement Loans	VA519	\$ 4	\$ 34	\$ 17	\$ 66	\$ 29
Education Loans	VA535	\$ - 1	\$ - 1	\$ - 2	\$ 0	\$ 3
Auto Loans	VA545	\$ 308	\$ 315	\$ 189	\$ 552	\$ 475
Mobile Home Loans	VA555	\$ 175	\$ 194	\$ - 1	\$ 359	\$ 130
Credit Cards	VA559	\$ 6	\$ 66	\$ 121	\$ 10	\$ 50
Other	VA565	\$ 1,215	\$ 587	\$ 589	\$ 860	\$ 545
Reposessed Assets - Total	VA65	\$ 54	\$ 37	\$ 122	\$ 54	\$ 116
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 8	\$ 0	\$ 58	\$ 2	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 46	\$ 37	\$ 64	\$ 52	\$ 116
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 160	\$ 0	\$ 0
Other Assets	VA935	\$ 22	\$ 71	\$ 436	\$ 0	\$- 1
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 848	\$ 2,730	\$ 4,318	\$ 6,417	\$ 2,230
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 18,471	\$ 31,697	\$ 37,477	\$ 35,826	\$ 26,119
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 1,239	\$ 2,638	\$ 913	\$ 1,122	\$ 916
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 1,239	\$ 2,627	\$ 843	\$ 996	\$ 916
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 11	\$ 70	\$ 126	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 230,092	\$ 211,908	\$ 211,702	\$ 160,496	\$ 181,645
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 191,539	\$ 188,570	\$ 173,196	\$ 146,461	\$ 152,911
Substandard	VA965	\$ 175,096	\$ 172,498	\$ 166,071	\$ 138,424	\$ 146,118
Doubtful	VA970	\$ 16,439	\$ 16,072	\$ 7,125	\$ 8,037	\$ 6,793
Loss	VA975	\$ 4	\$ 0	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 45,480	N/A	N/A	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 36,944	N/A	N/A	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	N/A	N/A	N/A	N/A
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 206,794	\$ 206,480	\$ 187,267	\$ 184,242	\$ 193,313
Mortgages - Total	SUB2421	\$ 172,636	\$ 168,672	\$ 151,591	\$ 155,165	\$ 157,636
Construction and Land Loans	SUB2430	\$ 12,385	\$ 16,992	\$ 6,703	\$ 6,931	\$ 7,919

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 100,631	\$ 96,151	\$ 94,581	\$ 96,495	\$ 97,939
Permanent Loans Secured by All Other Property	SUB2450	\$ 59,885	\$ 55,607	\$ 50,861	\$ 52,198	\$ 52,802
Nonmortgages - Total	SUB2461	\$ 34,158	\$ 37,808	\$ 35,676	\$ 29,077	\$ 35,677
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 104,659	\$ 111,353	\$ 103,445	\$ 97,396	\$ 105,734
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 98,114	\$ 106,210	\$ 95,747	\$ 93,259	\$ 96,010
Mortgage Loans - Total	SUB2481	\$ 76,022	\$ 85,021	\$ 73,884	\$ 74,386	\$ 76,035
Construction	PD115	\$ 8,584	\$ 11,208	\$ 845	\$ 4,877	\$ 1,021
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 2,937	\$ 3,558	\$ 4,137	\$ 3,565	\$ 3,396
Secured by First Liens	PD123	\$ 45,888	\$ 39,703	\$ 42,629	\$ 43,625	\$ 46,058
Secured by Junior Liens	PD124	\$ 2,409	\$ 2,117	\$ 1,834	\$ 1,926	\$ 2,244
Multifamily (5 or more) Dwelling Units	PD125	\$ 8,752	\$ 11,926	\$ 12,211	\$ 5,208	\$ 7,269
Nonresidential Property (Except Land)	PD135	\$ 7,214	\$ 16,509	\$ 12,020	\$ 15,141	\$ 15,828
Land	PD138	\$ 238	\$ 0	\$ 208	\$ 44	\$ 219
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 10,333	\$ 9,092	\$ 11,269	\$ 8,003	\$ 10,030
Consumer Loans - Total	SUB2511	\$ 11,759	\$ 12,097	\$ 10,594	\$ 10,870	\$ 9,945
Loans on Deposits	PD161	\$ 103	\$ 362	\$ 143	\$ 112	\$ 116
Home Improvement Loans	PD163	\$ 49	\$ 92	\$ 109	\$ 150	\$ 136
Education Loans	PD165	\$ 54	\$ 36	\$ 1	\$ 30	\$ 19
Auto Loans	PD167	\$ 4,514	\$ 4,584	\$ 3,791	\$ 6,351	\$ 5,876
Mobile Home Loans	PD169	\$ 5,052	\$ 4,986	\$ 4,404	\$ 1,584	\$ 1,067
Credit Cards	PD171	\$ 30	\$ 64	\$ 52	\$ 11	\$ 32
Other	PD180	\$ 1,957	\$ 1,973	\$ 2,094	\$ 2,632	\$ 2,699
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 153	\$ 0	\$ 94	\$ 366	\$ 58
Held for Sale Included in PD115:PD180	PD192	\$ 0	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 1,062	\$ 1,268	\$ 768	\$ 1,477	\$ 1,010
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 0	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 0	N/A	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 6,545	\$ 5,143	\$ 7,698	\$ 4,137	\$ 9,724

