

Office of Thrift Supervision
Financial Reporting System
Run Date: August 17, 2005, 12:22 PM

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

Frozen Aggregated Data
(\$Thousands)

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Description		Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
Number of Institutions		43	43	42	42	42
Schedule NS --- Optional Narrative Statement						
Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	1	0	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						
Description	Line Item	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 5,331,090	\$ 5,336,698	\$ 4,950,827	\$ 4,866,945	\$ 4,711,512
Cash and Non-Interest-Earning Deposits	SC110	\$ 556,578	\$ 504,626	\$ 457,074	\$ 456,638	\$ 402,840
Interest-Earning Deposits in FHLBs	SC112	\$ 268,995	\$ 404,779	\$ 363,197	\$ 324,987	\$ 399,252
Other Interest-Earning Deposits	SC118	\$ 158,295	\$ 97,275	\$ 152,802	\$ 118,005	\$ 185,692
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 538,875	\$ 936,210	\$ 830,115	\$ 779,544	\$ 774,339
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 2,631,451	\$ 2,203,057	\$ 2,065,682	\$ 2,085,146	\$ 1,904,832
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 249,488	\$ 272,885	\$ 251,459	\$ 259,340	\$ 291,964
State and Municipal Obligations	SC180	\$ 627,162	\$ 610,525	\$ 599,827	\$ 605,973	\$ 580,619
Securities Backed by Nonmortgage Loans	SC182	\$ 1,329	\$ 1,572	\$ 5,401	\$ 5,337	\$ 5,293
Other Investment Securities	SC185	\$ 266,838	\$ 273,309	\$ 197,092	\$ 199,881	\$ 139,138
Accrued Interest Receivable	SC191	\$ 32,079	\$ 32,460	\$ 28,178	\$ 32,094	\$ 27,543
Mortgage-Backed Securities - Gross	SUB0072	\$ 11,881,685	\$ 12,729,361	\$ 12,837,230	\$ 12,534,823	\$ 11,975,284
Mortgage-Backed Securities - Total	SC22	\$ 11,881,685	\$ 12,729,361	\$ 12,837,230	\$ 12,534,823	\$ 11,975,284
Pass-Through - Total	SUB0073	\$ 2,485,762	\$ 2,545,422	\$ 2,558,655	\$ 2,315,438	\$ 2,272,787
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 2,484,791	\$ 2,544,196	\$ 2,557,267	\$ 2,313,733	\$ 2,270,358
Other Pass-Through	SC215	\$ 971	\$ 1,226	\$ 1,388	\$ 1,705	\$ 2,429
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 9,354,145	\$ 10,138,941	\$ 10,232,210	\$ 10,174,418	\$ 9,658,981
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 8,031,733	\$ 8,568,541	\$ 8,630,429	\$ 8,583,920	\$ 7,977,593
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 438,288	\$ 597,606	\$ 682,758	\$ 689,918	\$ 807,465
Other	SC222	\$ 884,124	\$ 972,794	\$ 919,023	\$ 900,580	\$ 873,923
Accrued Interest Receivable	SC228	\$ 41,778	\$ 44,998	\$ 46,365	\$ 44,967	\$ 43,516

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 32,672,149	\$ 32,011,741	\$ 29,939,797	\$ 28,989,661	\$ 27,451,367
Mortgage Loans - Total	SC26	\$ 32,426,862	\$ 31,766,740	\$ 29,714,921	\$ 28,774,447	\$ 27,243,841
Construction Loans - Total	SUB0100	\$ 943,412	\$ 889,796	\$ 789,460	\$ 706,874	\$ 583,463
Residential - Total	SUB0110	\$ 745,216	\$ 694,759	\$ 605,336	\$ 544,696	\$ 452,892
1-4 Dwelling Units	SC230	\$ 301,618	\$ 285,286	\$ 277,524	\$ 227,405	\$ 184,447
Multifamily (5 or more) Dwelling Units	SC235	\$ 443,598	\$ 409,473	\$ 327,812	\$ 317,291	\$ 268,445
Nonresidential Property	SC240	\$ 198,196	\$ 195,037	\$ 184,124	\$ 162,178	\$ 130,571
Permanent Loans - Total	SUB0121	\$ 31,600,598	\$ 30,998,916	\$ 29,035,710	\$ 28,168,335	\$ 26,758,391
Residential - Total	SUB0131	\$ 26,319,416	\$ 25,898,992	\$ 24,379,106	\$ 23,659,731	\$ 22,613,788
1-4 Dwelling Units - Total	SUB0141	\$ 19,631,569	\$ 19,385,634	\$ 18,009,169	\$ 17,389,671	\$ 16,560,018
Revolving Open-End Loans	SC251	\$ 1,335,558	\$ 1,301,664	\$ 1,243,401	\$ 1,163,614	\$ 1,053,230
All Other - First Liens	SC254	\$ 17,941,329	\$ 17,740,087	\$ 16,484,869	\$ 15,953,888	\$ 15,284,284
All Other - Junior Liens	SC255	\$ 354,682	\$ 343,883	\$ 280,899	\$ 272,169	\$ 222,504
Multifamily (5 or more) Dwelling Units	SC256	\$ 6,687,847	\$ 6,513,358	\$ 6,369,937	\$ 6,270,060	\$ 6,053,770
Nonresidential Property (Except Land)	SC260	\$ 5,136,281	\$ 4,974,939	\$ 4,547,724	\$ 4,409,056	\$ 4,065,508
Land	SC265	\$ 144,901	\$ 124,985	\$ 108,880	\$ 99,548	\$ 79,095
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 655,298	\$ 2,063,542	\$ 949,961	\$ 1,533,355	\$ 535,082
Accrued Interest Receivable	SC272	\$ 121,844	\$ 116,911	\$ 106,663	\$ 107,039	\$ 101,843
Advances for Taxes and Insurance	SC275	\$ 6,295	\$ 6,118	\$ 7,964	\$ 7,413	\$ 7,670
Allowance for Loan and Lease Losses	SC283	\$ 245,287	\$ 245,001	\$ 224,876	\$ 215,214	\$ 207,526
Nonmortgage Loans - Gross	SUB0162	\$ 2,035,602	\$ 1,908,364	\$ 1,711,345	\$ 1,706,455	\$ 1,307,332
Nonmortgage Loans - Total	SC31	\$ 1,944,292	\$ 1,818,191	\$ 1,632,252	\$ 1,616,515	\$ 1,254,719
Commercial Loans - Total	SC32	\$ 1,218,489	\$ 1,101,493	\$ 940,161	\$ 917,303	\$ 783,661
Secured	SC300	\$ 814,880	\$ 725,967	\$ 582,117	\$ 585,152	\$ 473,887
Unsecured	SC303	\$ 315,972	\$ 292,109	\$ 274,096	\$ 246,983	\$ 223,027
Lease Receivables	SC306	\$ 87,637	\$ 83,417	\$ 83,948	\$ 85,168	\$ 86,747
Consumer Loans - Total	SC35	\$ 805,393	\$ 794,723	\$ 760,907	\$ 778,693	\$ 515,635
Loans on Deposits	SC310	\$ 25,547	\$ 26,301	\$ 24,431	\$ 25,411	\$ 23,658
Home Improvement Loans (Not secured by real estate)	SC316	\$ 25,766	\$ 25,580	\$ 23,484	\$ 23,661	\$ 22,096
Education Loans	SC320	\$ 21,029	\$ 24,131	\$ 20,360	\$ 21,474	\$ 19,547
Auto Loans	SC323	\$ 435,896	\$ 414,485	\$ 415,469	\$ 422,525	\$ 221,768
Mobile Home Loans	SC326	\$ 121,684	\$ 125,668	\$ 93,660	\$ 95,385	\$ 48,240
Credit Cards	SC328	\$ 11,257	\$ 10,927	\$ 11,641	\$ 9,077	\$ 10,466

