

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:44 PM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
June 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

| Description | | Jun 2006 Value | Mar 2006 Value | Dec 2005 Value | Sep 2005 Value | Jun 2005 Value |
|---|----------------|---------------------|---------------------|----------------------|----------------------|----------------------|
| Number of Regulated Institutions | | 43 | 44 | 44 | 43 | 43 |
| Schedule NS --- Optional Narrative Statement | | | | | | |
| Description | Line Item | Jun 2006 Value | Mar 2006 Value | Dec 2005 Value | Sep 2005 Value | Jun 2005 Value |
| | | Yes | Yes | Yes | Yes | Yes |
| Have you included a narrative statement? | NS100 | 1 | 0 | 0 | 1 | 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 2006 Value | Mar 2006 Value | Dec 2005 Value | Sep 2005 Value | Jun 2005 Value |
| ASSETS | | | | | | |
| Cash, Deposits and Investment Securities - Total | SC11 | \$ 4,900,799 | \$ 4,982,371 | \$ 5,052,902 | \$ 5,102,631 | \$ 5,331,090 |
| Cash and Non-Interest-Earning Deposits | SC110 | \$ 559,634 | \$ 546,934 | \$ 626,402 | \$ 584,854 | \$ 556,578 |
| Interest-Earning Deposits in FHLBs | SC112 | \$ 337,555 | \$ 240,020 | \$ 304,962 | \$ 208,123 | \$ 268,995 |
| Other Interest-Earning Deposits | SC118 | \$ 81,048 | \$ 122,475 | \$ 180,649 | \$ 121,917 | \$ 158,295 |
| Fed Funds Sold/Secs Purchased Under Agreements to Resell | SC125 | \$ 434,723 | \$ 486,519 | \$ 345,928 | \$ 466,185 | \$ 538,875 |
| U.S. Government, Agency and Sponsored Enterprise Securities | SC130 | \$ 2,366,672 | \$ 2,411,033 | \$ 2,380,465 | \$ 2,543,140 | \$ 2,631,451 |
| Equity Securities Subject to FASB Statement No. 115 | SC140 | \$ 263,156 | \$ 270,061 | \$ 268,005 | \$ 269,914 | \$ 249,488 |
| State and Municipal Obligations | SC180 | \$ 666,987 | \$ 692,445 | \$ 718,037 | \$ 646,011 | \$ 627,162 |
| Securities Backed by Nonmortgage Loans | SC182 | \$ 0 | \$ 0 | \$ 0 | \$ 651 | \$ 1,329 |
| Other Investment Securities | SC185 | \$ 153,384 | \$ 173,613 | \$ 192,948 | \$ 225,456 | \$ 266,838 |
| Accrued Interest Receivable | SC191 | \$ 37,640 | \$ 39,271 | \$ 35,506 | \$ 36,380 | \$ 32,079 |
| Mortgage-Backed Securities - Gross | SUB0072 | \$ 9,205,773 | \$ 9,819,428 | \$ 10,232,127 | \$ 10,992,719 | \$ 11,881,685 |
| Mortgage-Backed Securities - Total | SC22 | \$ 9,205,773 | \$ 9,819,428 | \$ 10,232,127 | \$ 10,992,719 | \$ 11,881,685 |
| Pass-Through - Total | SUB0073 | \$ 2,021,342 | \$ 2,195,398 | \$ 2,231,349 | \$ 2,372,411 | \$ 2,485,762 |
| Insured/Guaranteed by U.S. Agency/Sponsored Enterprise | SC210 | \$ 2,020,548 | \$ 2,194,563 | \$ 2,230,628 | \$ 2,371,609 | \$ 2,484,791 |
| Other Pass-Through | SC215 | \$ 794 | \$ 835 | \$ 721 | \$ 802 | \$ 971 |
| Other Mortgage-Backed Securities (Excluding Bonds) - Total | SUB0074 | \$ 7,150,966 | \$ 7,588,560 | \$ 7,964,427 | \$ 8,581,430 | \$ 9,354,145 |
| Issued or Guaranteed by FNMA, FHLMC, or GNMA | SC217 | \$ 6,030,259 | \$ 6,384,404 | \$ 6,803,852 | \$ 7,371,581 | \$ 8,031,733 |
| Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA | SC219 | \$ 378,442 | \$ 407,199 | \$ 362,350 | \$ 403,875 | \$ 438,288 |
| Other | SC222 | \$ 742,265 | \$ 796,957 | \$ 798,225 | \$ 805,974 | \$ 884,124 |
| Accrued Interest Receivable | SC228 | \$ 33,465 | \$ 35,470 | \$ 36,351 | \$ 38,878 | \$ 41,778 |

| | | |
|--|---|---|
| Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 4:44 PM | TFR Industry Aggregate Report 93036 - OTS-Regulated: New York June 2006 | Frozen Aggregated Data (\$Thousands) |
|--|---|---|

***** PUBLIC *****

| Schedule SC --- Consolidated Statement of Condition | | Jun 2006 | Mar 2006 | Dec 2005 | Sep 2005 | Jun 2005 |
|---|----------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| Description | Line Item | Value | Value | Value | Value | Value |
| General Valuation Allowances | SC229 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Mortgage Loans - Gross | SUB0092 | \$ 35,564,570 | \$ 34,984,069 | \$ 34,367,596 | \$ 33,569,406 | \$ 32,672,187 |
| Mortgage Loans - Total | SC26 | \$ 35,323,779 | \$ 34,744,273 | \$ 34,125,295 | \$ 33,323,113 | \$ 32,426,900 |
| Construction Loans - Total | SUB0100 | \$ 1,146,116 | \$ 1,097,295 | \$ 1,028,238 | \$ 991,162 | \$ 943,450 |
| Residential - Total | SUB0110 | \$ 898,942 | \$ 851,634 | \$ 813,184 | \$ 790,488 | \$ 745,254 |
| 1-4 Dwelling Units | SC230 | \$ 316,482 | \$ 331,849 | \$ 302,175 | \$ 321,955 | \$ 301,656 |
| Multifamily (5 or more) Dwelling Units | SC235 | \$ 582,460 | \$ 519,785 | \$ 511,009 | \$ 468,533 | \$ 443,598 |
| Nonresidential Property | SC240 | \$ 247,174 | \$ 245,661 | \$ 215,054 | \$ 200,674 | \$ 198,196 |
| Permanent Loans - Total | SUB0121 | \$ 34,274,975 | \$ 33,751,659 | \$ 33,199,020 | \$ 32,446,636 | \$ 31,600,598 |
| Residential - Total | SUB0131 | \$ 28,362,637 | \$ 27,968,613 | \$ 27,538,454 | \$ 26,961,971 | \$ 26,319,416 |
| 1-4 Dwelling Units - Total | SUB0141 | \$ 21,199,491 | \$ 20,928,539 | \$ 20,657,268 | \$ 20,163,845 | \$ 19,631,569 |
| Revolving Open-End Loans | SC251 | \$ 1,363,012 | \$ 1,341,016 | \$ 1,348,502 | \$ 1,362,305 | \$ 1,335,558 |
| All Other - First Liens | SC254 | \$ 19,325,134 | \$ 19,131,971 | \$ 18,885,768 | \$ 18,413,642 | \$ 17,941,329 |
| All Other - Junior Liens | SC255 | \$ 511,345 | \$ 455,552 | \$ 422,998 | \$ 387,898 | \$ 354,682 |
| Multifamily (5 or more) Dwelling Units | SC256 | \$ 7,163,146 | \$ 7,040,074 | \$ 6,881,186 | \$ 6,798,126 | \$ 6,687,847 |
| Nonresidential Property (Except Land) | SC260 | \$ 5,708,168 | \$ 5,611,917 | \$ 5,502,498 | \$ 5,341,157 | \$ 5,136,281 |
| Land | SC265 | \$ 204,170 | \$ 171,129 | \$ 158,068 | \$ 143,508 | \$ 144,901 |
| Net Change in Mortgage Loan Portfolio - Stock | SUB0228 | \$ 697,531 | \$ 621,696 | \$ 789,460 | \$ 893,750 | \$ 655,336 |
| Accrued Interest Receivable | SC272 | \$ 134,659 | \$ 128,760 | \$ 130,862 | \$ 124,881 | \$ 121,844 |
| Advances for Taxes and Insurance | SC275 | \$ 8,820 | \$ 6,355 | \$ 9,476 | \$ 6,727 | \$ 6,295 |
| Allowance for Loan and Lease Losses | SC283 | \$ 240,791 | \$ 239,796 | \$ 242,301 | \$ 246,293 | \$ 245,287 |
| Nonmortgage Loans - Gross | SUB0162 | \$ 2,308,275 | \$ 2,216,667 | \$ 2,141,124 | \$ 2,126,904 | \$ 2,035,602 |
| Nonmortgage Loans - Total | SC31 | \$ 2,227,291 | \$ 2,132,603 | \$ 2,057,732 | \$ 2,045,167 | \$ 1,944,292 |
| Commercial Loans - Total | SC32 | \$ 1,375,962 | \$ 1,295,777 | \$ 1,245,062 | \$ 1,248,165 | \$ 1,218,489 |
| Secured | SC300 | \$ 910,402 | \$ 867,538 | \$ 816,870 | \$ 817,676 | \$ 814,880 |
| Unsecured | SC303 | \$ 364,540 | \$ 332,282 | \$ 335,152 | \$ 342,398 | \$ 315,972 |
| Lease Receivables | SC306 | \$ 101,020 | \$ 95,957 | \$ 93,040 | \$ 88,091 | \$ 87,637 |
| Consumer Loans - Total | SC35 | \$ 919,331 | \$ 908,832 | \$ 882,594 | \$ 866,642 | \$ 805,393 |
| Loans on Deposits | SC310 | \$ 26,225 | \$ 25,679 | \$ 25,925 | \$ 26,614 | \$ 25,547 |
| Home Improvement Loans (Not secured by real estate) | SC316 | \$ 30,785 | \$ 27,950 | \$ 28,360 | \$ 27,604 | \$ 25,766 |
| Education Loans | SC320 | \$ 26,219 | \$ 26,956 | \$ 22,396 | \$ 24,462 | \$ 21,029 |
| Auto Loans | SC323 | \$ 573,893 | \$ 563,816 | \$ 534,670 | \$ 506,476 | \$ 435,896 |
| Mobile Home Loans | SC326 | \$ 112,879 | \$ 113,955 | \$ 115,892 | \$ 120,167 | \$ 121,684 |
| Credit Cards | SC328 | \$ 1,677 | \$ 1,735 | \$ 2,728 | \$ 2,123 | \$ 11,257 |

| | | |
|--|---|---|
| Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 4:44 PM | TFR Industry Aggregate Report 93036 - OTS-Regulated: New York June 2006 | Frozen Aggregated Data (\$Thousands) |
|--|---|---|

***** PUBLIC *****

| Schedule SC --- Consolidated Statement of Condition | | Jun 2006 | Mar 2006 | Dec 2005 | Sep 2005 | Jun 2005 |
|--|----------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Description | Line Item | Value | Value | Value | Value | Value |
| Other, Including Lease Receivables | SC330 | \$ 147,653 | \$ 148,741 | \$ 152,623 | \$ 159,196 | \$ 164,214 |
| Accrued Interest Receivable | SC348 | \$ 12,982 | \$ 12,058 | \$ 13,468 | \$ 12,097 | \$ 11,720 |
| Allowance for Loan and Lease Losses | SC357 | \$ 80,984 | \$ 84,064 | \$ 83,392 | \$ 81,737 | \$ 91,310 |
| Repossessed Assets - Gross | SUB0201 | \$ 4,964 | \$ 3,674 | \$ 3,111 | \$ 3,354 | \$ 4,257 |
| Repossessed Assets - Total | SC40 | \$ 4,697 | \$ 3,504 | \$ 2,985 | \$ 3,189 | \$ 4,109 |
| Real Estate - Total | SUB0210 | \$ 4,783 | \$ 3,370 | \$ 2,729 | \$ 3,053 | \$ 3,944 |
| Construction | SC405 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Residential - Total | SUB0225 | \$ 3,427 | \$ 2,963 | \$ 2,699 | \$ 3,012 | \$ 3,868 |
| 1-4 Dwelling Units | SC415 | \$ 3,427 | \$ 2,963 | \$ 2,699 | \$ 3,012 | \$ 3,868 |
| Multifamily (5 or more) Dwelling Units | SC425 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Nonresidential (Except Land) | SC426 | \$ 1,328 | \$ 407 | \$ 30 | \$ 31 | \$ 66 |
| Land | SC428 | \$ 28 | \$ 0 | \$ 0 | \$ 10 | \$ 10 |
| U.S. Government-Guaranteed or -Insured Real Estate Owned | SC429 | \$ 0 | \$ 0 | N/A | N/A | N/A |
| Other Repossessed Assets | SC430 | \$ 181 | \$ 304 | \$ 382 | \$ 301 | \$ 313 |
| General Valuation Allowances | SC441 | \$ 267 | \$ 170 | \$ 126 | \$ 165 | \$ 148 |
| Real Estate Held for Investment | SC45 | \$ 4,094 | \$ 3,902 | \$ 3,943 | \$ 3,896 | \$ 20,334 |
| Equity Investments Not Subj to FASB Statement 115 - Total | SC51 | \$ 374,951 | \$ 377,096 | \$ 388,951 | \$ 369,150 | \$ 368,237 |
| Federal Home Loan Bank Stock | SC510 | \$ 366,881 | \$ 367,282 | \$ 379,043 | \$ 359,664 | \$ 358,835 |
| Other | SC540 | \$ 8,070 | \$ 9,814 | \$ 9,908 | \$ 9,486 | \$ 9,402 |
| Office Premises and Equipment | SC55 | \$ 495,682 | \$ 487,062 | \$ 485,470 | \$ 478,608 | \$ 476,622 |
| Other Assets - Gross | SUB0262 | \$ 2,753,872 | \$ 2,695,168 | \$ 2,674,639 | \$ 2,668,415 | \$ 2,660,292 |
| Other Assets - Total | SC59 | \$ 2,753,841 | \$ 2,695,148 | \$ 2,674,606 | \$ 2,668,393 | \$ 2,660,261 |
| Bank-Owned Life Insurance - Key Person Life Insurance | SC615 | \$ 80,774 | \$ 78,188 | \$ 73,629 | \$ 143,267 | \$ 183,677 |
| Bank-Owned Life Insurance - Other | SC625 | \$ 639,043 | \$ 626,187 | \$ 621,947 | \$ 541,699 | \$ 534,719 |
| Intangible Assets - Servicing Assets on Mortgage Loans | SC642 | \$ 33,203 | \$ 32,377 | \$ 32,431 | \$ 32,904 | \$ 31,662 |
| Intangible Assets - Servicing Assets on Nonmortgage Loans | SC644 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Intangible Assets - Goodwill & Other Intangible Assets | SC660 | \$ 1,458,954 | \$ 1,454,042 | \$ 1,456,672 | \$ 1,463,512 | \$ 1,442,810 |
| Interest-Only Strip Receivables & Certain Other Instruments | SC665 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Other Assets | SC689 | \$ 541,898 | \$ 504,374 | \$ 489,960 | \$ 487,033 | \$ 467,424 |
| 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 |

| | | |
|--|---|---|
| Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 4:44 PM | TFR Industry Aggregate Report 93036 - OTS-Regulated: New York June 2006 | Frozen Aggregated Data (\$Thousands) |
|--|---|---|