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2491	\$ 5,763	\$ 4,694	\$ 7,010	\$ 3,385	\$ 8,021
Construction	PD215	\$ 677	\$ 200	\$ 4,977	\$ 79	\$ 697
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 232	\$ 272	\$ 23	\$ 102	\$ 166
Secured by First Liens	PD223	\$ 4,039	\$ 2,515	\$ 1,411	\$ 1,484	\$ 2,065
Secured by Junior Liens	PD224	\$ 181	\$ 100	\$ 104	\$ 91	\$ 84
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 1,237	\$ 326	\$ 1,050	\$ 4,073
Nonresidential Property (Except Land)	PD235	\$ 634	\$ 370	\$ 169	\$ 579	\$ 936
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 461	\$ 175	\$ 194	\$ 357	\$ 1,196
Consumer Loans - Total	SUB2521	\$ 321	\$ 274	\$ 494	\$ 395	\$ 507
Loans on Deposits	PD261	\$ 20	\$ 20	\$ 1	\$ 9	\$ 58
Home Improvement Loans	PD263	\$ 26	\$ 2	\$ 2	\$ 0	\$ 3
Education Loans	PD265	\$ 7	\$ 2	\$ 2	\$ 2	\$ 0
Auto Loans	PD267	\$ 139	\$ 122	\$ 94	\$ 198	\$ 231
Mobile Home Loans	PD269	\$ 16	\$ 23	\$ 54	\$ 68	\$ 75
Credit Cards	PD271	\$ 25	\$ 6	\$ 17	\$ 0	\$ 10
Other	PD280	\$ 88	\$ 99	\$ 324	\$ 118	\$ 130
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 104	\$ 0	\$ 50	\$ 0	\$ 166
Held for Sale Included in PD215:PD280	PD292	\$ 0	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295, Excl Rebooked GNMA's	PD296	\$ 0	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 0	N/A	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 102,135	\$ 95,127	\$ 83,822	\$ 86,846	\$ 87,579
Mortgage Loans - Total	SUB2501	\$ 90,851	\$ 78,957	\$ 70,697	\$ 77,394	\$ 73,580
Construction	PD315	\$ 2,859	\$ 5,506	\$ 327	\$ 1,516	\$ 5,177
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 1,090	\$ 1,174	\$ 1,036	\$ 644	\$ 1,047
Secured by First Liens	PD323	\$ 42,922	\$ 45,270	\$ 42,354	\$ 44,252	\$ 41,833
Secured by Junior Liens	PD324	\$ 933	\$ 1,442	\$ 1,053	\$ 806	\$ 1,046
Multifamily (5 or more) Dwelling Units	PD325	\$ 22,793	\$ 10,198	\$ 7,312	\$ 12,025	\$ 5,188
Nonresidential Property (Except Land)	PD335	\$ 20,227	\$ 15,289	\$ 18,269	\$ 17,736	\$ 18,484
Land	PD338	\$ 27	\$ 78	\$ 346	\$ 415	\$ 805
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 8,594	\$ 13,286	\$ 9,462	\$ 7,612	\$ 12,369
Consumer Loans - Total	SUB2531	\$ 2,690	\$ 2,884	\$ 3,663	\$ 1,840	\$ 1,630
Loans on Deposits	PD361	\$ 62	\$ 16	\$ 83	\$ 58	\$ 29
Home Improvement Loans	PD363	\$ 64	\$ 68	\$ 150	\$ 132	\$ 128
Education Loans	PD365	\$ 2	\$ 0	\$ 0	\$ 0	\$ 2
Auto Loans	PD367	\$ 675	\$ 561	\$ 824	\$ 768	\$ 522
Mobile Home Loans	PD369	\$ 1,164	\$ 1,542	\$ 2,030	\$ 423	\$ 263
Credit Cards	PD371	\$ 21	\$ 10	\$ 17	\$ 12	\$ 11
Other	PD380	\$ 702	\$ 687	\$ 559	\$ 447	\$ 675
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 2,739	\$ 2,211	\$ 2,607	\$ 2,891	\$ 4,010
Held for Sale Included in PD315:PD380	PD392	\$ 0	N/A	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 930	\$ 2,417	\$ 2,979	\$ 2,128	\$ 2,222
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 5	N/A	N/A	N/A	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 0	N/A	N/A	N/A	N/A

Schedule LD --- Loan Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 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	\$ 98,271	\$ 142,925	\$ 163,797	\$ 165,066	\$ 199,557
90% up to 100% LTV	LD110	\$ 90,273	\$ 135,308	\$ 158,755	\$ 160,961	\$ 194,464
100% and greater LTV	LD120	\$ 7,998	\$ 7,617	\$ 5,042	\$ 4,105	\$ 5,093
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 908	\$ 652	\$ 1,849	\$ 932	\$ 1,706
Past Due and Still Accruing - Total	SUB5240	\$ 623	\$ 299	\$ 1,584	\$ 687	\$ 1,253
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 573	\$ 299	\$ 1,534	\$ 687	\$ 1,099
90% up to 100% LTV	LD210	\$ 561	\$ 249	\$ 1,191	\$ 542	\$ 894
100% and greater LTV	LD220	\$ 12	\$ 50	\$ 343	\$ 145	\$ 205
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 50	\$ 0	\$ 50	\$ 0	\$ 154