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 164,214	\$ 167,631	\$ 171,862	\$ 181,160	\$ 169,860
Accrued Interest Receivable	SC348	\$ 11,720	\$ 12,148	\$ 10,277	\$ 10,459	\$ 8,036
Allowance for Loan and Lease Losses	SC357	\$ 91,310	\$ 90,173	\$ 79,093	\$ 89,940	\$ 52,613
Reposessed Assets - Gross	SUB0201	\$ 4,257	\$ 2,667	\$ 3,441	\$ 2,755	\$ 1,983
Reposessed Assets - Total	SC40	\$ 4,109	\$ 2,499	\$ 3,415	\$ 2,729	\$ 1,980
Real Estate - Total	SUB0210	\$ 3,944	\$ 2,275	\$ 3,312	\$ 2,524	\$ 1,861
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 3,868	\$ 2,106	\$ 2,452	\$ 1,703	\$ 1,816
1-4 Dwelling Units	SC415	\$ 3,868	\$ 2,106	\$ 2,452	\$ 1,703	\$ 1,816
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 66	\$ 169	\$ 860	\$ 821	\$ 0
Land	SC428	\$ 10	\$ 0	\$ 0	\$ 0	\$ 45
Other Repossessed Assets	SC430	\$ 313	\$ 392	\$ 129	\$ 231	\$ 122
General Valuation Allowances	SC441	\$ 148	\$ 168	\$ 26	\$ 26	\$ 3
Real Estate Held for Investment	SC45	\$ 20,334	\$ 20,380	\$ 20,567	\$ 20,704	\$ 20,686
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 368,237	\$ 366,548	\$ 377,644	\$ 348,352	\$ 332,670
Federal Home Loan Bank Stock	SC510	\$ 358,835	\$ 356,814	\$ 368,952	\$ 339,929	\$ 325,056
Other	SC540	\$ 9,402	\$ 9,734	\$ 8,692	\$ 8,423	\$ 7,614
Office Premises and Equipment	SC55	\$ 476,622	\$ 477,912	\$ 450,851	\$ 431,006	\$ 412,638
Other Assets - Gross	SUB0262	\$ 2,660,330	\$ 2,635,654	\$ 2,145,629	\$ 2,057,429	\$ 1,801,321
Other Assets - Total	SC59	\$ 2,660,299	\$ 2,635,615	\$ 2,145,417	\$ 2,057,128	\$ 1,801,020
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 183,677	\$ 181,734	\$ 150,273	\$ 148,407	\$ 146,682
Bank-Owned Life Insurance - Other	SC625	\$ 534,719	\$ 524,043	\$ 517,433	\$ 502,564	\$ 451,348
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 31,662	\$ 34,410	\$ 32,307	\$ 33,566	\$ 34,272
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 1	\$ 1	\$ 1
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 1,442,810	\$ 1,448,088	\$ 1,058,918	\$ 964,467	\$ 726,435
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 467,462	\$ 447,379	\$ 386,697	\$ 408,424	\$ 442,583
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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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 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	\$ 31	\$ 39	\$ 212	\$ 301	\$ 301
General Valuation Allowances - Total	SUB2092	\$ 336,776	\$ 335,381	\$ 304,207	\$ 305,481	\$ 260,443
Total Assets - Gross	SUB0283	\$ 55,450,306	\$ 55,489,325	\$ 52,437,331	\$ 50,958,130	\$ 48,014,793
Total Assets	SC60	\$ 55,113,530	\$ 55,153,944	\$ 52,133,124	\$ 50,652,649	\$ 47,754,350
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 35,861,537	\$ 35,687,632	\$ 33,437,809	\$ 32,779,555	\$ 30,967,321
Deposits	SC710	\$ 35,463,863	\$ 35,262,306	\$ 33,095,404	\$ 32,431,896	\$ 30,640,807
Escrows	SC712	\$ 394,805	\$ 422,603	\$ 342,991	\$ 349,161	\$ 325,606
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 2,869	\$ 2,723	\$ - 586	\$ - 1,502	\$ 908
Borrowings - Total	SC72	\$ 12,872,693	\$ 13,178,602	\$ 13,116,859	\$ 12,300,120	\$ 11,687,262
Advances from FHLBank	SC720	\$ 4,494,500	\$ 4,237,482	\$ 4,832,794	\$ 4,362,305	\$ 3,927,467
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 8,241,172	\$ 8,806,688	\$ 8,156,522	\$ 7,803,414	\$ 7,629,975
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	\$ 137,021	\$ 134,432	\$ 127,543	\$ 134,401	\$ 129,820
Other Liabilities - Total	SC75	\$ 466,383	\$ 553,473	\$ 398,604	\$ 368,936	\$ 364,129
Accrued Interest Payable - Deposits	SC763	\$ 7,826	\$ 6,977	\$ 6,111	\$ 5,851	\$ 4,607
Accrued Interest Payable - Other	SC766	\$ 49,532	\$ 48,763	\$ 46,763	\$ 49,757	\$ 44,533
Accrued Taxes	SC776	\$ 51,818	\$ 80,368	\$ 30,063	\$ 42,050	\$ 49,733
Accounts Payable	SC780	\$ 96,609	\$ 92,313	\$ 90,186	\$ 79,434	\$ 76,603
Deferred Income Taxes	SC790	\$ 4,656	\$ 4,395	\$ 4,432	\$ 4,307	\$ 4,136
Other Liabilities and Deferred Income	SC796	\$ 255,942	\$ 320,657	\$ 221,049	\$ 187,537	\$ 184,517
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	\$ 49,200,613	\$ 49,419,707	\$ 46,953,272	\$ 45,448,611	\$ 43,018,712

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Schedule SC --- Consolidated Statement of Condition		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 726	\$ 738	\$ 422	\$ 427	\$ 492
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 5,912,184	\$ 5,733,494	\$ 5,179,432	\$ 5,203,610	\$ 4,735,145
Stock - Total	SUB0311	\$ 3,466,604	\$ 3,437,975	\$ 2,863,796	\$ 2,753,403	\$ 2,349,777
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock - Par Value	SC820	\$ 35,811	\$ 35,699	\$ 35,636	\$ 75,633	\$ 75,633
Common Stock - Paid in Excess of Par	SC830	\$ 3,430,793	\$ 3,402,276	\$ 2,828,160	\$ 2,677,770	\$ 2,274,144
Accumulated Other Comprehensive Income - Total	SC86	\$- 39,962	\$- 101,577	\$- 38,283	\$- 29,885	\$- 112,456
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 37,489	\$- 99,104	\$- 35,688	\$- 29,071	\$- 111,513
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 2,473	\$- 2,473	\$- 2,595	\$- 814	\$- 943
Retained Earnings	SC880	\$ 2,542,983	\$ 2,452,122	\$ 2,405,801	\$ 2,532,653	\$ 2,551,822
Other Components of Equity Capital	SC891	\$- 57,441	\$- 55,026	\$- 51,882	\$- 52,561	\$- 53,998
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 55,113,523	\$ 55,153,939	\$ 52,133,126	\$ 50,652,648	\$ 47,754,349

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Other Codes As of Jun 2005

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	3	\$ 202
3	Federal, State, or other taxes receivable	6	\$ 1,793
4	Net deferred tax assets	26	\$ 164,264
6	Prepaid deposit insurance premiums	1	\$ 3
7	Prepaid expenses	31	\$ 37,191
8	Deposits for utilities and other services	2	\$ 72
9	Advances for loans serviced for others	2	\$ 1,235
14	Other noninterest-bearing short-term accounts recv	7	\$ 19,228
19	Receivables fr a broker for unsettled transactions	1	\$ 27,544
99	Other	34	\$ 100,241

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	5	\$ 1,730
7	Deferred gains from the sale of real estate	1	\$ 69
9	Fees received for standby contracts and other	1	\$ 26
10	Amounts due brokers for unsettled transactions	2	\$ 27,193
11	The liability recorded for post-retirement benefit	21	\$ 90,687
14	Unapplied loan payments received	2	\$ 122
17	Noninterest-bearing payables to Hold Co/Affiliates	3	\$ 27,568
18	Litigation reserves	1	\$ 339
99	Other	49	\$ 85,682

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 667,003	\$ 649,993	\$ 618,343	\$ 595,802	\$ 556,690
Deposits and Investment Securities	SO115	\$ 44,449	\$ 39,739	\$ 38,120	\$ 35,331	\$ 31,137
Mortgage-Backed Securities	SO125	\$ 129,897	\$ 136,212	\$ 135,850	\$ 131,663	\$ 120,287
Mortgage Loans	SO141	\$ 457,021	\$ 439,599	\$ 412,752	\$ 399,087	\$ 382,950
Nonmortgage Loans - Total	SUB0950	\$ 35,636	\$ 34,443	\$ 31,621	\$ 29,721	\$ 22,316
Commercial Loans and Leases	SO160	\$ 20,574	\$ 18,165	\$ 16,560	\$ 15,370	\$ 11,739
Consumer Loans and Leases	SO171	\$ 15,062	\$ 16,278	\$ 15,061	\$ 14,351	\$ 10,577
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 4,483	\$ 2,879	\$ 2,024	\$ 1,890	\$ 1,610
Federal Home Loan Bank Stock	SO181	\$ 4,480	\$ 2,876	\$ 2,017	\$ 1,887	\$ 1,572
Other	SO185	\$ 3	\$ 3	\$ 7	\$ 3	\$ 38
Interest Expense - Total	SO21	\$ 282,152	\$ 268,560	\$ 257,490	\$ 244,634	\$ 230,007
Deposits	SO215	\$ 164,707	\$ 152,671	\$ 145,683	\$ 138,662	\$ 126,344
Escrows	SO225	\$ 163	\$ 131	\$ 263	\$ 307	\$ 200
Advances from FHLBank	SO230	\$ 44,816	\$ 43,997	\$ 40,495	\$ 35,219	\$ 30,325
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	\$ 72,466	\$ 71,761	\$ 71,049	\$ 70,446	\$ 73,138
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 389,334	\$ 384,312	\$ 362,877	\$ 353,058	\$ 328,293
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 563	\$ 2,126	\$ 4,115	\$ 5,694	\$ 4,955
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 388,771	\$ 382,186	\$ 358,762	\$ 347,364	\$ 323,338
Noninterest Income - Total	SO42	\$ 78,534	\$ 80,873	\$ 68,754	\$ 80,042	\$ 73,944
Mortgage Loan Serving Fees	SO410	\$- 925	\$ 3,399	\$ 424	\$- 90	\$ 6,076
Other Fees and Charges	SO420	\$ 66,238	\$ 61,960	\$ 55,941	\$ 58,952	\$ 56,085
Net Income (Loss) from Other - Total	SUB0451	\$- 1,731	\$ 3,135	\$ 996	\$ 3,979	\$ 818
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$- 1,696	\$ 2,405	\$ 3,332	\$ 3,388	\$- 697
Operations & Sale of Repossessed Assets	SO461	\$- 106	\$ 709	\$ 421	\$ 373	\$ 1,315
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 0	\$- 2,803	\$- 1	\$- 9
Sale of Securities Held-to-Maturity	SO467	\$- 2	\$ 0	\$ 0	\$- 3	\$ 0
Sale of Loans Held for Investment	SO475	\$ 0	\$- 4	\$ 17	\$ 0	\$ 2

