

Office of Thrift Supervision Financial Reporting System Run Date: August 5, 2004, 10:34 AM	TFR Industry Aggregate Report 99111 - OTS-Regulated: Northeast Region (Geog) March 2004	Frozen Aggregated Data (\$Thousands)
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Description	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value	Mar 2003 Value
Number of Institutions	282	285	288	293	299

Schedule NS --- Optional Narrative Statement		Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value	Mar 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	4	N/A	N/A	N/A	N/A
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value	Mar 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 28,203,528	\$ 26,184,214	\$ 27,050,475	\$ 27,807,785	\$ 25,645,940
Cash and Non-Interest-Earning Deposits	SC110	\$ 3,826,705	\$ 3,813,099	\$ 3,748,206	\$ 4,308,814	\$ 3,624,812
Interest-Earning Deposits in FHLBs	SC112	\$ 2,289,284	\$ 2,057,914	\$ 2,786,059	\$ 3,537,028	\$ 3,077,734
Other Interest-Earning Deposits	SC118	\$ 1,194,241	\$ 1,110,193	\$ 1,098,547	\$ 1,250,501	\$ 1,197,593
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 2,481,425	\$ 2,007,971	\$ 2,280,223	\$ 2,894,807	\$ 2,862,495
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 11,163,322	\$ 9,779,821	\$ 8,974,677	\$ 7,908,866	\$ 7,058,582
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 2,642,500	\$ 2,515,794	\$ 2,484,012	\$ 2,623,765	\$ 2,613,495
State and Municipal Obligations	SC180	\$ 2,379,247	\$ 2,250,756	\$ 2,229,413	\$ 1,664,902	\$ 1,600,300
Securities Backed by Nonmortgage Loans	SC182	\$ 280,159	N/A	N/A	N/A	N/A
Other Investment Securities	SC185	\$ 1,793,040	\$ 2,432,305	\$ 3,230,681	\$ 3,410,929	\$ 3,392,733
Accrued Interest Receivable	SC191	\$ 153,605	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 67,613,934	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Total	SC22	\$ 67,613,934	\$ 54,698,007	\$ 51,199,065	\$ 52,136,195	\$ 51,993,745
Pass-Through - Total	SUB0073	\$ 37,612,716	N/A	N/A	N/A	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 35,128,498	\$ 28,135,857	\$ 25,359,676	\$ 26,494,662	\$ 25,271,843
Other Pass-Through	SC215	\$ 2,484,218	\$ 2,507,243	\$ 1,813,569	\$ 1,715,520	\$ 1,405,779
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 29,745,822	N/A	N/A	N/A	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 13,241,126	N/A	N/A	N/A	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 5,703,545	N/A	N/A	N/A	N/A
Other	SC222	\$ 10,801,151	N/A	N/A	N/A	N/A
Accrued Interest Receivable	SC228	\$ 255,396	N/A	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	N/A	N/A	N/A	N/A
Mortgage Loans - Gross	SUB0092	\$ 164,677,414	N/A	N/A	N/A	N/A
Mortgage Loans - Total	SC26	\$ 163,751,125	\$ 148,213,659	\$ 149,327,482	\$ 147,143,403	\$ 143,421,088
Construction Loans - Total	SUB0100	\$ 4,687,967	\$ 4,556,134	\$ 4,425,003	\$ 4,603,736	\$ 4,369,659
Residential - Total	SUB0110	\$ 3,417,436	\$ 3,274,674	\$ 3,142,744	\$ 3,402,869	\$ 3,226,016
1-4 Dwelling Units	SC230	\$ 2,689,295	\$ 2,527,317	\$ 2,441,040	\$ 2,678,759	\$ 2,669,222
Multifamily (5 or more) Dwelling Units	SC235	\$ 728,141	\$ 747,357	\$ 701,704	\$ 724,110	\$ 556,794
Nonresidential Property	SC240	\$ 1,270,531	\$ 1,281,460	\$ 1,282,259	\$ 1,200,867	\$ 1,143,643
Permanent Loans - Total	SUB0121	\$ 159,358,832	N/A	N/A	N/A	N/A
Residential - Total	SUB0131	\$ 140,383,479	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 131,521,653	N/A	N/A	N/A	N/A
Revolving Open-End Loans	SC251	\$ 11,169,239	\$ 10,909,321	\$ 9,797,306	\$ 9,356,414	\$ 8,891,179
All Other - First Liens	SC254	\$ 114,184,695	N/A	N/A	N/A	N/A
All Other - Junior Liens	SC255	\$ 6,167,719	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 8,861,826	\$ 8,648,613	\$ 8,504,458	\$ 8,217,136	\$ 8,168,420
Nonresidential Property (Except Land)	SC260	\$ 17,222,105	\$ 16,038,048	\$ 16,091,696	\$ 15,650,183	\$ 15,232,137
Land	SC265	\$ 1,753,248	\$ 1,646,554	\$ 1,514,277	\$ 1,552,308	\$ 1,574,422
Net Change in Mortgage Loan Portfolio - Stock	SUB0227	\$ 18,779,392	N/A	N/A	N/A	N/A
Accrued Interest Receivable	SC272	\$ 602,249	\$ 559,945	\$ 602,042	\$ 615,136	\$ 695,130
Advances for Taxes and Insurance	SC275	\$ 28,366	\$ 31,230	\$ 26,681	\$ 32,177	\$ 26,470
Allowance for Loan and Lease Losses	SC283	\$ 926,289	\$ 832,818	\$ 821,898	\$ 843,984	\$ 839,656
Nonmortgage Loans - Gross	SUB0162	\$ 30,390,737	N/A	N/A	N/A	N/A
Nonmortgage Loans - Total	SC31	\$ 29,527,660	\$ 28,964,452	\$ 24,551,324	\$ 24,034,342	\$ 21,385,961
Commercial Loans - Total	SC32	\$ 12,798,888	\$ 11,982,486	\$ 11,538,683	\$ 11,522,944	\$ 11,541,571
Secured	SC300	\$ 10,482,776	\$ 9,735,761	\$ 9,391,448	\$ 9,317,658	\$ 9,498,597
Unsecured	SC303	\$ 1,383,814	\$ 1,350,332	\$ 1,270,297	\$ 1,369,877	\$ 1,238,439
Lease Receivables	SC306	\$ 932,298	\$ 896,393	\$ 876,938	\$ 835,409	\$ 804,535
Consumer Loans - Total	SC35	\$ 17,401,066	\$ 17,675,358	\$ 13,617,078	\$ 13,081,728	\$ 10,252,346
Loans on Deposits	SC310	\$ 144,393	\$ 148,244	\$ 152,469	\$ 158,382	\$ 160,259
Home Improvement Loans (Not secured by real estate)	SC316	\$ 131,963	\$ 685,639	\$ 675,631	\$ 545,364	\$ 473,769
Education Loans	SC320	\$ 167,109	\$ 154,321	\$ 162,787	\$ 160,373	\$ 176,179
Auto Loans	SC323	\$ 5,828,490	\$ 5,329,657	\$ 5,254,180	\$ 5,019,706	\$ 4,752,292
Mobile Home Loans	SC326	\$ 279,926	\$ 287,309	\$ 291,105	\$ 300,563	\$ 309,762
Credit Cards	SC328	\$ 8,762,001	\$ 9,705,709	\$ 5,788,228	\$ 5,701,660	\$ 3,366,371

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Schedule SC --- Consolidated Statement of Condition		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 2,087,184	\$ 1,364,479	\$ 1,292,678	\$ 1,195,533	\$ 1,013,524
Accrued Interest Receivable	SC348	\$ 190,783	\$ 208,711	\$ 165,132	\$ 173,113	\$ 154,343
Allowance for Loan and Lease Losses	SC357	\$ 863,077	\$ 902,156	\$ 769,569	\$ 743,662	\$ 562,526
Reposessed Assets - Gross	SUB0201	\$ 132,357	\$ 138,585	\$ 200,783	\$ 184,171	\$ 193,934
Reposessed Assets - Total	SC40	\$ 130,622	\$ 136,596	\$ 190,443	\$ 174,193	\$ 183,745
Real Estate - Total	SUB0210	\$ 119,367	\$ 122,647	\$ 184,052	\$ 168,586	\$ 178,197
Construction	SC405	\$ 6,076	\$ 4,553	\$ 5,665	\$ 2,067	\$ 6,834
Residential - Total	SUB0225	\$ 87,346	\$ 93,908	\$ 91,561	\$ 85,095	\$ 73,590
1-4 Dwelling Units	SC415	\$ 86,738	\$ 93,203	\$ 90,743	\$ 83,710	\$ 71,475
Multifamily (5 or more) Dwelling Units	SC425	\$ 608	\$ 705	\$ 818	\$ 1,385	\$ 2,115
Nonresidential (Except Land)	SC426	\$ 24,008	\$ 22,230	\$ 82,520	\$ 78,576	\$ 88,262
Land	SC428	\$ 1,937	\$ 1,956	\$ 4,306	\$ 2,848	\$ 9,511
Other Repossessed Assets	SC430	\$ 12,990	\$ 15,938	\$ 16,731	\$ 15,585	\$ 15,737
General Valuation Allowances	SC441	\$ 1,735	\$ 1,989	\$ 10,340	\$ 9,978	\$ 10,189
Real Estate Held for Investment	SC45	\$ 75,804	\$ 70,299	\$ 29,628	\$ 31,966	\$ 33,774
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 3,193,974	\$ 2,794,528	\$ 3,013,654	\$ 2,764,148	\$ 2,834,683
Federal Home Loan Bank Stock	SC510	\$ 3,043,677	\$ 2,663,379	\$ 2,893,330	\$ 2,645,576	\$ 2,726,039
Other	SC540	\$ 150,297	\$ 137,404	\$ 127,125	\$ 128,338	\$ 119,085
Office Premises and Equipment	SC55	\$ 2,081,333	\$ 2,047,964	\$ 2,006,792	\$ 2,028,345	\$ 2,048,352
Other Assets - Gross	SUB0262	\$ 10,658,969	N/A	N/A	N/A	N/A
Other Assets - Total	SC59	\$ 10,656,424	\$ 8,261,081	\$ 8,517,605	\$ 8,397,549	\$ 8,357,400
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 545,391	\$ 201,598	\$ 192,464	\$ 206,891	\$ 195,813
Bank-Owned Life Insurance - Other	SC625	\$ 2,052,700	\$ 2,272,380	\$ 2,206,092	\$ 2,154,383	\$ 2,119,634
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 436,649	\$ 458,565	\$ 431,570	\$ 416,836	\$ 412,090
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 1,955	\$ 2,591	\$ 2,795	\$ 2,941	\$ 3,075
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 3,215,176	\$ 2,660,327	\$ 2,613,106	\$ 2,510,613	\$ 2,369,580
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 60,743	\$ 84,987	\$ 89,665	\$ 100,623	\$ 105,961
Other Assets	SC689	\$ 4,346,355	\$ 4,796,788	\$ 5,015,428	\$ 5,046,311	\$ 4,957,540
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 2,545	\$ 2,350	\$ 2,659	\$ 3,117	\$ 2,895
General Valuation Allowances - Total	SUB2092	\$ 1,793,646	N/A	N/A	N/A	N/A
Total Assets - Gross	SUB0283	\$ 307,028,050	N/A	N/A	N/A	N/A
Total Assets	SC60	\$ 305,234,404	\$ 273,700,302	\$ 266,931,882	\$ 265,420,517	\$ 256,456,638
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 188,801,012	\$ 173,897,224	\$ 170,782,382	\$ 171,077,582	\$ 165,594,272
Deposits	SC710	\$ 186,355,926	\$ 171,826,178	\$ 167,923,775	\$ 167,709,797	\$ 162,655,665
Escrows	SC712	\$ 2,315,981	\$ 1,918,634	\$ 2,686,102	\$ 3,064,014	\$ 2,564,120
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 129,105	\$ 152,412	\$ 172,505	\$ 196,843	\$ 267,891
Borrowings - Total	SC72	\$ 79,367,371	\$ 69,453,688	\$ 66,944,177	\$ 65,605,924	\$ 63,037,792
Advances from FHLBank	SC720	\$ 39,259,263	\$ 34,340,257	\$ 34,168,213	\$ 33,926,802	\$ 31,685,465
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 19,626,001	\$ 15,582,416	\$ 13,880,246	\$ 15,113,536	\$ 15,365,928
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 1,190,728	N/A	N/A	N/A	N/A
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 26,431	\$ 29,611	\$ 16,102	\$ 6,622
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 26,431	\$ 29,611	\$ 16,102	\$ 6,622
Other Borrowings	SC760	\$ 19,291,379	\$ 18,330,519	\$ 17,684,085	\$ 15,624,117	\$ 15,054,067
Other Liabilities - Total	SC75	\$ 5,835,306	\$ 4,076,142	\$ 4,278,926	\$ 4,022,321	\$ 4,017,640
Accrued Interest Payable - Deposits	SC763	\$ 362,165	\$ 340,718	\$ 236,304	\$ 221,774	\$ 232,846
Accrued Interest Payable - Other	SC766	\$ 434,038	\$ 419,542	\$ 443,264	\$ 413,350	\$ 402,398
Accrued Taxes	SC776	\$ 950,985	\$ 738,378	\$ 846,010	\$ 788,109	\$ 826,877
Accounts Payable	SC780	\$ 913,917	\$ 922,662	\$ 887,134	\$ 843,422	\$ 835,783
Deferred Income Taxes	SC790	\$ 164,796	\$ 97,135	\$ 101,026	\$ 136,656	\$ 140,690
Other Liabilities and Deferred Income	SC796	\$ 3,009,405	\$ 1,557,707	\$ 1,765,188	\$ 1,619,010	\$ 1,579,046
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 274,003,689	\$ 247,427,054	\$ 242,005,485	\$ 240,598,876	\$ 232,543,019