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Schedule LD --- Loan Data		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 104
100% and greater LTV	LD240	\$ 50	\$ 0	\$ 50	\$ 0	\$ 50
Nonaccrual - Total	SUB5230	\$ 285	\$ 353	\$ 265	\$ 245	\$ 453
90% up to 100% LTV	LD250	\$ 285	\$ 353	\$ 265	\$ 195	\$ 427
100% and greater LTV	LD260	\$ 0	\$ 0	\$ 0	\$ 50	\$ 26
Net Charge-offs - Total	SUB5300	\$ 102	\$- 120	\$- 26	\$ 0	\$ 3
90% up to 100% LTV	LD310	\$ 102	\$- 120	\$- 26	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3
Purchases - Total	SUB5320	\$ 259	\$ 0	\$ 0	\$ 0	\$ 134
90% up to 100% LTV	LD410	\$ 259	\$ 0	\$ 0	\$ 0	\$ 134
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 108,906	\$ 96,847	\$ 60,934	\$ 87,295	\$ 54,037
90% up to 100% LTV	LD430	\$ 108,384	\$ 95,398	\$ 60,934	\$ 87,030	\$ 54,037
100% and greater LTV	LD440	\$ 522	\$ 1,449	\$ 0	\$ 265	\$ 0
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 0	\$ 1,794	\$ 0
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 1,794	\$ 0
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 579,404	\$ 513,080	\$ 473,340	\$ 419,490	\$ 401,327
Mortgage Construction Loans	CC105	\$ 568,242	\$ 506,019	\$ 468,085	\$ 410,146	\$ 393,304
Other Mortgage Loans	CC115	\$ 11,162	\$ 7,061	\$ 5,255	\$ 9,344	\$ 8,023
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 3,291	\$ 619	\$ 41	\$ 734	\$ 954
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 1,312,607	\$ 1,445,934	\$ 1,315,771	\$ 1,131,406	\$ 1,160,557
1-4 Dwelling Units	CC280	\$ 711,183	\$ 788,449	\$ 655,574	\$ 571,297	\$ 656,525
Multifamily (5 or more) Dwelling Units	CC290	\$ 297,238	\$ 315,585	\$ 333,456	\$ 300,039	\$ 262,336
All Other Real Estate	CC300	\$ 304,186	\$ 341,900	\$ 326,741	\$ 260,070	\$ 241,696
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 65,325	\$ 53,203	\$ 76,342	\$ 46,962	\$ 36,040
Commitments Outstanding to Purchase Loans	CC320	\$ 130,425	\$ 95,501	\$ 49,053	\$ 74,715	\$ 73,013
Commitments Outstanding to Sell Loans	CC330	\$ 124,690	\$ 155,611	\$ 141,956	\$ 136,420	\$ 186,333
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 991	\$ 4,481	\$ 0	\$ 3,000	\$ 7,627
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 2,000	\$ 0	\$ 1,000	\$ 1,500	\$ 500

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Schedule CC --- Consolidated Commitments and Contingencies		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 2,492	\$ 0	\$ 48,000	\$ 0	\$ 3,000
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 1,850,898	\$ 1,812,081	\$ 1,782,567	\$ 1,616,083	\$ 1,536,517
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 998,954	\$ 966,433	\$ 923,057	\$ 916,993	\$ 870,516
Commercial Lines	CC420	\$ 714,237	\$ 656,992	\$ 667,916	\$ 518,206	\$ 487,767
Open-End Consumer Lines - Credit Cards	CC423	\$ 2,398	\$ 52,033	\$ 55,612	\$ 54,852	\$ 54,926
Open-End Consumer Lines - Other	CC425	\$ 135,309	\$ 136,623	\$ 135,982	\$ 126,032	\$ 123,308
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 100,091	\$ 106,189	\$ 104,545	\$ 76,778	\$ 71,214
Commercial	CC430	\$ 2,703	\$ 2,927	\$ 2,695	\$ 3,234	\$ 3,476
Standby, Not Included on CC465 or CC468	CC435	\$ 97,388	\$ 103,262	\$ 101,850	\$ 73,544	\$ 67,738
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 856,474	\$ 846,522	\$ 845,435	\$ 821,064	\$ 744,201
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 136	\$ 141	\$ 171	\$ 190	\$ 225
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 45,913	\$ 47,570	\$ 49,690	\$ 51,813	\$ 54,001
Other Contingent Liabilities	CC480	\$ 30	\$ 465	\$ 436	\$ 465	\$ 465
Contingent Assets	CC490	\$ 1,729	\$ 1,717	\$ 1,548	\$ 1,316	\$ 1,275