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 73	\$ 25	\$ 29	\$ 222	\$ 207
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 14,952	\$ 12,379	\$ 11,393	\$ 17,201	\$ 10,965
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	\$ 227,499	\$ 228,488	\$ 230,987	\$ 212,159	\$ 191,675
All Personnel Compensation and Expense	SO510	\$ 120,709	\$ 120,688	\$ 113,666	\$ 110,622	\$ 104,505
Legal Expense	SO520	\$ 3,661	\$ 4,212	\$ 2,415	\$ 2,554	\$ 2,335
Office Occupancy and Equipment Expense	SO530	\$ 47,428	\$ 46,363	\$ 44,165	\$ 43,065	\$ 41,638
Marketing and Other Professional Services	SO540	\$ 15,760	\$ 17,247	\$ 15,335	\$ 13,498	\$ 11,591
Loan Servicing Fees	SO550	\$ 415	\$ 408	\$ 395	\$ 358	\$ 380
Goodwill and Other Intangibles Expense	SO560	\$ 6,696	\$ 6,439	\$ 5,507	\$ 5,098	\$ 2,904
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 67	\$ 653	\$ 159	\$ 4	\$ 6
Other Noninterest Expense	SO580	\$ 32,763	\$ 32,478	\$ 49,345	\$ 36,960	\$ 28,316
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	\$ 239,806	\$ 234,571	\$ 196,529	\$ 215,247	\$ 205,607
Income Taxes - Total	SO71	\$ 84,770	\$ 83,646	\$ 65,228	\$ 74,878	\$ 72,496
Federal	SO710	\$ 72,891	\$ 71,883	\$ 59,217	\$ 64,870	\$ 62,268
State, Local & Other	SO720	\$ 11,879	\$ 11,763	\$ 6,011	\$ 10,008	\$ 10,228
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 155,036	\$ 150,925	\$ 131,301	\$ 140,369	\$ 133,111
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 13	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 155,036	\$ 150,925	\$ 131,314	\$ 140,369	\$ 133,111

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Other Codes As of Jun 2005

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	9	\$ 1,174
5	Net income(loss) from real estate held for invest	1	\$ 377
6	Net income(loss)-equity invest in uncons sub org	1	\$ 8
7	Net income(loss) from leased property	4	\$ 227
15	Income from corporate-owned life insurance	13	\$ 7,313
99	Other	39	\$ 4,467

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	9	\$ 345
2	OTS assessments	8	\$ 819
6	Supervisory examination fees	5	\$ 164
7	Office supplies, printing, and postage	32	\$ 4,502
8	Telephone, including data lines	17	\$ 1,719
9	Loan origination expense	10	\$ 418
10	ATM expense	9	\$ 603
11	Adjustments to prior periods	1	\$- 308
13	Misc taxes other than income & real estate	3	\$ 60
16	Web site expenses	1	\$ 11
17	Charitable contributions	1	\$ 11
99	Other	26	\$ 8,930

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 1,316,996	\$ 649,993	\$ 2,327,838	\$ 1,709,495	\$ 1,113,693
YTD - Deposits and Investment Securities	Y_SO115	\$ 84,188	\$ 39,739	\$ 136,969	\$ 98,849	\$ 63,518
YTD - Mortgage-Backed Securities	Y_SO125	\$ 266,109	\$ 136,212	\$ 506,603	\$ 370,753	\$ 239,090
YTD - Mortgage Loans	Y_SO141	\$ 896,620	\$ 439,599	\$ 1,579,833	\$ 1,167,081	\$ 767,994
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 38,739	\$ 18,165	\$ 54,087	\$ 37,527	\$ 22,157
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 31,340	\$ 16,278	\$ 50,346	\$ 35,285	\$ 20,934
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 7,362	\$ 2,879	\$ 7,239	\$ 5,215	\$ 3,325
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 7,356	\$ 2,876	\$ 7,162	\$ 5,145	\$ 3,258
YTD - Other	Y_SO185	\$ 6	\$ 3	\$ 77	\$ 70	\$ 67
YTD - Interest Expense - Total	Y_SO21	\$ 550,712	\$ 268,560	\$ 965,954	\$ 708,464	\$ 463,830
YTD - Deposits	Y_SO215	\$ 317,378	\$ 152,671	\$ 532,216	\$ 386,533	\$ 247,871
YTD - Escrows	Y_SO225	\$ 294	\$ 131	\$ 918	\$ 655	\$ 348
YTD - Advances from FHLBank	Y_SO230	\$ 88,813	\$ 43,997	\$ 139,408	\$ 98,913	\$ 63,694
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	\$ 144,227	\$ 71,761	\$ 293,412	\$ 222,363	\$ 151,917
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	\$ 773,646	\$ 384,312	\$ 1,369,123	\$ 1,006,246	\$ 653,188
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 2,689	\$ 2,126	\$ 17,721	\$ 13,606	\$ 7,912
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 770,957	\$ 382,186	\$ 1,351,402	\$ 992,640	\$ 645,276
YTD - Noninterest Income - Total	Y_SO42	\$ 159,407	\$ 80,873	\$ 287,372	\$ 218,618	\$ 138,576
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 2,474	\$ 3,399	\$ 5,405	\$ 4,981	\$ 5,071
YTD - Other Fees and Charges	Y_SO420	\$ 128,198	\$ 61,960	\$ 221,345	\$ 165,404	\$ 106,452
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 1,404	\$ 3,135	\$ 11,476	\$ 10,480	\$ 6,501
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 709	\$ 2,405	\$ 10,770	\$ 7,438	\$ 4,050
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 603	\$ 709	\$ 2,205	\$ 1,784	\$ 1,411
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 0	\$ 0	\$ - 2,813	\$ - 10	\$ - 9
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ - 2	\$ 0	\$ 1	\$ 1	\$ 4
YTD - Sale of Loans Held for Investment	Y_SO475	\$ - 4	\$ - 4	\$ 116	\$ 99	\$ 99

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Schedule SO --- Consolidated Statement of Operations		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 98	\$ 25	\$ 1,197	\$ 1,168	\$ 946
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 27,331	\$ 12,379	\$ 49,146	\$ 37,753	\$ 20,552
YTD - Noninterest Expense - Total	Y_SO51	\$ 455,987	\$ 228,488	\$ 825,231	\$ 594,244	\$ 382,085
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 241,397	\$ 120,688	\$ 434,656	\$ 320,990	\$ 210,368
YTD - Legal Expense	Y_SO520	\$ 7,873	\$ 4,212	\$ 8,674	\$ 6,259	\$ 3,705
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 93,791	\$ 46,363	\$ 170,914	\$ 126,749	\$ 83,684
YTD - Marketing and Other Professional Services	Y_SO540	\$ 33,007	\$ 17,247	\$ 51,005	\$ 35,670	\$ 22,172
YTD - Loan Servicing Fees	Y_SO550	\$ 823	\$ 408	\$ 1,516	\$ 1,121	\$ 763
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 13,135	\$ 6,439	\$ 16,331	\$ 10,824	\$ 5,726
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 720	\$ 653	\$ 163	\$ 4	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 65,241	\$ 32,478	\$ 141,972	\$ 92,627	\$ 55,667
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 474,377	\$ 234,571	\$ 813,543	\$ 617,014	\$ 401,767
YTD - Income Taxes - Total	Y_SO71	\$ 168,416	\$ 83,646	\$ 280,595	\$ 215,367	\$ 140,489
YTD - Federal	Y_SO710	\$ 144,774	\$ 71,883	\$ 246,331	\$ 187,114	\$ 122,244
YTD - State, Local, and Other	Y_SO720	\$ 23,642	\$ 11,763	\$ 34,264	\$ 28,253	\$ 18,245
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 305,961	\$ 150,925	\$ 532,948	\$ 401,647	\$ 261,278
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 13	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 305,961	\$ 150,925	\$ 532,961	\$ 401,647	\$ 261,278

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 335,378	\$ 304,203	\$ 305,479	\$ 260,441	\$ 258,980
Net Provision for Loss	VA115	\$ 835	\$ 1,992	\$ 3,706	\$ 5,565	\$ 4,813
Transfers	VA125	\$- 550	\$- 703	\$- 652	\$- 605	\$- 26
Recoveries	VA135	\$ 8,207	\$ 6,430	\$ 6,480	\$ 5,583	\$ 2,954
Adjustments	VA145	\$ 23	\$ 30,704	\$ 3,958	\$ 40,355	\$- 3
Charge-offs	VA155	\$ 7,117	\$ 7,248	\$ 14,768	\$ 5,860	\$ 6,277
General Valuation Allowances - Ending Balance	VA165	\$ 336,776	\$ 335,378	\$ 304,203	\$ 305,479	\$ 260,441
Specific Valuation Allowances - Beginning Balance	VA108	\$ 14,823	\$ 3,595	\$ 2,998	\$ 3,336	\$ 4,112
Net Provision for Loss	VA118	\$- 205	\$ 787	\$ 568	\$ 133	\$ 148