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Schedule SC --- Consolidated Statement of Condition		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 149,008	N/A	N/A	N/A	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 31,081,705	\$ 26,124,086	\$ 24,777,693	\$ 24,673,283	\$ 23,765,664
Stock - Total	SUB0311	\$ 15,430,699	\$ 12,473,967	\$ 11,298,707	\$ 11,246,273	\$ 10,754,506
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 9,260	\$ 11,069	\$ 11,070	\$ 11,070	\$ 11,070
Common Stock - Par Value	SC820	\$ 170,931	\$ 175,611	\$ 170,543	\$ 168,487	\$ 167,711
Common Stock - Paid in Excess of Par	SC830	\$ 15,250,508	\$ 12,287,287	\$ 11,117,094	\$ 11,066,716	\$ 10,575,725
Accumulated Other Comprehensive Income - Total	SC86	\$ 342,884	N/A	N/A	N/A	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$ 438,494	\$ 112,277	\$ 254,771	\$ 570,810	\$ 579,070
Gains (Losses) on Cash Flow Hedges	SC865	\$- 91,140	N/A	N/A	N/A	N/A
Other	SC870	\$- 4,470	N/A	N/A	N/A	N/A
Retained Earnings	SC880	\$ 15,528,484	\$ 13,783,682	\$ 13,478,540	\$ 13,160,311	\$ 12,733,403
Other Components of Equity Capital	SC891	\$- 220,362	N/A	N/A	N/A	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 305,234,402	\$ 273,700,296	\$ 266,931,883	\$ 265,420,512	\$ 256,456,628

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Other Codes As of Mar 2004

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	21	\$ 4,909
3	Federal, State, or other taxes receivable	83	\$ 129,456
4	Net deferred tax assets	111	\$ 324,319
5	Insured portion of real estate acquired by forecls	2	\$ 2,791
6	Prepaid deposit insurance premiums	32	\$ 1,733
7	Prepaid expenses	235	\$ 334,957
8	Deposits for utilities and other services	3	\$ 374
9	Advances for loans serviced for others	10	\$ 452,559
12	Amounts receivable under interest rate swap agreem	1	\$ 33,529
13	Noninterest-bearing accts recv from Hold Co/Affl	15	\$ 39,162
14	Other noninterest-bearing short-term accounts recv	54	\$ 369,026
19	Receivables fr a broker for unsettled transactions	9	\$ 442,659
20	F/V of all derivative instru. reportable as assets	5	\$ 205,717
22	Unapplied loan disbursements	8	\$ 316,894
99	Other	182	\$ 765,833

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	4	\$ 17,697
4	Nonrefundable loan fees received prior to closing	30	\$ 3,066
6	Balances in U.S. Treasury tax and loan accounts	2	\$ 521
7	Deferred gains from the sale of real estate	7	\$ 229
9	Fees received for standby contracts and other	2	\$ 21
10	Amounts due brokers for unsettled transactions	11	\$ 1,044,485
11	The liability recorded for post-retirement benefit	107	\$ 167,264
13	Amounts payable under interest-rate-swap agreement	1	\$ 1,420
14	Unapplied loan payments received	14	\$ 93,112
16	Recourse loan liability	1	\$ 120
17	Noninterest-bearing payables to Hold Co/Affiliates	29	\$ 552,462
18	Litigation reserves	5	\$ 6,952
20	F/V of all derivative instru. reportable as liab.	7	\$ 276,915
21	Liabilities for credit losses on OBS credit exposures	1	\$ 69
99	Other	303	\$ 677,175

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Schedule SO --- Consolidated Statement of Operations		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 3,504,689	\$ 3,303,250	\$ 3,235,721	\$ 3,316,540	\$ 3,323,989
Deposits and Investment Securities	SO115	\$ 196,182	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	SO125	\$ 646,826	N/A	N/A	N/A	N/A
Mortgage Loans	SO141	\$ 2,247,816	N/A	N/A	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 413,865	N/A	N/A	N/A	N/A
Commercial Loans and Leases	SO160	\$ 153,093	\$ 148,907	\$ 147,987	\$ 153,936	\$ 155,143
Consumer Loans and Leases	SO171	\$ 260,772	N/A	N/A	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 14,369	\$ 12,981	\$ 23,070	\$ 23,296	\$ 25,811
Federal Home Loan Bank Stock	SO181	\$ 14,299	\$ 12,981	\$ 23,070	\$ 23,296	\$ 25,811
Other	SO185	\$ 70	N/A	N/A	N/A	N/A
Interest Expense - Total	SO21	\$ 1,372,072	\$ 1,316,384	\$ 1,339,421	\$ 1,391,601	\$ 1,430,336
Deposits	SO215	\$ 758,736	\$ 729,172	\$ 741,725	\$ 792,715	\$ 830,118
Escrows	SO225	\$ 648	\$ 637	\$ 574	\$ 697	\$ 2,348
Advances from FHLBank	SO230	\$ 309,645	\$ 297,502	\$ 318,660	\$ 328,860	\$ 327,780
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 8,315	\$ 8,402	\$ 8,123	\$ 10,912	\$ 5,930
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 79	\$ 66	\$ 26	\$ 17
Other Borrowed Money	SO260	\$ 294,747	\$ 280,607	\$ 270,327	\$ 258,408	\$ 264,153
Capitalized Interest	SO271	\$ 19	\$ 15	\$ 54	\$ 17	\$ 10
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 2,146,986	\$ 1,999,900	\$ 1,919,370	\$ 1,948,717	\$ 1,920,045
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 226,862	\$ 239,844	\$ 155,647	\$ 135,888	\$ 109,825
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 1,920,124	\$ 1,760,056	\$ 1,763,723	\$ 1,812,828	\$ 1,810,219
Noninterest Income - Total	SO42	\$ 1,400,513	\$ 1,491,387	\$ 884,743	\$ 950,835	\$ 899,100
Mortgage Loan Serving Fees	SO410	\$ 56,061	\$ 203,763	\$ 23,257	\$- 34,950	\$- 28,569
Other Fees and Charges	SO420	\$ 766,837	\$ 807,989	\$ 565,518	\$ 506,155	\$ 467,426
Net Income (Loss) from Other - Total	SUB0451	\$ 434,247	\$ 461,270	\$ 329,287	\$ 371,789	\$ 365,712
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 468,525	\$ 376,369	\$ 325,294	\$ 352,446	\$ 279,778
Operations & Sale of Repossessed Assets	SO461	\$- 2,247	\$- 4,755	\$ 236	\$- 3,942	\$- 1,751
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 1,743	\$- 2,027	\$ 3,939	\$- 4,999	\$ 316
Sale of Securities Held-to-Maturity	SO467	\$ 6	\$- 270	\$ 14	\$ 187	\$ 22
Sale of Loans Held for Investment	SO475	\$ 2,153	\$ 1,482	\$ 1,418	\$ 4,299	\$ 3,428

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Schedule SO --- Consolidated Statement of Operations		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$- 176	\$- 41,670	\$ 13,370	\$ 5,703	\$ 78,332
Trading Assets (Realized and Unrealized)	SO485	\$- 35,757	\$ 132,141	\$- 14,984	\$ 18,095	\$ 5,587
Other Noninterest Income	SO488	\$ 143,368	\$ 18,390	\$- 33,319	\$ 107,357	\$ 94,450
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 1,731,376	\$ 1,618,448	\$ 1,548,077	\$ 1,452,845	\$ 1,402,979
All Personnel Compensation and Expense	SO510	\$ 693,390	\$ 671,826	\$ 776,671	\$ 735,179	\$ 709,864
Legal Expense	SO520	\$ 12,017	\$ 14,456	\$ 12,734	\$ 14,783	\$ 12,851
Office Occupancy and Equipment Expense	SO530	\$ 268,410	\$ 258,509	\$ 258,767	\$ 256,084	\$ 260,527
Marketing and Other Professional Services	SO540	\$ 117,656	\$ 112,067	\$ 102,128	\$ 109,777	\$ 105,574
Loan Servicing Fees	SO550	\$ 197,861	\$ 158,519	\$ 71,883	\$ 53,053	\$ 44,020
Goodwill and Other Intangibles Expense	SO560	\$ 36,712	\$ 37,549	\$ 29,311	\$ 28,167	\$ 28,301
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 458	\$- 2,500	\$ 2,312	\$ 2,403	\$ 1,166
Other Noninterest Expense	SO580	\$ 404,872	\$ 368,022	\$ 294,271	\$ 253,399	\$ 240,676
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 - Code #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 1,589,261	\$ 1,632,967	\$ 1,100,389	\$ 1,309,843	\$ 1,305,670
Income Taxes - Total	SO71	\$ 571,728	\$ 599,278	\$ 380,795	\$ 450,546	\$ 466,897
Federal	SO710	\$ 502,457	\$ 543,708	\$ 330,659	\$ 397,452	\$ 395,538
State, Local & Other	SO720	\$ 69,271	\$ 55,570	\$ 50,136	\$ 53,094	\$ 71,359
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 1,017,533	\$ 1,033,689	\$ 719,594	\$ 859,297	\$ 838,773
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 292	\$ 0	\$ 108	\$ 2,637	\$- 5,515
Net Income (Loss)	SO91	\$ 1,017,825	\$ 1,033,689	\$ 719,702	\$ 861,934	\$ 833,258
YEAR TO DATE INCOME & EXPENSES						