Schedule CF --- Consolidated Cash Flow Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 169,494	\$ 218,972	\$ 412,916	\$ 1,152,756	\$ 1,514,027
Pass-Through Securities	CF143	\$ 109,902	\$ 158,123	\$ 123,340	\$ 421,779	\$ 196,612
Other Mortgage-Backed Securities	CF153	\$ 59,592	\$ 60,849	\$ 289,576	\$ 730,977	\$ 1,317,415
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 4,357	\$ 268,187	\$ 23,916	\$ 13,669	\$ 260,693
Pass-Through Securities	CF145	\$ 4,357	\$ 52,611	\$ 23,916	\$ 10,020	\$ 5,485
Other Mortgage-Backed Securities	CF155	\$ 0	\$ 215,576	\$ 0	\$ 3,649	\$ 255,208
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 165,137	\$- 49,215	\$ 389,000	\$ 1,139,087	\$ 1,253,334
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 208,698	\$- 179,461	\$- 178,327	\$- 167,381	\$- 167,772
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 822,385	\$- 644,007	\$- 671,196	\$- 667,361	\$- 552,136
Mortgage Loans Disbursed - Total	SUB3831	\$ 2,479,815	\$ 2,138,907	\$ 1,676,548	\$ 2,049,070	\$ 1,868,691
Construction Loans - Total	SUB3840	\$ 233,207	\$ 197,545	\$ 169,799	\$ 142,762	\$ 167,500
1-4 Dwelling Units	CF190	\$ 70,204	\$ 71,435	\$ 52,241	\$ 68,472	\$ 63,730
Multifamily (5 or more) Dwelling Units	CF200	\$ 100,669	\$ 85,558	\$ 74,445	\$ 47,189	\$ 48,463

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Schedule CF --- Consolidated Cash Flow Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonresidential	CF210	\$ 62,334	\$ 40,552	\$ 43,113	\$ 27,101	\$ 55,307
Permanent Loans - Total	SUB3851	\$ 2,246,608	\$ 1,941,362	\$ 1,506,749	\$ 1,906,308	\$ 1,701,191
1-4 Dwelling Units	CF225	\$ 1,503,936	\$ 1,239,354	\$ 904,802	\$ 1,199,978	\$ 959,929
Multifamily (5 or more) Dwelling Units	CF245	\$ 383,620	\$ 363,253	\$ 340,775	\$ 283,283	\$ 469,266
Nonresidential (Except Land)	CF260	\$ 346,112	\$ 325,788	\$ 249,017	\$ 388,703	\$ 253,181
Land	CF270	\$ 12,940	\$ 12,967	\$ 12,155	\$ 34,344	\$ 18,815
Loans and Participations Purchased - Total	SUB3880	\$ 341,611	\$ 196,527	\$ 379,062	\$ 506,273	\$ 309,705
Secured by 1-4 Dwelling Units	CF280	\$ 302,036	\$ 175,062	\$ 369,254	\$ 488,570	\$ 286,759
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 8,712	\$ 16,648	\$ 5,316	\$ 10,180	\$ 16,856
Secured by Nonresidential	CF300	\$ 30,863	\$ 4,817	\$ 4,492	\$ 7,523	\$ 6,090
Loans and Participations Sold - Total	SUB3890	\$ 242,574	\$ 210,489	\$ 215,082	\$ 242,966	\$ 257,678
Secured by 1-4 Dwelling Units	CF310	\$ 201,164	\$ 172,939	\$ 142,804	\$ 157,219	\$ 167,581
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 33,653	\$ 30,870	\$ 60,719	\$ 75,035	\$ 79,615
Secured by Nonresidential	CF330	\$ 7,757	\$ 6,680	\$ 11,559	\$ 10,712	\$ 10,482
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$ 99,037	\$- 13,962	\$ 163,980	\$ 263,307	\$ 52,027
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 1,713,409	\$ 1,503,058	\$ 1,309,140	\$ 1,399,931	\$ 1,416,036
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 27,916	\$ 33,943	\$ 34,085	\$ 36,887	\$ 38,303
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 817,042	\$ 695,754	\$ 627,474	\$ 703,722	\$ 731,560
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 893,359	\$ 655,830	\$ 565,473	\$ 949,333	\$ 542,985
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 376,807	\$ 357,159	\$ 194,093	\$ 236,588	\$ 213,566
Commercial	CF390	\$ 190,901	\$ 228,254	\$ 110,634	\$ 139,870	\$ 110,996
Consumer	CF400	\$ 185,906	\$ 128,905	\$ 83,459	\$ 96,718	\$ 102,570
Nonmortgage Loans - Sales - Total	SUB3915	\$ 12,756	\$ 8,960	\$ 633	\$ 4,766	\$ 2,168
Commercial	CF395	\$ 5,205	\$ 7,538	\$ 43	\$ 4,334	\$ 1,343
Consumer	CF405	\$ 7,551	\$ 1,422	\$ 590	\$ 432	\$ 825
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 364,051	\$ 348,199	\$ 193,460	\$ 231,822	\$ 211,398
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 381,841	\$ 178,231	\$ 369,095	\$ 184,586	\$ 252,960
New Deposits Received less Deposits Withdrawn	CF420	\$ 207,120	\$ 18,694	\$ 219,235	\$ 40,054	\$ 118,480
Interest Credited to Deposits	CF430	\$ 174,721	\$ 159,537	\$ 149,860	\$ 144,532	\$ 134,480
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 23,319	\$ 1,805,296	\$ 478,916	\$ 1,553,666
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
		Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						

