

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99111 - OTS-Regulated: Northeast Region (Geog)	(\$Thousands)
Run Date: August 23, 2004, 10:44 AM	June 2004	

***** PUBLIC *****

Description	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value
Number of Institutions	278	282	285	288	293

Schedule NS --- Optional Narrative Statement		Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	7	4	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		Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 27,486,359	\$ 28,203,450	\$ 26,184,214	\$ 27,050,475	\$ 27,807,785
Cash and Non-Interest-Earning Deposits	SC110	\$ 3,768,517	\$ 3,826,685	\$ 3,813,099	\$ 3,748,206	\$ 4,308,814
Interest-Earning Deposits in FHLBs	SC112	\$ 1,701,452	\$ 2,289,284	\$ 2,057,914	\$ 2,786,059	\$ 3,537,028
Other Interest-Earning Deposits	SC118	\$ 1,178,649	\$ 1,194,241	\$ 1,110,193	\$ 1,098,547	\$ 1,250,501
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 3,034,046	\$ 2,481,425	\$ 2,007,971	\$ 2,280,223	\$ 2,894,807
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 11,314,583	\$ 11,163,322	\$ 9,779,821	\$ 8,974,677	\$ 7,908,866
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 2,582,996	\$ 2,642,418	\$ 2,515,794	\$ 2,484,012	\$ 2,623,765
State and Municipal Obligations	SC180	\$ 2,137,202	\$ 2,379,247	\$ 2,250,756	\$ 2,229,413	\$ 1,664,902
Securities Backed by Nonmortgage Loans	SC182	\$ 117,522	\$ 280,159	N/A	N/A	N/A
Other Investment Securities	SC185	\$ 1,496,418	\$ 1,793,040	\$ 2,432,305	\$ 3,230,681	\$ 3,410,929
Accrued Interest Receivable	SC191	\$ 154,974	\$ 153,629	N/A	N/A	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 63,119,104	\$ 67,613,934	N/A	N/A	N/A
Mortgage-Backed Securities - Total	SC22	\$ 63,119,104	\$ 67,613,934	\$ 54,698,007	\$ 51,199,065	\$ 52,136,195
Pass-Through - Total	SUB0073	\$ 34,452,661	\$ 37,703,683	N/A	N/A	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 31,838,974	\$ 35,219,465	\$ 28,135,857	\$ 25,359,676	\$ 26,494,662
Other Pass-Through	SC215	\$ 2,613,687	\$ 2,484,218	\$ 2,507,243	\$ 1,813,569	\$ 1,715,520
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 28,422,219	\$ 29,654,855	N/A	N/A	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 13,385,024	\$ 13,210,475	N/A	N/A	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 4,310,848	\$ 4,843,243	N/A	N/A	N/A
Other	SC222	\$ 10,726,347	\$ 11,601,137	N/A	N/A	N/A
Accrued Interest Receivable	SC228	\$ 244,224	\$ 255,396	N/A	N/A	N/A

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99111 - OTS-Regulated: Northeast Region (Geog)	(\$Thousands)
Run Date: August 23, 2004, 10:44 AM	June 2004	

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage Loans - Gross	SUB0092	\$ 169,017,384	\$ 164,695,397	N/A	N/A	N/A
Mortgage Loans - Total	SC26	\$ 168,114,931	\$ 163,768,696	\$ 148,213,659	\$ 149,327,482	\$ 147,143,403
Construction Loans - Total	SUB0100	\$ 4,221,288	\$ 4,685,215	\$ 4,556,134	\$ 4,425,003	\$ 4,603,736
Residential - Total	SUB0110	\$ 3,189,821	\$ 3,417,609	\$ 3,274,674	\$ 3,142,744	\$ 3,402,869
1-4 Dwelling Units	SC230	\$ 2,374,094	\$ 2,689,295	\$ 2,527,317	\$ 2,441,040	\$ 2,678,759
Multifamily (5 or more) Dwelling Units	SC235	\$ 815,727	\$ 728,314	\$ 747,357	\$ 701,704	\$ 724,110
Nonresidential Property	SC240	\$ 1,031,467	\$ 1,267,606	\$ 1,281,460	\$ 1,282,259	\$ 1,200,867
Permanent Loans - Total	SUB0121	\$ 164,117,512	\$ 159,379,572	N/A	N/A	N/A
Residential - Total	SUB0131	\$ 146,059,674	\$ 140,401,281	N/A	N/A	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 137,197,549	\$ 131,539,567	N/A	N/A	N/A
Revolving Open-End Loans	SC251	\$ 10,038,335	\$ 11,171,207	\$ 10,909,321	\$ 9,797,306	\$ 9,356,414
All Other - First Liens	SC254	\$ 120,535,317	\$ 114,376,828	N/A	N/A	N/A
All Other - Junior Liens	SC255	\$ 6,623,897	\$ 5,991,532	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 8,862,125	\$ 8,861,714	\$ 8,648,613	\$ 8,504,458	\$ 8,217,136
Nonresidential Property (Except Land)	SC260	\$ 16,320,329	\$ 17,225,332	\$ 16,038,048	\$ 16,091,696	\$ 15,650,183
Land	SC265	\$ 1,737,509	\$ 1,752,959	\$ 1,646,554	\$ 1,514,277	\$ 1,552,308
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 17,482,784	N/A	N/A	N/A	N/A
Accrued Interest Receivable	SC272	\$ 639,115	\$ 602,244	\$ 559,945	\$ 602,042	\$ 615,136
Advances for Taxes and Insurance	SC275	\$ 39,469	\$ 28,366	\$ 31,230	\$ 26,681	\$ 32,177
Allowance for Loan and Lease Losses	SC283	\$ 902,453	\$ 926,701	\$ 832,818	\$ 821,898	\$ 843,984
Nonmortgage Loans - Gross	SUB0162	\$ 28,555,027	\$ 30,372,666	N/A	N/A	N/A
Nonmortgage Loans - Total	SC31	\$ 27,798,160	\$ 29,508,962	\$ 28,964,452	\$ 24,551,324	\$ 24,034,342
Commercial Loans - Total	SC32	\$ 10,817,170	\$ 12,807,345	\$ 11,982,486	\$ 11,538,683	\$ 11,522,944
Secured	SC300	\$ 9,104,054	\$ 10,447,704	\$ 9,735,761	\$ 9,391,448	\$ 9,317,658
Unsecured	SC303	\$ 1,340,799	\$ 1,427,343	\$ 1,350,332	\$ 1,270,297	\$ 1,369,877
Lease Receivables	SC306	\$ 372,317	\$ 932,298	\$ 896,393	\$ 876,938	\$ 835,409
Consumer Loans - Total	SC35	\$ 17,557,913	\$ 17,374,498	\$ 17,675,358	\$ 13,617,078	\$ 13,081,728
Loans on Deposits	SC310	\$ 122,329	\$ 144,393	\$ 148,244	\$ 152,469	\$ 158,382
Home Improvement Loans (Not secured by real estate)	SC316	\$ 583,998	\$ 511,019	\$ 685,639	\$ 675,631	\$ 545,364
Education Loans	SC320	\$ 137,714	\$ 167,109	\$ 154,321	\$ 162,787	\$ 160,373
Auto Loans	SC323	\$ 5,907,508	\$ 5,828,490	\$ 5,329,657	\$ 5,254,180	\$ 5,019,706
Mobile Home Loans	SC326	\$ 270,334	\$ 279,926	\$ 287,309	\$ 291,105	\$ 300,563
Credit Cards	SC328	\$ 8,105,219	\$ 8,323,938	\$ 9,705,709	\$ 5,788,228	\$ 5,701,660