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 550	\$ 703	\$ 652	\$ 605	\$ 26
Adjustments	VA148	\$ - 1	\$ 10,489	\$ 0	\$ 0	\$ 1
Charge-offs	VA158	\$ 2,169	\$ 750	\$ 622	\$ 1,076	\$ 951
Specific Valuation Allowances - Ending Balance	VA168	\$ 12,998	\$ 14,824	\$ 3,596	\$ 2,998	\$ 3,336
Total Valuation Allowances - Beginning Balance	VA110	\$ 350,201	\$ 307,798	\$ 308,477	\$ 263,777	\$ 263,092
Net Provision for Loss	VA120	\$ 630	\$ 2,779	\$ 4,274	\$ 5,698	\$ 4,961
Recoveries	VA140	\$ 8,207	\$ 6,430	\$ 6,480	\$ 5,583	\$ 2,954
Adjustments	VA150	\$ 22	\$ 41,193	\$ 3,958	\$ 40,355	\$ - 2
Charge-offs	VA160	\$ 9,286	\$ 7,998	\$ 15,390	\$ 6,936	\$ 7,228
Total Valuation Allowances - Ending Balance	VA170	\$ 349,774	\$ 350,202	\$ 307,799	\$ 308,477	\$ 263,777
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 7,117	\$ 7,248	\$ 14,768	\$ 5,860	\$ 6,277
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 301	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 1,678	\$ 2,248	\$ 3,859	\$ 1,960	\$ 2,207
Construction - Total	SUB2030	\$ 1	\$ 0	\$ 6	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 1	\$ 0	\$ 6	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 1,677	\$ 2,248	\$ 3,853	\$ 1,960	\$ 2,207
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 56	\$ 32	\$ 2	\$ 109	\$ 35
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 595	\$ 546	\$ 472	\$ 1,441	\$ 1,733
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 26	\$ 45	\$ 88	\$ 56	\$ 166
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 65	\$ 67
Nonresidential Property (Except Land)	VA480	\$ 1,000	\$ 1,625	\$ 3,291	\$ 289	\$ 206
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 5,344	\$ 4,532	\$ 10,857	\$ 3,784	\$ 4,044
Commercial Loans	VA520	\$ 3,065	\$ 2,634	\$ 8,122	\$ 1,693	\$ 1,150
Consumer Loans - Total	SUB2061	\$ 2,279	\$ 1,898	\$ 2,735	\$ 2,091	\$ 2,894
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 35	\$ 18	\$ 122	\$ 31	\$ 10
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 4	\$ 0
Auto Loans	VA540	\$ 601	\$ 521	\$ 891	\$ 783	\$ 508
Mobile Home Loans	VA550	\$ 394	\$ 204	\$ 490	\$ 204	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 101	\$ 133	\$ 81	\$ 61	\$ 119
Other	VA560	\$ 1,148	\$ 1,022	\$ 1,151	\$ 1,008	\$ 2,257
Reposessed Assets - Total	VA60	\$ 37	\$ 120	\$ 52	\$ 116	\$ 26
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 56	\$ 0	\$ 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	\$ 37	\$ 64	\$ 52	\$ 116	\$ 26
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	\$ 58	\$ 47	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 8,207	\$ 6,430	\$ 6,480	\$ 5,583	\$ 2,954
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 2,913	\$ 1,690	\$ 1,282	\$ 3,178	\$ 1,881
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 1	\$ 1	\$ 2
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 1	\$ 1	\$ 2
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 2,913	\$ 1,690	\$ 1,281	\$ 3,177	\$ 1,879
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 56	\$ 47	\$ 138	\$ 100	\$ 196
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 1,277	\$ 1,018	\$ 883	\$ 1,707	\$ 1,476
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 102	\$ 124	\$ 79	\$ 224	\$ 82
Multifamily (5 or more) Dwelling Units	VA471	\$ 8	\$ 0	\$ 0	\$ 0	\$ 4
Nonresidential Property (Except Land)	VA481	\$ 1,470	\$ 501	\$ 181	\$ 1,146	\$ 121
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 5,294	\$ 4,740	\$ 5,198	\$ 2,404	\$ 1,073
Commercial Loans	VA521	\$ 4,233	\$ 3,681	\$ 4,193	\$ 1,532	\$ 358
Consumer Loans - Total	SUB2161	\$ 1,061	\$ 1,059	\$ 1,005	\$ 872	\$ 715
Loans on Deposits	VA511	\$ 0	\$ 8	\$ 1	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 1	\$ 1	\$ 56	\$ 2	\$ 2
Education Loans	VA531	\$ 1	\$ 2	\$ 0	\$ 1	\$ 1
Auto Loans	VA541	\$ 306	\$ 332	\$ 347	\$ 309	\$ 254

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 200	\$ 205	\$ 131	\$ 74	\$ 3
Credit Cards	VA557	\$ 36	\$ 14	\$ 71	\$ 11	\$ 15
Other	VA561	\$ 517	\$ 497	\$ 399	\$ 475	\$ 440
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 341	\$ 1,488	\$ 1,216	\$ 737	\$ 172
Deposits and Investment Securities	VA38	\$ 0	\$ 0	\$ 0	\$ 66	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ - 55	\$ 180	\$ 140	\$ 397	\$ 21
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$ 8	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 8	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ - 55	\$ 180	\$ 140	\$ 389	\$ 21
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 1	\$ 8	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 67	\$ 22	\$ 40	\$ - 143	\$ 0
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 3	\$ 9	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 13	\$ 0	\$ - 7	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ - 135	\$ 154	\$ 90	\$ 532	\$ 21
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 383	\$ 757	\$ 1,074	\$ 274	\$ 149
Commercial Loans	VA522	\$ 406	\$ 691	\$ 958	\$ 261	\$ 104
Consumer Loans - Total	SUB2261	\$ - 23	\$ 66	\$ 116	\$ 13	\$ 45
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 20	\$ 0	\$ 8	\$ 1	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 1	\$ 2	\$ 0	\$ 0	\$ - 1
Other	VA562	\$ - 44	\$ 64	\$ 108	\$ 12	\$ 45
Reposessed Assets - Total	VA62	\$ 0	\$ 2	\$ 2	\$ 0	\$ 2
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 2	\$ 2	\$ 0	\$ 2
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		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 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	\$ 160	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 13	\$ 389	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ - 749	\$ 2,306	\$ 9,504	\$ 1,014	\$ 3,495
Deposits and Investment Securities	VA39	\$ 0	\$ 0	\$ 0	\$ 66	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 301	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ - 1,290	\$ 738	\$ 2,717	\$ - 821	\$ 347
Construction - Total	SUB2330	\$ 1	\$ 0	\$ 5	\$ 7	\$ - 2
1-4 Dwelling Units	VA425	\$ 1	\$ 0	\$ 5	\$ - 1	\$ - 2
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 8	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ - 1,291	\$ 738	\$ 2,712	\$ - 828	\$ 349
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 0	\$ - 14	\$ - 128	\$ 9	\$ - 161
1-4 Dwelling Units - Secured by First Liens	VA459	\$ - 615	\$ - 450	\$ - 371	\$ - 409	\$ 257
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ - 76	\$ - 76	\$ 18	\$ - 168	\$ 84
Multifamily (5 or more) Dwelling Units	VA475	\$ 5	\$ 0	\$ - 7	\$ 65	\$ 63
Nonresidential Property (Except Land)	VA485	\$ - 605	\$ 1,278	\$ 3,200	\$ - 325	\$ 106
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 433	\$ 549	\$ 6,733	\$ 1,654	\$ 3,120
Commercial Loans	VA525	\$ - 762	\$ - 356	\$ 4,887	\$ 422	\$ 896
Consumer Loans - Total	SUB2361	\$ 1,195	\$ 905	\$ 1,846	\$ 1,232	\$ 2,224
Loans on Deposits	VA515	\$ 0	\$ - 8	\$ - 1	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 34	\$ 17	\$ 66	\$ 29	\$ 9
Education Loans	VA535	\$ - 1	\$ - 2	\$ 0	\$ 3	\$ - 1
Auto Loans	VA545	\$ 315	\$ 189	\$ 552	\$ 475	\$ 254
Mobile Home Loans	VA555	\$ 194	\$ - 1	\$ 359	\$ 130	\$ - 3
Credit Cards	VA559	\$ 66	\$ 121	\$ 10	\$ 50	\$ 103
Other	VA565	\$ 587	\$ 589	\$ 860	\$ 545	\$ 1,862
Repossessed Assets - Total	VA65	\$ 37	\$ 122	\$ 54	\$ 116	\$ 28
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 58	\$ 2	\$ 0	\$ 2

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 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	\$ 37	\$ 64	\$ 52	\$ 116	\$ 26
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 160	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 71	\$ 436	\$ 0	\$- 1	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 2,730	\$ 4,318	\$ 6,417	\$ 2,230	\$ 7,134
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 31,697	\$ 37,477	\$ 35,826	\$ 26,119	\$ 25,545
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 2,638	\$ 913	\$ 1,122	\$ 916	\$ 1,080
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 2,627	\$ 843	\$ 996	\$ 916	\$ 1,080
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 11	\$ 70	\$ 126	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 219,783	\$ 211,702	\$ 160,496	\$ 181,645	\$ 119,098
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 189,748	\$ 173,196	\$ 146,461	\$ 152,911	\$ 115,587
Substandard	VA965	\$ 173,676	\$ 166,071	\$ 138,424	\$ 146,118	\$ 112,362
Doubtful	VA970	\$ 16,072	\$ 7,125	\$ 8,037	\$ 6,793	\$ 3,225
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 206,480	\$ 187,267	\$ 184,242	\$ 193,313	\$ 166,961
Mortgages - Total	SUB2421	\$ 168,672	\$ 151,591	\$ 155,165	\$ 157,636	\$ 145,512
Construction and Land Loans	SUB2430	\$ 16,992	\$ 6,703	\$ 6,931	\$ 7,919	\$ 8,767
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 96,151	\$ 94,581	\$ 96,495	\$ 97,939	\$ 89,865
Permanent Loans Secured by All Other Property	SUB2450	\$ 55,607	\$ 50,861	\$ 52,198	\$ 52,802	\$ 46,931
Nonmortgages - Total	SUB2461	\$ 37,808	\$ 35,676	\$ 29,077	\$ 35,677	\$ 21,449
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 111,353	\$ 103,445	\$ 97,396	\$ 105,734	\$ 92,346