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Schedule DI --- Consolidated Deposit Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Total Broker - Originated Deposits - Total	SUB4061	\$ 260,435	\$ 222,181	\$ 216,840	\$ 220,628	\$ 224,188
Fully Insured	DI100	\$ 238,284	\$ 192,642	\$ 200,574	\$ 203,858	\$ 45,859
Other	DI110	\$ 22,151	\$ 29,539	\$ 16,266	\$ 16,770	\$ 178,329
Deposits with Balances - \$100,000 or Less	DI120	\$ 26,149,114	\$ 26,125,698	\$ 25,958,243	\$ 24,075,663	\$ 23,859,970
Deposits with Balances - Greater than \$100,000	DI130	\$ 10,100,256	\$ 9,732,973	\$ 9,726,668	\$ 9,362,728	\$ 8,921,090
Number of Deposit Accounts - Total	SUB4062	3,211,670	3,218,690	3,211,358	2,943,156	2,926,439
Balances of \$100,000 or Less	DI150	3,158,243	3,166,946	3,159,930	2,894,972	2,879,994
Balances Greater than \$100,000	DI160	53,427	51,744	51,428	48,184	46,445
IRA/Keogh Accounts	DI200	\$ 3,010,707	\$ 2,990,004	\$ 2,976,620	\$ 2,860,157	\$ 2,887,089
Uninsured Deposits	DI210	\$ 5,038,572	\$ 4,652,950	\$ 4,616,397	\$ 4,472,062	\$ 4,368,976
Preferred Deposits	DI220	\$ 471,252	\$ 445,113	\$ 437,139	\$ 389,918	\$ 368,495
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 4,361,417	\$ 4,245,729	\$ 5,343,375	\$ 4,888,014	\$ 4,846,176
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 5,405,251	\$ 5,661,578	\$ 4,946,859	\$ 4,846,994	\$ 4,752,518
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 8,343,533	\$ 8,804,998	\$ 8,825,655	\$ 8,372,877	\$ 8,127,756
Deposits & Escrows - Time Deposits	DI340	\$ 18,139,171	\$ 17,146,363	\$ 16,569,021	\$ 15,330,508	\$ 15,054,607
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 2,262,746	\$ 2,105,962	\$ 1,992,818	\$ 1,731,647	\$ 1,709,955
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 1,368	\$ 1,982	\$ 1,610	\$ 3,194	\$ 5,315
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 225,976	\$ 239,349	\$ 207,032	\$ 276,892	\$ 217,290
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 365,758	\$ 349,980	\$ 313,717	\$ 376,759	\$ 294,149
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 2,782	\$ 1,048	\$ 70	\$ 59	\$ 928
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 23,319	\$ 1,805,296	\$ 471,199	\$ 1,556,566
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 23,319	\$ 336,972	\$ 471,199	\$ 37,805

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

Schedule SI --- Consolidated Supplemental Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	8,182	8,152	8,137	7,568	7,460
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 8,478,615	\$ 8,897,779	\$ 9,109,751	\$ 8,737,655	\$ 8,484,201
Assets Held for Sale	SI387	\$ 159,435	\$ 158,252	\$ 156,815	\$ 120,113	\$ 162,689
Loans Serviced for Others	SI390	\$ 4,169,212	\$ 4,225,147	\$ 4,289,497	\$ 4,220,507	\$ 4,189,201
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 163	\$ 161	\$ 160	\$ 156	\$ 150
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	83.88%	83.45%	85.82%	85.63%	85.56%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	83.93%	83.44%	85.69%	85.60%	85.71%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	84.21%	83.62%	85.61%	85.57%	86.07%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	73.01%	72.05%	63.34%	69.27%	57.83%
Do you meet the DBLA business operations test?	SI586	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 7,611,253	\$ 5,361,144	\$ 5,377,984	\$ 5,303,921	\$ 5,264,385
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 54,204	\$ 55,735	\$ 52,168	\$ 53,038	\$ 45,801
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	34	38	48	48	50
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 5,912,184	\$ 5,733,492	\$ 5,179,430	\$ 5,203,611	\$ 4,735,148
Net Income (Loss) (SO91)	SI610	\$ 162,975	\$ 155,036	\$ 150,925	\$ 131,314	\$ 140,369
Dividends Declared - Preferred Stock	SI620	\$ 8	\$ 7	\$ 11	\$ 6	\$ 7
Dividends Declared - Common Stock	SI630	\$ 234,270	\$ 59,714	\$ 106,267	\$ 244,986	\$ 153,611
Stock Issued	SI640	\$ 319	\$ 21,027	\$ 6,222	\$ 312	\$ 270
Stock Retired	SI650	\$ 0	\$ 160	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 7,136	\$ 4,513	\$ 40,964	\$ 96,155	\$ 5,010
New Basis Accounting Adjustments	SI660	\$ 6,026	\$ 85	\$ 525,148	\$ 0	\$ 13
Other Comprehensive Income	SI662	\$- 39,115	\$ 61,403	\$- 63,293	\$- 8,397	\$ 82,571