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99111 - OTS-Regulated: Northeast Region (Geog)	(\$Thousands)
Run Date: August 23, 2004, 10:44 AM	June 2004	

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 2,430,811	\$ 2,119,623	\$ 1,364,479	\$ 1,292,678	\$ 1,195,533
Accrued Interest Receivable	SC348	\$ 179,944	\$ 190,823	\$ 208,711	\$ 165,132	\$ 173,113
Allowance for Loan and Lease Losses	SC357	\$ 756,867	\$ 863,704	\$ 902,156	\$ 769,569	\$ 743,662
Reposessed Assets - Gross	SUB0201	\$ 124,031	\$ 132,357	\$ 138,585	\$ 200,783	\$ 184,171
Reposessed Assets - Total	SC40	\$ 122,427	\$ 130,622	\$ 136,596	\$ 190,443	\$ 174,193
Real Estate - Total	SUB0210	\$ 115,438	\$ 119,367	\$ 122,647	\$ 184,052	\$ 168,586
Construction	SC405	\$ 6,117	\$ 6,076	\$ 4,553	\$ 5,665	\$ 2,067
Residential - Total	SUB0225	\$ 81,036	\$ 87,346	\$ 93,908	\$ 91,561	\$ 85,095
1-4 Dwelling Units	SC415	\$ 80,568	\$ 86,738	\$ 93,203	\$ 90,743	\$ 83,710
Multifamily (5 or more) Dwelling Units	SC425	\$ 468	\$ 608	\$ 705	\$ 818	\$ 1,385
Nonresidential (Except Land)	SC426	\$ 25,560	\$ 24,008	\$ 22,230	\$ 82,520	\$ 78,576
Land	SC428	\$ 2,725	\$ 1,937	\$ 1,956	\$ 4,306	\$ 2,848
Other Repossessed Assets	SC430	\$ 8,593	\$ 12,990	\$ 15,938	\$ 16,731	\$ 15,585
General Valuation Allowances	SC441	\$ 1,604	\$ 1,735	\$ 1,989	\$ 10,340	\$ 9,978
Real Estate Held for Investment	SC45	\$ 77,716	\$ 75,804	\$ 70,299	\$ 29,628	\$ 31,966
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 3,246,818	\$ 3,198,773	\$ 2,794,528	\$ 3,013,654	\$ 2,764,148
Federal Home Loan Bank Stock	SC510	\$ 3,094,725	\$ 3,048,476	\$ 2,663,379	\$ 2,893,330	\$ 2,645,576
Other	SC540	\$ 152,093	\$ 150,297	\$ 137,404	\$ 127,125	\$ 128,338
Office Premises and Equipment	SC55	\$ 1,962,703	\$ 2,081,481	\$ 2,047,964	\$ 2,006,792	\$ 2,028,345
Other Assets - Gross	SUB0262	\$ 9,986,546	\$ 10,654,563	N/A	N/A	N/A
Other Assets - Total	SC59	\$ 9,984,298	\$ 10,652,018	\$ 8,261,081	\$ 8,517,605	\$ 8,397,549
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 509,286	\$ 545,391	\$ 201,598	\$ 192,464	\$ 206,891
Bank-Owned Life Insurance - Other	SC625	\$ 1,757,480	\$ 2,052,700	\$ 2,272,380	\$ 2,206,092	\$ 2,154,383
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 482,312	\$ 436,768	\$ 458,565	\$ 431,570	\$ 416,836
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 1,782	\$ 1,955	\$ 2,591	\$ 2,795	\$ 2,941
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 3,017,095	\$ 3,214,938	\$ 2,660,327	\$ 2,613,106	\$ 2,510,613
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 61,192	\$ 60,743	\$ 84,987	\$ 89,665	\$ 100,623
Other Assets	SC689	\$ 4,157,399	\$ 4,342,068	\$ 4,796,788	\$ 5,015,428	\$ 5,046,311
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99111 - OTS-Regulated: Northeast Region (Geog)	(\$Thousands)
Run Date: August 23, 2004, 10:44 AM	June 2004	

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
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	\$ 2,248	\$ 2,545	\$ 2,350	\$ 2,659	\$ 3,117
General Valuation Allowances - Total	SUB2092	\$ 1,663,172	\$ 1,794,685	N/A	N/A	N/A
Total Assets - Gross	SUB0283	\$ 303,575,688	\$ 307,028,425	N/A	N/A	N/A
Total Assets	SC60	\$ 301,912,516	\$ 305,233,740	\$ 273,700,302	\$ 266,931,882	\$ 265,420,517
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 181,062,459	\$ 188,801,073	\$ 173,897,224	\$ 170,782,382	\$ 171,077,582
Deposits	SC710	\$ 179,013,639	\$ 186,355,940	\$ 171,826,178	\$ 167,923,775	\$ 167,709,797
Escrows	SC712	\$ 1,953,449	\$ 2,316,028	\$ 1,918,634	\$ 2,686,102	\$ 3,064,014
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 95,371	\$ 129,105	\$ 152,412	\$ 172,505	\$ 196,843
Borrowings - Total	SC72	\$ 85,237,155	\$ 79,367,371	\$ 69,453,688	\$ 66,944,177	\$ 65,605,924
Advances from FHLBank	SC720	\$ 37,905,748	\$ 39,259,263	\$ 34,340,257	\$ 34,168,213	\$ 33,926,802
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 17,850,735	\$ 19,626,001	\$ 15,582,416	\$ 13,880,246	\$ 15,113,536
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 961,138	\$ 1,190,728	N/A	N/A	N/A
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 26,431	\$ 29,611	\$ 16,102
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 26,431	\$ 29,611	\$ 16,102
Other Borrowings	SC760	\$ 28,519,534	\$ 19,291,379	\$ 18,330,519	\$ 17,684,085	\$ 15,624,117
Other Liabilities - Total	SC75	\$ 6,208,289	\$ 5,835,452	\$ 4,076,142	\$ 4,278,926	\$ 4,022,321
Accrued Interest Payable - Deposits	SC763	\$ 344,536	\$ 362,165	\$ 340,718	\$ 236,304	\$ 221,774
Accrued Interest Payable - Other	SC766	\$ 226,718	\$ 434,038	\$ 419,542	\$ 443,264	\$ 413,350
Accrued Taxes	SC776	\$ 960,747	\$ 951,035	\$ 738,378	\$ 846,010	\$ 788,109
Accounts Payable	SC780	\$ 2,422,547	\$ 913,802	\$ 922,662	\$ 887,134	\$ 843,422
Deferred Income Taxes	SC790	\$ 73,296	\$ 164,848	\$ 97,135	\$ 101,026	\$ 136,656
Other Liabilities and Deferred Income	SC796	\$ 2,180,445	\$ 3,009,564	\$ 1,557,707	\$ 1,765,188	\$ 1,619,010
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	\$ 272,507,903	\$ 274,003,896	\$ 247,427,054	\$ 242,005,485	\$ 240,598,876