***** PUBLIC *****

| Schedule SC --- Consolidated Statement of Condition | | | | | | |
|--|----------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| Description | Line Item | Jun 2006 Value | Mar 2006 Value | Dec 2005 Value | Sep 2005 Value | Jun 2005 Value |
| Other Assets Detail - Code #3 | SC697 | N/A | N/A | N/A | N/A | N/A |
| Other Assets Detail - Amount #3 | SC698 | N/A | N/A | N/A | N/A | N/A |
| General Valuation Allowances | SC699 | \$ 31 | \$ 20 | \$ 33 | \$ 22 | \$ 31 |
| General Valuation Allowances - Total | SUB2092 | \$ 322,073 | \$ 324,050 | \$ 325,852 | \$ 328,217 | \$ 336,776 |
| Total Assets - Gross | SUB0283 | \$ 55,612,980 | \$ 55,569,437 | \$ 55,349,863 | \$ 55,315,083 | \$ 55,450,306 |
| Total Assets | SC60 | \$ 55,290,907 | \$ 55,245,387 | \$ 55,024,011 | \$ 54,986,866 | \$ 55,113,530 |
| LIABILITIES | | | | | | |
| Deposits and Escrows - Total | SC71 | \$ 37,463,277 | \$ 37,151,346 | \$ 36,384,135 | \$ 36,251,654 | \$ 35,861,537 |
| Deposits | SC710 | \$ 37,076,567 | \$ 36,726,472 | \$ 36,023,454 | \$ 35,845,699 | \$ 35,463,863 |
| Escrows | SC712 | \$ 387,140 | \$ 424,016 | \$ 359,130 | \$ 403,671 | \$ 394,805 |
| Unamortized Yield Adjustments on Deposits & Escrows | SC715 | \$- 430 | \$ 858 | \$ 1,551 | \$ 2,284 | \$ 2,869 |
| Borrowings - Total | SC72 | \$ 11,574,639 | \$ 11,928,207 | \$ 12,379,626 | \$ 12,471,733 | \$ 12,872,693 |
| Advances from FHLBank | SC720 | \$ 5,132,017 | \$ 5,226,032 | \$ 5,252,278 | \$ 4,841,459 | \$ 4,485,500 |
| Fed Funds Purchased/Secs Sold Under Agreements to Repurchase | SC730 | \$ 6,323,903 | \$ 6,579,515 | \$ 7,005,976 | \$ 7,504,615 | \$ 8,250,172 |
| 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 | \$ 118,719 | \$ 122,660 | \$ 121,372 | \$ 125,659 | \$ 137,021 |
| Other Liabilities - Total | SC75 | \$ 437,221 | \$ 473,016 | \$ 444,357 | \$ 445,889 | \$ 466,383 |
| Accrued Interest Payable - Deposits | SC763 | \$ 13,106 | \$ 12,389 | \$ 10,825 | \$ 9,382 | \$ 7,826 |
| Accrued Interest Payable - Other | SC766 | \$ 55,499 | \$ 52,324 | \$ 47,963 | \$ 50,466 | \$ 49,532 |
| Accrued Taxes | SC776 | \$ 44,556 | \$ 86,260 | \$ 49,015 | \$ 60,506 | \$ 51,818 |
| Accounts Payable | SC780 | \$ 108,007 | \$ 108,307 | \$ 107,483 | \$ 116,860 | \$ 96,609 |
| Deferred Income Taxes | SC790 | \$ 9,438 | \$ 5,167 | \$ 4,342 | \$ 4,573 | \$ 4,656 |
| Other Liabilities and Deferred Income | SC796 | \$ 206,615 | \$ 208,569 | \$ 224,729 | \$ 204,102 | \$ 255,942 |
| 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 |

| | | |
|--|---|---|
| Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 4:44 PM | TFR Industry Aggregate Report 93036 - OTS-Regulated: New York June 2006 | Frozen Aggregated Data (\$Thousands) |
|--|---|---|

***** PUBLIC *****

| Schedule SC --- Consolidated Statement of Condition | | | | | | |
|--|--------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| Description | Line Item | Jun 2006 Value | Mar 2006 Value | Dec 2005 Value | Sep 2005 Value | Jun 2005 Value |
| Total Liabilities | SC70 | \$ 49,475,137 | \$ 49,552,569 | \$ 49,208,118 | \$ 49,169,276 | \$ 49,200,613 |
| Minority Interest | SC800 | \$ 804 | \$ 824 | \$ 999 | \$ 920 | \$ 726 |
| EQUITY CAPITAL | | | | | | |
| Equity Capital - Total | SC80 | \$ 5,814,968 | \$ 5,691,994 | \$ 5,814,894 | \$ 5,816,670 | \$ 5,912,184 |
| Stock - Total | SUB0311 | \$ 3,548,199 | \$ 3,508,863 | \$ 3,492,503 | \$ 3,480,497 | \$ 3,466,604 |
| Perpetual Preferred Stock - Cumulative | SC812 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Perpetual Preferred Stock - Noncumulative | SC814 | \$ 0 | \$ 0 | \$ 0 | \$ 1 | \$ 0 |
| Common Stock - Par Value | SC820 | \$ 36,626 | \$ 36,677 | \$ 36,635 | \$ 35,810 | \$ 35,811 |
| Common Stock - Paid in Excess of Par | SC830 | \$ 3,511,573 | \$ 3,472,186 | \$ 3,455,868 | \$ 3,444,686 | \$ 3,430,793 |
| Accumulated Other Comprehensive Income - Total | SC86 | \$- 180,657 | \$- 146,669 | \$- 113,380 | \$- 78,962 | \$- 39,962 |
| Unrealized Gains (Losses) on Available-for-Sale Securities | SC860 | \$- 179,480 | \$- 144,610 | \$- 111,602 | \$- 78,412 | \$- 37,489 |
| Gains (Losses) on Cash Flow Hedges | SC865 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Other | SC870 | \$- 1,177 | \$- 2,059 | \$- 1,778 | \$- 550 | \$- 2,473 |
| Retained Earnings | SC880 | \$ 2,502,714 | \$ 2,384,388 | \$ 2,490,900 | \$ 2,471,553 | \$ 2,542,983 |
| Other Components of Equity Capital | SC891 | \$- 55,288 | \$- 54,588 | \$- 55,129 | \$- 56,418 | \$- 57,441 |
| Total Liabilities, Minority Interest and Equity Capital | SC90 | \$ 55,290,909 | \$ 55,245,387 | \$ 55,024,011 | \$ 54,986,866 | \$ 55,113,523 |

Office of Thrift Supervision
 Financial Reporting System
 Run Date: August 21, 2006, 4:44 PM

TFR Industry Aggregate Report
 93036 - OTS-Regulated: New York
 June 2006

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Jun 2006

Other Asset Codes

| Code | Description | Count | Amount |
|------|--|-------|------------|
| 3 | Federal, State, or other taxes receivable | 8 | \$ 5,538 |
| 4 | Net deferred tax assets | 25 | \$ 220,393 |
| 6 | Prepaid deposit insurance premiums | 3 | \$ 2,092 |
| 7 | Prepaid expenses | 35 | \$ 53,923 |
| 8 | Deposits for utilities and other services | 1 | \$ 61 |
| 9 | Advances for loans serviced for others | 2 | \$ 374 |
| 13 | Noninterest-bearing accts recv from Hold Co/Affl | 1 | \$ 706 |
| 14 | Other noninterest-bearing short-term accounts recv | 6 | \$ 20,480 |
| 26 | Noninterest-bearing overdrafts of deposits-customer protection convenience | 1 | \$ 197 |
| 99 | Other | 29 | \$ 104,690 |

Other Liability Codes

| Code | Description | Count | Amount |
|------|---|-------|------------|
| 4 | Nonrefundable loan fees received prior to closing | 7 | \$ 1,672 |
| 7 | Deferred gains from the sale of real estate | 1 | \$ 10 |
| 9 | Fees received for standby contracts and other | 1 | \$ 5 |
| 10 | Amounts due brokers for unsettled transactions | 4 | \$ 23,960 |
| 11 | The liability recorded for post-retirement benefit | 20 | \$ 100,307 |
| 14 | Unapplied loan payments received | 3 | \$ 250 |
| 17 | Noninterest-bearing payables to Hold Co/Affiliates | 2 | \$ 8,671 |
| 18 | Litigation reserves | 1 | \$ 339 |
| 21 | Liabilities for credit losses on OBS credit exposures | 1 | \$ 1,157 |
| 99 | Other | 44 | \$ 58,232 |

| | | |
|--|---|---|
| Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 4:44 PM | TFR Industry Aggregate Report 93036 - OTS-Regulated: New York June 2006 | Frozen Aggregated Data (\$Thousands) |
|--|---|---|

***** PUBLIC *****

| Schedule SO --- Consolidated Statement of Operations | | Jun 2006 | Mar 2006 | Dec 2005 | Sep 2005 | Jun 2005 |
|---|--------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Description | Line Item | Value | Value | Value | Value | Value |
| QUARTERLY INCOME & EXPENSES | | | | | | |
| Interest Income - Total | SO11 | \$ 716,653 | \$ 703,522 | \$ 686,931 | \$ 675,808 | \$ 667,003 |
| Deposits and Investment Securities | SO115 | \$ 50,542 | \$ 47,523 | \$ 46,858 | \$ 46,384 | \$ 44,449 |
| Mortgage-Backed Securities | SO125 | \$ 104,329 | \$ 109,158 | \$ 114,015 | \$ 121,062 | \$ 129,897 |
| Mortgage Loans | SO141 | \$ 519,037 | \$ 507,018 | \$ 486,434 | \$ 470,462 | \$ 457,021 |
| Nonmortgage Loans - Total | SUB0950 | \$ 42,745 | \$ 39,823 | \$ 39,624 | \$ 37,900 | \$ 35,636 |
| Commercial Loans and Leases | SO160 | \$ 26,000 | \$ 23,818 | \$ 23,386 | \$ 22,042 | \$ 20,574 |
| Consumer Loans and Leases | SO171 | \$ 16,745 | \$ 16,005 | \$ 16,238 | \$ 15,858 | \$ 15,062 |
| Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total | SO18 | \$ 4,812 | \$ 4,521 | \$ 4,933 | \$ 4,649 | \$ 4,483 |
| Federal Home Loan Bank Stock | SO181 | \$ 4,799 | \$ 4,508 | \$ 4,877 | \$ 4,646 | \$ 4,480 |
| Other | SO185 | \$ 13 | \$ 13 | \$ 56 | \$ 3 | \$ 3 |
| Interest Expense - Total | SO21 | \$ 357,662 | \$ 331,696 | \$ 315,817 | \$ 296,132 | \$ 282,152 |
| Deposits | SO215 | \$ 239,234 | \$ 213,590 | \$ 196,941 | \$ 178,850 | \$ 164,707 |
| Escrows | SO225 | \$ 163 | \$ 131 | \$ 161 | \$ 206 | \$ 163 |
| Advances from FHLBank | SO230 | \$ 61,283 | \$ 57,925 | \$ 53,491 | \$ 46,633 | \$ 44,816 |
| 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 | \$ 56,982 | \$ 60,050 | \$ 65,224 | \$ 70,443 | \$ 72,466 |
| Capitalized Interest | SO271 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets | SO312 | \$ 363,803 | \$ 376,347 | \$ 376,047 | \$ 384,325 | \$ 389,334 |
| Net Provision for Losses on Interest-Bearing Assets | SO321 | \$- 1,583 | \$ 1,371 | \$ 2,996 | \$- 7,480 | \$ 563 |
| Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets | SO332 | \$ 365,386 | \$ 374,976 | \$ 373,051 | \$ 391,805 | \$ 388,771 |
| Noninterest Income - Total | SO42 | \$ 82,468 | \$ 78,019 | \$ 85,347 | \$ 94,493 | \$ 78,534 |
| Mortgage Loan Serving Fees | SO410 | \$ 2,934 | \$ 2,006 | \$ 1,591 | \$ 3,023 | \$- 925 |
| Other Fees and Charges | SO420 | \$ 66,465 | \$ 63,385 | \$ 71,199 | \$ 72,510 | \$ 66,238 |
| Net Income (Loss) from Other - Total | SUB0451 | \$- 1,348 | \$ 1,909 | \$- 750 | \$ 5,470 | \$- 1,731 |
| Sale of Assets Held for Sale and Avail-for-Sale Secs | SO430 | \$- 1,025 | \$ 1,675 | \$- 662 | \$ 3,357 | \$- 1,696 |
| Operations & Sale of Repossessed Assets | SO461 | \$- 185 | \$- 117 | \$- 191 | \$ 548 | \$- 106 |
| LOCOM Adjustments Made to Assets Held for Sale | SO465 | \$- 7 | \$ 0 | \$ 0 | \$ 77 | \$ 0 |
| Sale of Securities Held-to-Maturity | SO467 | \$ 21 | \$- 40 | \$ 1 | \$ 0 | \$- 2 |
| Sale of Loans Held for Investment | SO475 | \$ 0 | \$ 0 | \$ 7 | \$- 13 | \$ 0 |

| | | |
|---|--|-------------------------------|
| Office of Thrift Supervision | TFR Industry Aggregate Report | Frozen Aggregated Data |
| Financial Reporting System | 93036 - OTS-Regulated: New York | (\$Thousands) |
| Run Date: August 21, 2006, 4:44 PM | June 2006 | |

***** PUBLIC *****

| Schedule SO --- Consolidated Statement of Operations | | Jun 2006 | Mar 2006 | Dec 2005 | Sep 2005 | Jun 2005 |
|---|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Description | Line Item | Value | Value | Value | Value | Value |
| Sale of Other Assets Held for Investment | SO477 | \$- 152 | \$ 391 | \$ 95 | \$ 1,501 | \$ 73 |
| Trading Assets (Realized and Unrealized) | SO485 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Other Noninterest Income | SO488 | \$ 14,417 | \$ 10,719 | \$ 13,307 | \$ 13,490 | \$ 14,952 |
| 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 | \$ 235,086 | \$ 235,580 | \$ 231,789 | \$ 230,181 | \$ 227,499 |
| All Personnel Compensation and Expense | SO510 | \$ 127,362 | \$ 129,904 | \$ 123,131 | \$ 124,122 | \$ 120,709 |
| Legal Expense | SO520 | \$ 2,432 | \$ 1,594 | \$ 3,459 | \$ 2,226 | \$ 3,661 |
| Office Occupancy and Equipment Expense | SO530 | \$ 50,609 | \$ 52,042 | \$ 49,584 | \$ 48,467 | \$ 47,428 |
| Marketing and Other Professional Services | SO540 | \$ 15,520 | \$ 14,269 | \$ 14,501 | \$ 14,864 | \$ 15,760 |
| Loan Servicing Fees | SO550 | \$ 402 | \$ 408 | \$ 462 | \$ 414 | \$ 415 |
| Goodwill and Other Intangibles Expense | SO560 | \$ 6,671 | \$ 6,424 | \$ 6,806 | \$ 6,636 | \$ 6,696 |
| Net Provision for Losses on Non-Interest-Bearing Assets | SO570 | \$ 188 | \$ 49 | \$ 49 | \$ 16 | \$ 67 |
| Other Noninterest Expense | SO580 | \$ 31,902 | \$ 30,890 | \$ 33,797 | \$ 33,436 | \$ 32,763 |
| 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 | \$ 212,768 | \$ 217,415 | \$ 226,609 | \$ 256,117 | \$ 239,806 |
| Income Taxes - Total | SO71 | \$ 72,983 | \$ 77,034 | \$ 77,062 | \$ 93,150 | \$ 84,770 |
| Federal | SO710 | \$ 66,234 | \$ 68,636 | \$ 69,709 | \$ 82,043 | \$ 72,891 |
| State, Local & Other | SO720 | \$ 6,749 | \$ 8,398 | \$ 7,353 | \$ 11,107 | \$ 11,879 |
| Inc/Loss Before Extraord Items/Effects of Accounting Changes | SO81 | \$ 139,785 | \$ 140,381 | \$ 149,547 | \$ 162,967 | \$ 155,036 |
| Extraord Items, Net of Effects (Tax & Cum Accting Changes) | SO811 | \$ 0 | \$ 0 | \$ 0 | \$ 10 | \$ 0 |
| Net Income (Loss) | SO91 | \$ 139,785 | \$ 140,381 | \$ 149,547 | \$ 162,977 | \$ 155,036 |

Office of Thrift Supervision
 Financial Reporting System
 Run Date: August 21, 2006, 4:44 PM

TFR Industry Aggregate Report
 93036 - OTS-Regulated: New York
 June 2006

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Jun 2006

Other Noninterest Income Codes

| Code | Description | Count | Amount |
|------|---|-------|----------|
| 4 | Net income(loss) from leasing or subleasing space | 9 | \$ 1,244 |
| 6 | Net income(loss)-equity invest in uncons sub org | 2 | \$ 29 |
| 7 | Net income(loss) from leased property | 2 | \$ 198 |
| 15 | Income from corporate-owned life insurance | 14 | \$ 6,815 |
| 99 | Other | 39 | \$ 5,390 |

Other Noninterest Expense Codes

| Code | Description | Count | Amount |
|------|--|-------|----------|
| 1 | Deposit Insurance Premiums | 6 | \$ 131 |
| 2 | OTS assessments | 9 | \$ 830 |
| 6 | Supervisory examination fees | 5 | \$ 196 |
| 7 | Office supplies, printing, and postage | 32 | \$ 3,935 |
| 8 | Telephone, including data lines | 13 | \$ 1,659 |
| 9 | Loan origination expense | 7 | \$ 260 |
| 10 | ATM expense | 11 | \$ 783 |
| 13 | Misc taxes other than income & real estate | 4 | \$ 139 |
| 14 | Losses from fraud | 1 | \$ 13 |
| 16 | Web site expenses | 2 | \$ 20 |
| 17 | Charitable contributions | 1 | \$ 2 |
| 99 | Other | 30 | \$ 8,915 |

| | | |
|--|---|---|
| Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 4:44 PM | TFR Industry Aggregate Report 93036 - OTS-Regulated: New York June 2006 | Frozen Aggregated Data (\$Thousands) |
|--|---|---|