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Other Codes As of Mar 2004

Other Noninterest Income Codes

Code	Description	Count	Amount
2	Interest income from income tax refunds	2	\$ 12
4	Net income(loss) from leasing or subleasing space	66	\$ 1,918
5	Net income(loss) from real estate held for invest	4	\$ 309
6	Net income(loss)-equity invest in uncons sub org	5	\$- 297
7	Net income(loss) from leased property	20	\$ 866
9	Net income from data processing lease/services	4	\$ 72
11	Adjustments to prior periods	3	\$ 17
14	Interest Income from CNFIs reported on SC655	2	\$ 27
15	Income from corporate-owned life insurance	78	\$ 28,027
19	Realized/unrealized gains on derivatives	4	\$- 2,035
99	Other	213	\$ 102,147

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	51	\$ 1,629
2	OTS assessments	65	\$ 3,732
6	Supervisory examination fees	37	\$ 747
7	Office supplies, printing, and postage	206	\$ 32,958
8	Telephone, including data lines	71	\$ 14,537
9	Loan origination expense	39	\$ 100,952
10	ATM expense	56	\$ 3,073
12	Acquisition and organization costs	3	\$ 24,794
13	Misc taxes other than income & real estate	65	\$ 6,551
16	Web site expenses	2	\$ 91
17	Charitable contributions	18	\$ 1,013
18	Minority Interest	1	\$ 336
99	Other	205	\$ 91,820

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YTD - Interest Income - Total	Y_SO11	\$ 3,504,689	\$ 13,045,042	\$ 9,774,743	\$ 6,608,665	\$ 3,323,989
YTD - Deposits and Investment Securities	Y_SO115	\$ 196,182	N/A	N/A	N/A	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 646,826	N/A	N/A	N/A	N/A
YTD - Mortgage Loans	Y_SO141	\$ 2,247,816	N/A	N/A	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 153,093	\$ 602,022	\$ 453,376	\$ 306,585	\$ 155,143
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 260,772	N/A	N/A	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 14,369	N/A	N/A	N/A	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 14,299	N/A	N/A	N/A	N/A
YTD - Other	Y_SO185	\$ 70	N/A	N/A	N/A	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 1,372,072	\$ 5,406,328	\$ 4,118,872	\$ 2,806,953	\$ 1,430,336
YTD - Deposits	Y_SO215	\$ 758,736	\$ 3,048,636	\$ 2,333,854	\$ 1,613,293	\$ 830,118
YTD - Escrows	Y_SO225	\$ 648	N/A	N/A	N/A	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 309,645	\$ 1,247,911	\$ 964,785	\$ 652,275	\$ 327,780
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 8,315	\$ 33,367	\$ 24,965	\$ 16,842	\$ 5,930
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 188	\$ 109	\$ 43	\$ 17
YTD - Other Borrowed Money	Y_SO260	\$ 294,747	\$ 1,072,116	\$ 791,621	\$ 521,482	\$ 264,153
YTD - Capitalized Interest	Y_SO271	\$ 19	\$ 96	\$ 81	\$ 27	\$ 10
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 2,146,986	N/A	N/A	N/A	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 226,862	\$ 638,535	\$ 398,706	\$ 245,465	\$ 109,825
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 1,920,124	N/A	N/A	N/A	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 1,400,513	N/A	N/A	N/A	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 56,061	\$ 167,416	\$ - 36,347	\$ - 60,585	\$ - 28,569
YTD - Other Fees and Charges	Y_SO420	\$ 766,837	\$ 2,339,923	\$ 1,533,235	\$ 971,287	\$ 467,426
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 434,247	\$ 1,509,470	\$ 1,052,025	\$ 731,722	\$ 365,712
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 468,525	\$ 1,319,475	\$ 946,816	\$ 626,371	\$ 279,778
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ - 2,247	\$ - 10,220	\$ - 5,350	\$ - 5,651	\$ - 1,751
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 1,743	\$ - 2,771	\$ - 744	\$ - 4,683	\$ 316
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 6	\$ - 47	\$ 223	\$ 209	\$ 22
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 2,153	\$ 6,424	\$ 4,942	\$ 7,727	\$ 3,428
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ - 176	\$ 55,738	\$ 97,408	\$ 84,035	\$ 78,332
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ - 35,757	\$ 140,871	\$ 8,730	\$ 23,714	\$ 5,587
YTD - Other Noninterest Income	Y_SO488	\$ 143,368	N/A	N/A	N/A	N/A

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Schedule SO --- Consolidated Statement of Operations		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Noninterest Expense - Total	Y_SO51	\$ 1,731,376	\$ 5,942,788	\$ 4,346,691	\$ 2,840,690	\$ 1,402,979
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 693,390	\$ 2,848,314	\$ 2,195,207	\$ 1,437,135	\$ 709,864
YTD - Legal Expense	Y_SO520	\$ 12,017	\$ 54,357	\$ 39,984	\$ 27,567	\$ 12,851
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 268,410	\$ 1,023,455	\$ 766,500	\$ 513,900	\$ 260,527
YTD - Marketing and Other Professional Services	Y_SO540	\$ 117,656	\$ 427,606	\$ 315,720	\$ 215,020	\$ 105,574
YTD - Loan Servicing Fees	Y_SO550	\$ 197,861	\$ 327,449	\$ 168,930	\$ 97,047	\$ 44,020
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 36,712	\$ 122,301	\$ 84,752	\$ 56,466	\$ 28,301
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 458	\$ 3,277	\$ 5,777	\$ 3,507	\$ 1,166
YTD - Other Noninterest Expense	Y_SO580	\$ 404,872	\$ 1,136,029	\$ 769,821	\$ 490,048	\$ 240,676
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 1,589,261	\$ 5,343,017	\$ 3,697,928	\$ 2,607,684	\$ 1,305,670
YTD - Income Taxes - Total	Y_SO71	\$ 571,728	\$ 1,895,880	\$ 1,290,471	\$ 914,628	\$ 466,897
YTD - Federal	Y_SO710	\$ 502,457	\$ 1,664,927	\$ 1,116,284	\$ 790,529	\$ 395,538
YTD - State, Local, and Other	Y_SO720	\$ 69,271	\$ 230,953	\$ 174,187	\$ 124,099	\$ 71,359
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 1,017,533	\$ 3,447,137	\$ 2,407,457	\$ 1,693,056	\$ 838,773
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 292	\$- 2,770	\$- 2,770	\$- 2,878	\$- 5,515
YTD - Net Income (Loss)	Y_SO91	\$ 1,017,825	\$ 3,444,367	\$ 2,404,687	\$ 1,690,178	\$ 833,258

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 1,757,128	\$ 1,602,639	\$ 1,585,630	\$ 1,399,666	\$ 1,385,101
Net Provision for Loss	VA115	\$ 225,084	\$ 236,185	\$ 156,345	\$ 134,271	\$ 103,931
Transfers	VA125	\$- 3,643	\$- 5,460	\$- 3,218	\$- 1,816	\$- 2,857
Recoveries	VA135	\$ 53,451	\$ 43,157	\$ 22,656	\$ 19,929	\$ 18,684
Adjustments	VA145	\$ 18,742	\$ 107,519	\$ 4,303	\$ 179,311	\$ 2,839
Charge-offs	VA155	\$ 257,073	\$ 244,619	\$ 161,064	\$ 130,435	\$ 91,718
General Valuation Allowances - Ending Balance	VA165	\$ 1,793,689	\$ 1,739,421	\$ 1,604,652	\$ 1,600,926	\$ 1,415,980
Specific Valuation Allowances - Beginning Balance	VA108	\$ 35,481	\$ 55,570	\$ 64,202	\$ 63,644	\$ 76,442
Net Provision for Loss	VA118	\$ 2,236	\$ 1,159	\$ 1,614	\$ 4,020	\$ 7,060
Transfers	VA128	\$ 3,643	\$ 5,460	\$ 3,218	\$ 1,816	\$ 2,857
Adjustments	VA148	\$ 60	\$ 31	\$- 44	\$ 48	\$ 374
Charge-offs	VA158	\$ 2,502	\$ 25,475	\$ 13,342	\$ 3,642	\$ 16,168

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Specific Valuation Allowances - Ending Balance	VA168	\$ 38,918	\$ 36,745	\$ 55,648	\$ 65,886	\$ 70,565
Total Valuation Allowances - Beginning Balance	VA110	\$ 1,792,609	\$ 1,658,209	\$ 1,649,832	\$ 1,463,310	\$ 1,461,543
Net Provision for Loss	VA120	\$ 227,320	\$ 237,344	\$ 157,959	\$ 138,291	\$ 110,991
Recoveries	VA140	\$ 53,451	\$ 43,157	\$ 22,656	\$ 19,929	\$ 18,684
Adjustments	VA150	\$ 18,802	\$ 107,550	\$ 4,259	\$ 179,359	\$ 3,213
Charge-offs	VA160	\$ 259,575	\$ 270,094	\$ 174,406	\$ 134,077	\$ 107,886
Total Valuation Allowances - Ending Balance	VA170	\$ 1,832,607	\$ 1,776,166	\$ 1,660,300	\$ 1,666,812	\$ 1,486,545
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 257,073	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA36	\$ 0	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	VA370	\$ 0	N/A	N/A	N/A	N/A
Mortgage Loans - Total	VA46	\$ 25,118	\$ 16,318	\$ 19,784	\$ 31,685	\$ 18,685
Construction - Total	SUB2030	\$ 475	\$ 317	\$ 989	\$ 240	\$ 737
1-4 Dwelling Units	VA420	\$ 459	\$ 176	\$ 368	\$ 217	\$ 604
Multifamily (5 or more) Dwelling Units	VA430	\$ 16	\$ 127	\$ 379	\$ 0	\$ 1
Nonresidential Property	VA440	\$ 0	\$ 14	\$ 242	\$ 23	\$ 132
Permanent - Total	SUB2041	\$ 24,643	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 897	\$ 919	\$ 1,276	\$ 1,239	\$ 1,805
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 13,444	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 2,761	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 1,287	\$ 284	\$ 2	\$ 1,254	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 6,254	\$ 1,056	\$ 3,749	\$ 12,064	\$ 3,060
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 1,172	\$ 0
Nonmortgage Loans - Total	VA56	\$ 231,138	\$ 219,567	\$ 140,054	\$ 98,157	\$ 72,092
Commercial Loans	VA520	\$ 30,087	\$ 37,174	\$ 43,683	\$ 28,891	\$ 20,199
Consumer Loans - Total	SUB2061	\$ 201,051	N/A	N/A	N/A	N/A
Loans on Deposits	VA510	\$ 4	\$ 16	\$ 37	\$ 3	\$ 0
Home Improvement Loans	VA516	\$ 133	\$ 2,617	\$ 1,448	\$ 2,192	\$ 1,939
Education Loans	VA530	\$ 3	\$ 2	\$ 1	\$ 2	\$ 47
Auto Loans	VA540	\$ 20,500	\$ 15,359	\$ 15,243	\$ 15,228	\$ 14,762
Mobile Home Loans	VA550	\$ 2,236	\$ 256	\$ 3,022	\$ 303	\$ 351
Credit Cards	VA556	\$ 170,834	\$ 159,023	\$ 71,982	\$ 46,815	\$ 29,288
Other	VA560	\$ 7,341	\$ 5,120	\$ 4,638	\$ 4,723	\$ 5,506
Repossessed Assets - Total	VA60	\$ 386	\$ 8,296	\$ 377	\$ 327	\$ 503