Office of Thrift Supervision Financial Reporting System Run Date: August 23, 2004, 10:44 AM	TFR Industry Aggregate Report 99111 - OTS-Regulated: Northeast Region (Geog) June 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 164,013	\$ 149,008	N/A	N/A	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 29,240,593	\$ 31,080,836	\$ 26,124,086	\$ 24,777,693	\$ 24,673,283
Stock - Total	SUB0311	\$ 14,790,562	\$ 15,430,684	\$ 12,473,967	\$ 11,298,707	\$ 11,246,273
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 9,260	\$ 9,260	\$ 11,069	\$ 11,070	\$ 11,070
Common Stock - Par Value	SC820	\$ 172,078	\$ 170,931	\$ 175,611	\$ 170,543	\$ 168,487
Common Stock - Paid in Excess of Par	SC830	\$ 14,609,224	\$ 15,250,493	\$ 12,287,287	\$ 11,117,094	\$ 11,066,716
Accumulated Other Comprehensive Income - Total	SC86	\$- 577,772	\$ 342,919	N/A	N/A	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 494,916	\$ 438,529	\$ 112,277	\$ 254,771	\$ 570,810
Gains (Losses) on Cash Flow Hedges	SC865	\$- 78,387	\$- 91,140	N/A	N/A	N/A
Other	SC870	\$- 4,469	\$- 4,470	N/A	N/A	N/A
Retained Earnings	SC880	\$ 15,211,811	\$ 15,527,580	\$ 13,783,682	\$ 13,478,540	\$ 13,160,311
Other Components of Equity Capital	SC891	\$- 184,008	\$- 220,347	N/A	N/A	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 301,912,509	\$ 305,233,740	\$ 273,700,296	\$ 266,931,883	\$ 265,420,512

Office of Thrift Supervision Financial Reporting System Run Date: August 23, 2004, 10:44 AM	TFR Industry Aggregate Report 99111 - OTS-Regulated: Northeast Region (Geog) June 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Other Codes As of Jun 2004			
Other Asset Codes			
Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	15	\$ 716
3	Federal, State, or other taxes receivable	86	\$ 92,066
4	Net deferred tax assets	118	\$ 707,595
5	Insured portion of real estate acquired by forecls	2	\$ 1,627
6	Prepaid deposit insurance premiums	27	\$ 516
7	Prepaid expenses	228	\$ 124,072
8	Deposits for utilities and other services	3	\$ 68
9	Advances for loans serviced for others	10	\$ 455,025
11	Deferred issuance costs	1	\$ 154
13	Noninterest-bearing accts recv from Hold Co/Affl	15	\$ 93,761
14	Other noninterest-bearing short-term accounts recv	55	\$ 201,930
19	Receivables fr a broker for unsettled transactions	5	\$ 83,054
20	F/V of all derivative instru. reportable as assets	4	\$ 313,999
22	Unapplied loan disbursements	10	\$ 312,004
99	Other	161	\$ 800,704
Other Liability Codes			
Code	Description	Count	Amount
1	Dividends payable on stock	4	\$ 13,314
4	Nonrefundable loan fees received prior to closing	26	\$ 3,350
6	Balances in U.S. Treasury tax and loan accounts	2	\$ 966
7	Deferred gains from the sale of real estate	8	\$ 343
9	Fees received for standby contracts and other	2	\$ 35
10	Amounts due brokers for unsettled transactions	6	\$ 163,926
11	The liability recorded for post-retirement benefit	107	\$ 153,911
14	Unapplied loan payments received	16	\$ 94,704
16	Recourse loan liability	1	\$ 134
17	Noninterest-bearing payables to Hold Co/Affiliates	32	\$ 256,791
18	Litigation reserves	5	\$ 5,925
20	F/V of all derivative instru. reportable as liab.	5	\$ 433,518
21	Liabilities for credit losses on OBS credit exposures	1	\$ 65
99	Other	291	\$ 730,880

Office of Thrift Supervision Financial Reporting System Run Date: August 23, 2004, 10:44 AM	TFR Industry Aggregate Report 99111 - OTS-Regulated: Northeast Region (Geog) June 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 3,413,279	\$ 3,504,696	\$ 3,303,250	\$ 3,235,721	\$ 3,316,540
Deposits and Investment Securities	SO115	\$ 196,173	\$ 196,182	N/A	N/A	N/A
Mortgage-Backed Securities	SO125	\$ 623,096	\$ 646,826	N/A	N/A	N/A
Mortgage Loans	SO141	\$ 2,160,239	\$ 2,247,839	N/A	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 433,771	\$ 413,849	N/A	N/A	N/A
Commercial Loans and Leases	SO160	\$ 129,624	\$ 153,158	\$ 148,907	\$ 147,987	\$ 153,936
Consumer Loans and Leases	SO171	\$ 304,147	\$ 260,691	N/A	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115- Total	SO18	\$ 13,318	\$ 14,373	\$ 12,981	\$ 23,070	\$ 23,296
Federal Home Loan Bank Stock	SO181	\$ 13,269	\$ 14,303	\$ 12,981	\$ 23,070	\$ 23,296
Other	SO185	\$ 49	\$ 70	N/A	N/A	N/A
Interest Expense - Total	SO21	\$ 1,312,039	\$ 1,372,066	\$ 1,316,384	\$ 1,339,421	\$ 1,391,601
Deposits	SO215	\$ 729,606	\$ 758,736	\$ 729,172	\$ 741,725	\$ 792,715
Escrows	SO225	\$ 481	\$ 642	\$ 637	\$ 574	\$ 697
Advances from FHLBank	SO230	\$ 270,382	\$ 309,645	\$ 297,502	\$ 318,660	\$ 328,860
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 7,394	\$ 8,315	\$ 8,402	\$ 8,123	\$ 10,912
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 79	\$ 66	\$ 26
Other Borrowed Money	SO260	\$ 304,228	\$ 294,747	\$ 280,607	\$ 270,327	\$ 258,408
Capitalized Interest	SO271	\$ 52	\$ 19	\$ 15	\$ 54	\$ 17
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 2,114,558	\$ 2,147,003	\$ 1,999,900	\$ 1,919,370	\$ 1,948,717
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 208,062	\$ 227,912	\$ 239,844	\$ 155,647	\$ 135,888
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 1,906,496	\$ 1,919,091	\$ 1,760,056	\$ 1,763,723	\$ 1,812,828
Noninterest Income - Total	SO42	\$ 1,429,342	\$ 1,400,526	\$ 1,491,387	\$ 884,743	\$ 950,835
Mortgage Loan Serving Fees	SO410	\$ 146,299	\$ 56,043	\$ 203,763	\$ 23,257	\$- 34,950
Other Fees and Charges	SO420	\$ 843,631	\$ 766,837	\$ 807,989	\$ 565,518	\$ 506,155
Net Income (Loss) from Other - Total	SUB0451	\$ 518,906	\$ 434,283	\$ 461,270	\$ 329,287	\$ 371,789
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 404,388	\$ 468,542	\$ 376,369	\$ 325,294	\$ 352,446
Operations & Sale of Repossessed Assets	SO461	\$ 788	\$- 2,228	\$- 4,755	\$ 236	\$- 3,942
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 1,393	\$ 1,743	\$- 2,027	\$ 3,939	\$- 4,999
Sale of Securities Held-to-Maturity	SO467	\$ 180	\$ 6	\$- 270	\$ 14	\$ 187
Sale of Loans Held for Investment	SO475	\$ 1,528	\$ 2,153	\$ 1,482	\$ 1,418	\$ 4,299

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99111 - OTS-Regulated: Northeast Region (Geog)	(\$Thousands)
Run Date: August 23, 2004, 10:44 AM	June 2004	