***** PUBLIC *****

| Schedule SO --- Consolidated Statement of Operations | | Jun 2006 | Mar 2006 | Dec 2005 | Sep 2005 | Jun 2005 |
|---|----------------|---------------------|-------------------|---------------------|---------------------|---------------------|
| Description | Line Item | Value | Value | Value | Value | Value |
| YEAR TO DATE INCOME & EXPENSES | | | | | | |
| YTD - Interest Income - Total | Y_SO11 | \$ 1,417,652 | \$ 703,522 | \$ 2,679,735 | \$ 1,992,804 | \$ 1,316,996 |
| YTD - Deposits and Investment Securities | Y_SO115 | \$ 98,009 | \$ 47,523 | \$ 177,430 | \$ 130,572 | \$ 84,188 |
| YTD - Mortgage-Backed Securities | Y_SO125 | \$ 213,120 | \$ 109,158 | \$ 501,186 | \$ 387,171 | \$ 266,109 |
| YTD - Mortgage Loans | Y_SO141 | \$ 1,023,971 | \$ 507,018 | \$ 1,853,516 | \$ 1,367,082 | \$ 896,620 |
| YTD - Nonmortgage Loans - Commercial Loans & Leases | Y_SO160 | \$ 49,818 | \$ 23,818 | \$ 84,167 | \$ 60,781 | \$ 38,739 |
| YTD - Nonmortgage Loans - Consumer Loans & Leases | Y_SO171 | \$ 32,734 | \$ 16,005 | \$ 63,436 | \$ 47,198 | \$ 31,340 |
| YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total | Y_SO18 | \$ 9,306 | \$ 4,521 | \$ 16,944 | \$ 12,011 | \$ 7,362 |
| YTD - Federal Home Loan Bank Stock | Y_SO181 | \$ 9,280 | \$ 4,508 | \$ 16,879 | \$ 12,002 | \$ 7,356 |
| YTD - Other | Y_SO185 | \$ 26 | \$ 13 | \$ 65 | \$ 9 | \$ 6 |
| YTD - Interest Expense - Total | Y_SO21 | \$ 688,390 | \$ 331,696 | \$ 1,162,661 | \$ 846,844 | \$ 550,712 |
| YTD - Deposits | Y_SO215 | \$ 452,251 | \$ 213,590 | \$ 693,169 | \$ 496,228 | \$ 317,378 |
| YTD - Escrows | Y_SO225 | \$ 290 | \$ 131 | \$ 661 | \$ 500 | \$ 294 |
| YTD - Advances from FHLBank | Y_SO230 | \$ 118,832 | \$ 57,925 | \$ 188,937 | \$ 135,446 | \$ 88,813 |
| 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 | \$ 117,017 | \$ 60,050 | \$ 279,894 | \$ 214,670 | \$ 144,227 |
| 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 | \$ 738,568 | \$ 376,347 | \$ 1,534,018 | \$ 1,157,971 | \$ 773,646 |
| YTD - Net Provision for Losses on Interest-Bearing Assets | Y_SO321 | \$- 212 | \$ 1,371 | \$- 1,795 | \$- 4,791 | \$ 2,689 |
| YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts | Y_SO332 | \$ 738,780 | \$ 374,976 | \$ 1,535,813 | \$ 1,162,762 | \$ 770,957 |
| YTD - Noninterest Income - Total | Y_SO42 | \$ 160,358 | \$ 78,019 | \$ 339,247 | \$ 253,900 | \$ 159,407 |
| YTD - Mortgage Loan Serving Fees | Y_SO410 | \$ 4,940 | \$ 2,006 | \$ 7,088 | \$ 5,497 | \$ 2,474 |
| YTD - Other Fees and Charges | Y_SO420 | \$ 129,816 | \$ 63,385 | \$ 271,907 | \$ 200,708 | \$ 128,198 |
| YTD - Net Income (Loss) from Other - Total | YTD0451 | \$ 561 | \$ 1,909 | \$ 6,124 | \$ 6,874 | \$ 1,404 |
| YTD - Sale of Assets Held for Sale and AFS Secs | Y_SO430 | \$ 650 | \$ 1,675 | \$ 3,404 | \$ 4,066 | \$ 709 |
| YTD - Operations & Sale of Repossessed Assets | Y_SO461 | \$- 302 | \$- 117 | \$ 960 | \$ 1,151 | \$ 603 |
| YTD - LOCOM Adjustments Made to Assets Held for Sale | Y_SO465 | \$- 7 | \$ 0 | \$ 77 | \$ 77 | \$ 0 |
| YTD - Sale of Securities Held-to-Maturity | Y_SO467 | \$- 19 | \$- 40 | \$- 1 | \$- 2 | \$- 2 |
| YTD - Sale of Loans Held for Investment | Y_SO475 | \$ 0 | \$ 0 | \$- 10 | \$- 17 | \$- 4 |

| | | |
|--|---|---|
| Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 4:44 PM | TFR Industry Aggregate Report 93036 - OTS-Regulated: New York June 2006 | Frozen Aggregated Data (\$Thousands) |
|--|---|---|

***** PUBLIC *****

| Schedule SO --- Consolidated Statement of Operations | | | | | | |
|---|----------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Description | Line Item | Jun 2006 Value | Mar 2006 Value | Dec 2005 Value | Sep 2005 Value | Jun 2005 Value |
| YTD - Sale of Other Assets Held for Investment | Y_SO477 | \$ 239 | \$ 391 | \$ 1,694 | \$ 1,599 | \$ 98 |
| YTD - Trading Assets (Realized and Unrealized) | Y_SO485 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| YTD - Other Noninterest Income | Y_SO488 | \$ 25,041 | \$ 10,719 | \$ 54,128 | \$ 40,821 | \$ 27,331 |
| YTD - Noninterest Expense - Total | Y_SO51 | \$ 469,531 | \$ 235,580 | \$ 917,957 | \$ 686,168 | \$ 455,987 |
| YTD - All Personnel Compensation & Expense | Y_SO510 | \$ 256,472 | \$ 129,904 | \$ 488,650 | \$ 365,519 | \$ 241,397 |
| YTD - Legal Expense | Y_SO520 | \$ 4,025 | \$ 1,594 | \$ 13,558 | \$ 10,099 | \$ 7,873 |
| YTD - Office Occupancy & Equipment Expense | Y_SO530 | \$ 102,495 | \$ 52,042 | \$ 191,842 | \$ 142,258 | \$ 93,791 |
| YTD - Marketing and Other Professional Services | Y_SO540 | \$ 29,749 | \$ 14,269 | \$ 62,372 | \$ 47,871 | \$ 33,007 |
| YTD - Loan Servicing Fees | Y_SO550 | \$ 810 | \$ 408 | \$ 1,699 | \$ 1,237 | \$ 823 |
| YTD - Goodwill & Other Intangibles Expense | Y_SO560 | \$ 13,095 | \$ 6,424 | \$ 26,577 | \$ 19,771 | \$ 13,135 |
| YTD - Net Provision for Losses on Non-Interest-Bear Assets | Y_SO570 | \$ 237 | \$ 49 | \$ 785 | \$ 736 | \$ 720 |
| YTD - Other Noninterest Expense | Y_SO580 | \$ 62,648 | \$ 30,890 | \$ 132,474 | \$ 98,677 | \$ 65,241 |
| YTD - Income (Loss) Before Income Taxes | Y_SO60 | \$ 429,607 | \$ 217,415 | \$ 957,103 | \$ 730,494 | \$ 474,377 |
| YTD - Income Taxes - Total | Y_SO71 | \$ 149,765 | \$ 77,034 | \$ 338,628 | \$ 261,566 | \$ 168,416 |
| YTD - Federal | Y_SO710 | \$ 134,690 | \$ 68,636 | \$ 296,526 | \$ 226,817 | \$ 144,774 |
| YTD - State, Local, and Other | Y_SO720 | \$ 15,075 | \$ 8,398 | \$ 42,102 | \$ 34,749 | \$ 23,642 |
| YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg | Y_SO81 | \$ 279,842 | \$ 140,381 | \$ 618,475 | \$ 468,928 | \$ 305,961 |
| YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg) | Y_SO811 | \$ 0 | \$ 0 | \$ 10 | \$ 10 | \$ 0 |
| YTD - Net Income (Loss) | Y_SO91 | \$ 279,842 | \$ 140,381 | \$ 618,485 | \$ 468,938 | \$ 305,961 |

| Schedule VA --- Consolidated Valuation Allowances and Related Data | | | | | | |
|--|--------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Description | Line Item | Jun 2006 Value | Mar 2006 Value | Dec 2005 Value | Sep 2005 Value | Jun 2005 Value |
| RECONCILIATION: VALUATION ALLOWANCES | | | | | | |
| General Valuation Allowances - Beginning Balance | VA105 | \$ 323,298 | \$ 325,848 | \$ 328,213 | \$ 336,776 | \$ 335,378 |
| Net Provision for Loss | VA115 | \$- 1,765 | \$ 1,244 | \$ 2,779 | \$- 7,724 | \$ 835 |
| Transfers | VA125 | \$- 470 | \$- 377 | \$- 1,859 | \$- 1,573 | \$- 550 |
| Recoveries | VA135 | \$ 4,025 | \$ 4,176 | \$ 4,404 | \$ 9,436 | \$ 8,207 |
| Adjustments | VA145 | \$ 753 | \$- 1,034 | \$ 38 | \$ 2 | \$ 23 |
| Charge-offs | VA155 | \$ 3,768 | \$ 5,807 | \$ 7,727 | \$ 8,704 | \$ 7,117 |
| General Valuation Allowances - Ending Balance | VA165 | \$ 322,073 | \$ 324,050 | \$ 325,848 | \$ 328,213 | \$ 336,776 |
| Specific Valuation Allowances - Beginning Balance | VA108 | \$ 12,890 | \$ 14,579 | \$ 13,554 | \$ 12,999 | \$ 14,823 |
| Net Provision for Loss | VA118 | \$ 370 | \$ 176 | \$ 266 | \$ 260 | \$- 205 |

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:44 PM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
June 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

| Schedule VA --- Consolidated Valuation Allowances and Related Data | | Jun 2006 | Mar 2006 | Dec 2005 | Sep 2005 | Jun 2005 |
|---|----------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Description | Line Item | Value | Value | Value | Value | Value |
| Transfers | VA128 | \$ 470 | \$ 377 | \$ 1,859 | \$ 1,573 | \$ 550 |
| Adjustments | VA148 | \$ 0 | \$ - 55 | \$ 0 | \$ 46 | \$ - 1 |
| Charge-offs | VA158 | \$ 1,858 | \$ 2,187 | \$ 1,100 | \$ 1,326 | \$ 2,169 |
| Specific Valuation Allowances - Ending Balance | VA168 | \$ 11,872 | \$ 12,890 | \$ 14,579 | \$ 13,552 | \$ 12,998 |
| Total Valuation Allowances - Beginning Balance | VA110 | \$ 336,188 | \$ 340,427 | \$ 341,767 | \$ 349,775 | \$ 350,201 |
| Net Provision for Loss | VA120 | \$ - 1,395 | \$ 1,420 | \$ 3,045 | \$ - 7,464 | \$ 630 |
| Recoveries | VA140 | \$ 4,025 | \$ 4,176 | \$ 4,404 | \$ 9,436 | \$ 8,207 |
| Adjustments | VA150 | \$ 753 | \$ - 1,089 | \$ 38 | \$ 48 | \$ 22 |
| Charge-offs | VA160 | \$ 5,626 | \$ 7,994 | \$ 8,827 | \$ 10,030 | \$ 9,286 |
| Total Valuation Allowances - Ending Balance | VA170 | \$ 333,945 | \$ 336,940 | \$ 340,427 | \$ 341,765 | \$ 349,774 |
| CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY | | | | | | |
| GVA Charge-offs - Assets - Total | SUB2026 | \$ 3,768 | \$ 5,807 | \$ 7,727 | \$ 8,704 | \$ 7,117 |
| Mortgage-Backed Securities | VA370 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Mortgage Loans - Total | VA46 | \$ 885 | \$ 1,183 | \$ 2,626 | \$ 1,796 | \$ 1,678 |
| Construction - Total | SUB2030 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 1 |
| 1-4 Dwelling Units | VA420 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 1 |
| Multifamily (5 or more) Dwelling Units | VA430 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Nonresidential Property | VA440 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Permanent - Total | SUB2041 | \$ 885 | \$ 1,183 | \$ 2,626 | \$ 1,796 | \$ 1,677 |
| 1-4 Dwelling Units - Revolving Open-End Loans | VA446 | \$ 240 | \$ 49 | \$ 92 | \$ 59 | \$ 56 |
| 1-4 Dwelling Units - Secured by First Liens | VA456 | \$ 610 | \$ 442 | \$ 480 | \$ 694 | \$ 595 |
| 1-4 Dwelling Units - Secured by Junior Liens | VA466 | \$ 34 | \$ 36 | \$ 85 | \$ 67 | \$ 26 |
| Multifamily (5 or more) Dwelling Units | VA470 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Nonresidential Property (Except Land) | VA480 | \$ 1 | \$ 656 | \$ 1,969 | \$ 976 | \$ 1,000 |
| Land | VA490 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Nonmortgage Loans - Total | VA56 | \$ 2,724 | \$ 4,516 | \$ 4,998 | \$ 6,791 | \$ 5,344 |
| Commercial Loans | VA520 | \$ 1,064 | \$ 2,312 | \$ 1,897 | \$ 4,310 | \$ 3,065 |
| Consumer Loans - Total | SUB2061 | \$ 1,660 | \$ 2,204 | \$ 3,101 | \$ 2,481 | \$ 2,279 |
| Loans on Deposits | VA510 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Home Improvement Loans | VA516 | \$ 9 | \$ 16 | \$ 4 | \$ 5 | \$ 35 |
| Education Loans | VA530 | \$ 0 | \$ 0 | \$ 2 | \$ 0 | \$ 0 |
| Auto Loans | VA540 | \$ 358 | \$ 598 | \$ 533 | \$ 583 | \$ 601 |
| Mobile Home Loans | VA550 | \$ 146 | \$ 143 | \$ 395 | \$ 254 | \$ 394 |
| Credit Cards | VA556 | \$ 5 | \$ 14 | \$ 26 | \$ 22 | \$ 101 |