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 320	\$ 708	\$ 271	\$ 198	\$ 361
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 7,327	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 43	\$ 0	\$ 25	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 23	\$ 261	\$ 81	\$ 129	\$ 142
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 60	\$ 288
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 431	\$ 438	\$ 849	\$ 207	\$ 150
GVA Recoveries - Assets - Total	SUB2126	\$ 53,451	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA37	\$ 0	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	VA371	\$ 0	N/A	N/A	N/A	N/A
Mortgage Loans - Total	VA47	\$ 5,506	\$ 7,558	\$ 6,524	\$ 4,419	\$ 3,344
Construction - Total	SUB2130	\$ 175	\$ 336	\$ 424	\$ 44	\$ 343
1-4 Dwelling Units	VA421	\$ 175	\$ 77	\$ 224	\$ 44	\$ 343
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 2	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 257	\$ 200	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 5,331	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 105	\$ 369	\$ 593	\$ 155	\$ 400
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 2,827	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 1,775	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 6	\$ 11	\$ 196	\$ 71	\$ 31
Nonresidential Property (Except Land)	VA481	\$ 591	\$ 2,913	\$ 1,173	\$ 657	\$ 481
Land	VA491	\$ 27	\$ 72	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 47,773	\$ 35,318	\$ 16,104	\$ 15,427	\$ 15,239
Commercial Loans	VA521	\$ 7,017	\$ 3,454	\$ 4,453	\$ 2,290	\$ 3,189
Consumer Loans - Total	SUB2161	\$ 40,756	N/A	N/A	N/A	N/A
Loans on Deposits	VA511	\$ 0	\$ 4	\$ 0	\$ 27	\$ 0
Home Improvement Loans	VA517	\$ 491	\$ 302	\$ 708	\$ 1,209	\$ 439
Education Loans	VA531	\$ 1	\$ 4	\$ 1	\$ 0	\$ 1
Auto Loans	VA541	\$ 6,859	\$ 4,551	\$ 4,881	\$ 5,117	\$ 5,324
Mobile Home Loans	VA551	\$ 20	\$ 15	\$ 30	\$ 24	\$ 43
Credit Cards	VA557	\$ 30,185	\$ 25,474	\$ 4,386	\$ 4,665	\$ 4,006
Other	VA561	\$ 3,200	\$ 1,514	\$ 1,645	\$ 2,095	\$ 2,237

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 172	\$ 281	\$ 28	\$ 83	\$ 101
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 5,882	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA38	\$ 43	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	VA372	\$ 0	N/A	N/A	N/A	N/A
Mortgage Loans - Total	VA48	\$ 3,747	\$ 4,782	\$ 1,343	\$ 2,268	\$ 3,608
Construction - Total	SUB2230	\$ 1,238	\$ 577	\$- 432	\$ 325	\$ 244
1-4 Dwelling Units	VA422	\$- 412	\$ 551	\$- 281	\$ 206	\$ 257
Multifamily (5 or more) Dwelling Units	VA432	\$- 22	\$ 0	\$- 198	\$ 0	\$- 151
Nonresidential Property	VA442	\$ 1,672	\$ 26	\$ 47	\$ 119	\$ 138
Permanent - Total	SUB2241	\$ 2,509	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 365	\$ 41	\$- 782	\$ 300	\$ 722
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 126	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 433	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$ 1,425	\$ 0	\$ 1	\$ 140	\$ 791
Nonresidential Property (Except Land)	VA482	\$ 160	\$ 1,472	\$ 153	\$ 1,064	\$ 1,068
Land	VA492	\$ 0	\$ 8	\$- 5	\$- 40	\$ 0
Nonmortgage Loans - Total	VA58	\$ 1,818	\$ 3,464	\$ 1,706	\$ 1,268	\$ 4,780
Commercial Loans	VA522	\$ 954	\$- 1,233	\$ 1,831	\$- 406	\$ 1,633
Consumer Loans - Total	SUB2261	\$ 864	N/A	N/A	N/A	N/A
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 4	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 335	\$ 3,833	\$- 135	\$ 1,347	\$ 2,189
Education Loans	VA532	\$ 0	\$ 4	\$- 4	\$ 6	\$ 0
Auto Loans	VA542	\$ 111	\$ 243	\$ 85	\$ 213	\$ 57
Mobile Home Loans	VA552	\$- 397	\$ 31	\$- 45	\$- 43	\$ 389
Credit Cards	VA558	\$ 13	\$ 234	\$- 103	\$ 193	\$ 40
Other	VA562	\$ 802	\$ 352	\$ 73	\$- 42	\$ 472
Reposessed Assets - Total	VA62	\$ 141	\$- 1,692	\$ 1,806	\$ 1,189	\$ 1,458
Real Estate - Construction	VA606	\$ 0	\$ 12	\$ 78	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$- 29	\$- 12	\$ 927	\$ 829	\$ 479
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 33	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 50	\$- 1,702	\$ 731	\$ 310	\$ 826
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 1	\$ 0
Other Reposessed Assets	VA632	\$ 120	\$ 10	\$ 37	\$ 49	\$ 153

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
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
Other Assets	VA932	\$ 133	\$ 50	\$- 31	\$ 1,089	\$ 1
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 209,504	N/A	N/A	N/A	N/A
Deposits and Investment Securities	VA39	\$ 43	N/A	N/A	N/A	N/A
Mortgage-Backed Securities	VA375	\$ 0	N/A	N/A	N/A	N/A
Mortgage Loans - Total	VA49	\$ 23,359	\$ 13,542	\$ 14,603	\$ 29,534	\$ 18,949
Construction - Total	SUB2330	\$ 1,538	\$ 558	\$ 133	\$ 521	\$ 638
1-4 Dwelling Units	VA425	\$- 128	\$ 650	\$- 137	\$ 379	\$ 518
Multifamily (5 or more) Dwelling Units	VA435	\$- 6	\$ 125	\$ 181	\$ 0	\$- 150
Nonresidential Property	VA445	\$ 1,672	\$- 217	\$ 89	\$ 142	\$ 270
Permanent - Total	SUB2341	\$ 21,821	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 1,157	\$ 591	\$- 99	\$ 1,384	\$ 2,127
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 10,743	N/A	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 1,419	N/A	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$ 2,706	\$ 273	\$- 193	\$ 1,323	\$ 760
Nonresidential Property (Except Land)	VA485	\$ 5,823	\$- 385	\$ 2,729	\$ 12,471	\$ 3,647
Land	VA495	\$- 27	\$- 64	\$- 5	\$ 1,132	\$ 0
Nonmortgage Loans - Total	VA59	\$ 185,183	\$ 187,713	\$ 125,656	\$ 83,998	\$ 61,633
Commercial Loans	VA525	\$ 24,024	\$ 32,487	\$ 41,061	\$ 26,195	\$ 18,643
Consumer Loans - Total	SUB2361	\$ 161,159	N/A	N/A	N/A	N/A
Loans on Deposits	VA515	\$ 4	\$ 12	\$ 41	\$- 24	\$ 0
Home Improvement Loans	VA519	\$- 23	\$ 6,148	\$ 605	\$ 2,330	\$ 3,689
Education Loans	VA535	\$ 2	\$ 2	\$- 4	\$ 8	\$ 46
Auto Loans	VA545	\$ 13,752	\$ 11,051	\$ 10,447	\$ 10,324	\$ 9,495
Mobile Home Loans	VA555	\$ 1,819	\$ 272	\$ 2,947	\$ 236	\$ 697
Credit Cards	VA559	\$ 140,662	\$ 133,783	\$ 67,493	\$ 42,343	\$ 25,322
Other	VA565	\$ 4,943	\$ 3,958	\$ 3,066	\$ 2,586	\$ 3,741
Repossessed Assets - Total	VA65	\$ 527	\$ 6,604	\$ 2,183	\$ 1,516	\$ 1,961
Real Estate - Construction	VA607	\$ 0	\$ 12	\$ 78	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 291	\$ 696	\$ 1,198	\$ 1,027	\$ 840
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 33	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 50	\$ 5,625	\$ 731	\$ 310	\$ 826
Real Estate - Land	VA631	\$ 43	\$ 0	\$ 25	\$ 1	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Other Repossessed Assets	VA633	\$ 143	\$ 271	\$ 118	\$ 178	\$ 295
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 60	\$ 288
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 392	\$ 207	\$ 790	\$ 1,213	\$ 50
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 100,419	\$ 102,544	\$ 124,718	\$ 115,396	\$ 146,420
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 488,432	N/A	N/A	N/A	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 35,749	\$ 39,436	\$ 54,722	\$ 36,589	\$ 39,008
Construction	VA951	\$ 1,365	\$ 178	\$ 5,317	\$ 2,791	\$ 561
Permanent - 1-4 Dwelling Units	VA952	\$ 31,887	\$ 35,937	\$ 41,466	\$ 32,164	\$ 33,406
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 28	\$ 233	\$ 14	\$ 199	\$ 899
Permanent - Nonresidential (Except Land)	VA954	\$ 2,084	\$ 2,006	\$ 5,927	\$ 1,030	\$ 3,875
Permanent - Land	VA955	\$ 385	\$ 1,082	\$ 1,998	\$ 405	\$ 267
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 1,118,522	\$ 1,141,872	\$ 1,222,019	\$ 1,243,627	\$ 1,203,936
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 1,944,728	\$ 1,957,778	\$ 1,899,413	\$ 1,960,376	\$ 2,047,563
Substandard	VA965	\$ 1,807,255	\$ 1,803,409	\$ 1,717,998	\$ 1,793,575	\$ 1,887,776
Doubtful	VA970	\$ 137,473	\$ 154,354	\$ 181,402	\$ 166,776	\$ 159,787
Loss	VA975	\$ 0	\$ 15	\$ 13	\$ 25	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 2,941,791	\$ 3,592,016	\$ 3,111,606	\$ 3,531,324	\$ 3,178,349
Mortgages - Total	SUB2421	\$ 2,236,002	N/A	N/A	N/A	N/A
Construction and Land Loans	SUB2430	\$ 106,230	\$ 120,450	\$ 128,879	\$ 153,277	\$ 152,271
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 1,899,012	N/A	N/A	N/A	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 255,297	\$ 260,398	\$ 250,729	\$ 258,033	\$ 342,182
Nonmortgages - Total	SUB2461	\$ 705,789	N/A	N/A	N/A	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 1,739,794	\$ 2,228,000	\$ 1,793,182	\$ 2,319,101	\$ 1,973,395
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 1,521,960	\$ 2,032,399	\$ 1,599,803	\$ 2,123,514	\$ 1,756,624
Mortgage Loans - Total	SUB2481	\$ 1,126,162	N/A	N/A	N/A	N/A
Construction	PD115	\$ 36,394	\$ 46,532	\$ 48,805	\$ 67,991	\$ 46,148