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 1,045	\$- 176	\$- 41,670	\$ 13,370	\$ 5,703
Trading Assets (Realized and Unrealized)	SO485	\$ 112,370	\$- 35,757	\$ 132,141	\$- 14,984	\$ 18,095
Other Noninterest Income	SO488	\$- 79,494	\$ 143,363	\$ 18,390	\$- 33,319	\$ 107,357
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	\$ 1,717,264	\$ 1,731,515	\$ 1,618,448	\$ 1,548,077	\$ 1,452,845
All Personnel Compensation and Expense	SO510	\$ 728,561	\$ 693,507	\$ 671,826	\$ 776,671	\$ 735,179
Legal Expense	SO520	\$ 21,717	\$ 12,013	\$ 14,456	\$ 12,734	\$ 14,783
Office Occupancy and Equipment Expense	SO530	\$ 249,715	\$ 268,390	\$ 258,509	\$ 258,767	\$ 256,084
Marketing and Other Professional Services	SO540	\$ 118,171	\$ 117,680	\$ 112,067	\$ 102,128	\$ 109,777
Loan Servicing Fees	SO550	\$ 205,807	\$ 197,861	\$ 158,519	\$ 71,883	\$ 53,053
Goodwill and Other Intangibles Expense	SO560	\$ 41,746	\$ 36,712	\$ 37,549	\$ 29,311	\$ 28,167
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 154	\$ 458	\$- 2,500	\$ 2,312	\$ 2,403
Other Noninterest Expense	SO580	\$ 351,393	\$ 404,894	\$ 368,022	\$ 294,271	\$ 253,399
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 1,618,574	\$ 1,588,102	\$ 1,632,967	\$ 1,100,389	\$ 1,309,843
Income Taxes - Total	SO71	\$ 588,799	\$ 571,691	\$ 599,278	\$ 380,795	\$ 450,546
Federal	SO710	\$ 515,955	\$ 502,443	\$ 543,708	\$ 330,659	\$ 397,452
State, Local & Other	SO720	\$ 72,844	\$ 69,248	\$ 55,570	\$ 50,136	\$ 53,094
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 1,029,775	\$ 1,016,411	\$ 1,033,689	\$ 719,594	\$ 859,297
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 99	\$ 292	\$ 0	\$ 108	\$ 2,637
Net Income (Loss)	SO91	\$ 1,029,874	\$ 1,016,703	\$ 1,033,689	\$ 719,702	\$ 861,934
YEAR TO DATE INCOME & EXPENSES						

Office of Thrift Supervision Financial Reporting System Run Date: August 23, 2004, 10:44 AM	TFR Industry Aggregate Report 99111 - OTS-Regulated: Northeast Region (Geog) June 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Other Codes As of Jun 2004			
Other Noninterest Income Codes			
Code	Description	Count	Amount
2	Interest income from income tax refunds	2	\$ 897
4	Net income(loss) from leasing or subleasing space	65	\$ 5,349
5	Net income(loss) from real estate held for invest	5	\$ 445
6	Net income(loss)-equity invest in uncons sub org	7	\$- 377
7	Net income(loss) from leased property	18	\$ 507
9	Net income from data processing lease/services	4	\$ 76
11	Adjustments to prior periods	4	\$ 18
14	Interest Income from CNFIs reported on SC655	1	\$ 37
15	Income from corporate-owned life insurance	72	\$ 23,130
19	Realized/unrealized gains on derivatives	4	\$ 1,488
99	Other	207	\$- 111,024
Other Noninterest Expense Codes			
Code	Description	Count	Amount
1	Deposit Insurance Premiums	46	\$ 1,674
2	OTS assessments	64	\$ 2,420
6	Supervisory examination fees	36	\$ 751
7	Office supplies, printing, and postage	186	\$ 32,063
8	Telephone, including data lines	72	\$ 14,744
9	Loan origination expense	52	\$ 96,980
10	ATM expense	51	\$ 2,973
11	Adjustments to prior periods	1	\$ 75
12	Acquisition and organization costs	2	\$ 630
13	Misc taxes other than income & real estate	69	\$ 6,793
14	Losses from fraud	2	\$ 65
15	Foreclosure expenses	2	\$ 33
16	Web site expenses	2	\$ 88
17	Charitable contributions	19	\$ 846
18	Minority Interest	2	\$ 6,573
99	Other	193	\$ 75,303

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99111 - OTS-Regulated: Northeast Region (Geog)	(\$Thousands)
Run Date: August 23, 2004, 10:44 AM	June 2004	

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Interest Income - Total	Y_SO11	\$ 6,636,654	\$ 3,504,696	\$ 13,045,042	\$ 9,774,743	\$ 6,608,665
YTD - Deposits and Investment Securities	Y_SO115	\$ 380,864	\$ 196,182	N/A	N/A	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 1,205,812	\$ 646,826	N/A	N/A	N/A
YTD - Mortgage Loans	Y_SO141	\$ 4,235,798	\$ 2,247,839	N/A	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 252,127	\$ 153,158	\$ 602,022	\$ 453,376	\$ 306,585
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 562,053	\$ 260,691	N/A	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 26,262	\$ 14,373	N/A	N/A	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 26,151	\$ 14,303	N/A	N/A	N/A
YTD - Other	Y_SO185	\$ 111	\$ 70	N/A	N/A	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 2,578,982	\$ 1,372,066	\$ 5,406,328	\$ 4,118,872	\$ 2,806,953
YTD - Deposits	Y_SO215	\$ 1,442,803	\$ 758,736	\$ 3,048,636	\$ 2,333,854	\$ 1,613,293
YTD - Escrows	Y_SO225	\$ 1,092	\$ 642	N/A	N/A	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 531,002	\$ 309,645	\$ 1,247,911	\$ 964,785	\$ 652,275
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 14,324	\$ 8,315	\$ 33,367	\$ 24,965	\$ 16,842
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 188	\$ 109	\$ 43
YTD - Other Borrowed Money	Y_SO260	\$ 589,832	\$ 294,747	\$ 1,072,116	\$ 791,621	\$ 521,482
YTD - Capitalized Interest	Y_SO271	\$ 71	\$ 19	\$ 96	\$ 81	\$ 27
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 4,083,934	\$ 2,147,003	N/A	N/A	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 425,759	\$ 227,912	\$ 638,535	\$ 398,706	\$ 245,465
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 3,658,175	\$ 1,919,091	N/A	N/A	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 2,806,211	\$ 1,400,526	N/A	N/A	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 202,380	\$ 56,043	\$ 167,416	\$ 36,347	\$ 60,585
YTD - Other Fees and Charges	Y_SO420	\$ 1,572,703	\$ 766,837	\$ 2,339,923	\$ 1,533,235	\$ 971,287
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 972,040	\$ 434,283	\$ 1,509,470	\$ 1,052,025	\$ 731,722
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 873,538	\$ 468,542	\$ 1,319,475	\$ 946,816	\$ 626,371
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 1,229	\$ 2,228	\$ 10,220	\$ 5,350	\$ 5,651
YTD - LOCUM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 350	\$ 1,743	\$ 2,771	\$ 744	\$ 4,683
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 186	\$ 6	\$ 47	\$ 223	\$ 209
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 3,681	\$ 2,153	\$ 6,424	\$ 4,942	\$ 7,727
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 18,961	\$ 176	\$ 55,738	\$ 97,408	\$ 84,035

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99111 - OTS-Regulated: Northeast Region (Geog)	(\$Thousands)
Run Date: August 23, 2004, 10:44 AM	June 2004	