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:44 PM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
June 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

| Schedule VA --- Consolidated Valuation Allowances and Related Data | | Jun 2006 | Mar 2006 | Dec 2005 | Sep 2005 | Jun 2005 |
|--|----------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Description | Line Item | Value | Value | Value | Value | Value |
| Other | VA560 | \$ 1,142 | \$ 1,433 | \$ 2,141 | \$ 1,617 | \$ 1,148 |
| Reposessed Assets - Total | VA60 | \$ 112 | \$ 70 | \$ 70 | \$ 54 | \$ 37 |
| Real Estate - Construction | VA605 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Real Estate - 1-4 Dwelling Units | VA613 | \$ 10 | \$ 0 | \$ 0 | \$ 8 | \$ 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 | \$ 102 | \$ 70 | \$ 70 | \$ 46 | \$ 37 |
| Other Assets | VA930 | \$ 47 | \$ 38 | \$ 33 | \$ 63 | \$ 58 |
| GVA Recoveries - Assets - Total | SUB2126 | \$ 4,025 | \$ 4,176 | \$ 4,404 | \$ 9,436 | \$ 8,207 |
| Mortgage-Backed Securities | VA371 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Mortgage Loans - Total | VA47 | \$ 1,295 | \$ 1,202 | \$ 1,232 | \$ 1,298 | \$ 2,913 |
| Construction - Total | SUB2130 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| 1-4 Dwelling Units | VA421 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Multifamily (5 or more) Dwelling Units | VA431 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Nonresidential Property | VA441 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Permanent - Total | SUB2141 | \$ 1,295 | \$ 1,202 | \$ 1,232 | \$ 1,298 | \$ 2,913 |
| 1-4 Dwelling Units - Revolving Open-End Loans | VA447 | \$ 233 | \$ 83 | \$ 110 | \$ 119 | \$ 56 |
| 1-4 Dwelling Units - Secured by First Liens | VA457 | \$ 469 | \$ 696 | \$ 790 | \$ 723 | \$ 1,277 |
| 1-4 Dwelling Units - Secured by Junior Liens | VA467 | \$ 78 | \$ 25 | \$ 41 | \$ 102 | \$ 102 |
| Multifamily (5 or more) Dwelling Units | VA471 | \$ 0 | \$ 0 | \$ 0 | \$ 53 | \$ 8 |
| Nonresidential Property (Except Land) | VA481 | \$ 515 | \$ 398 | \$ 291 | \$ 301 | \$ 1,470 |
| Land | VA491 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Nonmortgage Loans - Total | VA57 | \$ 2,730 | \$ 2,974 | \$ 3,172 | \$ 8,138 | \$ 5,294 |
| Commercial Loans | VA521 | \$ 1,886 | \$ 2,110 | \$ 2,336 | \$ 7,304 | \$ 4,233 |
| Consumer Loans - Total | SUB2161 | \$ 844 | \$ 864 | \$ 836 | \$ 834 | \$ 1,061 |
| Loans on Deposits | VA511 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Home Improvement Loans | VA517 | \$ 1 | \$ 1 | \$ 1 | \$ 1 | \$ 1 |
| Education Loans | VA531 | \$ 1 | \$ 1 | \$ 0 | \$ 1 | \$ 1 |
| Auto Loans | VA541 | \$ 320 | \$ 319 | \$ 287 | \$ 278 | \$ 306 |
| Mobile Home Loans | VA551 | \$ 37 | \$ 41 | \$ 68 | \$ 79 | \$ 200 |
| Credit Cards | VA557 | \$ 5 | \$ 1 | \$ 12 | \$ 16 | \$ 36 |
| Other | VA561 | \$ 480 | \$ 501 | \$ 468 | \$ 459 | \$ 517 |
| Other Assets | VA931 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:44 PM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
June 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

| Schedule VA --- Consolidated Valuation Allowances and Related Data | | Jun 2006 | Mar 2006 | Dec 2005 | Sep 2005 | Jun 2005 |
|--|----------------|---------------|---------------|-----------------|-----------------|---------------|
| Description | Line Item | Value | Value | Value | Value | Value |
| SVA Provisions and Transfers from GVA - Assets - Total | SUB2226 | \$ 839 | \$ 554 | \$ 2,121 | \$ 1,830 | \$ 341 |
| Deposits and Investment Securities | VA38 | \$ 0 | \$- 120 | \$ 90 | \$ 30 | \$ 0 |
| Mortgage-Backed Securities | VA372 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Mortgage Loans - Total | VA48 | \$ 389 | \$ 203 | \$ 1,178 | \$ 1,065 | \$- 55 |
| Construction - Total | SUB2230 | \$ 169 | \$ 0 | \$ 7 | \$ 11 | \$ 0 |
| 1-4 Dwelling Units | VA422 | \$ 0 | \$ 0 | \$ 7 | \$ 11 | \$ 0 |
| Multifamily (5 or more) Dwelling Units | VA432 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Nonresidential Property | VA442 | \$ 169 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Permanent - Total | SUB2241 | \$ 220 | \$ 203 | \$ 1,171 | \$ 1,054 | \$- 55 |
| 1-4 Dwelling Units - Revolving Open-End Loans | VA448 | \$ 0 | \$- 18 | \$ 0 | \$ 0 | \$ 0 |
| 1-4 Dwelling Units - Secured by First Liens | VA458 | \$ 41 | \$ 3 | \$ 56 | \$ 389 | \$ 67 |
| 1-4 Dwelling Units - Secured by Junior Liens | VA468 | \$ 0 | \$- 9 | \$ 0 | \$ 0 | \$ 0 |
| Multifamily (5 or more) Dwelling Units | VA472 | \$ 8 | \$ 0 | \$ 129 | \$ 168 | \$ 13 |
| Nonresidential Property (Except Land) | VA482 | \$ 171 | \$ 227 | \$ 986 | \$ 497 | \$- 135 |
| Land | VA492 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Nonmortgage Loans - Total | VA58 | \$ 445 | \$ 471 | \$ 765 | \$ 776 | \$ 383 |
| Commercial Loans | VA522 | \$ 422 | \$ 456 | \$ 749 | \$ 716 | \$ 406 |
| Consumer Loans - Total | SUB2261 | \$ 23 | \$ 15 | \$ 16 | \$ 60 | \$- 23 |
| 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 | \$ 12 | \$ 14 | \$ 3 | \$ 3 | \$ 20 |
| Mobile Home Loans | VA552 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Credit Cards | VA558 | \$ 1 | \$ 0 | \$- 2 | \$ 0 | \$ 1 |
| Other | VA562 | \$ 10 | \$ 1 | \$ 15 | \$ 57 | \$- 44 |
| Reposessed Assets - Total | VA62 | \$ 5 | \$ 0 | \$ 80 | \$ 0 | \$ 0 |
| Real Estate - Construction | VA606 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Real Estate - 1-4 Dwelling Units | VA614 | \$ 5 | \$ 0 | \$ 80 | \$ 0 | \$ 0 |
| Real Estate - Multifamily (5 or more) Dwelling Units | VA617 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Real Estate - Nonresidential (Except Land) | VA626 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Real Estate - Land | VA629 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Other Reposessed 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 | \$ 0 | \$ 0 | \$ 0 |

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:44 PM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
June 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

| Schedule VA --- Consolidated Valuation Allowances and Related Data | | Jun 2006 | Mar 2006 | Dec 2005 | Sep 2005 | Jun 2005 |
|--|----------------|---------------|-----------------|-----------------|-----------------|------------------|
| Description | Line Item | Value | Value | Value | Value | Value |
| Other Assets | VA932 | \$ 0 | \$ 0 | \$ 8 | \$- 41 | \$ 13 |
| Adjusted Net Charge-offs - Assets - Total | SUB2326 | \$ 582 | \$ 2,185 | \$ 5,444 | \$ 1,098 | \$- 749 |
| Deposits and Investment Securities | VA39 | \$ 0 | \$- 120 | \$ 90 | \$ 30 | \$ 0 |
| Mortgage-Backed Securities | VA375 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Mortgage Loans - Total | VA49 | \$- 21 | \$ 184 | \$ 2,572 | \$ 1,563 | \$- 1,290 |
| Construction - Total | SUB2330 | \$ 169 | \$ 0 | \$ 7 | \$ 11 | \$ 1 |
| 1-4 Dwelling Units | VA425 | \$ 0 | \$ 0 | \$ 7 | \$ 11 | \$ 1 |
| Multifamily (5 or more) Dwelling Units | VA435 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Nonresidential Property | VA445 | \$ 169 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Permanent - Total | SUB2341 | \$- 190 | \$ 184 | \$ 2,565 | \$ 1,552 | \$- 1,291 |
| 1-4 Dwelling Units - Revolving Open-End Loans | VA449 | \$ 7 | \$- 52 | \$- 18 | \$- 60 | \$ 0 |
| 1-4 Dwelling Units - Secured by First Liens | VA459 | \$ 182 | \$- 251 | \$- 254 | \$ 360 | \$- 615 |
| 1-4 Dwelling Units - Secured by Junior Liens | VA469 | \$- 44 | \$ 2 | \$ 44 | \$- 35 | \$- 76 |
| Multifamily (5 or more) Dwelling Units | VA475 | \$ 8 | \$ 0 | \$ 129 | \$ 115 | \$ 5 |
| Nonresidential Property (Except Land) | VA485 | \$- 343 | \$ 485 | \$ 2,664 | \$ 1,172 | \$- 605 |
| Land | VA495 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Nonmortgage Loans - Total | VA59 | \$ 439 | \$ 2,013 | \$ 2,591 | \$- 571 | \$ 433 |
| Commercial Loans | VA525 | \$- 400 | \$ 658 | \$ 310 | \$- 2,278 | \$- 762 |
| Consumer Loans - Total | SUB2361 | \$ 839 | \$ 1,355 | \$ 2,281 | \$ 1,707 | \$ 1,195 |
| Loans on Deposits | VA515 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Home Improvement Loans | VA519 | \$ 8 | \$ 15 | \$ 3 | \$ 4 | \$ 34 |
| Education Loans | VA535 | \$- 1 | \$- 1 | \$ 2 | \$- 1 | \$- 1 |
| Auto Loans | VA545 | \$ 50 | \$ 293 | \$ 249 | \$ 308 | \$ 315 |
| Mobile Home Loans | VA555 | \$ 109 | \$ 102 | \$ 327 | \$ 175 | \$ 194 |
| Credit Cards | VA559 | \$ 1 | \$ 13 | \$ 12 | \$ 6 | \$ 66 |
| Other | VA565 | \$ 672 | \$ 933 | \$ 1,688 | \$ 1,215 | \$ 587 |
| Reposessed Assets - Total | VA65 | \$ 117 | \$ 70 | \$ 150 | \$ 54 | \$ 37 |
| Real Estate - Construction | VA607 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Real Estate - 1-4 Dwelling Units | VA615 | \$ 15 | \$ 0 | \$ 80 | \$ 8 | \$ 0 |
| 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 Reposessed Assets | VA633 | \$ 102 | \$ 70 | \$ 70 | \$ 46 | \$ 37 |
| Real Estate Held for Investment | VA75 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:44 PM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
June 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

| Schedule VA --- Consolidated Valuation Allowances and Related Data | | Jun 2006 | Mar 2006 | Dec 2005 | Sep 2005 | Jun 2005 |
|--|----------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Description | Line Item | Value | Value | Value | Value | Value |
| Equity Investments Not Subject to FASB Statement No. 115 | VA825 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Other Assets | VA935 | \$ 47 | \$ 38 | \$ 41 | \$ 22 | \$ 71 |
| TROUBLED DEBT RESTRUCTURED | | | | | | |
| Amount this Quarter | VA940 | \$ 1,723 | \$ 998 | \$ 4,454 | \$ 848 | \$ 2,730 |
| Amount in Schedule SC Complying with Modified Terms | VA942 | \$ 10,597 | \$ 16,799 | \$ 17,619 | \$ 21,018 | \$ 31,697 |
| MORTGAGE LOANS FORECLOSED IN QUARTER | | | | | | |
| Mortgage Loans Foreclosed During Quarter - Total | VA95 | \$ 1,661 | \$ 1,163 | \$ 1,170 | \$ 1,239 | \$ 2,638 |
| Construction | VA951 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Permanent - 1-4 Dwelling Units | VA952 | \$ 1,331 | \$ 1,000 | \$ 1,170 | \$ 1,239 | \$ 2,627 |
| Permanent - Multifamily (5 or more) Dwelling Units | VA953 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Permanent - Nonresidential (Except Land) | VA954 | \$ 330 | \$ 163 | \$ 0 | \$ 0 | \$ 11 |
| Permanent - Land | VA955 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| CLASSIFICATION OF ASSETS | | | | | | |
| Quarter End Balance - Special Mention | VA960 | \$ 257,493 | \$ 241,299 | \$ 254,492 | \$ 230,513 | \$ 211,908 |
| Classified Assets - Quarter End Balance - Total | SUB2811 | \$ 203,573 | \$ 201,362 | \$ 223,593 | \$ 190,878 | \$ 188,570 |
| Substandard | VA965 | \$ 188,509 | \$ 187,828 | \$ 210,141 | \$ 174,550 | \$ 172,498 |
| Doubtful | VA970 | \$ 15,055 | \$ 13,534 | \$ 13,452 | \$ 16,324 | \$ 16,072 |
| Loss | VA975 | \$ 9 | \$ 0 | \$ 0 | \$ 4 | \$ 0 |
| PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3 | | | | | | |
| Outstanding Balanced (Contractual) | VA980 | \$ 11,954 | \$ 15,005 | \$ 41,253 | \$ 45,480 | N/A |
| Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct) | VA981 | \$ 5,206 | \$ 7,640 | \$ 33,084 | \$ 36,944 | N/A |
| Allowance Amount Included in ALLL (SC283, SC357) | VA985 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | N/A |
| Schedule PD --- Consolidated Past Due and Nonaccrual | | | | | | |
| Description | Line Item | Jun 2006 Value | Mar 2006 Value | Dec 2005 Value | Sep 2005 Value | Jun 2005 Value |
| DELINQUENT LOANS | | | | | | |
| Delinquent Loans - Total | SUB2410 | \$ 215,101 | \$ 232,639 | \$ 263,368 | \$ 206,793 | \$ 206,480 |
| Mortgages - Total | SUB2421 | \$ 187,399 | \$ 206,656 | \$ 227,243 | \$ 172,635 | \$ 168,672 |
| Construction and Land Loans | SUB2430 | \$ 12,321 | \$ 25,687 | \$ 7,835 | \$ 12,385 | \$ 16,992 |
| Permanent Loans Secured by 1-4 Property | SUB2441 | \$ 119,197 | \$ 105,570 | \$ 126,836 | \$ 100,631 | \$ 96,151 |
| Permanent Loans Secured by All Other Property | SUB2450 | \$ 56,553 | \$ 75,722 | \$ 92,900 | \$ 59,884 | \$ 55,607 |
| Nonmortgages - Total | SUB2461 | \$ 27,702 | \$ 25,983 | \$ 36,125 | \$ 34,158 | \$ 37,808 |
| PAST DUE & STILL ACCRUING | | | | | | |
| Past Due & Still Accruing - Total | SUB2470 | \$ 93,653 | \$ 128,111 | \$ 138,203 | \$ 104,659 | \$ 111,353 |

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:44 PM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
June 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

| Schedule PD --- Consolidated Past Due and Nonaccrual | | Jun 2006 | Mar 2006 | Dec 2005 | Sep 2005 | Jun 2005 |
|--|-------------|------------------|-------------------|-------------------|------------------|-------------------|
| Description | Line Item | Value | Value | Value | Value | Value |
| Past Due & Still Accruing - 30-89 Days - Total | PD10 | \$ 85,146 | \$ 118,255 | \$ 125,061 | \$ 98,114 | \$ 106,210 |
| Mortgage Loans - Total | SUB2481 | \$ 68,198 | \$ 103,007 | \$ 104,186 | \$ 76,022 | \$ 85,021 |
| Construction | PD115 | \$ 398 | \$ 22,857 | \$ 1,357 | \$ 8,584 | \$ 11,208 |
| Permanent: | | | | | | |
| Residential: | | | | | | |
| 1-4 Dwelling Units: | | | | | | |
| Revolving Open-End Loans | PD121 | \$ 5,010 | \$ 4,669 | \$ 5,428 | \$ 2,937 | \$ 3,558 |
| Secured by First Liens | PD123 | \$ 43,253 | \$ 37,569 | \$ 50,756 | \$ 45,888 | \$ 39,703 |
| Secured by Junior Liens | PD124 | \$ 3,168 | \$ 1,506 | \$ 2,678 | \$ 2,409 | \$ 2,117 |
| Multifamily (5 or more) Dwelling Units | PD125 | \$ 4,793 | \$ 21,655 | \$ 29,604 | \$ 8,752 | \$ 11,926 |
| Nonresidential Property (Except Land) | PD135 | \$ 11,541 | \$ 14,751 | \$ 14,363 | \$ 7,214 | \$ 16,509 |
| Land | PD138 | \$ 35 | \$ 0 | \$ 0 | \$ 238 | \$ 0 |
| Nonmortgage Loans: | | | | | | |
| Commercial Loans | PD140 | \$ 6,720 | \$ 6,677 | \$ 7,860 | \$ 10,333 | \$ 9,092 |
| Consumer Loans - Total | SUB2511 | \$ 10,228 | \$ 8,571 | \$ 13,015 | \$ 11,759 | \$ 12,097 |
| Loans on Deposits | PD161 | \$ 120 | \$ 79 | \$ 137 | \$ 103 | \$ 362 |
| Home Improvement Loans | PD163 | \$ 190 | \$ 186 | \$ 187 | \$ 49 | \$ 92 |
| Education Loans | PD165 | \$ 45 | \$ 1 | \$ 22 | \$ 54 | \$ 36 |
| Auto Loans | PD167 | \$ 3,694 | \$ 3,521 | \$ 5,165 | \$ 4,514 | \$ 4,584 |
| Mobile Home Loans | PD169 | \$ 4,645 | \$ 3,208 | \$ 5,327 | \$ 5,052 | \$ 4,986 |
| Credit Cards | PD171 | \$ 33 | \$ 28 | \$ 44 | \$ 30 | \$ 64 |
| Other | PD180 | \$ 1,501 | \$ 1,548 | \$ 2,133 | \$ 1,957 | \$ 1,973 |
| Memoranda: | | | | | | |
| Troubled Debt Restructured Included in PD115:PD180 | PD190 | \$ 319 | \$ 242 | \$ 137 | \$ 153 | \$ 0 |
| Held for Sale Included in PD115:PD180 | PD192 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | N/A |
| Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180 | PD195 | \$ 1,870 | \$ 1,732 | \$ 1,233 | \$ 1,062 | \$ 1,268 |
| Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's | PD196 | \$ 4 | \$ 6 | \$ 7 | \$ 0 | N/A |
| Rebooked GNMA's Incl in PD195 | PD197 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | N/A |
| Past Due & Still Accruing - 90 Days or More - Total | PD20 | \$ 8,507 | \$ 9,856 | \$ 13,142 | \$ 6,545 | \$ 5,143 |
| Mortgage Loans - Total | SUB2491 | \$ 7,964 | \$ 9,512 | \$ 10,409 | \$ 5,763 | \$ 4,694 |
| Construction | PD215 | \$ 1,825 | \$ 1,075 | \$ 4,730 | \$ 677 | \$ 200 |
| Permanent: | | | | | | |
| Residential: | | | | | | |
| 1-4 Dwelling Units: | | | | | | |