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 31,076	\$ 1,295,665	\$ 1,171,944	\$ 1,623,333	\$ 1,333,306
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 918,742	N/A	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 31,812	N/A	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 21,115	\$ 16,937	\$ 18,433	\$ 24,574	\$ 25,110
Permanent - Nonresidential Property (Except Land)	PD135	\$ 77,002	\$ 73,290	\$ 68,349	\$ 69,165	\$ 88,504
Permanent - Land	PD138	\$ 10,021	\$ 23,820	\$ 12,075	\$ 15,219	\$ 17,643
Nonmortgage Loans - Commercial Loans	PD140	\$ 77,032	\$ 70,132	\$ 77,079	\$ 91,741	\$ 109,166
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 318,766	N/A	N/A	N/A	N/A
Loans on Deposits	PD161	\$ 1,881	\$ 1,609	\$ 1,435	\$ 1,802	\$ 2,191
Home Improvement Loans	PD163	\$ 1,231	\$ 3,441	\$ 3,030	\$ 2,392	\$ 2,992
Education Loans	PD165	\$ 492	\$ 465	\$ 348	\$ 2,898	\$ 386
Auto Loans	PD167	\$ 53,263	\$ 72,148	\$ 58,983	\$ 56,232	\$ 55,831
Mobile Home Loans	PD169	\$ 6,920	\$ 12,172	\$ 10,369	\$ 7,778	\$ 10,543
Credit Cards	PD171	\$ 236,771	\$ 398,073	\$ 113,055	\$ 144,278	\$ 48,777
Other	PD180	\$ 18,208	\$ 17,859	\$ 15,898	\$ 16,535	\$ 17,134
Memo - Troubled Debt Restructured Included Above	PD190	\$ 2,425	N/A	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 14,593	N/A	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 217,834	\$ 195,601	\$ 193,379	\$ 195,587	\$ 216,771
Mortgage Loans - Total	SUB2491	\$ 201,599	N/A	N/A	N/A	N/A
Construction	PD215	\$ 5,772	\$ 7,556	\$ 8,078	\$ 15,722	\$ 7,687
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 3,203	\$ 122,302	\$ 123,601	\$ 123,895	\$ 145,020
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 171,893	N/A	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 5,989	N/A	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 2,256	\$ 2,660	\$ 2,158	\$ 415	\$ 2,208
Permanent - Nonresidential Property (Except Land)	PD235	\$ 9,020	\$ 7,746	\$ 8,406	\$ 7,251	\$ 8,556
Permanent - Land	PD238	\$ 3,466	\$ 2,607	\$ 3,140	\$ 4,731	\$ 5,174
Nonmortgage Loans - Commercial Loans	PD240	\$ 4,020	\$ 6,459	\$ 7,079	\$ 8,018	\$ 10,022
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 12,215	N/A	N/A	N/A	N/A
Loans on Deposits	PD261	\$ 768	\$ 747	\$ 636	\$ 617	\$ 704
Home Improvement Loans	PD263	\$ 225	\$ 933	\$ 1,144	\$ 500	\$ 582
Education Loans	PD265	\$ 630	\$ 325	\$ 360	\$ 202	\$ 209
Auto Loans	PD267	\$ 2,886	\$ 3,062	\$ 2,971	\$ 3,164	\$ 3,408
Mobile Home Loans	PD269	\$ 2,806	\$ 3,251	\$ 2,518	\$ 2,540	\$ 2,655

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Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	PD271	\$ 251	\$ 34,974	\$ 31,173	\$ 25,717	\$ 28,166
Other	PD280	\$ 4,649	\$ 2,979	\$ 2,115	\$ 2,815	\$ 2,380
Memo - Troubled Debt Restructured Included Above	PD290	\$ 186	N/A	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 37,080	N/A	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 1,201,997	\$ 1,364,016	\$ 1,318,424	\$ 1,212,223	\$ 1,204,954
Mortgage Loans - Total	SUB2501	\$ 908,241	N/A	N/A	N/A	N/A
Construction	PD315	\$ 39,527	\$ 30,916	\$ 48,198	\$ 41,558	\$ 52,944
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 22,141	\$ 828,244	\$ 861,388	\$ 759,261	\$ 712,374
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 689,001	N/A	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 25,155	N/A	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 16,837	\$ 16,306	\$ 28,293	\$ 19,597	\$ 14,678
Permanent - Nonresidential Property (Except Land)	PD335	\$ 104,530	\$ 108,013	\$ 101,292	\$ 109,025	\$ 157,634
Permanent - Land	PD338	\$ 11,050	\$ 9,019	\$ 8,583	\$ 8,056	\$ 22,675
Nonmortgage Loans - Commercial Loans	PD340	\$ 133,347	\$ 151,129	\$ 205,017	\$ 205,464	\$ 214,062
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 160,409	N/A	N/A	N/A	N/A
Loans on Deposits	PD361	\$ 646	\$ 762	\$ 788	\$ 789	\$ 313
Home Improvement Loans	PD363	\$ 511	\$ 604	\$ 667	\$ 688	\$ 1,134
Education Loans	PD365	\$ 35	\$ 363	\$ 241	\$ 368	\$ 571
Auto Loans	PD367	\$ 5,019	\$ 6,226	\$ 6,588	\$ 6,346	\$ 7,109
Mobile Home Loans	PD369	\$ 768	\$ 1,091	\$ 2,410	\$ 2,247	\$ 4,055
Credit Cards	PD371	\$ 149,806	\$ 205,952	\$ 49,681	\$ 53,833	\$ 11,737
Other	PD380	\$ 3,624	\$ 5,234	\$ 5,278	\$ 5,769	\$ 6,377
Memo - Troubled Debt Restructured Included Above	PD390	\$ 9,236	N/A	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 6,487	N/A	N/A	N/A	N/A

Schedule LD --- Loan Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
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	\$ 2,684,823	\$ 2,815,761	\$ 2,794,314	\$ 2,872,059	\$ 2,629,002
90% up to 100% LTV	LD110	\$ 2,295,281	\$ 2,360,533	\$ 2,366,984	\$ 2,463,666	\$ 2,201,787
100% and greater LTV	LD120	\$ 389,542	\$ 455,228	\$ 427,330	\$ 408,393	\$ 427,215
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 62,331	\$ 65,213	\$ 75,990	\$ 75,444	\$ 84,338

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Schedule LD --- Loan Data		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - Total	SUB5240	\$ 29,600	\$ 32,473	\$ 35,634	\$ 37,959	\$ 47,115
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 27,129	\$ 29,646	\$ 30,193	\$ 33,954	\$ 44,377
90% up to 100% LTV	LD210	\$ 22,074	\$ 24,024	\$ 23,948	\$ 26,501	\$ 34,276
100% and greater LTV	LD220	\$ 5,055	\$ 5,622	\$ 6,245	\$ 7,453	\$ 10,101
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 2,471	\$ 2,827	\$ 5,441	\$ 4,005	\$ 2,738
90% up to 100% LTV	LD230	\$ 1,870	\$ 1,600	\$ 3,855	\$ 3,049	\$ 2,063
100% and greater LTV	LD240	\$ 601	\$ 1,227	\$ 1,586	\$ 956	\$ 675
Nonaccrual - Total	SUB5230	\$ 32,731	\$ 32,740	\$ 40,356	\$ 37,485	\$ 37,223
90% up to 100% LTV	LD250	\$ 22,789	\$ 21,798	\$ 28,840	\$ 26,786	\$ 27,687
100% and greater LTV	LD260	\$ 9,942	\$ 10,942	\$ 11,516	\$ 10,699	\$ 9,536
Net Charge-offs - Total	SUB5300	\$ 1,347	\$ 2,662	\$ 1,838	\$ 1,048	\$ 3,250
90% up to 100% LTV	LD310	\$ 580	\$ 620	\$ 468	\$ 421	\$ 1,398
100% and greater LTV	LD320	\$ 767	\$ 2,042	\$ 1,370	\$ 627	\$ 1,852
Purchases - Total	SUB5320	\$ 1,039,365	\$ 1,274,590	\$ 1,405,768	\$ 1,366,995	\$ 912,993
90% up to 100% LTV	LD410	\$ 939,847	\$ 1,058,168	\$ 1,168,887	\$ 1,210,352	\$ 768,484
100% and greater LTV	LD420	\$ 99,518	\$ 216,422	\$ 236,881	\$ 156,643	\$ 144,509
Originations - Total	SUB5330	\$ 711,175	\$ 1,505,839	\$ 1,610,178	\$ 1,011,597	\$ 848,689
90% up to 100% LTV	LD430	\$ 532,096	\$ 1,149,069	\$ 1,182,149	\$ 776,352	\$ 685,790
100% and greater LTV	LD440	\$ 179,079	\$ 356,770	\$ 428,029	\$ 235,245	\$ 162,899
Sales - Total	SUB5340	\$ 1,247,901	\$ 1,722,401	\$ 1,953,062	\$ 1,088,472	\$ 990,634
90% up to 100% LTV	LD450	\$ 1,005,978	\$ 1,288,336	\$ 1,490,892	\$ 846,575	\$ 820,415
100% and greater LTV	LD460	\$ 241,923	\$ 434,065	\$ 462,170	\$ 241,897	\$ 170,219

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 4,229,166	\$ 4,145,443	\$ 3,975,027	\$ 3,656,576	\$ 3,150,011
Mortgage Construction Loans	CC105	\$ 3,020,185	\$ 2,919,223	\$ 2,699,605	\$ 2,496,921	\$ 2,245,859
Other Mortgage Loans	CC115	\$ 1,208,981	\$ 1,226,220	\$ 1,275,422	\$ 1,159,655	\$ 904,152
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 775,944	\$ 647,380	\$ 512,550	\$ 201,181	\$ 88,137
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 11,971,762	\$ 7,912,963	\$ 12,038,088	\$ 25,091,139	\$ 16,704,033
1-4 Dwelling Units	CC280	\$ 9,982,860	\$ 6,077,193	\$ 9,862,256	\$ 23,262,672	\$ 15,035,753
Multifamily (5 or more) Dwelling Units	CC290	\$ 562,696	\$ 640,654	\$ 741,958	\$ 781,948	\$ 714,853
All Other Real Estate	CC300	\$ 1,426,206	\$ 1,195,116	\$ 1,433,874	\$ 1,046,519	\$ 953,427
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 1,319,187	\$ 1,137,660	\$ 1,185,123	\$ 1,504,563	\$ 1,305,208