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 106,210	\$ 95,747	\$ 93,259	\$ 96,010	\$ 85,568
Mortgage Loans - Total	SUB2481	\$ 85,021	\$ 73,884	\$ 74,386	\$ 76,035	\$ 71,628
Construction	PD115	\$ 11,208	\$ 845	\$ 4,877	\$ 1,021	\$ 5,941
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 3,558	\$ 4,137	\$ 3,565	\$ 3,396	\$ 2,230
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 39,703	\$ 42,629	\$ 43,625	\$ 46,058	\$ 42,966
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 2,117	\$ 1,834	\$ 1,926	\$ 2,244	\$ 2,060
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 11,926	\$ 12,211	\$ 5,208	\$ 7,269	\$ 8,120
Permanent - Nonresidential Property (Except Land)	PD135	\$ 16,509	\$ 12,020	\$ 15,141	\$ 15,828	\$ 10,311
Permanent - Land	PD138	\$ 0	\$ 208	\$ 44	\$ 219	\$ 0
Nonmortgage Loans - Commercial Loans	PD140	\$ 9,092	\$ 11,269	\$ 8,003	\$ 10,030	\$ 6,401
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 12,097	\$ 10,594	\$ 10,870	\$ 9,945	\$ 7,539
Loans on Deposits	PD161	\$ 362	\$ 143	\$ 112	\$ 116	\$ 369
Home Improvement Loans	PD163	\$ 92	\$ 109	\$ 150	\$ 136	\$ 136
Education Loans	PD165	\$ 36	\$ 1	\$ 30	\$ 19	\$ 35
Auto Loans	PD167	\$ 4,584	\$ 3,791	\$ 6,351	\$ 5,876	\$ 4,349
Mobile Home Loans	PD169	\$ 4,986	\$ 4,404	\$ 1,584	\$ 1,067	\$ 450
Credit Cards	PD171	\$ 64	\$ 52	\$ 11	\$ 32	\$ 15
Other	PD180	\$ 1,973	\$ 2,094	\$ 2,632	\$ 2,699	\$ 2,185
Memo - Troubled Debt Restructured Included Above	PD190	\$ 0	\$ 94	\$ 366	\$ 58	\$ 193
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 1,268	\$ 768	\$ 1,477	\$ 1,010	\$ 2,453
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 5,143	\$ 7,698	\$ 4,137	\$ 9,724	\$ 6,778
Mortgage Loans - Total	SUB2491	\$ 4,694	\$ 7,010	\$ 3,385	\$ 8,021	\$ 6,403
Construction	PD215	\$ 200	\$ 4,977	\$ 79	\$ 697	\$ 1,926
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 272	\$ 23	\$ 102	\$ 166	\$ 498
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 2,515	\$ 1,411	\$ 1,484	\$ 2,065	\$ 2,179
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 100	\$ 104	\$ 91	\$ 84	\$ 48
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 1,237	\$ 326	\$ 1,050	\$ 4,073	\$ 375
Permanent - Nonresidential Property (Except Land)	PD235	\$ 370	\$ 169	\$ 579	\$ 936	\$ 1,377
Permanent - Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Commercial Loans	PD240	\$ 175	\$ 194	\$ 357	\$ 1,196	\$ 242
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 274	\$ 494	\$ 395	\$ 507	\$ 133
Loans on Deposits	PD261	\$ 20	\$ 1	\$ 9	\$ 58	\$ 9
Home Improvement Loans	PD263	\$ 2	\$ 2	\$ 0	\$ 3	\$ 0

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Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 2	\$ 2	\$ 2	\$ 0	\$ 0
Auto Loans	PD267	\$ 122	\$ 94	\$ 198	\$ 231	\$ 80
Mobile Home Loans	PD269	\$ 23	\$ 54	\$ 68	\$ 75	\$ 0
Credit Cards	PD271	\$ 6	\$ 17	\$ 0	\$ 10	\$ 0
Other	PD280	\$ 99	\$ 324	\$ 118	\$ 130	\$ 44
Memo - Troubled Debt Restructured Included Above	PD290	\$ 0	\$ 50	\$ 0	\$ 166	\$ 116
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 71
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 95,127	\$ 83,822	\$ 86,846	\$ 87,579	\$ 74,615
Mortgage Loans - Total	SUB2501	\$ 78,957	\$ 70,697	\$ 77,394	\$ 73,580	\$ 67,481
Construction	PD315	\$ 5,506	\$ 327	\$ 1,516	\$ 5,177	\$ 849
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 1,174	\$ 1,036	\$ 644	\$ 1,047	\$ 849
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 45,270	\$ 42,354	\$ 44,252	\$ 41,833	\$ 38,114
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 1,442	\$ 1,053	\$ 806	\$ 1,046	\$ 921
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 10,198	\$ 7,312	\$ 12,025	\$ 5,188	\$ 5,953
Permanent - Nonresidential Property (Except Land)	PD335	\$ 15,289	\$ 18,269	\$ 17,736	\$ 18,484	\$ 20,744
Permanent - Land	PD338	\$ 78	\$ 346	\$ 415	\$ 805	\$ 51
Nonmortgage Loans - Commercial Loans	PD340	\$ 13,286	\$ 9,462	\$ 7,612	\$ 12,369	\$ 5,455
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 2,884	\$ 3,663	\$ 1,840	\$ 1,630	\$ 1,679
Loans on Deposits	PD361	\$ 16	\$ 83	\$ 58	\$ 29	\$ 81
Home Improvement Loans	PD363	\$ 68	\$ 150	\$ 132	\$ 128	\$ 125
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 2	\$ 2
Auto Loans	PD367	\$ 561	\$ 824	\$ 768	\$ 522	\$ 600
Mobile Home Loans	PD369	\$ 1,542	\$ 2,030	\$ 423	\$ 263	\$ 227
Credit Cards	PD371	\$ 10	\$ 17	\$ 12	\$ 11	\$ 9
Other	PD380	\$ 687	\$ 559	\$ 447	\$ 675	\$ 635
Memo - Troubled Debt Restructured Included Above	PD390	\$ 2,211	\$ 2,607	\$ 2,891	\$ 4,010	\$ 1,571
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 2,417	\$ 2,979	\$ 2,128	\$ 2,222	\$ 1,682

Schedule LD --- Loan Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 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	\$ 142,925	\$ 163,797	\$ 165,066	\$ 199,557	\$ 94,666

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Schedule LD --- Loan Data		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 135,308	\$ 158,755	\$ 160,961	\$ 194,464	\$ 88,818
100% and greater LTV	LD120	\$ 7,617	\$ 5,042	\$ 4,105	\$ 5,093	\$ 5,848
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 652	\$ 1,849	\$ 932	\$ 1,706	\$ 295
Past Due and Still Accruing - Total	SUB5240	\$ 299	\$ 1,584	\$ 687	\$ 1,253	\$ 250
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 299	\$ 1,534	\$ 687	\$ 1,099	\$ 250
90% up to 100% LTV	LD210	\$ 249	\$ 1,191	\$ 542	\$ 894	\$ 174
100% and greater LTV	LD220	\$ 50	\$ 343	\$ 145	\$ 205	\$ 76
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 50	\$ 0	\$ 154	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 104	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 50	\$ 0	\$ 50	\$ 0
Nonaccrual - Total	SUB5230	\$ 353	\$ 265	\$ 245	\$ 453	\$ 45
90% up to 100% LTV	LD250	\$ 353	\$ 265	\$ 195	\$ 427	\$ 16
100% and greater LTV	LD260	\$ 0	\$ 0	\$ 50	\$ 26	\$ 29
Net Charge-offs - Total	SUB5300	\$- 120	\$- 26	\$ 0	\$ 3	\$ 0
90% up to 100% LTV	LD310	\$- 120	\$- 26	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 3	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 134	\$ 226
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 134	\$ 226
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 96,847	\$ 60,934	\$ 87,295	\$ 54,037	\$ 77,817
90% up to 100% LTV	LD430	\$ 95,398	\$ 60,934	\$ 87,030	\$ 54,037	\$ 76,879
100% and greater LTV	LD440	\$ 1,449	\$ 0	\$ 265	\$ 0	\$ 938
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 1,794	\$ 0	\$ 236
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 1,794	\$ 0	\$ 236
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CC --- Consolidated Commitments and Contingencies		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 513,080	\$ 473,340	\$ 419,490	\$ 401,327	\$ 383,032
Mortgage Construction Loans	CC105	\$ 506,019	\$ 468,085	\$ 410,146	\$ 393,304	\$ 374,941
Other Mortgage Loans	CC115	\$ 7,061	\$ 5,255	\$ 9,344	\$ 8,023	\$ 8,091
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 619	\$ 41	\$ 734	\$ 954	\$ 2,904
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 1,445,934	\$ 1,315,771	\$ 1,131,406	\$ 1,160,557	\$ 1,381,070
1-4 Dwelling Units	CC280	\$ 788,449	\$ 655,574	\$ 571,297	\$ 656,525	\$ 630,943

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Schedule CC --- Consolidated Commitments and Contingencies		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 315,585	\$ 333,456	\$ 300,039	\$ 262,336	\$ 413,451
All Other Real Estate	CC300	\$ 341,900	\$ 326,741	\$ 260,070	\$ 241,696	\$ 336,676
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 53,203	\$ 76,342	\$ 46,962	\$ 36,040	\$ 24,384
Commitments Outstanding to Purchase Loans	CC320	\$ 95,501	\$ 49,053	\$ 74,715	\$ 73,013	\$ 62,556
Commitments Outstanding to Sell Loans	CC330	\$ 155,611	\$ 141,956	\$ 136,420	\$ 186,333	\$ 161,354
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 4,481	\$ 0	\$ 3,000	\$ 7,627	\$ 61,728
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 1,000	\$ 1,500	\$ 500	\$ 19,884
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 48,000	\$ 0	\$ 3,000	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 1,812,081	\$ 1,782,567	\$ 1,616,083	\$ 1,536,517	\$ 1,370,390
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 966,433	\$ 923,057	\$ 916,993	\$ 870,516	\$ 788,634
Commercial Lines	CC420	\$ 656,992	\$ 667,916	\$ 518,206	\$ 487,767	\$ 422,525
Open-End Consumer Lines - Credit Cards	CC423	\$ 52,033	\$ 55,612	\$ 54,852	\$ 54,926	\$ 54,283
Open-End Consumer Lines - Other	CC425	\$ 136,623	\$ 135,982	\$ 126,032	\$ 123,308	\$ 104,948
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 106,189	\$ 104,545	\$ 76,778	\$ 71,214	\$ 59,160
Commercial	CC430	\$ 2,927	\$ 2,695	\$ 3,234	\$ 3,476	\$ 2,903
Standby, Not Included on CC465 or CC468	CC435	\$ 103,262	\$ 101,850	\$ 73,544	\$ 67,738	\$ 56,257
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 846,522	\$ 845,435	\$ 821,064	\$ 744,201	\$ 684,411
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 141	\$ 171	\$ 190	\$ 225	\$ 269
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 47,570	\$ 49,690	\$ 51,813	\$ 54,001	\$ 56,194
Other Contingent Liabilities	CC480	\$ 465	\$ 436	\$ 465	\$ 465	\$ 440
Contingent Assets	CC490	\$ 1,717	\$ 1,548	\$ 1,316	\$ 1,275	\$ 1,253