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:44 PM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
June 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

| Schedule PD --- Consolidated Past Due and Nonaccrual | | Jun 2006 | Mar 2006 | Dec 2005 | Sep 2005 | Jun 2005 |
|---|-------------|-------------------|-------------------|-------------------|-------------------|------------------|
| Description | Line Item | Value | Value | Value | Value | Value |
| Revolving Open-End Loans | PD221 | \$ 276 | \$ 258 | \$ 505 | \$ 232 | \$ 272 |
| Secured by First Liens | PD223 | \$ 3,004 | \$ 3,924 | \$ 3,920 | \$ 4,039 | \$ 2,515 |
| Secured by Junior Liens | PD224 | \$ 151 | \$ 129 | \$ 207 | \$ 181 | \$ 100 |
| Multifamily (5 or more) Dwelling Units | PD225 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 1,237 |
| Nonresidential Property (Except Land) | PD235 | \$ 2,512 | \$ 4,126 | \$ 1,047 | \$ 634 | \$ 370 |
| Land | PD238 | \$ 196 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Nonmortgage Loans: | | | | | | |
| Commercial Loans | PD240 | \$ 235 | \$ 169 | \$ 2,380 | \$ 461 | \$ 175 |
| Consumer Loans - Total | SUB2521 | \$ 308 | \$ 175 | \$ 353 | \$ 321 | \$ 274 |
| Loans on Deposits | PD261 | \$ 38 | \$ 18 | \$ 42 | \$ 20 | \$ 20 |
| Home Improvement Loans | PD263 | \$ 0 | \$ 12 | \$ 0 | \$ 26 | \$ 2 |
| Education Loans | PD265 | \$ 0 | \$ 0 | \$ 0 | \$ 7 | \$ 2 |
| Auto Loans | PD267 | \$ 112 | \$ 110 | \$ 232 | \$ 139 | \$ 122 |
| Mobile Home Loans | PD269 | \$ 8 | \$ 0 | \$ 3 | \$ 16 | \$ 23 |
| Credit Cards | PD271 | \$ 16 | \$ 9 | \$ 17 | \$ 25 | \$ 6 |
| Other | PD280 | \$ 134 | \$ 26 | \$ 59 | \$ 88 | \$ 99 |
| Memoranda: | | | | | | |
| Troubled Debt Restructured Included in PD215:PD280 | PD290 | \$ 0 | \$ 0 | \$ 0 | \$ 104 | \$ 0 |
| Held for Sale Included in PD215:PD280 | PD292 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | N/A |
| Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280 | PD295 | \$ 2 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's | PD296 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | N/A |
| Rebooked GNMA's Incl in PD295 | PD297 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | N/A |
| NONACCRUAL | | | | | | |
| Nonaccrual - Total | PD30 | \$ 121,448 | \$ 104,528 | \$ 125,165 | \$ 102,134 | \$ 95,127 |
| Mortgage Loans - Total | SUB2501 | \$ 111,237 | \$ 94,137 | \$ 112,648 | \$ 90,850 | \$ 78,957 |
| Construction | PD315 | \$ 9,426 | \$ 1,432 | \$ 1,420 | \$ 2,859 | \$ 5,506 |
| Permanent: | | | | | | |
| Residential: | | | | | | |
| 1-4 Dwelling Units: | | | | | | |
| Revolving Open-End Loans | PD321 | \$ 1,969 | \$ 1,090 | \$ 890 | \$ 1,090 | \$ 1,174 |
| Secured by First Liens | PD323 | \$ 61,411 | \$ 54,997 | \$ 60,947 | \$ 42,922 | \$ 45,270 |
| Secured by Junior Liens | PD324 | \$ 955 | \$ 1,428 | \$ 1,505 | \$ 933 | \$ 1,442 |
| Multifamily (5 or more) Dwelling Units | PD325 | \$ 22,643 | \$ 17,695 | \$ 29,948 | \$ 22,792 | \$ 10,198 |
| Nonresidential Property (Except Land) | PD335 | \$ 14,392 | \$ 17,172 | \$ 17,610 | \$ 20,227 | \$ 15,289 |

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:44 PM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
June 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

| Schedule PD --- Consolidated Past Due and Nonaccrual | | Jun 2006 | Mar 2006 | Dec 2005 | Sep 2005 | Jun 2005 |
|---|-----------|----------|----------|----------|----------|-----------|
| Description | Line Item | Value | Value | Value | Value | Value |
| Land | PD338 | \$ 441 | \$ 323 | \$ 328 | \$ 27 | \$ 78 |
| Nonmortgage Loans: | | | | | | |
| Commercial Loans | PD340 | \$ 8,555 | \$ 8,661 | \$ 9,801 | \$ 8,594 | \$ 13,286 |
| Consumer Loans - Total | SUB2531 | \$ 1,656 | \$ 1,730 | \$ 2,716 | \$ 2,690 | \$ 2,884 |
| Loans on Deposits | PD361 | \$ 10 | \$ 0 | \$ 69 | \$ 62 | \$ 16 |
| Home Improvement Loans | PD363 | \$ 14 | \$ 47 | \$ 62 | \$ 64 | \$ 68 |
| Education Loans | PD365 | \$ 1 | \$ 1 | \$ 1 | \$ 2 | \$ 0 |
| Auto Loans | PD367 | \$ 436 | \$ 509 | \$ 627 | \$ 675 | \$ 561 |
| Mobile Home Loans | PD369 | \$ 811 | \$ 772 | \$ 1,435 | \$ 1,164 | \$ 1,542 |
| Credit Cards | PD371 | \$ 1 | \$ 5 | \$ 12 | \$ 21 | \$ 10 |
| Other | PD380 | \$ 383 | \$ 396 | \$ 510 | \$ 702 | \$ 687 |
| Memoranda: | | | | | | |
| Troubled Debt Restructured Included in PD315:PD380 | PD390 | \$ 2,172 | \$ 2,396 | \$ 2,478 | \$ 2,739 | \$ 2,211 |
| Held for Sale Included in PD315:PD380 | PD392 | \$ 585 | \$ 785 | \$ 145 | \$ 0 | N/A |
| Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380 | PD395 | \$ 4,028 | \$ 3,477 | \$ 3,154 | \$ 930 | \$ 2,417 |
| Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's | PD396 | \$ 2 | \$ 2 | \$ 4 | \$ 5 | N/A |
| Rebooked GNMA's Incl in PD395 | PD397 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | N/A |

| Schedule LD --- Loan Data | | Jun 2006 | Mar 2006 | Dec 2005 | Sep 2005 | Jun 2005 |
|--|----------------|-------------------|-------------------|-------------------|------------------|-------------------|
| 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 | \$ 134,515 | \$ 128,496 | \$ 154,449 | \$ 98,271 | \$ 142,925 |
| 90% up to 100% LTV | LD110 | \$ 127,550 | \$ 121,847 | \$ 147,128 | \$ 90,273 | \$ 135,308 |
| 100% and greater LTV | LD120 | \$ 6,965 | \$ 6,649 | \$ 7,321 | \$ 7,998 | \$ 7,617 |
| Past Due and Nonaccrual Balances - Total | SUB5250 | \$ 1,837 | \$ 579 | \$ 1,164 | \$ 908 | \$ 652 |
| Past Due and Still Accruing - Total | SUB5240 | \$ 1,310 | \$ 197 | \$ 864 | \$ 623 | \$ 299 |
| Past Due and Still Accruing - 30-89 Days - Total | SUB5210 | \$ 1,262 | \$ 197 | \$ 822 | \$ 573 | \$ 299 |
| 90% up to 100% LTV | LD210 | \$ 1,232 | \$ 197 | \$ 811 | \$ 561 | \$ 249 |
| 100% and greater LTV | LD220 | \$ 30 | \$ 0 | \$ 11 | \$ 12 | \$ 50 |
| Past Due and Still Accruing - 90 Days or More - Total | SUB5220 | \$ 48 | \$ 0 | \$ 42 | \$ 50 | \$ 0 |
| 90% up to 100% LTV | LD230 | \$ 48 | \$ 0 | \$ 42 | \$ 0 | \$ 0 |
| 100% and greater LTV | LD240 | \$ 0 | \$ 0 | \$ 0 | \$ 50 | \$ 0 |
| Nonaccrual - Total | SUB5230 | \$ 527 | \$ 382 | \$ 300 | \$ 285 | \$ 353 |
| 90% up to 100% LTV | LD250 | \$ 527 | \$ 382 | \$ 250 | \$ 285 | \$ 353 |
| 100% and greater LTV | LD260 | \$ 0 | \$ 0 | \$ 50 | \$ 0 | \$ 0 |

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:44 PM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
June 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

| Schedule LD --- Loan Data | | Jun 2006 | Mar 2006 | Dec 2005 | Sep 2005 | Jun 2005 |
|--------------------------------|----------------|------------------|------------------|-------------------|-------------------|------------------|
| Description | Line Item | Value | Value | Value | Value | Value |
| Net Charge-offs - Total | SUB5300 | \$ 23 | \$ 0 | \$ 122 | \$ 102 | \$- 120 |
| 90% up to 100% LTV | LD310 | \$ 23 | \$ 0 | \$ 122 | \$ 102 | \$- 120 |
| 100% and greater LTV | LD320 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Purchases - Total | SUB5320 | \$ 149 | \$ 0 | \$ 72 | \$ 259 | \$ 0 |
| 90% up to 100% LTV | LD410 | \$ 149 | \$ 0 | \$ 72 | \$ 259 | \$ 0 |
| 100% and greater LTV | LD420 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Originations - Total | SUB5330 | \$ 81,118 | \$ 65,084 | \$ 109,919 | \$ 108,906 | \$ 96,847 |
| 90% up to 100% LTV | LD430 | \$ 80,450 | \$ 64,978 | \$ 109,517 | \$ 108,384 | \$ 95,398 |
| 100% and greater LTV | LD440 | \$ 668 | \$ 106 | \$ 402 | \$ 522 | \$ 1,449 |
| Sales - Total | SUB5340 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| 90% up to 100% LTV | LD450 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| 100% and greater LTV | LD460 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |

| Schedule CC --- Consolidated Commitments and Contingencies | | Jun 2006 | Mar 2006 | Dec 2005 | Sep 2005 | Jun 2005 |
|---|----------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Description | Line Item | Value | Value | Value | Value | Value |
| Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total | SUB3380 | \$ 639,369 | \$ 654,178 | \$ 654,467 | \$ 579,404 | \$ 513,080 |
| Mortgage Construction Loans | CC105 | \$ 623,373 | \$ 639,263 | \$ 642,238 | \$ 568,242 | \$ 506,019 |
| Other Mortgage Loans | CC115 | \$ 15,996 | \$ 14,915 | \$ 12,229 | \$ 11,162 | \$ 7,061 |
| Undisbursed Balance of Nonmortgage Loans Closed | CC125 | \$ 11,090 | \$ 1,118 | \$ 1,586 | \$ 3,291 | \$ 619 |
| Commitments Outstanding to Originate Mortgages - Total | SUB3330 | \$ 1,206,828 | \$ 1,082,535 | \$ 1,046,068 | \$ 1,296,408 | \$ 1,445,934 |
| 1-4 Dwelling Units | CC280 | \$ 612,325 | \$ 498,241 | \$ 493,454 | \$ 711,183 | \$ 788,449 |
| Multifamily (5 or more) Dwelling Units | CC290 | \$ 295,524 | \$ 359,424 | \$ 289,640 | \$ 297,238 | \$ 315,585 |
| All Other Real Estate | CC300 | \$ 298,979 | \$ 224,870 | \$ 262,974 | \$ 287,987 | \$ 341,900 |
| Commitments Outstanding to Originate Nonmortgage Loans | CC310 | \$ 79,968 | \$ 97,502 | \$ 47,056 | \$ 68,945 | \$ 53,203 |
| Commitments Outstanding to Purchase Loans | CC320 | \$ 88,737 | \$ 71,989 | \$ 104,994 | \$ 130,425 | \$ 95,501 |
| Commitments Outstanding to Sell Loans | CC330 | \$ 147,550 | \$ 103,658 | \$ 64,552 | \$ 124,690 | \$ 155,611 |
| Commitments Outstanding to Purchase Mortgage-Backed Secs | CC335 | \$ 561 | \$ 0 | \$ 0 | \$ 991 | \$ 4,481 |
| Commitments Outstanding to Sell Mortgage-Backed Securities | CC355 | \$ 1,500 | \$ 500 | \$ 500 | \$ 2,000 | \$ 0 |
| Commitments Outstanding to Purchase Investment Securities | CC365 | \$ 15,000 | \$ 1,500 | \$ 716 | \$ 2,492 | \$ 0 |
| Commitments Outstanding to Sell Investment Securities | CC375 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Unused Lines of Credit - Total | SUB3361 | \$ 2,091,442 | \$ 2,010,841 | \$ 2,001,622 | \$ 1,848,802 | \$ 1,812,081 |
| Revolving, Open-End Loans on 1-4 Dwelling Units | CC412 | \$ 1,117,879 | \$ 1,073,786 | \$ 1,024,504 | \$ 998,954 | \$ 966,433 |
| Commercial Lines | CC420 | \$ 837,953 | \$ 803,942 | \$ 843,146 | \$ 712,141 | \$ 656,992 |

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:44 PM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
June 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

| Schedule CC --- Consolidated Commitments and Contingencies | | Jun 2006 | Mar 2006 | Dec 2005 | Sep 2005 | Jun 2005 |
|---|----------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Description | Line Item | Value | Value | Value | Value | Value |
| Open-End Consumer Lines - Credit Cards | CC423 | \$ 2,945 | \$ 2,826 | \$ 2,919 | \$ 2,398 | \$ 52,033 |
| Open-End Consumer Lines - Other | CC425 | \$ 132,665 | \$ 130,287 | \$ 131,053 | \$ 135,309 | \$ 136,623 |
| Letters of Credit (Excluding Items on CC465 & CC468) - Total | SUB3390 | \$ 112,243 | \$ 101,540 | \$ 104,202 | \$ 100,088 | \$ 106,189 |
| Commercial | CC430 | \$ 929 | \$ 1,369 | \$ 3,048 | \$ 2,703 | \$ 2,927 |
| Standby, Not Included on CC465 or CC468 | CC435 | \$ 111,314 | \$ 100,171 | \$ 101,154 | \$ 97,385 | \$ 103,262 |
| Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs | CC455 | \$ 886,933 | \$ 886,512 | \$ 838,586 | \$ 856,474 | \$ 846,522 |
| Amount of Direct Credit Substitutes on Assets in CC455 | CC465 | \$ 61 | \$ 77 | \$ 102 | \$ 136 | \$ 141 |
| Amount of Recourse Obligations on Assets in CC455 | CC468 | \$ 41,779 | \$ 42,911 | \$ 44,720 | \$ 45,913 | \$ 47,570 |
| Other Contingent Liabilities | CC480 | \$ 10,082 | \$ 82 | \$ 82 | \$ 30 | \$ 465 |
| Contingent Assets | CC490 | \$ 1,781 | \$ 1,738 | \$ 1,733 | \$ 1,729 | \$ 1,717 |

| Schedule CF --- Consolidated Cash Flow Information | | Jun 2006 | Mar 2006 | Dec 2005 | Sep 2005 | Jun 2005 |
|---|----------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Description | Line Item | Value | Value | Value | Value | Value |
| Mortgage-Backed Securities - Purchases - Total | SUB3811 | \$ 36,716 | \$ 138,122 | \$ 120,167 | \$ 169,494 | \$ 218,972 |
| Pass-Through Securities | CF143 | \$ 24,159 | \$ 103,110 | \$ 66,906 | \$ 109,902 | \$ 158,123 |
| Other Mortgage-Backed Securities | CF153 | \$ 12,557 | \$ 35,012 | \$ 53,261 | \$ 59,592 | \$ 60,849 |
| Mortgage-Backed Securities - Sales - Total | SUB3821 | \$ 66,897 | \$ 7,585 | \$ 75,075 | \$ 4,357 | \$ 268,187 |
| Pass-Through Securities | CF145 | \$ 43,811 | \$ 7,585 | \$ 27,341 | \$ 4,357 | \$ 52,611 |
| Other Mortgage-Backed Securities | CF155 | \$ 23,086 | \$ 0 | \$ 47,734 | \$ 0 | \$ 215,576 |
| Mortgage-Backed Securities - Net Purchases - Total | SUB3826 | \$ - 30,181 | \$ 130,537 | \$ 45,092 | \$ 165,137 | \$ - 49,215 |
| Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs | CF148 | \$ - 142,763 | \$ - 131,190 | \$ - 168,064 | \$ - 208,698 | \$ - 179,461 |
| Mortgage-Backed Securities - Other MBS - Other Bal Changes | CF158 | \$ - 420,734 | \$ - 408,028 | \$ - 613,631 | \$ - 822,385 | \$ - 644,007 |
| Mortgage Loans Disbursed - Total | SUB3831 | \$ 1,993,804 | \$ 1,800,778 | \$ 2,026,253 | \$ 2,479,815 | \$ 2,138,907 |
| Construction Loans - Total | SUB3840 | \$ 243,614 | \$ 223,437 | \$ 213,610 | \$ 233,207 | \$ 197,545 |
| 1-4 Dwelling Units | CF190 | \$ 56,853 | \$ 62,100 | \$ 42,300 | \$ 70,204 | \$ 71,435 |
| Multifamily (5 or more) Dwelling Units | CF200 | \$ 113,106 | \$ 99,504 | \$ 98,589 | \$ 100,669 | \$ 85,558 |
| Nonresidential | CF210 | \$ 73,655 | \$ 61,833 | \$ 72,721 | \$ 62,334 | \$ 40,552 |
| Permanent Loans - Total | SUB3851 | \$ 1,750,190 | \$ 1,577,341 | \$ 1,812,643 | \$ 2,246,608 | \$ 1,941,362 |
| 1-4 Dwelling Units | CF225 | \$ 1,067,728 | \$ 907,282 | \$ 1,226,831 | \$ 1,503,936 | \$ 1,239,354 |
| Multifamily (5 or more) Dwelling Units | CF245 | \$ 364,774 | \$ 351,692 | \$ 306,967 | \$ 383,620 | \$ 363,253 |
| Nonresidential (Except Land) | CF260 | \$ 274,845 | \$ 307,508 | \$ 272,678 | \$ 346,112 | \$ 325,788 |

| | | |
|--|---|---|
| Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 4:44 PM | TFR Industry Aggregate Report 93036 - OTS-Regulated: New York June 2006 | Frozen Aggregated Data (\$Thousands) |
|--|---|---|