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Schedule CC --- Consolidated Commitments and Contingencies		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Purchase Loans	CC320	\$ 4,076,552	\$ 2,206,559	\$ 5,896,205	\$ 5,461,764	\$ 3,560,162
Commitments Outstanding to Sell Loans	CC330	\$ 22,156,838	\$ 15,028,710	\$ 22,118,668	\$ 36,546,330	\$ 24,985,629
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 787,527	N/A	N/A	N/A	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 4,437,941	N/A	N/A	N/A	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 437,194	N/A	N/A	N/A	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 213,515	N/A	N/A	N/A	N/A
Unused Lines of Credit - Total	SUB3361	\$ 242,120,694	N/A	N/A	N/A	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 10,799,168	N/A	N/A	N/A	N/A
Commercial Lines	CC420	\$ 13,486,450	\$ 11,584,877	\$ 11,339,861	\$ 11,871,262	\$ 9,677,638
Open-End Consumer Lines - Credit Cards	CC423	\$ 217,200,384	N/A	N/A	N/A	N/A
Open-End Consumer Lines - Other	CC425	\$ 634,692	N/A	N/A	N/A	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 2,094,629	\$ 2,276,564	\$ 1,971,737	\$ 1,652,505	\$ 1,559,750
Commercial	CC430	\$ 235,496	\$ 515,759	\$ 369,102	\$ 137,646	\$ 108,218
Standby, Not Included on CC465 or CC468	CC435	\$ 1,859,133	\$ 1,760,805	\$ 1,602,635	\$ 1,514,859	\$ 1,451,532
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 4,433,899	\$ 4,665,643	\$ 4,780,681	\$ 4,902,938	\$ 5,064,094
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 20,406	\$ 44,906	\$ 46,609	\$ 87,612	\$ 106,422
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 723,204	\$ 635,033	\$ 648,904	\$ 699,529	\$ 637,723
Other Contingent Liabilities	CC480	\$ 534,050	\$ 530,063	\$ 584,150	\$ 430,776	\$ 19,132
Contingent Assets	CC490	\$ 166,853	\$ 165,479	\$ 222,996	\$ 107,230	\$ 776

Schedule CF --- Consolidated Cash Flow Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 17,090,396	N/A	N/A	N/A	N/A
Pass-Through Securities	CF143	\$ 10,644,948	\$ 12,404,378	\$ 14,270,836	\$ 13,969,090	\$ 10,043,003
Other Mortgage-Backed Securities	CF153	\$ 6,445,448	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 5,351,225	N/A	N/A	N/A	N/A
Pass-Through Securities	CF145	\$ 4,726,080	\$ 6,027,464	\$ 8,523,286	\$ 8,755,549	\$ 6,116,351
Other Mortgage-Backed Securities	CF155	\$ 625,145	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 11,739,171	N/A	N/A	N/A	N/A
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 1,650,707	\$ 2,173,479	\$ 4,322,335	\$ 3,695,556	\$ 3,029,281
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 1,729,027	N/A	N/A	N/A	N/A

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Schedule CF --- Consolidated Cash Flow Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans Disbursed - Total	SUB3831	\$ 31,105,484	N/A	N/A	N/A	N/A
Construction Loans - Total	SUB3840	\$ 1,321,553	\$ 1,453,541	\$ 1,512,550	\$ 1,393,306	\$ 1,212,779
1-4 Dwelling Units	CF190	\$ 912,431	\$ 1,060,361	\$ 1,066,673	\$ 1,006,197	\$ 882,250
Multifamily (5 or more) Dwelling Units	CF200	\$ 167,690	\$ 149,363	\$ 141,569	\$ 161,295	\$ 116,846
Nonresidential	CF210	\$ 241,432	\$ 243,817	\$ 304,308	\$ 225,814	\$ 213,683
Permanent Loans - Total	SUB3851	\$ 29,783,931	N/A	N/A	N/A	N/A
1-4 Dwelling Units	CF225	\$ 26,564,082	\$ 28,506,024	\$ 47,864,398	\$ 43,322,338	\$ 35,976,407
Multifamily (5 or more) Dwelling Units	CF245	\$ 724,941	\$ 834,041	\$ 1,026,380	\$ 920,903	\$ 725,105
Nonresidential (Except Land)	CF260	\$ 2,145,317	\$ 2,073,889	\$ 2,359,831	\$ 2,754,321	\$ 1,877,436
Land	CF270	\$ 349,591	\$ 326,674	\$ 229,738	\$ 267,285	\$ 198,979
Loans and Participations Purchased - Total	SUB3880	\$ 17,370,264	\$ 17,674,975	\$ 27,516,211	\$ 20,756,405	\$ 18,185,969
Secured by 1-4 Dwelling Units	CF280	\$ 17,218,135	\$ 17,603,073	\$ 27,436,486	\$ 20,637,448	\$ 18,144,103
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 23,895	\$ 31,336	\$ 52,700	\$ 65,268	\$ 15,323
Secured by Nonresidential	CF300	\$ 128,234	\$ 40,566	\$ 27,025	\$ 53,689	\$ 26,543
Loans and Participations Sold - Total	SUB3890	\$ 31,570,141	\$ 38,691,070	\$ 55,038,549	\$ 44,062,290	\$ 38,734,915
Secured by 1-4 Dwelling Units	CF310	\$ 30,571,939	\$ 37,240,934	\$ 54,714,838	\$ 42,753,297	\$ 38,074,884
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 211,090	\$ 199,997	\$ 214,722	\$ 183,194	\$ 170,008
Secured by Nonresidential	CF330	\$ 787,112	\$ 1,250,139	\$ 108,989	\$ 1,125,799	\$ 490,023
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 14,199,877	\$- 21,016,095	\$- 27,522,338	\$- 23,305,885	\$- 20,548,946
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 11,270,098	\$ 12,894,649	\$ 21,724,352	\$ 20,435,524	\$ 16,799,274
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 486,198	\$- 258,314	\$- 150,781	\$ 110,457	\$ 245,038
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 6,553,537	\$ 2,598,148	\$ 7,840,735	\$ 6,877,902	\$ 5,806,243
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 6,121,707	N/A	N/A	N/A	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 9,873,786	\$ 14,578,741	\$ 10,390,733	\$ 10,111,116	\$ 8,504,113
Commercial	CF390	\$ 5,300,981	\$ 5,646,846	\$ 5,428,899	\$ 5,348,049	\$ 4,381,230
Consumer	CF400	\$ 4,572,805	\$ 8,931,895	\$ 4,961,834	\$ 4,763,067	\$ 4,122,883
Nonmortgage Loans - Sales - Total	SUB3915	\$ 2,089,811	N/A	N/A	N/A	N/A
Commercial	CF395	\$ 107,217	N/A	N/A	N/A	N/A
Consumer	CF405	\$ 1,982,594	N/A	N/A	N/A	N/A
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 7,783,975	N/A	N/A	N/A	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 2,984,799	\$ 3,293,006	\$ 1,982,530	\$ 4,009,654	\$ 4,622,468
New Deposits Received less Deposits Withdrawn	CF420	\$ 2,292,572	\$ 2,602,750	\$ 1,307,895	\$ 3,273,761	\$ 3,870,452
Interest Credited to Deposits	CF430	\$ 692,227	\$ 690,256	\$ 674,635	\$ 735,893	\$ 752,016

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Schedule CF --- Consolidated Cash Flow Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 2,510,134	\$ 1,272,119	\$ 84,804	\$ 2,499,670	\$ 153,535

Schedule DI --- Consolidated Deposit Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 11,445,449	N/A	N/A	N/A	N/A
Fully Insured	DI100	\$ 10,863,185	\$ 11,196,802	\$ 11,411,243	\$ 10,944,361	\$ 9,570,732
Other	DI110	\$ 582,264	\$ 443,445	\$ 381,991	\$ 400,198	\$ 202,247
Deposits with Balances - \$100,000 or Less	DI120	\$ 133,821,433	\$ 122,782,128	\$ 121,919,153	\$ 123,711,543	\$ 120,960,561
Deposits with Balances - Greater than \$100,000	DI130	\$ 54,850,471	\$ 49,044,069	\$ 46,004,639	\$ 44,105,186	\$ 41,801,711
Number of Deposit Accounts - Total	SUB4062	21,356,402	N/A	N/A	N/A	N/A
Balances of \$100,000 or Less	DI150	21,097,373	20,225,054	20,189,265	20,619,239	20,247,360
Balances Greater than \$100,000	DI160	259,029	226,315	217,012	210,568	205,054
IRA/Keogh Accounts	DI200	\$ 11,997,277	\$ 11,165,456	\$ 11,304,166	\$ 11,477,718	\$ 11,476,257
Uninsured Deposits	DI210	\$ 27,707,802	\$ 24,246,588	\$ 22,556,722	\$ 21,306,402	\$ 20,361,741
Preferred Deposits	DI220	\$ 2,452,406	\$ 2,315,410	\$ 2,385,114	\$ 1,879,393	\$ 1,742,227
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 39,434,717	N/A	N/A	N/A	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 43,852,739	N/A	N/A	N/A	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 30,789,137	N/A	N/A	N/A	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 74,595,307	N/A	N/A	N/A	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 12,650,467	\$ 11,956,867	\$ 12,324,989	\$ 12,299,104	\$ 11,792,325
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 93,062	\$ 88,992	\$ 89,024	\$ 92,283	\$ 94,867
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 1,374,185	\$ 1,713,070	\$ 2,604,297	\$ 1,565,593	\$ 1,059,514
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 1,169,999	\$ 550,473	\$ 910,393	\$ 1,157,470	\$ 1,341,335
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/Oth SAAs	DI710	\$ 0	N/A	N/A	N/A	N/A
Adjustments to Demand Deposits (including escrows)	DI720	\$ 140,963	\$ 102,611	\$ 99,036	\$ 113,208	\$ 98,050
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 57	\$ 145	\$ 95	\$ 37,523	\$ 55,362