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Schedule SI --- Consolidated Supplemental Information		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Prior Period Adjustments	SI668	\$- 126	\$- 539	\$- 77	\$ 0	\$- 425
Other Adjustments	SI671	\$ 1,541	\$- 2,952	\$ 451	\$ 1,426	\$ 394,274
Ending Equity Capital (SC80)	SI680	\$ 5,816,662	\$ 5,912,184	\$ 5,733,492	\$ 5,179,429	\$ 5,203,612
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 920	\$ 4,684	\$ 1,839	\$ 0	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 20,215	\$ 216	\$ 737	\$ 621	\$ 193
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	10 [Yes]	12 [Yes]	11 [Yes]	11 [Yes]	11 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 55,012	\$ 49,237	\$ 56,524	\$ 48,226	\$ 39,949
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 4,255	\$ 4,673	\$ 4,465	\$ 4,063	\$ 4,394
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 54,899,420	\$ 55,029,049	\$ 54,600,633	\$ 52,086,996	\$ 50,196,090
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 4,659,216	\$ 4,796,589	\$ 4,732,734	\$ 4,768,150	\$ 4,621,091
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 44,193,924	\$ 44,269,212	\$ 43,996,272	\$ 41,665,662	\$ 40,328,656
Nonmortgage Loans	SI885	\$ 2,118,993	\$ 2,040,324	\$ 1,966,846	\$ 2,146,528	\$ 2,093,242
Deposits and Excrows	SI890	\$ 33,979,820	\$ 33,899,454	\$ 33,245,249	\$ 31,906,428	\$ 31,206,801
Total Borrowings	SI895	\$ 12,580,106	\$ 12,959,477	\$ 13,382,934	\$ 12,808,459	\$ 12,265,434
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	14	8	5	15	9
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 881	\$ 1,148	\$ 1,684	\$ 5,101	\$ 717
Interest Charged on Loans Made During Quarter - Minimum	SI920	4.77	5.69	5.19	4.69	5.24
Interest Charged on Loans Made During Quarter - Maximum	SI930	8.18	6.35	7.69	5.34	6.89

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

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Schedule SQ --- Consolidated Supplemental Questions		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 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	0	0	0	0	3
Any Outstanding Futures or Options Positions?	SQ310	1	0	0	1	1
Does Association Have Subchapter S in effect this year?	SQ320	2	2	2	1	1
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	25	22	24	22	22

Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]
Do you have any activity to report on this schedule?	FS130	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 2,291,794	\$ 2,278,023	\$ 2,206,149	\$ 2,232,201	\$ 2,181,667
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 1,656,073	\$ 1,583,325	\$ 1,567,337	\$ 1,526,100	\$ 1,461,201
Personal Trust and Agency Accounts	FS210	\$ 519,897	\$ 524,597	\$ 506,366	\$ 504,853	\$ 492,139
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 378,534	\$ 306,569	\$ 320,462	\$ 300,891	\$ 291,907
Employee Benefit - Defined Contribution	FS220	\$ 73,707	\$ 69,612	\$ 82,563	\$ 64,123	\$ 72,895
Employee Benefit - Defined Benefit	FS230	\$ 160,369	\$ 101,961	\$ 124,621	\$ 118,397	\$ 111,774
Other Retirement Accounts	FS240	\$ 144,458	\$ 134,996	\$ 113,278	\$ 118,371	\$ 107,238
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 735,444	\$ 729,508	\$ 728,847	\$ 720,356	\$ 677,155
Other Fiduciary Accounts	FS270	\$ 22,198	\$ 22,651	\$ 11,662	\$ 0	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 238,540	\$ 292,666	\$ 267,922	\$ 328,271	\$ 378,461
Personal Trust and Agency Accounts	FS211	\$ 8,930	\$ 9,167	\$ 28,248	\$ 25,415	\$ 31,033
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 228,618	\$ 282,491	\$ 238,492	\$ 301,635	\$ 346,571
Employee Benefit - Defined Contribution	FS221	\$ 41,521	\$ 42,719	\$ 42,165	\$ 56,999	\$ 46,024

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS231	\$ 151,024	\$ 204,896	\$ 150,954	\$ 208,585	\$ 236,289
Other Retirement Accounts	FS241	\$ 36,073	\$ 34,876	\$ 45,373	\$ 36,051	\$ 64,258
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 992	\$ 1,008	\$ 1,182	\$ 1,221	\$ 857
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 397,181	\$ 402,032	\$ 370,890	\$ 377,830	\$ 342,005
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	3,956	3,844	3,544	3,234	2,967
Personal Trust and Agency Accounts	FS212	1,245	1,243	1,190	1,144	966
Retirement-related Trust and Agency Accounts - Total	SUB6120	1,065	983	802	748	706
Employee Benefit - Defined Contribution	FS222	111	101	80	97	107
Employee Benefit - Defined Benefit	FS232	9	7	66	18	6
Other Retirement Accounts	FS242	945	875	656	633	593
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	1,619	1,593	1,529	1,342	1,295
Other Fiduciary Accounts	FS272	27	25	23	0	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	215	194	351	292	423
Personal Trust and Agency Accounts	FS213	68	73	95	90	253
Retirement-related Trust and Agency Accounts - Total	SUB6130	143	116	250	198	167
Employee Benefit - Defined Contribution	FS223	55	49	51	44	34
Employee Benefit - Defined Benefit	FS233	21	19	24	22	28
Other Retirement Accounts	FS243	67	48	175	132	105
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	4	5	6	4	3
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	219	168	158	125	128
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 10,248	\$ 6,698	\$ 3,225	\$ 11,644	\$ 8,337
Personal Trust and Agency Accounts	FS310	\$ 4,415	\$ 2,622	\$ 1,293	\$ 4,998	\$ 3,681
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 1,643	\$ 803	\$ 557	\$ 2,005	\$ 1,409
Employee Benefit - Defined Contribution	FS320	\$ 244	\$ 130	\$ 118	\$ 352	\$ 304
Employee Benefit - Defined Benefit	FS330	\$ 270	\$ 173	\$ 69	\$ 404	\$ 234
Other Retirement Accounts	FS340	\$ 1,129	\$ 500	\$ 370	\$ 1,249	\$ 871
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 3,781	\$ 2,040	\$ 1,224	\$ 4,300	\$ 3,088