***** PUBLIC *****

| Schedule CF --- Consolidated Cash Flow Information | | Jun 2006 | Mar 2006 | Dec 2005 | Sep 2005 | Jun 2005 |
|---|----------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Description | Line Item | Value | Value | Value | Value | Value |
| Land | CF270 | \$ 42,843 | \$ 10,859 | \$ 6,167 | \$ 12,940 | \$ 12,967 |
| Loans and Participations Purchased - Total | SUB3880 | \$ 174,824 | \$ 222,236 | \$ 374,616 | \$ 341,611 | \$ 196,527 |
| Secured by 1-4 Dwelling Units | CF280 | \$ 148,331 | \$ 197,852 | \$ 346,556 | \$ 302,036 | \$ 175,062 |
| Secured by Multifamily (5 or more) Dwelling Units | CF290 | \$ 17,528 | \$ 12,637 | \$ 21,870 | \$ 8,712 | \$ 16,648 |
| Secured by Nonresidential | CF300 | \$ 8,965 | \$ 11,747 | \$ 6,190 | \$ 30,863 | \$ 4,817 |
| Loans and Participations Sold - Total | SUB3890 | \$ 183,298 | \$ 169,629 | \$ 210,255 | \$ 242,574 | \$ 210,489 |
| Secured by 1-4 Dwelling Units | CF310 | \$ 132,366 | \$ 114,348 | \$ 154,993 | \$ 201,164 | \$ 172,939 |
| Secured by Multifamily (5 or more) Dwelling Units | CF320 | \$ 44,511 | \$ 47,302 | \$ 32,760 | \$ 33,653 | \$ 30,870 |
| Secured by Nonresidential | CF330 | \$ 6,421 | \$ 7,979 | \$ 22,502 | \$ 7,757 | \$ 6,680 |
| Net Purchases (Sales) of Loans and Participations - Total | SUB3885 | \$- 8,474 | \$ 52,607 | \$ 164,361 | \$ 99,037 | \$- 13,962 |
| Mortgage Loans - Cash Repayment of Principal | CF340 | \$ 1,435,197 | \$ 1,249,982 | \$ 1,457,213 | \$ 1,713,409 | \$ 1,503,058 |
| Mortgage Loans - Debits Less Credits Othr Than Repay of Prin | CF350 | \$ 22,839 | \$ 27,009 | \$ 55,264 | \$ 27,916 | \$ 33,943 |
| Mortgage Loans - Memo - Refinancing Loans | CF361 | \$ 631,899 | \$ 602,279 | \$ 779,066 | \$ 827,278 | \$ 695,754 |
| Mortgage Loans - Net Change in Mtg Loan Portfolio - Flow | SUB3906 | \$ 572,972 | \$ 630,412 | \$ 788,665 | \$ 893,359 | \$ 655,830 |
| Nonmortgage Loans Closed or Purchased - Total | SUB3910 | \$ 574,240 | \$ 468,996 | \$ 316,671 | \$ 376,807 | \$ 357,159 |
| Commercial | CF390 | \$ 436,594 | \$ 334,409 | \$ 192,697 | \$ 190,901 | \$ 228,254 |
| Consumer | CF400 | \$ 137,646 | \$ 134,587 | \$ 123,974 | \$ 185,906 | \$ 128,905 |
| Nonmortgage Loans - Sales - Total | SUB3915 | \$ 4,570 | \$ 1,648 | \$ 16,642 | \$ 12,756 | \$ 8,960 |
| Commercial | CF395 | \$ 3,331 | \$ 1,489 | \$ 16,535 | \$ 5,205 | \$ 7,538 |
| Consumer | CF405 | \$ 1,239 | \$ 159 | \$ 107 | \$ 7,551 | \$ 1,422 |
| Net Purchases (Sales) of Nonmortgage Loans - Total | SUB3919 | \$ 569,670 | \$ 467,348 | \$ 300,029 | \$ 364,051 | \$ 348,199 |
| Net Deposit Gain (Loss), Excluding Acquired Deposits | SUB3920 | \$ 344,873 | \$ 703,014 | \$ 177,750 | \$ 381,841 | \$ 178,231 |
| New Deposits Received less Deposits Withdrawn | CF420 | \$ 106,382 | \$ 492,075 | \$- 17,473 | \$ 205,815 | \$ 18,694 |
| Interest Credited to Deposits | CF430 | \$ 238,491 | \$ 210,939 | \$ 195,223 | \$ 176,026 | \$ 159,537 |
| Deposits Acquired, Net of Dispositions in Bulk Transactions | CF435 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 23,319 |

| Schedule DI --- Consolidated Deposit Information | | Jun 2006 | Mar 2006 | Dec 2005 | Sep 2005 | Jun 2005 |
|--|-----------|---------------|---------------|---------------|---------------|---------------|
| Description | Line Item | Value | Value | Value | Value | Value |
| BALANCES - END OF QUARTER | | | | | | |
| Total Broker - Originated Deposits - Total | SUB4061 | \$ 417,039 | \$ 384,885 | \$ 310,832 | \$ 260,435 | \$ 222,181 |
| Fully Insured | DI100 | \$ 384,846 | \$ 357,030 | \$ 282,778 | \$ 238,284 | \$ 192,642 |
| Other | DI110 | \$ 32,193 | \$ 27,855 | \$ 28,054 | \$ 22,151 | \$ 29,539 |
| Deposits with Balances - \$100,000 or Less | DI120 | \$ 26,343,866 | \$ 26,211,753 | \$ 25,972,159 | \$ 26,149,114 | \$ 26,125,698 |

| | | |
|---|--|---|
| Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 4:44 PM | TFR Industry Aggregate Report 93036 - OTS-Regulated: New York June 2006 | Frozen Aggregated Data (\$Thousands) |
|---|--|---|

***** PUBLIC *****

| Schedule DI --- Consolidated Deposit Information | | Jun 2006 | Mar 2006 | Dec 2005 | Sep 2005 | Jun 2005 |
|---|------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Description | Line Item | Value | Value | Value | Value | Value |
| Deposits with Balances - Greater than \$100,000 | DI130 | \$ 11,119,838 | \$ 10,938,735 | \$ 10,410,424 | \$ 10,100,256 | \$ 9,732,973 |
| Number of Deposit Accounts - Total | SUB4062 | 3,237,315 | 3,222,580 | 3,211,163 | 3,211,670 | 3,218,690 |
| Balances of \$100,000 or Less | DI150 | 3,179,970 | 3,166,606 | 3,156,603 | 3,158,243 | 3,166,946 |
| Balances Greater than \$100,000 | DI160 | 57,345 | 55,974 | 54,560 | 53,427 | 51,744 |
| IRA/Keogh Accounts | DI200 | \$ 3,014,552 | \$ 2,986,890 | \$ 2,981,774 | \$ 3,010,707 | \$ 2,990,004 |
| Uninsured Deposits | DI210 | \$ 4,915,828 | \$ 5,085,790 | \$ 5,172,525 | \$ 5,038,572 | \$ 4,652,950 |
| Preferred Deposits | DI220 | \$ 796,557 | \$ 1,096,448 | \$ 880,380 | \$ 471,252 | \$ 445,113 |
| Deposits & Escrows - Transaction Accts(Incl Demand Deposits) | DI310 | \$ 3,447,752 | \$ 3,470,467 | \$ 4,289,244 | \$ 4,391,143 | \$ 4,245,729 |
| Deposits & Escrows - Money Market Deposit Accounts | DI320 | \$ 5,189,059 | \$ 5,264,136 | \$ 5,279,404 | \$ 5,370,360 | \$ 5,661,578 |
| Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows) | DI330 | \$ 8,641,512 | \$ 8,800,690 | \$ 8,101,710 | \$ 8,343,533 | \$ 8,804,998 |
| Deposits & Escrows - Time Deposits | DI340 | \$ 20,185,381 | \$ 19,615,194 | \$ 18,712,223 | \$ 18,144,336 | \$ 17,146,363 |
| DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS | | | | | | |
| Non-Interest-Bearing Demand Deposits | DI610 | \$ 2,224,077 | \$ 2,156,442 | \$ 2,138,994 | \$ 2,262,746 | \$ 2,105,962 |
| Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710 | DI620 | \$ 365 | \$ 407 | \$ 2,712 | \$ 1,368 | \$ 1,982 |
| Deposits of Consolidated Subs - Demand Deposits | DI640 | \$ 371,698 | \$ 304,255 | \$ 187,759 | \$ 225,976 | \$ 239,349 |
| Deposits of Consolidated Subs - Time and Savings Deposits | DI650 | \$ 68,075 | \$ 46,231 | \$ 157,754 | \$ 365,758 | \$ 349,980 |
| 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 | \$ 1,144 | \$ 912 | \$ 909 | \$ 2,782 | \$ 1,048 |
| 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 | \$ 109,700 | \$ 0 | \$ 0 | \$ 0 | \$ 23,319 |
| Amt of purch/acq deps in DI740 attributed to secondary fund | DI750 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 23,319 |
| Total deposits sold or transferred during the quarter | DI760 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Schedule SI --- Consolidated Supplemental Information | | | | | | |
| Description | Line Item | Jun 2006 | Mar 2006 | Dec 2005 | Sep 2005 | Jun 2005 |
| | | Value | Value | Value | Value | Value |
| MISCELLANEOUS DATA | | | | | | |

| | | |
|---|--|---|
| Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 4:44 PM | TFR Industry Aggregate Report 93036 - OTS-Regulated: New York June 2006 | Frozen Aggregated Data (\$Thousands) |
|---|--|---|

***** PUBLIC *****

| Schedule SI --- Consolidated Supplemental Information | | Jun 2006 | Mar 2006 | Dec 2005 | Sep 2005 | Jun 2005 |
|--|------------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| Description | Line Item | Value | Value | Value | Value | Value |
| Number of Full-time Equivalent Employees | SI370 | 8,191 | 8,177 | 8,186 | 8,182 | 8,152 |
| Assets Held in Trading Accounts | SI375 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Available-for-Sale Securities | SI385 | \$ 7,594,603 | \$ 7,991,657 | \$ 8,115,580 | \$ 8,478,615 | \$ 8,897,779 |
| Assets Held for Sale | SI387 | \$ 85,780 | \$ 70,090 | \$ 62,477 | \$ 159,435 | \$ 158,252 |
| Loans Serviced for Others | SI390 | \$ 4,069,021 | \$ 4,093,327 | \$ 4,121,213 | \$ 4,169,212 | \$ 4,225,147 |
| RESIDUAL INTERESTS | | | | | | |
| Residual Interests in the Form of Interest-Only Strips | SI402 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Other Residual Interests | SI404 | \$ 128 | \$ 125 | \$ 117 | \$ 163 | \$ 161 |
| QUALIFIED THRIFT LENDER TEST | | | | | | |
| Actual Thrift Investment Percentage - First month of Qtr | SI581 | 84.87% | 85.13% | 84.01% | 83.88% | 83.45% |
| Actual Thrift Investment Percentage - Second month of Qtr | SI582 | 85.22% | 84.63% | 84.26% | 83.93% | 83.44% |
| Actual Thrift Investment Percentage - Third month of Qtr | SI583 | 85.14% | 83.78% | 84.37% | 84.21% | 83.62% |
| IRS DOMESTIC BUILDING AND LOAN TEST | | | | | | |
| Percent of Assets Test | SI585 | 76.68% | 73.19% | 79.52% | 73.01% | 72.05% |
| 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 | \$ 7,615,688 | \$ 7,646,147 | \$ 7,580,684 | \$ 7,609,673 | \$ 5,361,144 |
| CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST | | | | | | |
| Aggregate amount of all extensions of credit | SI590 | \$ 57,355 | \$ 55,053 | \$ 54,511 | \$ 55,783 | \$ 55,735 |
| No. of exec officers.. with credit > \$500K/5% unimpaired cap | SI595 | 22 | 28 | 25 | 35 | 38 |
| RECONCILIATION OF EQUITY CAPITAL | | | | | | |
| Beginning Equity Capital | SI600 | \$ 5,669,967 | \$ 5,814,893 | \$ 5,816,667 | \$ 5,912,184 | \$ 5,733,492 |
| Net Income (Loss) (SO91) | SI610 | \$ 139,785 | \$ 140,381 | \$ 149,547 | \$ 162,977 | \$ 155,036 |
| Dividends Declared - Preferred Stock | SI620 | \$ 3 | \$ 8 | \$ 10 | \$ 8 | \$ 7 |
| Dividends Declared - Common Stock | SI630 | \$ 15,347 | \$ 246,403 | \$ 129,938 | \$ 234,271 | \$ 59,714 |
| Stock Issued | SI640 | \$ 569 | \$ 862 | \$ 8,639 | \$ 319 | \$ 21,027 |
| Stock Retired | SI650 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 160 |
| Capital Contributions (Where No Stock is Issued) | SI655 | \$ 44,317 | \$ 15,813 | \$ 5,828 | \$ 7,398 | \$ 4,513 |
| New Basis Accounting Adjustments | SI660 | \$ 0 | \$ 0 | \$ 5 | \$ 6,026 | \$ 85 |
| Other Comprehensive Income | SI662 | \$- 33,987 | \$- 33,291 | \$- 34,485 | \$- 39,001 | \$ 61,403 |
| Prior Period Adjustments | SI668 | \$- 186 | \$- 35 | \$ 28 | \$- 126 | \$- 539 |
| Other Adjustments | SI671 | \$ 9,844 | \$ 223 | \$- 1,387 | \$ 1,167 | \$- 2,952 |
| Ending Equity Capital (SC80) | SI680 | \$ 5,814,959 | \$ 5,691,989 | \$ 5,814,894 | \$ 5,816,665 | \$ 5,912,184 |
| TRANSACTIONS WITH AFFILIATES | | | | | | |

| | | |
|---|--|---|
| Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 4:44 PM | TFR Industry Aggregate Report 93036 - OTS-Regulated: New York June 2006 | Frozen Aggregated Data (\$Thousands) |
|---|--|---|