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 76,553	\$- 35,757	\$ 140,871	\$ 8,730	\$ 23,714
YTD - Other Noninterest Income	Y_SO488	\$ 59,088	\$ 143,363	N/A	N/A	N/A
YTD - Noninterest Expense - Total	Y_SO51	\$ 3,330,717	\$ 1,731,515	\$ 5,942,788	\$ 4,346,691	\$ 2,840,690
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 1,354,497	\$ 693,507	\$ 2,848,314	\$ 2,195,207	\$ 1,437,135
YTD - Legal Expense	Y_SO520	\$ 32,742	\$ 12,013	\$ 54,357	\$ 39,984	\$ 27,567
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 490,905	\$ 268,390	\$ 1,023,455	\$ 766,500	\$ 513,900
YTD - Marketing and Other Professional Services	Y_SO540	\$ 231,335	\$ 117,680	\$ 427,606	\$ 315,720	\$ 215,020
YTD - Loan Servicing Fees	Y_SO550	\$ 404,518	\$ 197,861	\$ 327,449	\$ 168,930	\$ 97,047
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 73,890	\$ 36,712	\$ 122,301	\$ 84,752	\$ 56,466
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 571	\$ 458	\$ 3,277	\$ 5,777	\$ 3,507
YTD - Other Noninterest Expense	Y_SO580	\$ 742,259	\$ 404,894	\$ 1,136,029	\$ 769,821	\$ 490,048
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 3,133,669	\$ 1,588,102	\$ 5,343,017	\$ 3,697,928	\$ 2,607,684
YTD - Income Taxes - Total	Y_SO71	\$ 1,127,779	\$ 571,691	\$ 1,895,880	\$ 1,290,471	\$ 914,628
YTD - Federal	Y_SO710	\$ 988,962	\$ 502,443	\$ 1,664,927	\$ 1,116,284	\$ 790,529
YTD - State, Local, and Other	Y_SO720	\$ 138,817	\$ 69,248	\$ 230,953	\$ 174,187	\$ 124,099
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 2,005,890	\$ 1,016,411	\$ 3,447,137	\$ 2,407,457	\$ 1,693,056
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 391	\$ 292	\$- 2,770	\$- 2,770	\$- 2,878
YTD - Net Income (Loss)	Y_SO91	\$ 2,006,281	\$ 1,016,703	\$ 3,444,367	\$ 2,404,687	\$ 1,690,178

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 1,627,297	\$ 1,757,128	\$ 1,602,639	\$ 1,585,630	\$ 1,399,666
Net Provision for Loss	VA115	\$ 206,844	\$ 226,141	\$ 236,185	\$ 156,345	\$ 134,271
Transfers	VA125	\$ 510	\$- 3,645	\$- 5,460	\$- 3,218	\$- 1,816
Recoveries	VA135	\$ 57,721	\$ 53,453	\$ 43,157	\$ 22,656	\$ 19,929
Adjustments	VA145	\$ 3,294	\$ 18,724	\$ 107,519	\$ 4,303	\$ 179,311
Charge-offs	VA155	\$ 232,501	\$ 257,073	\$ 244,619	\$ 161,064	\$ 130,435
General Valuation Allowances - Ending Balance	VA165	\$ 1,663,165	\$ 1,794,728	\$ 1,739,421	\$ 1,604,652	\$ 1,600,926
Specific Valuation Allowances - Beginning Balance	VA108	\$ 34,306	\$ 35,481	\$ 55,570	\$ 64,202	\$ 63,644
Net Provision for Loss	VA118	\$ 1,372	\$ 2,228	\$ 1,159	\$ 1,614	\$ 4,020
Transfers	VA128	\$- 510	\$ 3,645	\$ 5,460	\$ 3,218	\$ 1,816

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99111 - OTS-Regulated: Northeast Region (Geog)	(\$Thousands)
Run Date: August 23, 2004, 10:44 AM	June 2004	

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Adjustments	VA148	\$ 404	\$ 747	\$ 31	\$- 44	\$ 48
Charge-offs	VA158	\$ 2,284	\$ 2,654	\$ 25,475	\$ 13,342	\$ 3,642
Specific Valuation Allowances - Ending Balance	VA168	\$ 33,288	\$ 39,447	\$ 36,745	\$ 55,648	\$ 65,886
Total Valuation Allowances - Beginning Balance	VA110	\$ 1,661,603	\$ 1,792,609	\$ 1,658,209	\$ 1,649,832	\$ 1,463,310
Net Provision for Loss	VA120	\$ 208,216	\$ 228,369	\$ 237,344	\$ 157,959	\$ 138,291
Recoveries	VA140	\$ 57,721	\$ 53,453	\$ 43,157	\$ 22,656	\$ 19,929
Adjustments	VA150	\$ 3,698	\$ 19,471	\$ 107,550	\$ 4,259	\$ 179,359
Charge-offs	VA160	\$ 234,785	\$ 259,727	\$ 270,094	\$ 174,406	\$ 134,077
Total Valuation Allowances - Ending Balance	VA170	\$ 1,696,453	\$ 1,834,175	\$ 1,776,166	\$ 1,660,300	\$ 1,666,812
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 232,501	\$ 257,073	N/A	N/A	N/A
Deposits and Investment Securities	VA36	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage Loans - Total	VA46	\$ 25,327	\$ 25,118	\$ 16,318	\$ 19,784	\$ 31,685
Construction - Total	SUB2030	\$ 797	\$ 475	\$ 317	\$ 989	\$ 240
1-4 Dwelling Units	VA420	\$ 797	\$ 459	\$ 176	\$ 368	\$ 217
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 16	\$ 127	\$ 379	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 14	\$ 242	\$ 23
Permanent - Total	SUB2041	\$ 24,530	\$ 24,643	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 762	\$ 897	\$ 919	\$ 1,276	\$ 1,239
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 12,999	\$ 13,444	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 2,274	\$ 2,761	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 1,520	\$ 1,287	\$ 284	\$ 2	\$ 1,254
Nonresidential Property (Except Land)	VA480	\$ 6,975	\$ 6,254	\$ 1,056	\$ 3,749	\$ 12,064
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,172
Nonmortgage Loans - Total	VA56	\$ 206,274	\$ 231,138	\$ 219,567	\$ 140,054	\$ 98,157
Commercial Loans	VA520	\$ 18,983	\$ 30,087	\$ 37,174	\$ 43,683	\$ 28,891
Consumer Loans - Total	SUB2061	\$ 187,291	\$ 201,051	N/A	N/A	N/A
Loans on Deposits	VA510	\$ 1	\$ 4	\$ 16	\$ 37	\$ 3
Home Improvement Loans	VA516	\$ 207	\$ 133	\$ 2,617	\$ 1,448	\$ 2,192
Education Loans	VA530	\$ 0	\$ 3	\$ 2	\$ 1	\$ 2
Auto Loans	VA540	\$ 18,463	\$ 20,500	\$ 15,359	\$ 15,243	\$ 15,228
Mobile Home Loans	VA550	\$ 284	\$ 2,236	\$ 256	\$ 3,022	\$ 303
Credit Cards	VA556	\$ 159,310	\$ 170,834	\$ 159,023	\$ 71,982	\$ 46,815

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99111 - OTS-Regulated: Northeast Region (Geog)	(\$Thousands)
Run Date: August 23, 2004, 10:44 AM	June 2004	