Schedule CF --- Consolidated Cash Flow Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 218,972	\$ 412,916	\$ 1,152,756	\$ 1,514,027	\$ 1,547,322
Pass-Through Securities	CF143	\$ 158,123	\$ 123,340	\$ 421,779	\$ 196,612	\$ 220,537
Other Mortgage-Backed Securities	CF153	\$ 60,849	\$ 289,576	\$ 730,977	\$ 1,317,415	\$ 1,326,785
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 268,187	\$ 23,916	\$ 13,669	\$ 260,693	\$ 63,134
Pass-Through Securities	CF145	\$ 52,611	\$ 23,916	\$ 10,020	\$ 5,485	\$ 63,134
Other Mortgage-Backed Securities	CF155	\$ 215,576	\$ 0	\$ 3,649	\$ 255,208	\$ 0
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$- 49,215	\$ 389,000	\$ 1,139,087	\$ 1,253,334	\$ 1,484,188

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Schedule CF --- Consolidated Cash Flow Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 179,461	\$- 178,327	\$- 167,381	\$- 167,772	\$- 248,304
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 644,007	\$- 671,196	\$- 667,361	\$- 552,136	\$- 1,248,456
Mortgage Loans Disbursed - Total	SUB3831	\$ 2,138,907	\$ 1,676,548	\$ 2,049,070	\$ 1,868,691	\$ 2,136,276
Construction Loans - Total	SUB3840	\$ 197,545	\$ 169,799	\$ 142,762	\$ 167,500	\$ 150,216
1-4 Dwelling Units	CF190	\$ 71,435	\$ 52,241	\$ 68,472	\$ 63,730	\$ 42,359
Multifamily (5 or more) Dwelling Units	CF200	\$ 85,558	\$ 74,445	\$ 47,189	\$ 48,463	\$ 60,842
Nonresidential	CF210	\$ 40,552	\$ 43,113	\$ 27,101	\$ 55,307	\$ 47,015
Permanent Loans - Total	SUB3851	\$ 1,941,362	\$ 1,506,749	\$ 1,906,308	\$ 1,701,191	\$ 1,986,060
1-4 Dwelling Units	CF225	\$ 1,239,354	\$ 904,802	\$ 1,199,978	\$ 959,929	\$ 1,244,622
Multifamily (5 or more) Dwelling Units	CF245	\$ 363,253	\$ 340,775	\$ 283,283	\$ 469,266	\$ 458,505
Nonresidential (Except Land)	CF260	\$ 325,788	\$ 249,017	\$ 388,703	\$ 253,181	\$ 268,327
Land	CF270	\$ 12,967	\$ 12,155	\$ 34,344	\$ 18,815	\$ 14,606
Loans and Participations Purchased - Total	SUB3880	\$ 196,527	\$ 379,062	\$ 506,273	\$ 309,705	\$ 341,334
Secured by 1-4 Dwelling Units	CF280	\$ 175,062	\$ 369,254	\$ 488,570	\$ 286,759	\$ 318,657
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 16,648	\$ 5,316	\$ 10,180	\$ 16,856	\$ 16,735
Secured by Nonresidential	CF300	\$ 4,817	\$ 4,492	\$ 7,523	\$ 6,090	\$ 5,942
Loans and Participations Sold - Total	SUB3890	\$ 210,489	\$ 215,082	\$ 242,966	\$ 257,678	\$ 247,354
Secured by 1-4 Dwelling Units	CF310	\$ 172,939	\$ 142,804	\$ 157,219	\$ 167,581	\$ 208,426
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 30,870	\$ 60,719	\$ 75,035	\$ 79,615	\$ 33,130
Secured by Nonresidential	CF330	\$ 6,680	\$ 11,559	\$ 10,712	\$ 10,482	\$ 5,798
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 13,962	\$ 163,980	\$ 263,307	\$ 52,027	\$ 93,980
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 1,503,058	\$ 1,309,140	\$ 1,399,931	\$ 1,416,036	\$ 1,899,341
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 33,943	\$ 34,085	\$ 36,887	\$ 38,303	\$ 41,349
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 695,754	\$ 627,474	\$ 703,722	\$ 731,560	\$ 1,112,481
Mortgage Loans - Net Change in Mtg Loan Portfolio - Flow	SUB3906	\$ 655,830	\$ 565,473	\$ 949,333	\$ 542,985	\$ 372,264
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 357,159	\$ 194,093	\$ 236,588	\$ 213,566	\$ 237,366
Commercial	CF390	\$ 228,254	\$ 110,634	\$ 139,870	\$ 110,996	\$ 148,574
Consumer	CF400	\$ 128,905	\$ 83,459	\$ 96,718	\$ 102,570	\$ 88,792
Nonmortgage Loans - Sales - Total	SUB3915	\$ 8,960	\$ 633	\$ 4,766	\$ 2,168	\$ 6,105
Commercial	CF395	\$ 7,538	\$ 43	\$ 4,334	\$ 1,343	\$ 0
Consumer	CF405	\$ 1,422	\$ 590	\$ 432	\$ 825	\$ 6,105

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Schedule CF --- Consolidated Cash Flow Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 348,199	\$ 193,460	\$ 231,822	\$ 211,398	\$ 231,261
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 178,231	\$ 369,095	\$ 184,586	\$ 252,960	\$ 771,682
New Deposits Received less Deposits Withdrawn	CF420	\$ 18,694	\$ 219,235	\$ 40,054	\$ 118,480	\$ 646,455
Interest Credited to Deposits	CF430	\$ 159,537	\$ 149,860	\$ 144,532	\$ 134,480	\$ 125,227
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 23,319	\$ 1,805,296	\$ 478,916	\$ 1,553,666	\$ 0

Schedule DI --- Consolidated Deposit Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 222,181	\$ 216,840	\$ 220,628	\$ 224,188	\$ 50,079
Fully Insured	DI100	\$ 192,642	\$ 200,574	\$ 203,858	\$ 45,859	\$ 42,050
Other	DI110	\$ 29,539	\$ 16,266	\$ 16,770	\$ 178,329	\$ 8,029
Deposits with Balances - \$100,000 or Less	DI120	\$ 26,125,698	\$ 25,958,243	\$ 24,075,663	\$ 23,859,970	\$ 23,430,665
Deposits with Balances - Greater than \$100,000	DI130	\$ 9,732,973	\$ 9,726,668	\$ 9,362,728	\$ 8,921,090	\$ 7,535,756
Number of Deposit Accounts - Total	SUB4062	3,218,690	3,211,358	2,943,156	2,926,439	2,801,239
Balances of \$100,000 or Less	DI150	3,166,946	3,159,930	2,894,972	2,879,994	2,758,040
Balances Greater than \$100,000	DI160	51,744	51,428	48,184	46,445	43,199
IRA/Keogh Accounts	DI200	\$ 2,990,004	\$ 2,976,620	\$ 2,860,157	\$ 2,887,089	\$ 2,733,551
Uninsured Deposits	DI210	\$ 4,652,950	\$ 4,616,397	\$ 4,472,062	\$ 4,368,976	\$ 3,722,358
Preferred Deposits	DI220	\$ 445,113	\$ 437,139	\$ 389,918	\$ 368,495	\$ 306,314
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 5,446,947	\$ 5,343,375	\$ 4,888,014	\$ 4,846,176	\$ 4,615,759
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 4,599,719	\$ 4,946,859	\$ 4,846,994	\$ 4,752,518	\$ 4,569,833
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 8,637,123	\$ 8,825,655	\$ 8,372,877	\$ 8,127,756	\$ 7,940,246
Deposits & Escrows - Time Deposits	DI340	\$ 17,174,879	\$ 16,569,021	\$ 15,330,508	\$ 15,054,607	\$ 13,840,572
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 2,105,962	\$ 1,992,818	\$ 1,731,647	\$ 1,709,955	\$ 1,748,035
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 1,982	\$ 1,610	\$ 3,194	\$ 5,315	\$ 6,785
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 239,349	\$ 207,032	\$ 276,892	\$ 217,290	\$ 228,750
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 349,980	\$ 313,717	\$ 376,759	\$ 294,149	\$ 338,561
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule DI --- Consolidated Deposit Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
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	\$ 1,048	\$ 70	\$ 59	\$ 928	\$ 82
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	\$ 23,319	\$ 1,805,296	\$ 471,199	\$ 1,556,566	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 23,319	\$ 336,972	\$ 471,199	\$ 37,805	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	8,152	8,137	7,568	7,460	7,107
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 8,897,779	\$ 9,109,751	\$ 8,737,655	\$ 8,484,201	\$ 8,204,815
Assets Held for Sale	SI387	\$ 158,252	\$ 156,815	\$ 120,113	\$ 162,689	\$ 159,894
Loans Serviced for Others	SI390	\$ 4,225,147	\$ 4,289,497	\$ 4,220,507	\$ 4,189,201	\$ 3,886,716
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 161	\$ 160	\$ 156	\$ 150	\$ 52
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	83.45%	85.82%	85.63%	85.56%	85.43%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	83.44%	85.69%	85.60%	85.71%	85.69%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	83.62%	85.61%	85.57%	86.07%	85.72%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	72.05%	63.34%	69.27%	57.83%	60.16%
Do you meet the DBLA business operations test?	SI586	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	4 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 5,361,144	\$ 5,377,984	\$ 5,303,921	\$ 5,264,385	\$ 5,281,888
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 54,885	\$ 52,168	\$ 53,038	\$ 45,801	\$ 46,418
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	38	48	48	50	43
RECONCILIATION OF EQUITY CAPITAL						