***** PUBLIC *****

| Schedule SI --- Consolidated Supplemental Information | | | | | | |
|--|-----------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Description | Line Item | Jun 2006 Value | Mar 2006 Value | Dec 2005 Value | Sep 2005 Value | Jun 2005 Value |
| Qtr Activity of Covered Transacts w/Affil Subj to Limits | SI750 | \$ 0 | \$ 0 | \$ 0 | \$ 920 | \$ 4,684 |
| Qtr Activity of Covered Transacts w/Affil Not Subj to Limits | SI760 | \$ 314 | \$ 345 | \$ 1,370 | \$ 20,215 | \$ 216 |
| MUTUAL FUNDS AND ANNUITIES | | | | | | |
| Sell private-label/third-party mutual funds/annuities? | SI805 | 11 [Yes] | 11 [Yes] | 10 [Yes] | 10 [Yes] | 12 [Yes] |
| Total Assets Managed of Proprietary Mutual Funds/Annuities | SI815 | \$ 50,694 | \$ 53,191 | \$ 50,378 | \$ 55,012 | \$ 49,237 |
| Fee Inc from the Sale/Servicing of Mutual Funds/Annuities | SI860 | \$ 4,904 | \$ 4,753 | \$ 4,211 | \$ 4,255 | \$ 4,673 |
| AVERAGE MONTH-END BALANCES | | | | | | |
| Total Assets | SI870 | \$ 54,978,121 | \$ 54,872,194 | \$ 54,794,992 | \$ 54,899,420 | \$ 55,029,049 |
| Deposits & Investments Excluding Non-Interest-Earning Items | SI875 | \$ 4,339,101 | \$ 4,335,162 | \$ 4,414,731 | \$ 4,659,216 | \$ 4,796,589 |
| Mortgage Loans and Mortgage-Backed Securities | SI880 | \$ 44,497,442 | \$ 44,499,274 | \$ 44,389,204 | \$ 44,193,924 | \$ 44,269,212 |
| Nonmortgage Loans | SI885 | \$ 2,271,224 | \$ 2,169,031 | \$ 2,124,195 | \$ 2,118,993 | \$ 2,040,324 |
| Deposits and Excrows | SI890 | \$ 35,090,440 | \$ 34,535,335 | \$ 34,268,419 | \$ 33,979,820 | \$ 33,899,454 |
| Total Borrowings | SI895 | \$ 11,726,855 | \$ 12,118,917 | \$ 12,326,808 | \$ 12,580,106 | \$ 12,959,477 |
| LOANS TO EXECUTIVE OFFICERS | | | | | | |
| Number of Loans Made to Executive Officers During Quarter | SI900 | 10 | 8 | 11 | 14 | 8 |
| Total Dollar Amount of Loans Made During Quarter | SI910 | \$ 946 | \$ 2,500 | \$ 1,516 | \$ 881 | \$ 1,148 |
| Interest Charged on Loans Made During Quarter - Minimum | SI920 | 5.56 | 9.04 | 6.29 | 4.77 | 5.69 |
| Interest Charged on Loans Made During Quarter - Maximum | SI930 | 6.22 | 9.32 | 6.70 | 8.18 | 6.35 |

| Schedule SQ --- Consolidated Supplemental Questions | | | | | | |
|--|-----------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Description | Line Item | Jun 2006 Value | Mar 2006 Value | Dec 2005 Value | Sep 2005 Value | Jun 2005 Value |
| | | Yes | Yes | Yes | Yes | Yes |
| Acquire assets by merger with another depository inst? | SQ100 | 1 | 0 | 0 | 0 | 0 |
| 1st time incl asset/liab from branch/bulk dep purch? | SQ110 | 0 | 0 | 1 | 0 | 1 |
| Change in Control of Association? | SQ130 | 0 | 1 | 0 | 0 | 0 |
| Merger Accounted for under the Purchase Method? | SQ160 | 1 | 1 | 0 | 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 | 1 | 0 | 2 | 0 | 0 |
| Any Outstanding Futures or Options Positions? | SQ310 | 1 | 1 | 1 | 1 | 0 |
| Does Association Have Subchapter S in effect this year? | SQ320 | 2 | 2 | 2 | 2 | 2 |

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:44 PM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
June 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

| Schedule SQ --- Consolidated Supplemental Questions | | Jun 2006 | Mar 2006 | Dec 2005 | Sep 2005 | Jun 2005 |
|--|-----------|----------|----------|----------|----------|----------|
| Description | Line Item | Value | Value | Value | Value | Value |
| | | Yes | Yes | Yes | Yes | Yes |
| 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 | 27 | 26 | 26 | 25 | 22 |

| Schedule SB --- Consolidated Small Business Loans | | Jun 2006 | Mar 2006 | Dec 2005 | Sep 2005 | Jun 2005 |
|---|-----------|--------------|-----------|-----------|-----------|--------------|
| 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 | 3 [Yes] | N/A [Yes] | N/A [Yes] | N/A [Yes] | 4 [Yes] |
| Are all your commercial loans \$100,000 or less? | SB110 | 4 [Yes] | N/A [Yes] | N/A [Yes] | N/A [Yes] | 2 [Yes] |
| Number of Loans on SC260 | SB200 | 108 | N/A | N/A | N/A | 19 |
| Number of Loans on SC300, SC303, and SC306 | SB210 | 132 | N/A | N/A | N/A | 58 |
| Nonfarm Mtges Orig. at \$100,000 or less - Number | SB300 | 1,750 | N/A | N/A | N/A | 1,554 |
| Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal | SB310 | \$ 73,028 | N/A | N/A | N/A | \$ 65,883 |
| Nonfarm Mortg Orig. at \$100-250,000 - Number | SB320 | 2,335 | N/A | N/A | N/A | 2,163 |
| Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal | SB330 | \$ 302,923 | N/A | N/A | N/A | \$ 287,442 |
| Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number | SB340 | 3,729 | N/A | N/A | N/A | 3,415 |
| Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal | SB350 | \$ 1,698,006 | N/A | N/A | N/A | \$ 1,732,897 |
| Nonfarm Comml Lns Orig at \$100,000 or Less - Number | SB400 | 23,350 | N/A | N/A | N/A | 26,322 |
| Nonfarm Comml Lns Orig at \$100,000 or Less - Outstd Bal | SB410 | \$ 248,669 | N/A | N/A | N/A | \$ 238,107 |
| Nonfarm Comml Lns Orig at \$100-250,000 - Number | SB420 | 1,372 | N/A | N/A | N/A | 1,327 |
| Nonfarm Comml Lns Orig at \$100-250,000 - Outstd Bal | SB430 | \$ 141,470 | N/A | N/A | N/A | \$ 137,072 |
| Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Number | SB440 | 1,214 | N/A | N/A | N/A | 1,075 |
| Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Outstd Bal | SB450 | \$ 369,675 | N/A | N/A | N/A | \$ 344,602 |
| Farm Mortgages Orig at \$100,000 or Less - Number | SB500 | 0 | N/A | N/A | N/A | 2 |
| Farm Mortgages Orig at \$100,000 or Less - Outstd Bal | SB510 | \$ 0 | N/A | N/A | N/A | \$ 90 |
| Farm Mortgages Orig at \$100-250,000 - Number | SB520 | 2 | N/A | N/A | N/A | 3 |
| Farm Mortgages Orig at \$100-250,000 - Outstd Bal | SB530 | \$ 260 | N/A | N/A | N/A | \$ 288 |
| 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 | \$ 706 | N/A | N/A | N/A | \$ 728 |
| Farm Nonmtge Loans Orig at \$100,000 or Less - Number | SB600 | 0 | N/A | N/A | N/A | 3 |
| Farm Nonmtge Loans Orig at \$100,000 or Less - Bal. | SB610 | \$ 0 | N/A | N/A | N/A | \$ 44 |
| Farm Nonmtge Loans Orig at \$100-250,000 - Number | SB620 | 0 | N/A | N/A | N/A | 0 |

| | | |
|--|---|---|
| Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 4:44 PM | TFR Industry Aggregate Report 93036 - OTS-Regulated: New York June 2006 | Frozen Aggregated Data (\$Thousands) |
|--|---|---|

***** PUBLIC *****

| Schedule SB --- Consolidated Small Business Loans | | Jun 2006 | Mar 2006 | Dec 2005 | Sep 2005 | Jun 2005 |
|---|-----------|----------|----------|----------|----------|----------|
| Description | Line Item | Value | Value | Value | Value | Value |
| Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal | SB630 | \$ 0 | N/A | N/A | N/A | \$ 0 |
| Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No. | SB640 | 1 | N/A | N/A | N/A | 1 |
| Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal. | SB650 | \$ 251 | N/A | N/A | N/A | \$ 266 |

| Schedule FS --- Fiduciary and Related Services | | Jun 2006 | Mar 2006 | Dec 2005 | Sep 2005 | Jun 2005 |
|--|----------------|---------------------|---------------------|---------------------|---------------------|---------------------|
| 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 | \$ 2,551,528 | \$ 2,557,518 | \$ 2,305,127 | \$ 2,291,794 | \$ 2,278,023 |
| Managed Assets (\$) - Total Fiduciary Accounts | FS20 | \$ 1,667,928 | \$ 1,673,768 | \$ 1,652,366 | \$ 1,656,073 | \$ 1,583,325 |
| Personal Trust and Agency Accounts | FS210 | \$ 521,845 | \$ 523,300 | \$ 519,963 | \$ 519,897 | \$ 524,597 |
| Retirement-related Trust and Agency Accounts - Total | SUB6100 | \$ 412,716 | \$ 410,801 | \$ 392,422 | \$ 378,534 | \$ 306,569 |
| Employee Benefit - Defined Contribution | FS220 | \$ 68,239 | \$ 67,790 | \$ 75,391 | \$ 73,707 | \$ 69,612 |
| Employee Benefit - Defined Benefit | FS230 | \$ 176,927 | \$ 176,342 | \$ 161,405 | \$ 160,369 | \$ 101,961 |
| Other Retirement Accounts | FS240 | \$ 167,550 | \$ 166,669 | \$ 155,626 | \$ 144,458 | \$ 134,996 |
| Corporate Trust and Agency Accounts | FS250 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Investment Management Agency Accounts | FS260 | \$ 716,727 | \$ 721,873 | \$ 719,619 | \$ 735,444 | \$ 729,508 |
| Other Fiduciary Accounts | FS270 | \$ 16,640 | \$ 17,794 | \$ 20,362 | \$ 22,198 | \$ 22,651 |
| Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp | FS290 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Nonmanaged Assets (\$) - Total Fiduciary Accounts | FS21 | \$ 498,644 | \$ 489,022 | \$ 260,218 | \$ 238,540 | \$ 292,666 |
| Personal Trust and Agency Accounts | FS211 | \$ 5,507 | \$ 7,107 | \$ 8,982 | \$ 8,930 | \$ 9,167 |
| Retirement-related Trust and Agency Accounts - Total | SUB6110 | \$ 492,168 | \$ 480,916 | \$ 249,450 | \$ 228,618 | \$ 282,491 |
| Employee Benefit - Defined Contribution | FS221 | \$ 67,098 | \$ 72,333 | \$ 57,656 | \$ 41,521 | \$ 42,719 |
| Employee Benefit - Defined Benefit | FS231 | \$ 140,760 | \$ 155,140 | \$ 152,237 | \$ 151,024 | \$ 204,896 |
| Other Retirement Accounts | FS241 | \$ 284,310 | \$ 253,443 | \$ 39,557 | \$ 36,073 | \$ 34,876 |
| Corporate Trust and Agency Accounts | FS251 | \$ 0 | \$ 0 | \$ 800 | \$ 0 | \$ 0 |
| Other Fiduciary Accounts | FS271 | \$ 969 | \$ 999 | \$ 986 | \$ 992 | \$ 1,008 |
| Nonmanaged Assets (\$) - Custody and Safekeeping Accounts | FS280 | \$ 384,956 | \$ 394,728 | \$ 392,543 | \$ 397,181 | \$ 402,032 |
| Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp | FS291 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:44 PM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
June 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

| Schedule FS --- Fiduciary and Related Services | | Jun 2006 | Mar 2006 | Dec 2005 | Sep 2005 | Jun 2005 |
|--|--------------|-----------------|-----------------|------------------|------------------|-----------------|
| Description | Line Item | Value | Value | Value | Value | Value |
| Managed Assets (#) - Total Fiduciary Accounts | FS22 | 4,391 | 4,277 | 4,158 | 3,956 | 3,844 |
| Personal Trust and Agency Accounts | FS212 | 1,323 | 1,305 | 1,276 | 1,245 | 1,243 |
| Retirement-related Trust and Agency Accounts - Total | SUB6120 | 1,319 | 1,282 | 1,231 | 1,065 | 983 |
| Employee Benefit - Defined Contribution | FS222 | 156 | 158 | 119 | 111 | 101 |
| Employee Benefit - Defined Benefit | FS232 | 49 | 45 | 13 | 9 | 7 |
| Other Retirement Accounts | FS242 | 1,114 | 1,079 | 1,099 | 945 | 875 |
| Corporate Trust and Agency Accounts | FS252 | 0 | 0 | 0 | 0 | 0 |
| Investment Management Agency Accounts | FS262 | 1,719 | 1,661 | 1,624 | 1,619 | 1,593 |
| Other Fiduciary Accounts | FS272 | 30 | 29 | 27 | 27 | 25 |
| Nonmanaged Assets (#) - Total Fiduciary Accounts | FS23 | 288 | 335 | 234 | 215 | 194 |
| Personal Trust and Agency Accounts | FS213 | 59 | 61 | 67 | 68 | 73 |
| Retirement-related Trust and Agency Accounts - Total | SUB6130 | 225 | 270 | 162 | 143 | 116 |
| Employee Benefit - Defined Contribution | FS223 | 62 | 66 | 73 | 55 | 49 |
| Employee Benefit - Defined Benefit | FS233 | 19 | 23 | 21 | 21 | 19 |
| Other Retirement Accounts | FS243 | 144 | 181 | 68 | 67 | 48 |
| Corporate Trust and Agency Accounts | FS253 | 0 | 0 | 1 | 0 | 0 |
| Other Fiduciary Accounts | FS273 | 4 | 4 | 4 | 4 | 5 |
| Nonmanaged Assets (#) - Custody and Safekeeping Accounts | FS281 | 255 | 255 | 191 | 219 | 168 |
| FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE) | | | | | | |
| YTD - Income - Total Gross Fiduciary & Related Services | FS30 | \$ 7,431 | \$ 3,658 | \$ 13,660 | \$ 10,248 | \$ 6,698 |
| Personal Trust and Agency Accounts | FS310 | \$ 3,079 | \$ 1,510 | \$ 5,901 | \$ 4,415 | \$ 2,622 |
| Retirement-related Trust and Agency Accounts - Total | SUB6200 | \$ 1,579 | \$ 756 | \$ 2,237 | \$ 1,643 | \$ 803 |
| Employee Benefit - Defined Contribution | FS320 | \$ 267 | \$ 142 | \$ 303 | \$ 244 | \$ 130 |
| Employee Benefit - Defined Benefit | FS330 | \$ 213 | \$ 109 | \$ 299 | \$ 270 | \$ 173 |
| Other Retirement Accounts | FS340 | \$ 1,099 | \$ 505 | \$ 1,635 | \$ 1,129 | \$ 500 |
| Corporate Trust and Agency Accounts | FS350 | \$ 0 | \$ 0 | \$ 10 | \$ 0 | \$ 0 |
| Investment Management Agency Accounts | FS360 | \$ 2,414 | \$ 1,234 | \$ 4,833 | \$ 3,781 | \$ 2,040 |
| Other Fiduciary Accounts | FS370 | \$ 14 | \$ 67 | \$ 169 | \$ 20 | \$ 4 |
| Custody and Safekeeping Accounts | FS380 | \$ 158 | \$ 79 | \$ 424 | \$ 317 | \$ 216 |
| Other Fiduciary and Related Services | FS390 | \$ 187 | \$ 12 | \$ 86 | \$ 72 | \$ 1,013 |
| YTD - Expenses - Fiduciary and Related Services | FS391 | \$ 1,848 | \$ 1,044 | \$ 4,805 | \$ 2,177 | \$ 1,479 |
| YTD - Net Losses from Fiduciary and Related Services | FS392 | \$ 0 | \$ 0 | \$ 110 | \$ 3 | \$ 3 |
| YTD - Intracompany Inc Credits for Fiduciary/Related Service | FS393 | \$ 69 | \$ 41 | \$ 80 | \$ 28 | \$ 14 |

Office of Thrift Supervision
Financial Reporting System
Run Date: August 21, 2006, 4:44 PM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
June 2006