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Other	VA560	\$ 9,026	\$ 7,341	\$ 5,120	\$ 4,638	\$ 4,723
Reposessed Assets - Total	VA60	\$ 251	\$ 386	\$ 8,296	\$ 377	\$ 327
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 201	\$ 320	\$ 708	\$ 271	\$ 198
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 7,327	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 43	\$ 0	\$ 25	\$ 0
Other Repossessed Assets	VA630	\$ 50	\$ 23	\$ 261	\$ 81	\$ 129
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 60
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 649	\$ 431	\$ 438	\$ 849	\$ 207
GVA Recoveries - Assets - Total	SUB2126	\$ 57,721	\$ 53,453	N/A	N/A	N/A
Deposits and Investment Securities	VA37	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage Loans - Total	VA47	\$ 5,368	\$ 5,506	\$ 7,558	\$ 6,524	\$ 4,419
Construction - Total	SUB2130	\$ 9	\$ 175	\$ 336	\$ 424	\$ 44
1-4 Dwelling Units	VA421	\$ 9	\$ 175	\$ 77	\$ 224	\$ 44
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 2	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 257	\$ 200	\$ 0
Permanent - Total	SUB2141	\$ 5,359	\$ 5,331	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 270	\$ 105	\$ 369	\$ 593	\$ 155
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 2,975	\$ 2,827	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 1,730	\$ 1,775	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 4	\$ 6	\$ 11	\$ 196	\$ 71
Nonresidential Property (Except Land)	VA481	\$ 380	\$ 591	\$ 2,913	\$ 1,173	\$ 657
Land	VA491	\$ 0	\$ 27	\$ 72	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 52,253	\$ 47,773	\$ 35,318	\$ 16,104	\$ 15,427
Commercial Loans	VA521	\$ 2,575	\$ 7,017	\$ 3,454	\$ 4,453	\$ 2,290
Consumer Loans - Total	SUB2161	\$ 49,678	\$ 40,756	N/A	N/A	N/A
Loans on Deposits	VA511	\$ 1	\$ 0	\$ 4	\$ 0	\$ 27
Home Improvement Loans	VA517	\$ 102	\$ 491	\$ 302	\$ 708	\$ 1,209
Education Loans	VA531	\$ 1	\$ 1	\$ 4	\$ 1	\$ 0
Auto Loans	VA541	\$ 5,647	\$ 6,859	\$ 4,551	\$ 4,881	\$ 5,117
Mobile Home Loans	VA551	\$ 25	\$ 20	\$ 15	\$ 30	\$ 24

Office of Thrift Supervision Financial Reporting System Run Date: August 23, 2004, 10:44 AM	TFR Industry Aggregate Report 99111 - OTS-Regulated: Northeast Region (Geog) June 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA557	\$ 42,265	\$ 30,185	\$ 25,474	\$ 4,386	\$ 4,665
Other	VA561	\$ 1,637	\$ 3,200	\$ 1,514	\$ 1,645	\$ 2,095
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 100	\$ 174	\$ 281	\$ 28	\$ 83
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 864	\$ 5,877	N/A	N/A	N/A
Deposits and Investment Securities	VA38	\$ 0	\$ 36	N/A	N/A	N/A
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage Loans - Total	VA48	\$- 1,301	\$ 3,747	\$ 4,782	\$ 1,343	\$ 2,268
Construction - Total	SUB2230	\$- 292	\$ 1,238	\$ 577	\$- 432	\$ 325
1-4 Dwelling Units	VA422	\$- 292	\$- 412	\$ 551	\$- 281	\$ 206
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$- 22	\$ 0	\$- 198	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 1,672	\$ 26	\$ 47	\$ 119
Permanent - Total	SUB2241	\$- 1,009	\$ 2,509	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 302	\$ 365	\$ 41	\$- 782	\$ 300
1-4 Dwelling Units - Secured by First Liens	VA458	\$- 216	\$ 126	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 138	\$ 433	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$- 1,246	\$ 1,425	\$ 0	\$ 1	\$ 140
Nonresidential Property (Except Land)	VA482	\$ 13	\$ 160	\$ 1,472	\$ 153	\$ 1,064
Land	VA492	\$ 0	\$ 0	\$ 8	\$- 5	\$- 40
Nonmortgage Loans - Total	VA58	\$ 2,004	\$ 1,818	\$ 3,464	\$ 1,706	\$ 1,268
Commercial Loans	VA522	\$ 535	\$ 954	\$- 1,233	\$ 1,831	\$- 406
Consumer Loans - Total	SUB2261	\$ 1,469	\$ 864	N/A	N/A	N/A
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 4	\$ 0
Home Improvement Loans	VA518	\$ 185	\$ 335	\$ 3,833	\$- 135	\$ 1,347
Education Loans	VA532	\$ 1	\$ 0	\$ 4	\$- 4	\$ 6
Auto Loans	VA542	\$ 82	\$ 111	\$ 243	\$ 85	\$ 213
Mobile Home Loans	VA552	\$ 122	\$- 397	\$ 31	\$- 45	\$- 43
Credit Cards	VA558	\$ 25	\$ 13	\$ 234	\$- 103	\$ 193
Other	VA562	\$ 1,054	\$ 802	\$ 352	\$ 73	\$- 42
Reposessed Assets - Total	VA62	\$ 135	\$ 141	\$- 1,692	\$ 1,806	\$ 1,189
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 12	\$ 78	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 46	\$- 29	\$- 12	\$ 927	\$ 829
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 33	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 40	\$ 50	\$- 1,702	\$ 731	\$ 310