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Schedule SI --- Consolidated Supplemental Information		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Beginning Equity Capital	SI600	\$ 5,733,492	\$ 5,179,430	\$ 5,203,611	\$ 4,735,148	\$ 4,857,788
Net Income (Loss) (SO91)	SI610	\$ 155,036	\$ 150,925	\$ 131,314	\$ 140,369	\$ 133,111
Dividends Declared - Preferred Stock	SI620	\$ 7	\$ 11	\$ 6	\$ 7	\$ 13
Dividends Declared - Common Stock	SI630	\$ 59,714	\$ 106,267	\$ 244,986	\$ 153,611	\$ 132,024
Stock Issued	SI640	\$ 21,027	\$ 6,222	\$ 312	\$ 270	\$ 100
Stock Retired	SI650	\$ 160	\$ 0	\$ 0	\$ 0	\$ 931
Capital Contributions (Where No Stock is Issued)	SI655	\$ 4,513	\$ 40,964	\$ 96,155	\$ 5,010	\$ 11,483
New Basis Accounting Adjustments	SI660	\$ 85	\$ 525,148	\$ 0	\$ 13	\$ 94
Other Comprehensive Income	SI662	\$ 61,403	\$ - 63,293	\$ - 8,397	\$ 82,571	\$ - 136,036
Prior Period Adjustments	SI668	\$ - 539	\$ - 77	\$ 0	\$ - 425	\$ - 4
Other Adjustments	SI671	\$ - 2,952	\$ 451	\$ 1,426	\$ 394,274	\$ 1,579
Ending Equity Capital (SC80)	SI680	\$ 5,912,184	\$ 5,733,492	\$ 5,179,429	\$ 5,203,612	\$ 4,735,147
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 4,684	\$ 1,839	\$ 0	\$ 0	\$ 2,063
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 216	\$ 737	\$ 621	\$ 193	\$ 24,560
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	12 [Yes]	11 [Yes]	11 [Yes]	11 [Yes]	11 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 49,237	\$ 56,524	\$ 48,226	\$ 39,949	\$ 33,978
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 4,673	\$ 4,465	\$ 4,063	\$ 4,394	\$ 3,977
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 55,029,049	\$ 54,600,633	\$ 52,086,996	\$ 50,196,090	\$ 47,603,125
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 4,796,589	\$ 4,732,734	\$ 4,768,150	\$ 4,621,091	\$ 4,572,667
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 44,269,212	\$ 43,996,272	\$ 41,665,662	\$ 40,328,656	\$ 38,821,923
Nonmortgage Loans	SI885	\$ 2,040,324	\$ 1,966,846	\$ 2,146,528	\$ 2,093,242	\$ 1,290,652
Deposits and Excrows	SI890	\$ 33,899,454	\$ 33,245,249	\$ 31,906,428	\$ 31,206,801	\$ 29,354,312
Total Borrowings	SI895	\$ 12,959,477	\$ 13,382,934	\$ 12,808,459	\$ 12,265,434	\$ 11,722,547
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	8	5	15	9	10
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 1,148	\$ 1,684	\$ 5,101	\$ 717	\$ 630
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.69	5.19	4.69	5.24	5.39
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.35	7.69	5.34	6.89	6.27

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Schedule SQ --- Consolidated Supplemental Questions		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	1	1	1	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	1	0	1	1	0
Change in Control of Association?	SQ130	0	0	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	1	1	1	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	0	0	3	1
Any Outstanding Futures or Options Positions?	SQ310	0	0	1	1	1
Does Association Have Subchapter S in effect this year?	SQ320	2	2	1	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	22	24	22	22	18

Schedule SB --- Consolidated Small Business Loans		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Do you have any small business loans to report in this sched?	SB010	37 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	38 [Yes]
Do you have any farm or agriculture loans?	SB100	4 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	4 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	1 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	2 [Yes]
Number of Loans on SC260	SB200	19	N/A	N/A	N/A	26
Number of Loans on SC300, SC303, and SC306	SB210	40	N/A	N/A	N/A	34
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	1,554	N/A	N/A	N/A	1,610
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 65,883	N/A	N/A	N/A	\$ 61,908
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	2,163	N/A	N/A	N/A	1,707
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 287,442	N/A	N/A	N/A	\$ 231,493
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	3,415	N/A	N/A	N/A	2,490
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 1,732,897	N/A	N/A	N/A	\$ 1,160,712
Nonfarm Comml Lns Orig at \$100,000 or Less - Number	SB400	26,322	N/A	N/A	N/A	7,540
Nonfarm Comml Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 238,107	N/A	N/A	N/A	\$ 166,157
Nonfarm Comml Lns Orig at \$100-250,000 - Number	SB420	1,327	N/A	N/A	N/A	959
Nonfarm Comml Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 137,072	N/A	N/A	N/A	\$ 101,442
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Number	SB440	1,075	N/A	N/A	N/A	611

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Schedule SB --- Consolidated Small Business Loans		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Outst Bal	SB450	\$ 344,602	N/A	N/A	N/A	\$ 175,189
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	2	N/A	N/A	N/A	5
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 90	N/A	N/A	N/A	\$ 138
Farm Mortgages Orig at \$100-250,000 - Number	SB520	3	N/A	N/A	N/A	4
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 288	N/A	N/A	N/A	\$ 453
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	2	N/A	N/A	N/A	2
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 728	N/A	N/A	N/A	\$ 748
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	3	N/A	N/A	N/A	6
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 44	N/A	N/A	N/A	\$ 152
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	0	N/A	N/A	N/A	2
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 0	N/A	N/A	N/A	\$ 188
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	1	N/A	N/A	N/A	3
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 266	N/A	N/A	N/A	\$ 830

Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 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	\$ 2,278,023	\$ 2,206,149	\$ 2,232,201	\$ 2,181,667	\$ 1,885,877
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 1,583,325	\$ 1,567,337	\$ 1,526,100	\$ 1,461,201	\$ 1,191,872
Personal Trust and Agency Accounts	FS210	\$ 524,597	\$ 506,366	\$ 504,853	\$ 492,139	\$ 407,885
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 306,569	\$ 320,462	\$ 300,891	\$ 291,907	\$ 260,451
Employee Benefit - Defined Contribution	FS220	\$ 69,612	\$ 82,563	\$ 64,123	\$ 72,895	\$ 64,244
Employee Benefit - Defined Benefit	FS230	\$ 101,961	\$ 124,621	\$ 118,397	\$ 111,774	\$ 101,848
Other Retirement Accounts	FS240	\$ 134,996	\$ 113,278	\$ 118,371	\$ 107,238	\$ 94,359
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 729,508	\$ 728,847	\$ 720,356	\$ 677,155	\$ 523,217
Other Fiduciary Accounts	FS270	\$ 22,651	\$ 11,662	\$ 0	\$ 0	\$ 319
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 292,666	\$ 267,922	\$ 328,271	\$ 378,461	\$ 383,701
Personal Trust and Agency Accounts	FS211	\$ 9,167	\$ 28,248	\$ 25,415	\$ 31,033	\$ 45,508
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 282,491	\$ 238,492	\$ 301,635	\$ 346,571	\$ 338,193
Employee Benefit - Defined Contribution	FS221	\$ 42,719	\$ 42,165	\$ 56,999	\$ 46,024	\$ 59,045
Employee Benefit - Defined Benefit	FS231	\$ 204,896	\$ 150,954	\$ 208,585	\$ 236,289	\$ 268,102
Other Retirement Accounts	FS241	\$ 34,876	\$ 45,373	\$ 36,051	\$ 64,258	\$ 11,046
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 1,008	\$ 1,182	\$ 1,221	\$ 857	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 402,032	\$ 370,890	\$ 377,830	\$ 342,005	\$ 310,304
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	3,844	3,544	3,234	2,967	2,627
Personal Trust and Agency Accounts	FS212	1,243	1,190	1,144	966	800
Retirement-related Trust and Agency Accounts - Total	SUB6120	983	802	748	706	639
Employee Benefit - Defined Contribution	FS222	101	80	97	107	100
Employee Benefit - Defined Benefit	FS232	7	66	18	6	7
Other Retirement Accounts	FS242	875	656	633	593	532
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	1,593	1,529	1,342	1,295	1,185
Other Fiduciary Accounts	FS272	25	23	0	0	3
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	194	351	292	423	456
Personal Trust and Agency Accounts	FS213	73	95	90	253	260
Retirement-related Trust and Agency Accounts - Total	SUB6130	116	250	198	167	181
Employee Benefit - Defined Contribution	FS223	49	51	44	34	41
Employee Benefit - Defined Benefit	FS233	19	24	22	28	32
Other Retirement Accounts	FS243	48	175	132	105	108
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	5	6	4	3	15
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	168	158	125	128	159
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 6,698	\$ 3,225	\$ 11,644	\$ 8,337	\$ 5,160
Personal Trust and Agency Accounts	FS310	\$ 2,622	\$ 1,293	\$ 4,998	\$ 3,681	\$ 2,357
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 803	\$ 557	\$ 2,005	\$ 1,409	\$ 910
Employee Benefit - Defined Contribution	FS320	\$ 130	\$ 118	\$ 352	\$ 304	\$ 175