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS370	\$ 20	\$ 4	\$ 12	\$ 4	\$ 3
Custody and Safekeeping Accounts	FS380	\$ 317	\$ 216	\$ 126	\$ 324	\$ 156
Other Fiduciary and Related Services	FS390	\$ 72	\$ 1,013	\$ 13	\$ 13	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 2,177	\$ 1,479	\$ 805	\$ 3,974	\$ 452
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 3	\$ 3	\$ 6	\$ 18	\$ 4
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 28	\$ 14	\$ 6	\$ 35	\$ 23
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 8,096	\$ 5,230	\$ 2,420	\$ 7,687	\$ 7,904
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 404,979	\$ 408,831	\$ 411,989	\$ 504,852	\$ 415,534
Non-Interest-Bearing Deposits	FS410	\$ 7	\$ - 17	\$ 2	\$ - 96	\$ 167
Interest-Bearing Deposits	FS415	\$ 172	\$ 208	\$ 211	\$ 401	\$ 157
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 25,727	\$ 20,468	\$ 21,095	\$ 89,237	\$ 73,271
State, County and Municipal Obligations	FS425	\$ 7,669	\$ 8,149	\$ 7,523	\$ 35,804	\$ 22,433
Money Market Mutual Funds	FS430	\$ 30,685	\$ 40,532	\$ 41,406	\$ 43,777	\$ 48,299
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 5,430	\$ 5,744	\$ 6,072	\$ 12,511	\$ 6,696
Common and Preferred Stock	FS445	\$ 172,954	\$ 170,908	\$ 172,553	\$ 315,408	\$ 261,847
Real Estate Mortgages	FS450	\$ 354	\$ 361	\$ 345	\$ 449	\$ 339
Real Estate	FS455	\$ 1,910	\$ 1,516	\$ 1,847	\$ 3,762	\$ 1,986
Miscellaneous Assets	FS460	\$ 160,071	\$ 160,962	\$ 160,935	\$ 3,599	\$ 339
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	6	6	6	6	6
Domestic Equity	FS610	3	3	3	3	3
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	2	2	2	2	2
Municipal Bond	FS650	1	1	1	1	1

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Schedule FS --- Fiduciary and Related Services		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 178,173	\$ 179,508	\$ 179,447	\$ 188,379	\$ 185,299
Domestic Equity	FS615	\$ 76,605	\$ 78,481	\$ 77,692	\$ 78,677	\$ 79,708
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 85,812	\$ 85,230	\$ 86,171	\$ 93,724	\$ 89,127
Municipal Bond	FS655	\$ 15,756	\$ 15,797	\$ 15,584	\$ 15,978	\$ 16,464
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 3	\$ 6	\$ 6	\$ 4	\$ 4
Personal Trust and Agency Accounts	FS710	\$ 3	\$ 6	\$ 6	\$ 4	\$ 4
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Othr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 14	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 14	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Othr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
		Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 5,816,667	\$ 5,912,184	\$ 5,733,494	\$ 5,179,432	\$ 5,203,610
Equity Capital Deductions - Total	SUB1631	\$ 1,473,345	\$ 1,443,436	\$ 1,448,054	\$ 1,071,237	\$ 964,125
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 15,717	\$ 14,819	\$ 14,750	\$ 14,840	\$ 2,695

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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Goodwill and Certain Other Intangible Assets	CCR115	\$ 1,446,032	\$ 1,424,383	\$ 1,428,816	\$ 1,052,507	\$ 957,716
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 11,440	\$ 4,038	\$ 4,248	\$ 3,890	\$ 3,714
Other	CCR134	\$ 156	\$ 196	\$ 240	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 78,683	\$ 37,821	\$ 99,984	\$ 36,710	\$ 30,080
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 77,116	\$ 36,429	\$ 98,610	\$ 35,652	\$ 29,036
Qualifying Intangible Assets	CCR185	\$ 836	\$ 795	\$ 765	\$ 765	\$ 746
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 731	\$ 597	\$ 609	\$ 293	\$ 298
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 4,422,005	\$ 4,506,569	\$ 4,385,424	\$ 4,144,905	\$ 4,269,565
Total Assets (SC60)	CCR205	\$ 54,986,866	\$ 55,113,530	\$ 55,153,944	\$ 52,133,124	\$ 50,652,649
Asset Deductions - Total	SUB1651	\$ 1,461,507	\$ 1,449,948	\$ 1,460,091	\$ 1,083,619	\$ 963,430
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 4,035	\$ 21,527	\$ 27,027	\$ 27,222	\$ 2,000
Goodwill and Certain Other Intangible Assets	CCR265	\$ 1,446,032	\$ 1,424,383	\$ 1,428,816	\$ 1,052,507	\$ 957,716
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 11,440	\$ 4,038	\$ 4,248	\$ 3,890	\$ 3,714
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 106,603	\$ 56,303	\$ 139,816	\$ 58,137	\$ 55,119
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 105,767	\$ 55,508	\$ 139,051	\$ 57,372	\$ 54,373
Qualifying Intangible Assets	CCR285	\$ 836	\$ 795	\$ 765	\$ 765	\$ 746
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 53,631,962	\$ 53,719,885	\$ 53,833,669	\$ 51,107,642	\$ 49,744,338
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 2,133,927	\$ 2,148,763	\$ 2,140,524	\$ 2,042,272	\$ 1,973,446
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 4,422,005	\$ 4,506,569	\$ 4,385,424	\$ 4,144,905	\$ 4,269,565
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 1,097	\$ 1,396	\$ 1,359	\$ 1,773	\$ 2,177
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 277,489	\$ 275,394	\$ 272,173	\$ 251,195	\$ 244,533
Tier 2 Capital - Other	CCR355	\$ 649	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 279,235	\$ 276,790	\$ 273,532	\$ 252,968	\$ 246,710
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 279,235	\$ 276,790	\$ 273,532	\$ 252,968	\$ 246,710