Office of Thrift Supervision Financial Reporting System Run Date: August 23, 2004, 10:44 AM	TFR Industry Aggregate Report 99111 - OTS-Regulated: Northeast Region (Geog) June 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Land	VA629	\$ 44	\$ 0	\$ 0	\$ 0	\$ 1
Other Repossessed Assets	VA632	\$ 5	\$ 120	\$ 10	\$ 37	\$ 49
Real Estate Held for Investment	VA72	\$ 43	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ - 17	\$ 135	\$ 50	\$- 31	\$ 1,089
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 175,644	\$ 209,497	N/A	N/A	N/A
Deposits and Investment Securities	VA39	\$ 0	\$ 36	N/A	N/A	N/A
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage Loans - Total	VA49	\$ 18,658	\$ 23,359	\$ 13,542	\$ 14,603	\$ 29,534
Construction - Total	SUB2330	\$ 496	\$ 1,538	\$ 558	\$ 133	\$ 521
1-4 Dwelling Units	VA425	\$ 496	\$- 128	\$ 650	\$- 137	\$ 379
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$- 6	\$ 125	\$ 181	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 1,672	\$- 217	\$ 89	\$ 142
Permanent - Total	SUB2341	\$ 18,162	\$ 21,821	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 794	\$ 1,157	\$ 591	\$- 99	\$ 1,384
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 9,808	\$ 10,743	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 682	\$ 1,419	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$ 270	\$ 2,706	\$ 273	\$- 193	\$ 1,323
Nonresidential Property (Except Land)	VA485	\$ 6,608	\$ 5,823	\$- 385	\$ 2,729	\$ 12,471
Land	VA495	\$ 0	\$- 27	\$- 64	\$- 5	\$ 1,132
Nonmortgage Loans - Total	VA59	\$ 156,025	\$ 185,183	\$ 187,713	\$ 125,656	\$ 83,998
Commercial Loans	VA525	\$ 16,943	\$ 24,024	\$ 32,487	\$ 41,061	\$ 26,195
Consumer Loans - Total	SUB2361	\$ 139,082	\$ 161,159	N/A	N/A	N/A
Loans on Deposits	VA515	\$ 0	\$ 4	\$ 12	\$ 41	\$- 24
Home Improvement Loans	VA519	\$ 290	\$- 23	\$ 6,148	\$ 605	\$ 2,330
Education Loans	VA535	\$ 0	\$ 2	\$ 2	\$- 4	\$ 8
Auto Loans	VA545	\$ 12,898	\$ 13,752	\$ 11,051	\$ 10,447	\$ 10,324
Mobile Home Loans	VA555	\$ 381	\$ 1,819	\$ 272	\$ 2,947	\$ 236
Credit Cards	VA559	\$ 117,070	\$ 140,662	\$ 133,783	\$ 67,493	\$ 42,343
Other	VA565	\$ 8,443	\$ 4,943	\$ 3,958	\$ 3,066	\$ 2,586
Reposessed Assets - Total	VA65	\$ 386	\$ 527	\$ 6,604	\$ 2,183	\$ 1,516
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 12	\$ 78	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 247	\$ 291	\$ 696	\$ 1,198	\$ 1,027
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 33	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: August 23, 2004, 10:44 AM	TFR Industry Aggregate Report 99111 - OTS-Regulated: Northeast Region (Geog) June 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA627	\$ 40	\$ 50	\$ 5,625	\$ 731	\$ 310
Real Estate - Land	VA631	\$ 44	\$ 43	\$ 0	\$ 25	\$ 1
Other Repossessed Assets	VA633	\$ 55	\$ 143	\$ 271	\$ 118	\$ 178
Real Estate Held for Investment	VA75	\$ 43	\$ 0	\$ 0	\$ 0	\$ 60
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 532	\$ 392	\$ 207	\$ 790	\$ 1,213
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 106,231	\$ 100,419	\$ 102,544	\$ 124,718	\$ 115,396
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 540,704	\$ 488,366	N/A	N/A	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 39,537	\$ 35,749	\$ 39,436	\$ 54,722	\$ 36,589
Construction	VA951	\$ 945	\$ 1,365	\$ 178	\$ 5,317	\$ 2,791
Permanent - 1-4 Dwelling Units	VA952	\$ 33,967	\$ 31,887	\$ 35,937	\$ 41,466	\$ 32,164
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 31	\$ 28	\$ 233	\$ 14	\$ 199
Permanent - Nonresidential (Except Land)	VA954	\$ 4,592	\$ 2,084	\$ 2,006	\$ 5,927	\$ 1,030
Permanent - Land	VA955	\$ 2	\$ 385	\$ 1,082	\$ 1,998	\$ 405
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 1,066,932	\$ 1,119,038	\$ 1,141,872	\$ 1,222,019	\$ 1,243,627
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 1,644,784	\$ 1,944,882	\$ 1,957,778	\$ 1,899,413	\$ 1,960,376
Substandard	VA965	\$ 1,541,948	\$ 1,807,409	\$ 1,803,409	\$ 1,717,998	\$ 1,793,575
Doubtful	VA970	\$ 102,836	\$ 137,473	\$ 154,354	\$ 181,402	\$ 166,776
Loss	VA975	\$ 0	\$ 0	\$ 15	\$ 13	\$ 25

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 2,725,807	\$ 2,941,791	\$ 3,592,016	\$ 3,111,606	\$ 3,531,324
Mortgages - Total	SUB2421	\$ 1,893,427	\$ 2,236,002	N/A	N/A	N/A
Construction and Land Loans	SUB2430	\$ 110,806	\$ 106,230	\$ 120,450	\$ 128,879	\$ 153,277
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 1,576,052	\$ 1,899,012	N/A	N/A	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 246,013	\$ 255,297	\$ 260,398	\$ 250,729	\$ 258,033
Nonmortgages - Total	SUB2461	\$ 832,380	\$ 705,789	N/A	N/A	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 1,619,617	\$ 1,681,530	\$ 2,228,000	\$ 1,793,182	\$ 2,319,101
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 1,466,082	\$ 1,521,960	\$ 2,032,399	\$ 1,599,803	\$ 2,123,514

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99111 - OTS-Regulated: Northeast Region (Geog)	(\$Thousands)
Run Date: August 23, 2004, 10:44 AM	June 2004	

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2481	\$ 951,181	\$ 1,126,162	N/A	N/A	N/A
Construction	PD115	\$ 39,346	\$ 36,394	\$ 46,532	\$ 48,805	\$ 67,991
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 30,029	\$ 31,076	\$ 1,295,665	\$ 1,171,944	\$ 1,623,333
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 740,403	\$ 918,742	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 34,659	\$ 31,812	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 16,638	\$ 21,115	\$ 16,937	\$ 18,433	\$ 24,574
Permanent - Nonresidential Property (Except Land)	PD135	\$ 65,114	\$ 77,002	\$ 73,290	\$ 68,349	\$ 69,165
Permanent - Land	PD138	\$ 24,992	\$ 10,021	\$ 23,820	\$ 12,075	\$ 15,219
Nonmortgage Loans - Commercial Loans	PD140	\$ 72,465	\$ 77,032	\$ 70,132	\$ 77,079	\$ 91,741
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 442,436	\$ 318,766	N/A	N/A	N/A
Loans on Deposits	PD161	\$ 1,689	\$ 1,881	\$ 1,609	\$ 1,435	\$ 1,802
Home Improvement Loans	PD163	\$ 1,440	\$ 1,231	\$ 3,441	\$ 3,030	\$ 2,392
Education Loans	PD165	\$ 591	\$ 492	\$ 465	\$ 348	\$ 2,898
Auto Loans	PD167	\$ 54,906	\$ 53,263	\$ 72,148	\$ 58,983	\$ 56,232
Mobile Home Loans	PD169	\$ 7,447	\$ 6,920	\$ 12,172	\$ 10,369	\$ 7,778
Credit Cards	PD171	\$ 358,170	\$ 236,771	\$ 398,073	\$ 113,055	\$ 144,278
Other	PD180	\$ 18,193	\$ 18,208	\$ 17,859	\$ 15,898	\$ 16,535
Memo - Troubled Debt Restructured Included Above	PD190	\$ 2,757	\$ 2,425	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 17,734	\$ 14,818	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 153,535	\$ 159,570	\$ 195,601	\$ 193,379	\$ 195,587
Mortgage Loans - Total	SUB2491	\$ 140,243	\$ 143,335	N/A	N/A	N/A
Construction	PD215	\$ 3,871	\$ 5,772	\$ 7,556	\$ 8,078	\$ 15,722
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 3,590	\$ 3,203	\$ 122,302	\$ 123,601	\$ 123,895
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 110,193	\$ 115,565	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 3,804	\$ 4,053	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 3,123	\$ 2,256	\$ 2,660	\$ 2,158	\$ 415
Permanent - Nonresidential Property (Except Land)	PD235	\$ 14,456	\$ 9,020	\$ 7,746	\$ 8,406	\$ 7,251
Permanent - Land	PD238	\$ 1,206	\$ 3,466	\$ 2,607	\$ 3,140	\$ 4,731
Nonmortgage Loans - Commercial Loans	PD240	\$ 3,531	\$ 4,020	\$ 6,459	\$ 7,079	\$ 8,018
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 9,761	\$ 12,215	N/A	N/A	N/A
Loans on Deposits	PD261	\$ 588	\$ 768	\$ 747	\$ 636	\$ 617
Home Improvement Loans	PD263	\$ 186	\$ 225	\$ 933	\$ 1,144	\$ 500
Education Loans	PD265	\$ 592	\$ 630	\$ 325	\$ 360	\$ 202