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

| Schedule FS --- Fiduciary and Related Services | | Jun 2006 | Mar 2006 | Dec 2005 | Sep 2005 | Jun 2005 |
|---|----------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Description | Line Item | Value | Value | Value | Value | Value |
| YTD - Income - Net Fiduciary and Related Services Income | FS35 | \$ 5,652 | \$ 2,655 | \$ 8,825 | \$ 8,096 | \$ 5,230 |
| FIDUCIARY MEMORANDA | | | | | | |
| Managed Assets in Personal Trust and Agency Accounts - Total | FS40 | \$ 469,293 | \$ 471,518 | \$ 519,963 | \$ 404,979 | \$ 408,831 |
| Non-Interest-Bearing Deposits | FS410 | \$ 59 | \$ 7 | \$ 505 | \$ 7 | \$- 17 |
| Interest-Bearing Deposits | FS415 | \$ 151 | \$ 75 | \$ 1,139 | \$ 172 | \$ 208 |
| U.S. Treasury and U.S. Government Agency Obligations | FS420 | \$ 33,046 | \$ 32,133 | \$ 45,089 | \$ 25,727 | \$ 20,468 |
| State, County and Municipal Obligations | FS425 | \$ 21,547 | \$ 21,055 | \$ 23,754 | \$ 7,669 | \$ 8,149 |
| Money Market Mutual Funds | FS430 | \$ 42,002 | \$ 41,678 | \$ 44,896 | \$ 30,685 | \$ 40,532 |
| Other Short-term Obligations | FS435 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Other Notes and Bonds | FS440 | \$ 7,108 | \$ 6,530 | \$ 11,232 | \$ 5,430 | \$ 5,744 |
| Common and Preferred Stock | FS445 | \$ 209,162 | \$ 210,060 | \$ 228,357 | \$ 172,954 | \$ 170,908 |
| Real Estate Mortgages | FS450 | \$ 764 | \$ 764 | \$ 665 | \$ 354 | \$ 361 |
| Real Estate | FS455 | \$ 2,394 | \$ 2,394 | \$ 5,230 | \$ 1,910 | \$ 1,516 |
| Miscellaneous Assets | FS460 | \$ 153,060 | \$ 156,822 | \$ 159,096 | \$ 160,071 | \$ 160,962 |
| 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 |
| 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 | \$ 171,184 | \$ 178,963 | \$ 175,714 | \$ 178,173 | \$ 179,508 |
| Domestic Equity | FS615 | \$ 90,583 | \$ 94,393 | \$ 75,564 | \$ 76,605 | \$ 78,481 |
| International/Global Equity | FS625 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Stock/Bond Blend | FS635 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Taxable Bond | FS645 | \$ 63,810 | \$ 69,034 | \$ 83,639 | \$ 85,812 | \$ 85,230 |

| | | |
|---|--|---|
| Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 4:44 PM | TFR Industry Aggregate Report 93036 - OTS-Regulated: New York June 2006 | Frozen Aggregated Data (\$Thousands) |
|---|--|---|

***** PUBLIC *****

| Schedule FS --- Fiduciary and Related Services | | Jun 2006 | Mar 2006 | Dec 2005 | Sep 2005 | Jun 2005 |
|--|------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Description | Line Item | Value | Value | Value | Value | Value |
| Municipal Bond | FS655 | \$ 16,791 | \$ 15,536 | \$ 16,511 | \$ 15,756 | \$ 15,797 |
| 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 | \$ 0 | \$ 0 | \$ 105 | \$ 3 | \$ 6 |
| Personal Trust and Agency Accounts | FS710 | \$ 0 | \$ 0 | \$ 105 | \$ 3 | \$ 6 |
| 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 | \$ 5 | \$ 0 | \$ 0 |
| Personal Trust and Agency Accounts | FS711 | \$ 0 | \$ 0 | \$ 5 | \$ 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 | | Jun 2006 | Mar 2006 | Dec 2005 | Sep 2005 | Jun 2005 |
|---|------------------|-----------------|-----------------|-----------------|-----------------|-----------------|
| Description | Line Item | Value | Value | Value | Value | Value |
| TIER 1 (CORE) CAPITAL REQUIREMENT | | | | | | |
| Equity Capital (SC80) | CCR100 | \$ 5,814,968 | \$ 5,691,994 | \$ 5,814,894 | \$ 5,816,670 | \$ 5,912,184 |
| Equity Capital Deductions - Total | SUB1631 | \$ 1,469,945 | \$ 1,461,748 | \$ 1,460,248 | \$ 1,473,345 | \$ 1,443,436 |
| Investments in and Advances to "Nonincludable" Subsidiaries | CCR105 | \$ 11,036 | \$ 10,787 | \$ 9,550 | \$ 15,717 | \$ 14,819 |
| Goodwill and Certain Other Intangible Assets | CCR115 | \$ 1,443,884 | \$ 1,438,230 | \$ 1,440,091 | \$ 1,446,032 | \$ 1,424,383 |
| Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets | CCR133 | \$ 15,025 | \$ 12,731 | \$ 10,604 | \$ 11,440 | \$ 4,038 |
| Other | CCR134 | \$ 0 | \$ 0 | \$ 3 | \$ 156 | \$ 196 |
| Equity Capital Additions - Total | SUB1641 | \$ 178,399 | \$ 143,721 | \$ 110,850 | \$ 78,571 | \$ 37,821 |
| Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes | CCR180 | \$ 177,466 | \$ 142,764 | \$ 110,020 | \$ 77,004 | \$ 36,429 |

| | | |
|---|--|-------------------------------|
| Office of Thrift Supervision | TFR Industry Aggregate Report | Frozen Aggregated Data |
| Financial Reporting System | 93036 - OTS-Regulated: New York | (\$Thousands) |
| Run Date: August 21, 2006, 4:44 PM | June 2006 | |

***** PUBLIC *****

| Schedule CCR --- Consolidated Capital Requirement | | Jun 2006 | Mar 2006 | Dec 2005 | Sep 2005 | Jun 2005 |
|---|------------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| Description | Line Item | Value | Value | Value | Value | Value |
| Intangible Assets | CCR185 | \$ 318 | \$ 322 | \$ 0 | \$ 836 | \$ 795 |
| Minority Int in Includable Consol Subs Incl REIT Pref Stk | CCR190 | \$ 615 | \$ 635 | \$ 830 | \$ 731 | \$ 597 |
| Other | CCR195 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Tier 1 (Core) Capital | CCR20 | \$ 4,523,422 | \$ 4,373,967 | \$ 4,465,496 | \$ 4,421,896 | \$ 4,506,569 |
| Total Assets (SC60) | CCR205 | \$ 55,290,907 | \$ 55,245,387 | \$ 55,024,011 | \$ 54,986,866 | \$ 55,113,530 |
| Asset Deductions - Total | SUB1651 | \$ 1,464,685 | \$ 1,457,133 | \$ 1,454,704 | \$ 1,461,507 | \$ 1,449,948 |
| Assets of "Nonincludable" Subsidiaries | CCR260 | \$ 5,776 | \$ 6,172 | \$ 4,009 | \$ 4,035 | \$ 21,527 |
| Goodwill and Certain Other Intangible Assets | CCR265 | \$ 1,443,884 | \$ 1,438,230 | \$ 1,440,091 | \$ 1,446,032 | \$ 1,424,383 |
| Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets | CCR270 | \$ 15,025 | \$ 12,731 | \$ 10,604 | \$ 11,440 | \$ 4,038 |
| Other | CCR275 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Asset Additions - Total | SUB1661 | \$ 232,142 | \$ 188,911 | \$ 147,996 | \$ 106,491 | \$ 56,303 |
| Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes | CCR280 | \$ 231,824 | \$ 188,589 | \$ 147,996 | \$ 105,655 | \$ 55,508 |
| Intangible Assets | CCR285 | \$ 318 | \$ 322 | \$ 0 | \$ 836 | \$ 795 |
| Other | CCR290 | \$ 0 | \$ 0 | \$ 0 | \$ 0 | \$ 0 |
| Adjusted Total Assets | CCR25 | \$ 54,058,364 | \$ 53,977,165 | \$ 53,717,303 | \$ 53,631,850 | \$ 53,719,885 |
| Tier 1 (Core) Capital Requirement (CCR25*4%) | CCR27 | \$ 2,148,493 | \$ 2,142,039 | \$ 2,131,865 | \$ 2,133,608 | \$ 2,148,763 |
| TOTAL RISK-BASED CAPITAL REQUIREMENT | | | | | | |
| Tier 1 (Core) Capital | CCR30 | \$ 4,523,422 | \$ 4,373,967 | \$ 4,465,496 | \$ 4,421,896 | \$ 4,506,569 |
| Tier 2 Capital - Unrealized Gains on AFS Equity Securities | CCR302 | \$ 850 | \$ 928 | \$ 1,037 | \$ 1,097 | \$ 1,396 |
| 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 | \$ 280,910 | \$ 277,900 | \$ 279,771 | \$ 277,489 | \$ 275,394 |
| Tier 2 Capital - Other | CCR355 | \$ 0 | \$ 0 | \$ 0 | \$ 649 | \$ 0 |
| Tier 2 (Supplementary) Capital | CCR33 | \$ 281,760 | \$ 278,828 | \$ 280,808 | \$ 279,235 | \$ 276,790 |
| Allowable Tier 2 (Supplementary) Capital | CCR35 | \$ 281,760 | \$ 278,828 | \$ 280,808 | \$ 279,235 | \$ 276,790 |
| Equity Investments & Other Assets Required to be Deducted | CCR370 | \$ 340 | \$ 1,174 | \$ 1,513 | \$ 1,816 | \$ 1,818 |
| Deduction for Low-Level Recourse and Residual Interests | CCR375 | \$ 12,971 | \$ 15,512 | \$ 14,201 | \$ 14,307 | \$ 13,335 |
| Total Risk-Based Capital | CCR39 | \$ 4,791,871 | \$ 4,636,109 | \$ 4,730,590 | \$ 4,685,008 | \$ 4,768,206 |
| 0% R/W Category - Cash | CCR400 | \$ 210,137 | \$ 205,713 | \$ 220,377 | \$ 215,738 | \$ 239,713 |
| 0% R/W Category - Securities Backed by U.S. Government | CCR405 | \$ 441,677 | \$ 470,583 | \$ 523,630 | \$ 545,763 | \$ 570,058 |
| 0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets | CCR409 | \$ 0 | \$ 8,962 | \$ 8,164 | \$ 8,361 | \$ 8,559 |

| | | |
|--|---|---|
| Office of Thrift Supervision Financial Reporting System Run Date: August 21, 2006, 4:44 PM | TFR Industry Aggregate Report 93036 - OTS-Regulated: New York June 2006 | Frozen Aggregated Data (\$Thousands) |
|--|---|---|

***** PUBLIC *****

| Schedule CCR --- Consolidated Capital Requirement | | Jun 2006 | Mar 2006 | Dec 2005 | Sep 2005 | Jun 2005 |
|--|--------------|----------------------|----------------------|----------------------|----------------------|----------------------|
| Description | Line Item | Value | Value | Value | Value | Value |
| 0% R/W Category - Other | CCR415 | \$ 76,005 | \$ 61,511 | \$ 76,013 | \$ 69,568 | \$ 64,121 |
| 0% R/W Category - Assets Total | CCR420 | \$ 727,819 | \$ 746,769 | \$ 828,184 | \$ 839,430 | \$ 882,451 |
| 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 | \$ 8,763,135 | \$ 9,306,365 | \$ 9,757,842 | \$ 10,340,871 | \$ 11,138,269 |
| 20% R/W Category - Claims on FHLBs | CCR435 | \$ 1,176,451 | \$ 1,126,628 | \$ 1,203,359 | \$ 1,133,483 | \$ 1,187,535 |
| 20% R/W Category - General Obligations of State/Local Govts | CCR440 | \$ 626,243 | \$ 640,875 | \$ 661,185 | \$ 588,000 | \$ 571,058 |
| 20% R/W Category - Claims on Domestic Depository Inst | CCR445 | \$ 798,212 | \$ 896,158 | \$ 845,467 | \$ 875,268 | \$ 954,628 |
| 20% R/W Category - Other | CCR450 | \$ 2,214,137 | \$ 2,201,516 | \$ 2,045,351 | \$ 2,285,165 | \$ 2,364,268 |
| 20% R/W Category - Assets Total | CCR455 | \$ 13,578,178 | \$ 14,171,542 | \$ 14,513,204 | \$ 15,222,787 | \$ 16,215,758 |
| 20% Risk-Weight Total for R/B Capital (CCR455x20%) | CCR45 | \$ 2,715,634 | \$ 2,834,307 | \$ 2,902,641 | \$ 3,044,557 | \$ 3,243,151 |
| 50% R/W Category - Qualifying Single-Fam Residential Mtges | CCR460 | \$ 20,173,774 | \$ 20,013,469 | \$ 19,654,534 | \$ 19,253,602 | \$ 18,794,815 |
| 50% R/W Category - Qualifying Multifamily Residential Mtges | CCR465 | \$ 2,326,079 | \$ 2,368,609 | \$ 2,387,914 | \$ 2,365,850 | \$ 2,328,022 |
| 50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W | CCR470 | \$ 2,565 | \$ 864 | \$ 848 | \$ 1,518 | \$ 1,628 |
| 50% R/W Category - State & Local Revenue Bonds | CCR475 | \$ 36,209 | \$ 44,728 | \$ 49,803 | \$ 50,687 | \$ 44,450 |
| 50% R/W Category - Other | CCR480 | \$ 195,917 | \$ 193,292 | \$ 245,726 | \$ 186,022 | \$ 210,195 |
| 50% R/W Category - Assets Total | CCR485 | \$ 22,734,544 | \$ 22,620,962 | \$ 22,338,825 | \$ 21,857,679 | \$ 21,379,110 |
| 50% Risk-Weight Total for R/B Capital (CCR485 x 50%) | CCR50 | \$ 11,367,283 | \$ 11,310,491 | \$ 11,169,425 | \$ 10,928,850 | \$ 10,689,563 |
| 100% R/W Category - Secs at 100% w/Ratings-Based Approach | CCR501 | \$ 29,285 | \$ 26,514 | \$ 292,961 | \$ 37,272 | \$ 7 |
| 100% R/W Category - All Other Assets | CCR506 | \$ 18,796,530 | \$ 18,259,631 | \$ 17,744,225 | \$ 17,605,984 | \$ 17,189,515 |
| 100% R/W Category - Assets Total | CCR510 | \$ 18,825,815 | \$ 18,286,145 | \$ 18,037,186 | \$ 17,643,256 | \$ 17,189,522 |
| 100% Risk-Weight Total for R/B Capital (CCR510x100%) | CCR55 | \$ 18,825,815 | \$ 18,286,145 | \$ 18,037,186 | \$ 17,643,256 | \$ 17,189,522 |
| Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting | CCR605 | \$ 785 | \$ 577 | \$ 705 | \$ 583 | \$ 713 |
| R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5) | CCR62 | \$ 9,813 | \$ 7,213 | \$ 8,813 | \$ 7,288 | \$ 8,913 |
| Assets to Risk-Weight | CCR64 | \$ 55,867,141 | \$ 55,825,995 | \$ 55,718,104 | \$ 55,563,735 | \$ 55,667,554 |
| Subtotal Risk-Weighted Assets | CCR75 | \$ 32,918,540 | \$ 32,438,151 | \$ 32,118,052 | \$ 31,623,941 | \$ 31,131,144 |
| Excess Allowances for Loan and Lease Losses | CCR530 | \$ 40,389 | \$ 45,655 | \$ 45,465 | \$ 50,339 | \$ 61,081 |
| Total Risk-Weighted Assets | CCR78 | \$ 32,878,151 | \$ 32,392,496 | \$ 32,072,587 | \$ 31,573,602 | \$ 31,070,063 |
| Total Risk-Based Capital Requirement (CCR78 x 8%) | CCR80 | \$ 2,630,253 | \$ 2,591,331 | \$ 2,565,806 | \$ 2,525,889 | \$ 2,485,574 |
| CAPITAL & PROMPT CORRECTIVE ACTION RATIOS | | | | | | |

Office of Thrift Supervision
 Financial Reporting System
 Run Date: August 21, 2006, 4:44 PM

TFR Industry Aggregate Report
 93036 - OTS-Regulated: New York
 June 2006

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

| Schedule CCR --- Consolidated Capital Requirement | | Jun 2006 | Mar 2006 | Dec 2005 | Sep 2005 | Jun 2005 |
|---|-----------|----------|----------|----------|----------|----------|
| Description | Line Item | Value | Value | Value | Value | Value |
| Tier 1 (Core) Capital Ratio | CCR810 | 8.37% | 8.10% | 8.31% | 8.24% | 8.39% |
| Total Risk-Based Capital Ratio | CCR820 | 14.57% | 14.31% | 14.75% | 14.84% | 15.35% |
| Tier 1 Risk-Based Capital Ratio | CCR830 | 13.72% | 13.46% | 13.88% | 13.96% | 14.46% |
| Tangible Equity Ratio | CCR840 | 8.37% | 8.10% | 8.31% | 8.24% | 8.39% |

*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.