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Schedule DI --- Consolidated Deposit Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 2,497,026	\$ 1,286,280	\$ 39,237	\$ 0	\$ 435,148
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 1,552,616	\$ 139,794	\$ 29,228	\$ 0	\$ 435,148
Total deposits sold or transferred during the quarter	DI760	\$ 10,344	\$ 22,267	\$ 0	\$ 109,416	\$ 13,006
Schedule SI --- Consolidated Supplemental Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	45,593	46,323	46,326	47,021	46,454
Assets Held in Trading Accounts	SI375	\$ 97,281	\$ 118,158	\$ 78,060	\$ 165,178	\$ 87,824
Available-for-Sale Securities	SI385	\$ 61,933,384	\$ 53,167,404	\$ 52,606,860	\$ 50,540,921	\$ 47,384,775
Assets Held for Sale	SI387	\$ 22,136,799	\$ 20,040,714	\$ 11,004,629	\$ 26,263,154	\$ 22,747,655
Loans Serviced for Others	SI390	\$ 135,384,233	\$ 134,197,049	\$ 121,922,898	\$ 118,435,479	\$ 113,939,065
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 31,813	\$ 55,559	\$ 59,373	\$ 70,103	\$ 74,756
Other Residual Interests	SI404	\$ 60,930	\$ 61,997	\$ 62,089	\$ 62,412	\$ 68,229
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	85.57%	86.16%	85.30%	85.10%	85.99%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	85.57%	86.43%	85.51%	85.04%	85.78%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	85.49%	86.41%	85.62%	84.99%	85.25%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	74.55%	N/A	N/A	N/A	N/A
Do you meet the DBLA business operations test?	SI586	9 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 6,037,735	N/A	N/A	N/A	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 324,460	\$ 324,432	\$ 305,322	\$ 335,600	\$ 290,098
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	475	325	335	14,682	585
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 27,142,032	\$ 24,642,134	\$ 24,459,948	\$ 23,557,478	\$ 23,174,276
Net Income (Loss) (SO91)	SI610	\$ 1,017,825	\$ 1,033,689	\$ 719,702	\$ 861,934	\$ 833,258
Dividends Declared - Preferred Stock	SI620	\$ 12	\$ 64	\$ 51	\$ 22,149	\$ 8
Dividends Declared - Common Stock	SI630	\$ 269,457	\$ 2,431,284	\$ 266,590	\$ 243,740	\$ 592,213
Stock Issued	SI640	\$ 99,020	\$ 11,815	\$ 3,726	\$ 9,541	\$ 214,459

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Schedule SI --- Consolidated Supplemental Information		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Stock Retired	SI650	\$ 2,105	\$ 0	\$ 327	\$ 1	\$ 462
Capital Contributions (Where No Stock is Issued)	SI655	\$ 2,409,495	N/A	N/A	N/A	N/A
New Basis Accounting Adjustments	SI660	\$ 345,847	\$ 46	\$ 48,325	\$ 0	\$ 66,225
Other Comprehensive Income	SI662	\$ 294,252	N/A	N/A	N/A	N/A
Prior Period Adjustments	SI668	\$- 4,513	N/A	N/A	N/A	N/A
Other Adjustments	SI671	\$ 49,301	N/A	N/A	N/A	N/A
Ending Equity Capital (SC80)	SI680	\$ 31,081,685	\$ 26,124,069	\$ 24,777,664	\$ 24,673,270	\$ 23,765,659
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 509,849	N/A	N/A	N/A	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 4,052,641	N/A	N/A	N/A	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	45 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 192,985	N/A	N/A	N/A	N/A
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 99,124	\$ 14,261	\$ 14,297	\$ 15,604	\$ 13,625
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 295,316,845	N/A	N/A	N/A	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 28,815,772	N/A	N/A	N/A	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 220,867,572	N/A	N/A	N/A	N/A
Nonmortgage Loans	SI885	\$ 29,932,653	N/A	N/A	N/A	N/A
Deposits and Excrows	SI890	\$ 178,878,306	N/A	N/A	N/A	N/A
Total Borrowings	SI895	\$ 75,994,923	N/A	N/A	N/A	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	105	128	185	329	185
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 9,277	\$ 10,987	\$ 23,216	\$ 22,531	\$ 22,662
Interest Charged on Loans Made During Quarter - Minimum	SI920	5.01%	4.91%	4.85%	4.75%	5.23%
Interest Charged on Loans Made During Quarter - Maximum	SI930	8.20%	6.22%	5.94%	5.71%	6.16%

Schedule SQ --- Consolidated Supplemental Questions		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	4	4	3	0	3
1st time incl asset/liab from branch/bulk dep purch?	SQ110	1	2	2	2	3

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Schedule SQ --- Consolidated Supplemental Questions		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Change in Control of Association?	SQ130	3	3	2	2	2
Merger Accounted for under the Purchase Method?	SQ160	5	3	2	0	3
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	2	4	3	3
Any Outstanding Futures or Options Positions?	SQ310	7	5	6	7	7
Does Association Have Subchapter S in effect this year?	SQ320	10	9	8	8	7
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	112	N/A	N/A	N/A	N/A

Schedule FS --- Fiduciary and Related Services		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	34 [Yes]	31 [Yes]	31 [Yes]	30 [Yes]	31 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	28 [Yes]	28 [Yes]	28 [Yes]	28 [Yes]	29 [Yes]
Do you have any activity to report on this schedule?	FS130	28 [Yes]	28 [Yes]	28 [Yes]	28 [Yes]	29 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 296,477,661	\$ 279,758,442	\$ 243,827,972	\$ 232,818,264	\$ 207,720,643
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 21,198,273	\$ 20,333,720	\$ 19,388,737	\$ 17,118,683	\$ 16,035,786
Personal Trust and Agency Accounts	FS210	\$ 12,085,550	\$ 11,733,411	\$ 11,641,099	\$ 11,439,134	\$ 10,857,474
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 1,272,090	\$ 1,105,002	\$ 2,015,403	\$ 964,568	\$ 875,119
Employee Benefit - Defined Contribution	FS220	\$ 248,251	\$ 262,548	\$ 223,656	\$ 313,958	\$ 275,127
Employee Benefit - Defined Benefit	FS230	\$ 453,047	\$ 389,341	\$ 313,613	\$ 168,392	\$ 157,648
Other Retirement Accounts	FS240	\$ 570,792	\$ 453,113	\$ 1,478,134	\$ 482,218	\$ 442,344
Corporate Trust and Agency Accounts	FS250	\$ 14,141	\$ 14,283	\$ 13,753	\$ 15,931	\$ 16,020
Investment Management Agency Accounts	FS260	\$ 3,473,213	\$ 3,355,772	\$ 3,088,735	\$ 2,923,482	\$ 2,632,586
Other Fiduciary Accounts	FS270	\$ 4,353,279	\$ 4,125,252	\$ 2,629,747	\$ 1,775,568	\$ 1,654,587
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule FS --- Fiduciary and Related Services		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 123,892,596	\$ 118,615,438	\$ 105,253,869	\$ 101,249,508	\$ 95,310,649
Personal Trust and Agency Accounts	FS211	\$ 2,252,061	\$ 2,495,494	\$ 1,743,395	\$ 1,762,265	\$ 1,819,140
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 121,614,419	\$ 116,092,643	\$ 103,479,224	\$ 99,449,646	\$ 93,437,271
Employee Benefit - Defined Contribution	FS221	\$ 106,014,172	\$ 101,653,338	\$ 90,710,759	\$ 87,595,848	\$ 82,754,985
Employee Benefit - Defined Benefit	FS231	\$ 14,321,080	\$ 13,147,167	\$ 11,662,833	\$ 10,772,355	\$ 9,670,298
Other Retirement Accounts	FS241	\$ 1,279,167	\$ 1,292,138	\$ 1,105,632	\$ 1,081,443	\$ 1,011,988
Corporate Trust and Agency Accounts	FS251	\$ 4,242	\$ 4,235	\$ 4,828	\$ 14,475	\$ 34,343
Other Fiduciary Accounts	FS271	\$ 21,874	\$ 23,066	\$ 26,422	\$ 23,122	\$ 19,895
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 151,386,792	\$ 140,809,284	\$ 119,185,366	\$ 114,450,073	\$ 96,374,208
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	26,269	27,306	30,850	31,096	31,400
Personal Trust and Agency Accounts	FS212	20,375	21,481	24,590	24,829	25,012
Retirement-related Trust and Agency Accounts - Total	SUB6120	1,454	1,467	1,612	1,587	1,669
Employee Benefit - Defined Contribution	FS222	155	151	141	134	132
Employee Benefit - Defined Benefit	FS232	39	33	31	24	25
Other Retirement Accounts	FS242	1,260	1,283	1,440	1,429	1,512
Corporate Trust and Agency Accounts	FS252	12	12	9	22	23
Investment Management Agency Accounts	FS262	4,388	4,313	4,614	4,629	4,665
Other Fiduciary Accounts	FS272	40	33	25	26	31
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	80,369	79,281	80,507	80,684	85,952
Personal Trust and Agency Accounts	FS213	3,791	2,515	2,742	2,682	2,468
Retirement-related Trust and Agency Accounts - Total	SUB6130	76,534	76,735	77,730	77,953	83,425
Employee Benefit - Defined Contribution	FS223	11,936	11,797	12,111	12,032	11,809
Employee Benefit - Defined Benefit	FS233	2,128	2,075	2,046	1,928	1,897
Other Retirement Accounts	FS243	62,470	62,863	63,573	63,993	69,719
Corporate Trust and Agency Accounts	FS253	2	2	5	20	30
Other Fiduciary Accounts	FS273	42	29	30	29	29
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	530,472	526,210	523,886	528,148	552,962
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 103,959	\$ 372,190	\$ 597,272	\$ 170,010	\$ 84,669
Personal Trust and Agency Accounts	FS310	\$ 34,879	\$ 139,167	\$ 213,635	\$ 67,499	\$ 34,229
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 13,593	\$ 44,820	\$ 134,807	\$ 19,058	\$ 10,527
Employee Benefit - Defined Contribution	FS320	\$ 11,157	\$ 34,734	\$ 107,149	\$ 14,964	\$ 8,340

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Schedule FS --- Fiduciary and Related Services		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS330	\$ 1,569	\$ 6,220	\$ 4,421	\$ 2,676	\$ 1,407
Other Retirement Accounts	FS340	\$ 867	\$ 3,866	\$ 23,237	\$ 1,418	\$ 780
Corporate Trust and Agency Accounts	FS350	\$ 6	\$ 50	\$ 3,971	\$ 25	\$ 18
Investment Management Agency Accounts	FS360	\$ 6,062	\$ 24,409	\$ 73,121	\$ 10,679	\$ 4,948
Other Fiduciary Accounts	FS370	\$ 1,430	\$ 5,023	\$ 3,201	\$ 2,310	\$ 1,139
Custody and Safekeeping Accounts	FS380	\$ 37,342	\$ 117,817	\$ 138,163	\$ 50,233	\$ 1,317
Other Fiduciary and Related Services	FS390	\$ 10,647	\$ 40,904	\$ 30,374	\$ 20,206	\$ 32,491
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 38,060	\$ 247,754	\$ 97,501	\$ 65,084	\$ 32,298
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 556	\$ 2,656	\$ 286	\$ 555	\$ 44
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 2,596	\$ 1,413	\$ 3,210	\$ 3,300	\$ 3,492
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 67,939	\$ 123,193	\$ 502,695	\$ 107,671	\$ 55,819
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 12,159,852	\$ 11,733,411	\$ 3,429,625	\$ 3,961,199	\$ 3,694,490
Non-Interest-Bearing Deposits	FS410	\$- 18,217	\$- 25,090	\$ 133	\$ 2,259	\$ 5,717
Interest-Bearing Deposits	FS415	\$ 62,974	\$ 69,695	\$ 24,963	\$ 26,712	\$ 26,753
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 939,781	\$ 918,170	\$ 244,608	\$ 299,532	\$ 292,338
State, County and Municipal Obligations	FS425	\$ 1,164,035	\$ 1,208,821	\$ 362,335	\$ 432,167	\$ 428,584
Money Market Mutual Funds	FS430	\$ 905,516	\$ 884,824	\$ 298,281	\$ 380,030	\$ 421,627
Other Short-term Obligations	FS435	\$ 16,764	\$ 8,558	\$ 1,747	\$ 160	\$ 939
Other Notes and Bonds	FS440	\$ 659,791	\$ 662,191	\$ 197,508	\$ 237,128	\$ 226,075
Common and Preferred Stock	FS445	\$ 7,902,932	\$ 7,102,659	\$ 1,866,360	\$ 2,118,130	\$ 1,838,599
Real Estate Mortgages	FS450	\$ 8,394	\$ 8,202	\$ 5,614	\$ 8,268	\$ 11,640
Real Estate	FS455	\$ 154,145	\$ 176,553	\$ 40,876	\$ 55,969	\$ 57,065
Miscellaneous Assets	FS460	\$ 363,737	\$ 718,828	\$ 387,200	\$ 400,844	\$ 385,153
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	17	16	6	6	6
Domestic Equity	FS610	10	10	3	3	3