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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 1,816	\$ 1,818	\$ 2,253	\$ 2,700	\$ 2,944
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 14,307	\$ 13,335	\$ 12,748	\$ 10,952	\$ 8,449
Total Risk-Based Capital	CCR39	\$ 4,685,117	\$ 4,768,206	\$ 4,643,955	\$ 4,384,221	\$ 4,504,882
0% R/W Category - Cash	CCR400	\$ 215,738	\$ 239,713	\$ 218,754	\$ 212,872	\$ 206,767
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 545,763	\$ 570,058	\$ 631,467	\$ 618,329	\$ 553,630
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 8,361	\$ 8,559	\$ 7,871	\$ 6,792	\$ 6,303
0% R/W Category - Other	CCR415	\$ 69,568	\$ 64,121	\$ 64,558	\$ 64,894	\$ 59,577
0% R/W Category - Assets Total	CCR420	\$ 839,430	\$ 882,451	\$ 922,650	\$ 902,887	\$ 826,277
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	\$ 10,340,871	\$ 11,138,269	\$ 12,056,438	\$ 12,005,176	\$ 11,759,924
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,133,483	\$ 1,187,535	\$ 1,275,961	\$ 1,077,769	\$ 1,054,478
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 588,000	\$ 571,058	\$ 546,344	\$ 515,092	\$ 520,822
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 875,268	\$ 954,628	\$ 1,298,434	\$ 1,235,948	\$ 1,099,729
20% R/W Category - Other	CCR450	\$ 2,285,165	\$ 2,364,268	\$ 1,918,111	\$ 1,859,323	\$ 1,984,560
20% R/W Category - Assets Total	CCR455	\$ 15,222,787	\$ 16,215,758	\$ 17,095,288	\$ 16,693,308	\$ 16,419,513
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 3,044,557	\$ 3,243,151	\$ 3,419,057	\$ 3,338,660	\$ 3,283,905
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 19,253,605	\$ 18,794,815	\$ 18,606,144	\$ 17,386,723	\$ 16,833,357
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 2,365,850	\$ 2,328,022	\$ 2,294,899	\$ 2,239,886	\$ 2,865,200
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 1,518	\$ 1,628	\$ 1,918	\$ 1,984	\$ 2,144
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 50,687	\$ 44,450	\$ 55,680	\$ 74,836	\$ 74,284
50% R/W Category - Other	CCR480	\$ 186,022	\$ 210,195	\$ 174,618	\$ 134,008	\$ 126,019
50% R/W Category - Assets Total	CCR485	\$ 21,857,682	\$ 21,379,110	\$ 21,133,259	\$ 19,837,437	\$ 19,901,004
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 10,928,851	\$ 10,689,563	\$ 10,566,639	\$ 9,918,729	\$ 9,950,512
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 37,272	\$ 7	\$ 27,468	\$ 85,772	\$ 817,945
100% R/W Category - All Other Assets	CCR506	\$ 17,605,984	\$ 17,189,515	\$ 16,580,794	\$ 15,288,921	\$ 13,465,674
100% R/W Category - Assets Total	CCR510	\$ 17,643,256	\$ 17,189,522	\$ 16,608,262	\$ 15,374,693	\$ 14,283,619
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 17,643,256	\$ 17,189,522	\$ 16,608,262	\$ 15,374,693	\$ 14,283,619
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 583	\$ 713	\$ 659	\$ 583	\$ 799

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Schedule CCR --- Consolidated Capital Requirement		Sep 2005	Jun 2005	Mar 2005	Dec 2004	Sep 2004
Description	Line Item	Value	Value	Value	Value	Value
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 7,288	\$ 8,913	\$ 8,238	\$ 7,288	\$ 9,988
Assets to Risk-Weight	CCR64	\$ 55,563,738	\$ 55,667,554	\$ 55,760,118	\$ 52,808,908	\$ 51,431,212
Subtotal Risk-Weighted Assets	CCR75	\$ 31,623,943	\$ 31,131,144	\$ 30,602,189	\$ 28,639,363	\$ 27,528,012
Excess Allowances for Loan and Lease Losses	CCR530	\$ 50,339	\$ 61,081	\$ 62,853	\$ 52,741	\$ 57,558
Total Risk-Weighted Assets	CCR78	\$ 31,573,604	\$ 31,070,063	\$ 30,539,336	\$ 28,586,622	\$ 27,470,454
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 2,525,886	\$ 2,485,574	\$ 2,443,146	\$ 2,286,924	\$ 2,197,638
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.25%	8.39%	8.15%	8.11%	8.58%
Total Risk-Based Capital Ratio	CCR820	14.84%	15.35%	15.21%	15.34%	16.40%
Tier 1 Risk-Based Capital Ratio	CCR830	13.96%	14.46%	14.32%	14.46%	15.51%
Tangible Equity Ratio	CCR840	8.24%	8.39%	8.14%	8.11%	8.58%

*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.