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Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS330	\$ 173	\$ 69	\$ 404	\$ 234	\$ 181
Other Retirement Accounts	FS340	\$ 500	\$ 370	\$ 1,249	\$ 871	\$ 554
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 2,040	\$ 1,224	\$ 4,300	\$ 3,088	\$ 1,817
Other Fiduciary Accounts	FS370	\$ 4	\$ 12	\$ 4	\$ 3	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 216	\$ 126	\$ 324	\$ 156	\$ 76
Other Fiduciary and Related Services	FS390	\$ 1,013	\$ 13	\$ 13	\$ 0	\$ 0
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 1,479	\$ 805	\$ 3,974	\$ 452	\$ 0
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 3	\$ 6	\$ 18	\$ 4	\$ 4
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 14	\$ 6	\$ 35	\$ 23	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 5,230	\$ 2,420	\$ 7,687	\$ 7,904	\$ 5,156
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 408,831	\$ 411,989	\$ 504,852	\$ 415,534	\$ 338,149
Non-Interest-Bearing Deposits	FS410	\$- 17	\$ 2	\$- 96	\$ 167	\$ 0
Interest-Bearing Deposits	FS415	\$ 208	\$ 211	\$ 401	\$ 157	\$ 0
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 20,468	\$ 21,095	\$ 89,237	\$ 73,271	\$ 61,318
State, County and Municipal Obligations	FS425	\$ 8,149	\$ 7,523	\$ 35,804	\$ 22,433	\$ 19,091
Money Market Mutual Funds	FS430	\$ 40,532	\$ 41,406	\$ 43,777	\$ 48,299	\$ 42,771
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 5,744	\$ 6,072	\$ 12,511	\$ 6,696	\$ 3,310
Common and Preferred Stock	FS445	\$ 170,908	\$ 172,553	\$ 315,408	\$ 261,847	\$ 210,147
Real Estate Mortgages	FS450	\$ 361	\$ 345	\$ 449	\$ 339	\$ 6
Real Estate	FS455	\$ 1,516	\$ 1,847	\$ 3,762	\$ 1,986	\$ 1,372
Miscellaneous Assets	FS460	\$ 160,962	\$ 160,935	\$ 3,599	\$ 339	\$ 134
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

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Schedule FS --- Fiduciary and Related Services		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
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
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	\$ 179,508	\$ 179,447	\$ 188,379	\$ 185,299	\$ 189,862
Domestic Equity	FS615	\$ 78,481	\$ 77,692	\$ 78,677	\$ 79,708	\$ 79,659
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 85,230	\$ 86,171	\$ 93,724	\$ 89,127	\$ 93,435
Municipal Bond	FS655	\$ 15,797	\$ 15,584	\$ 15,978	\$ 16,464	\$ 16,768
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/Otr Losses	FS70	\$ 6	\$ 6	\$ 4	\$ 4	\$ 4
Personal Trust and Agency Accounts	FS710	\$ 6	\$ 6	\$ 4	\$ 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/Otr Losses	FS71	\$ 0	\$ 0	\$ 14	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 14	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 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	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value
TIER 1 (CORE) CAPITAL REQUIREMENT						

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Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Capital (SC80)	CCR100	\$ 5,912,184	\$ 5,733,494	\$ 5,179,432	\$ 5,203,610	\$ 4,735,145
Equity Capital Deductions - Total	SUB1631	\$ 1,443,436	\$ 1,448,054	\$ 1,071,237	\$ 964,125	\$ 725,718
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 14,819	\$ 14,750	\$ 14,840	\$ 2,695	\$ 2,463
Goodwill and Certain Other Intangible Assets	CCR115	\$ 1,424,383	\$ 1,428,816	\$ 1,052,507	\$ 957,716	\$ 719,341
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 4,038	\$ 4,248	\$ 3,890	\$ 3,714	\$ 3,914
Other	CCR134	\$ 196	\$ 240	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 38,346	\$ 99,984	\$ 36,710	\$ 30,080	\$ 108,128
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 36,954	\$ 98,610	\$ 35,652	\$ 29,036	\$ 107,102
Qualifying Intangible Assets	CCR185	\$ 795	\$ 765	\$ 765	\$ 746	\$ 718
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 597	\$ 609	\$ 293	\$ 298	\$ 308
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 4,507,094	\$ 4,385,424	\$ 4,144,905	\$ 4,269,565	\$ 4,117,555
Total Assets (SC60)	CCR205	\$ 55,113,530	\$ 55,153,944	\$ 52,133,124	\$ 50,652,649	\$ 47,754,350
Asset Deductions - Total	SUB1651	\$ 1,449,948	\$ 1,460,091	\$ 1,083,619	\$ 963,430	\$ 725,061
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 21,527	\$ 27,027	\$ 27,222	\$ 2,000	\$ 1,806
Goodwill and Certain Other Intangible Assets	CCR265	\$ 1,424,383	\$ 1,428,816	\$ 1,052,507	\$ 957,716	\$ 719,341
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 4,038	\$ 4,248	\$ 3,890	\$ 3,714	\$ 3,914
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 56,828	\$ 139,816	\$ 58,137	\$ 55,119	\$ 166,917
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 56,033	\$ 139,051	\$ 57,372	\$ 54,373	\$ 166,199
Qualifying Intangible Assets	CCR285	\$ 795	\$ 765	\$ 765	\$ 746	\$ 718
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 53,720,410	\$ 53,833,669	\$ 51,107,642	\$ 49,744,338	\$ 47,196,206
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 2,134,932	\$ 2,140,524	\$ 2,042,272	\$ 1,973,446	\$ 1,873,744
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 4,507,094	\$ 4,385,424	\$ 4,144,905	\$ 4,269,565	\$ 4,117,555
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 1,396	\$ 1,359	\$ 1,773	\$ 2,177	\$ 1,628
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

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Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 275,394	\$ 272,173	\$ 251,195	\$ 244,533	\$ 222,634
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 276,790	\$ 273,532	\$ 252,968	\$ 246,710	\$ 224,262
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 276,790	\$ 273,532	\$ 252,968	\$ 246,710	\$ 224,262
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 1,861	\$ 2,253	\$ 2,700	\$ 2,944	\$ 3,469
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 13,335	\$ 12,748	\$ 10,952	\$ 8,449	\$ 6,422
Total Risk-Based Capital	CCR39	\$ 4,768,688	\$ 4,643,955	\$ 4,384,221	\$ 4,504,882	\$ 4,331,926
0% R/W Category - Cash	CCR400	\$ 239,713	\$ 218,754	\$ 212,872	\$ 206,767	\$ 190,988
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 570,112	\$ 631,467	\$ 618,329	\$ 553,630	\$ 538,216
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 8,559	\$ 7,871	\$ 6,792	\$ 6,303	\$ 6,798
0% R/W Category - Other	CCR415	\$ 64,121	\$ 64,558	\$ 64,894	\$ 59,577	\$ 76,801
0% R/W Category - Assets Total	CCR420	\$ 882,505	\$ 922,650	\$ 902,887	\$ 826,277	\$ 812,803
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	\$ 11,138,269	\$ 12,056,438	\$ 12,005,176	\$ 11,759,924	\$ 11,456,529
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,187,535	\$ 1,275,961	\$ 1,077,769	\$ 1,054,478	\$ 981,956
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 571,213	\$ 546,344	\$ 515,092	\$ 520,822	\$ 498,386
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 954,628	\$ 1,298,434	\$ 1,235,948	\$ 1,099,729	\$ 1,123,699
20% R/W Category - Other	CCR450	\$ 2,364,268	\$ 1,918,111	\$ 1,859,323	\$ 1,984,560	\$ 1,999,543
20% R/W Category - Assets Total	CCR455	\$ 16,215,913	\$ 17,095,288	\$ 16,693,308	\$ 16,419,513	\$ 16,060,113
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 3,243,182	\$ 3,419,057	\$ 3,338,660	\$ 3,283,905	\$ 3,212,022
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 18,794,815	\$ 18,606,144	\$ 17,386,723	\$ 16,833,357	\$ 16,023,155
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 2,328,022	\$ 2,294,899	\$ 2,239,886	\$ 2,865,200	\$ 2,681,602
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 1,658	\$ 1,918	\$ 1,984	\$ 2,144	\$ 2,350
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 44,454	\$ 55,680	\$ 74,836	\$ 74,284	\$ 78,837
50% R/W Category - Other	CCR480	\$ 210,233	\$ 174,618	\$ 134,008	\$ 126,019	\$ 122,684
50% R/W Category - Assets Total	CCR485	\$ 21,379,182	\$ 21,133,259	\$ 19,837,437	\$ 19,901,004	\$ 18,908,628
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 10,689,599	\$ 10,566,639	\$ 9,918,729	\$ 9,950,512	\$ 9,454,325
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 7	\$ 27,468	\$ 85,772	\$ 817,945	\$ 832,286

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Schedule CCR --- Consolidated Capital Requirement		Jun 2005	Mar 2005	Dec 2004	Sep 2004	Jun 2004
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - All Other Assets	CCR506	\$ 17,189,022	\$ 16,580,794	\$ 15,288,921	\$ 13,465,674	\$ 12,149,283
100% R/W Category - Assets Total	CCR510	\$ 17,189,029	\$ 16,608,262	\$ 15,374,693	\$ 14,283,619	\$ 12,981,569
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 17,189,029	\$ 16,608,262	\$ 15,374,693	\$ 14,283,619	\$ 12,981,569
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 713	\$ 659	\$ 583	\$ 799	\$ 780
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 8,913	\$ 8,238	\$ 7,288	\$ 9,988	\$ 9,750
Assets to Risk-Weight	CCR64	\$ 55,667,342	\$ 55,760,118	\$ 52,808,908	\$ 51,431,212	\$ 48,763,893
Subtotal Risk-Weighted Assets	CCR75	\$ 31,130,718	\$ 30,602,189	\$ 28,639,363	\$ 27,528,012	\$ 25,657,661
Excess Allowances for Loan and Lease Losses	CCR530	\$ 61,081	\$ 62,853	\$ 52,741	\$ 57,558	\$ 37,428
Total Risk-Weighted Assets	CCR78	\$ 31,069,637	\$ 30,539,336	\$ 28,586,622	\$ 27,470,454	\$ 25,620,233
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 2,485,540	\$ 2,443,146	\$ 2,286,924	\$ 2,197,638	\$ 2,049,613
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.39%	8.15%	8.11%	8.58%	8.72%
Total Risk-Based Capital Ratio	CCR820	15.35%	15.21%	15.34%	16.40%	16.91%
Tier 1 Risk-Based Capital Ratio	CCR830	14.46%	14.32%	14.46%	15.51%	16.05%
Tangible Equity Ratio	CCR840	8.39%	8.14%	8.11%	8.58%	8.72%

***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.