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Schedule FS --- Fiduciary and Related Services		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
International/Global Equity	FS620	2	2	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	3	3	2	2	2
Municipal Bond	FS650	1	1	1	1	1
Short-Term Investments/Money Market	FS660	1	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 3,585,305	\$ 3,158,114	\$ 189,436	\$ 198,685	\$ 189,832
Domestic Equity	FS615	\$ 2,097,830	\$ 1,813,281	\$ 83,752	\$ 89,023	\$ 84,056
International/Global Equity	FS625	\$ 1,190,069	\$ 1,060,672	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 279,932	\$ 266,654	\$ 88,091	\$ 90,716	\$ 85,890
Municipal Bond	FS655	\$ 17,372	\$ 17,507	\$ 17,593	\$ 18,946	\$ 19,886
Short-Term Investments/Money Market	FS665	\$ 102	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 556	\$ 2,597	\$ 286	\$ 555	\$ 44
Personal Trust and Agency Accounts	FS710	\$ 556	\$ 2,432	\$ 286	\$ 555	\$ 44
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	\$ 165	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 102	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 67	\$ 0	\$ 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	\$ 35	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 43	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 43	\$ 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		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						

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Schedule CCR --- Consolidated Capital Requirement		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Equity Capital (SC80)	CCR100	\$ 31,081,705	\$ 26,124,086	\$ 24,777,693	\$ 24,673,283	\$ 23,765,664
Equity Capital Deductions - Total	SUB1631	\$ 3,262,099	N/A	N/A	N/A	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 10,532	\$ 15,603	\$ 13,732	\$ 15,124	\$ 16,731
Goodwill and Certain Other Intangible Assets	CCR115	\$ 3,187,202	\$ 2,627,720	\$ 2,580,003	\$ 2,489,910	\$ 2,347,776
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 64,364	\$ 60,393	\$ 58,616	\$ 76,323	\$ 65,269
Other	CCR134	\$ 1	\$ 1	\$ 1	\$ 1	\$ 1
Equity Capital Additions - Total	SUB1641	\$- 215,525	N/A	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$- 357,182	\$- 27,684	\$- 148,958	\$- 437,397	\$- 450,648
Qualifying Intangible Assets	CCR185	\$ 2,678	\$ 4,999	\$ 5,191	\$ 5,268	\$ 4,556
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 138,926	\$ 139,283	\$ 138,664	\$ 138,260	\$ 137,855
Other	CCR195	\$ 53	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 27,604,081	\$ 23,536,967	\$ 22,120,238	\$ 21,798,150	\$ 21,027,881
Total Assets (SC60)	CCR205	\$ 305,234,404	\$ 273,700,280	\$ 266,931,882	\$ 265,541,634	\$ 256,577,161
Asset Deductions - Total	SUB1651	\$ 3,269,671	N/A	N/A	N/A	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 9,118	\$ 23,007	\$ 23,439	\$ 25,646	\$ 25,864
Goodwill and Certain Other Intangible Assets	CCR265	\$ 3,196,191	\$ 2,637,654	\$ 2,590,720	\$ 2,499,118	\$ 2,357,627
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 64,362	\$ 60,393	\$ 58,616	\$ 76,324	\$ 65,270
Other	CCR275	\$ 0	N/A	N/A	N/A	N/A
Asset Additions - Total	SUB1661	\$- 677,012	N/A	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$- 679,743	\$- 191,681	\$- 397,749	\$- 864,668	\$- 888,049
Qualifying Intangible Assets	CCR285	\$ 2,678	\$ 4,999	\$ 5,191	\$ 5,268	\$ 4,556
Other	CCR290	\$ 53	N/A	N/A	N/A	N/A
Adjusted Total Assets	CCR25	\$ 301,287,721	\$ 270,792,566	\$ 263,866,549	\$ 261,960,173	\$ 253,124,737
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 11,889,818	\$ 10,726,472	\$ 10,414,575	\$ 10,370,576	\$ 10,026,842
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 27,604,081	\$ 23,536,967	\$ 22,120,238	\$ 21,798,150	\$ 21,027,881
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 44,999	\$ 44,312	\$ 42,506	\$ 41,893	\$ 42,010
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 1,194,152	\$ 1,194,035	\$ 1,192,119	\$ 898,915	\$ 905,610
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 54

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Schedule CCR --- Consolidated Capital Requirement		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 1,477,052	\$ 1,422,285	\$ 1,355,039	\$ 1,363,811	\$ 1,312,565
Tier 2 Capital - Other	CCR355	\$ 372	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 2,716,575	\$ 2,660,632	\$ 2,589,664	\$ 2,304,619	\$ 2,260,239
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 2,716,575	\$ 2,660,632	\$ 2,589,664	\$ 2,304,619	\$ 2,260,239
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 78,712	\$ 73,947	\$ 70,609	\$ 28,123	\$ 25,972
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 80,124	\$ 105,450	\$ 84,307	\$ 94,754	\$ 104,523
Total Risk-Based Capital	CCR39	\$ 30,161,820	\$ 26,018,202	\$ 24,554,986	\$ 23,979,892	\$ 23,157,625
0% R/W Category - Cash	CCR400	\$ 1,319,438	\$ 1,427,211	\$ 1,133,747	\$ 1,279,996	\$ 1,113,426
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 6,004,633	\$ 5,512,048	\$ 5,098,456	\$ 5,395,973	\$ 6,400,289
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 13,073	\$ 12,815	\$ 13,287	\$ 22,000	\$ 9,165
0% R/W Category - Other	CCR415	\$ 921,077	\$ 808,031	\$ 957,376	\$ 1,028,525	\$ 767,411
0% R/W Category - Assets Total	CCR420	\$ 8,258,221	\$ 7,760,105	\$ 7,202,866	\$ 7,726,494	\$ 8,290,291
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	\$ 55,032,575	\$ 45,627,982	\$ 42,324,742	\$ 44,250,348	\$ 44,612,467
20% R/W Category - Claims on FHLBs	CCR435	\$ 8,129,727	\$ 7,311,519	\$ 8,558,771	\$ 9,161,081	\$ 7,725,130
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 2,334,214	\$ 2,192,424	\$ 2,082,839	\$ 1,705,139	\$ 1,443,654
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 5,280,816	\$ 4,895,819	\$ 5,150,348	\$ 5,857,891	\$ 5,553,748
20% R/W Category - Other	CCR450	\$ 11,366,668	\$ 8,715,497	\$ 8,558,667	\$ 8,462,410	\$ 7,917,125
20% R/W Category - Assets Total	CCR455	\$ 82,144,000	\$ 68,743,241	\$ 66,675,367	\$ 69,436,869	\$ 67,252,124
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 16,428,787	\$ 13,748,643	\$ 13,335,070	\$ 13,887,377	\$ 13,450,425
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 113,904,396	\$ 101,493,111	\$ 104,225,367	\$ 102,066,788	\$ 98,568,452
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 3,684,554	\$ 3,541,799	\$ 3,460,886	\$ 3,202,195	\$ 3,293,246
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 6,712,534	\$ 60,637	\$ 5,550,314	\$ 4,210,619	\$ 2,911,797
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 201,227	\$ 167,007	\$ 223,761	\$ 188,778	\$ 194,756
50% R/W Category - Other	CCR480	\$ 1,040,377	\$ 5,630,806	\$ 985,468	\$ 1,169,843	\$ 845,531
50% R/W Category - Assets Total	CCR485	\$ 125,543,088	\$ 110,893,360	\$ 114,445,796	\$ 110,838,223	\$ 105,813,782
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 62,771,613	\$ 55,446,678	\$ 57,222,898	\$ 55,419,096	\$ 52,906,895
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 7,244,210	N/A	N/A	N/A	N/A

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Schedule CCR --- Consolidated Capital Requirement		Mar 2004	Dec 2003	Sep 2003	Jun 2003	Mar 2003
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - All Other Assets	CCR506	\$ 92,568,674	N/A	N/A	N/A	N/A
100% R/W Category - Assets Total	CCR510	\$ 99,812,884	\$ 96,368,479	\$ 90,163,943	\$ 88,286,413	\$ 84,127,816
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 99,812,884	\$ 96,368,479	\$ 90,163,943	\$ 88,286,413	\$ 84,127,816
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 2,706	\$ 2,198	\$ 3,376	\$ 5,153	\$ 4,946
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 33,826	\$ 27,478	\$ 42,201	\$ 64,415	\$ 61,827
Assets to Risk-Weight	CCR64	\$ 315,760,899	\$ 283,767,383	\$ 278,491,348	\$ 276,293,152	\$ 265,488,959
Subtotal Risk-Weighted Assets	CCR75	\$ 179,047,065	\$ 165,591,301	\$ 160,764,127	\$ 157,657,328	\$ 150,546,976
Excess Allowances for Loan and Lease Losses	CCR530	\$ 309,525	\$ 311,273	\$ 232,152	\$ 223,159	\$ 88,125
Total Risk-Weighted Assets	CCR78	\$ 178,737,540	\$ 165,280,028	\$ 160,531,975	\$ 157,434,169	\$ 150,458,851
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 14,298,998	\$ 13,222,398	\$ 12,842,558	\$ 12,594,727	\$ 12,060,472
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	9.16%	8.69%	8.38%	8.32%	8.31%
Total Risk-Based Capital Ratio	CCR820	16.87%	15.74%	15.30%	15.23%	15.39%
Tier 1 Risk-Based Capital Ratio	CCR830	15.40%	14.18%	13.73%	13.79%	13.91%
Tangible Equity Ratio	CCR840	9.16%	8.69%	8.38%	8.32%	8.30%

*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.