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99111 - OTS-Regulated: Northeast Region (Geog)	(\$Thousands)
Run Date: August 23, 2004, 10:44 AM	June 2004	

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Auto Loans	PD267	\$ 2,887	\$ 2,886	\$ 3,062	\$ 2,971	\$ 3,164
Mobile Home Loans	PD269	\$ 3,036	\$ 2,806	\$ 3,251	\$ 2,518	\$ 2,540
Credit Cards	PD271	\$ 263	\$ 251	\$ 34,974	\$ 31,173	\$ 25,717
Other	PD280	\$ 2,209	\$ 4,649	\$ 2,979	\$ 2,115	\$ 2,815
Memo - Troubled Debt Restructured Included Above	PD290	\$ 363	\$ 186	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 32,538	\$ 37,080	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 1,106,190	\$ 1,260,261	\$ 1,364,016	\$ 1,318,424	\$ 1,212,223
Mortgage Loans - Total	SUB2501	\$ 802,003	\$ 966,505	N/A	N/A	N/A
Construction	PD315	\$ 28,145	\$ 39,527	\$ 30,916	\$ 48,198	\$ 41,558
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 20,153	\$ 22,141	\$ 828,244	\$ 861,388	\$ 759,261
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 603,354	\$ 745,329	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 29,867	\$ 27,091	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 14,056	\$ 16,837	\$ 16,306	\$ 28,293	\$ 19,597
Permanent - Nonresidential Property (Except Land)	PD335	\$ 93,182	\$ 104,530	\$ 108,013	\$ 101,292	\$ 109,025
Permanent - Land	PD338	\$ 13,246	\$ 11,050	\$ 9,019	\$ 8,583	\$ 8,056
Nonmortgage Loans - Commercial Loans	PD340	\$ 90,420	\$ 133,347	\$ 151,129	\$ 205,017	\$ 205,464
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 213,767	\$ 160,409	N/A	N/A	N/A
Loans on Deposits	PD361	\$ 219	\$ 646	\$ 762	\$ 788	\$ 789
Home Improvement Loans	PD363	\$ 434	\$ 511	\$ 604	\$ 667	\$ 688
Education Loans	PD365	\$ 29	\$ 35	\$ 363	\$ 241	\$ 368
Auto Loans	PD367	\$ 5,278	\$ 5,019	\$ 6,226	\$ 6,588	\$ 6,346
Mobile Home Loans	PD369	\$ 847	\$ 768	\$ 1,091	\$ 2,410	\$ 2,247
Credit Cards	PD371	\$ 203,305	\$ 149,806	\$ 205,952	\$ 49,681	\$ 53,833
Other	PD380	\$ 3,655	\$ 3,624	\$ 5,234	\$ 5,278	\$ 5,769
Memo - Troubled Debt Restructured Included Above	PD390	\$ 13,465	\$ 9,236	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 4,235	\$ 6,955	N/A	N/A	N/A

Schedule LD --- Loan Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 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	\$ 3,660,534	\$ 2,684,823	\$ 2,815,761	\$ 2,794,314	\$ 2,872,059
90% up to 100% LTV	LD110	\$ 2,781,021	\$ 2,295,281	\$ 2,360,533	\$ 2,366,984	\$ 2,463,666

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99111 - OTS-Regulated: Northeast Region (Geog)	(\$Thousands)
Run Date: August 23, 2004, 10:44 AM	June 2004	

***** PUBLIC *****

Schedule LD --- Loan Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
100% and greater LTV	LD120	\$ 879,513	\$ 389,542	\$ 455,228	\$ 427,330	\$ 408,393
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 85,151	\$ 62,331	\$ 65,213	\$ 75,990	\$ 75,444
Past Due and Still Accruing - Total	SUB5240	\$ 27,217	\$ 29,600	\$ 32,473	\$ 35,634	\$ 37,959
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 25,579	\$ 27,129	\$ 29,646	\$ 30,193	\$ 33,954
90% up to 100% LTV	LD210	\$ 20,280	\$ 22,074	\$ 24,024	\$ 23,948	\$ 26,501
100% and greater LTV	LD220	\$ 5,299	\$ 5,055	\$ 5,622	\$ 6,245	\$ 7,453
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 1,638	\$ 2,471	\$ 2,827	\$ 5,441	\$ 4,005
90% up to 100% LTV	LD230	\$ 1,055	\$ 1,870	\$ 1,600	\$ 3,855	\$ 3,049
100% and greater LTV	LD240	\$ 583	\$ 601	\$ 1,227	\$ 1,586	\$ 956
Nonaccrual - Total	SUB5230	\$ 57,934	\$ 32,731	\$ 32,740	\$ 40,356	\$ 37,485
90% up to 100% LTV	LD250	\$ 32,531	\$ 22,789	\$ 21,798	\$ 28,840	\$ 26,786
100% and greater LTV	LD260	\$ 25,403	\$ 9,942	\$ 10,942	\$ 11,516	\$ 10,699
Net Charge-offs - Total	SUB5300	\$ 776	\$ 1,347	\$ 2,662	\$ 1,838	\$ 1,048
90% up to 100% LTV	LD310	\$ 440	\$ 580	\$ 620	\$ 468	\$ 421
100% and greater LTV	LD320	\$ 336	\$ 767	\$ 2,042	\$ 1,370	\$ 627
Purchases - Total	SUB5320	\$ 1,769,918	\$ 1,039,365	\$ 1,274,590	\$ 1,405,768	\$ 1,366,995
90% up to 100% LTV	LD410	\$ 1,446,045	\$ 939,847	\$ 1,058,168	\$ 1,168,887	\$ 1,210,352
100% and greater LTV	LD420	\$ 323,873	\$ 99,518	\$ 216,422	\$ 236,881	\$ 156,643
Originations - Total	SUB5330	\$ 2,063,987	\$ 711,175	\$ 1,505,839	\$ 1,610,178	\$ 1,011,597
90% up to 100% LTV	LD430	\$ 1,466,888	\$ 532,096	\$ 1,149,069	\$ 1,182,149	\$ 776,352
100% and greater LTV	LD440	\$ 597,099	\$ 179,079	\$ 356,770	\$ 428,029	\$ 235,245
Sales - Total	SUB5340	\$ 2,147,777	\$ 1,247,901	\$ 1,722,401	\$ 1,953,062	\$ 1,088,472
90% up to 100% LTV	LD450	\$ 1,704,966	\$ 1,005,978	\$ 1,288,336	\$ 1,490,892	\$ 846,575
100% and greater LTV	LD460	\$ 442,811	\$ 241,923	\$ 434,065	\$ 462,170	\$ 241,897

Schedule CC --- Consolidated Commitments and Contingencies		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)- Total	SUB3380	\$ 4,301,487	\$ 4,229,157	\$ 4,145,443	\$ 3,975,027	\$ 3,656,576
Mortgage Construction Loans	CC105	\$ 3,021,164	\$ 3,020,175	\$ 2,919,223	\$ 2,699,605	\$ 2,496,921
Other Mortgage Loans	CC115	\$ 1,280,323	\$ 1,208,982	\$ 1,226,220	\$ 1,275,422	\$ 1,159,655
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 809,114	\$ 775,944	\$ 647,380	\$ 512,550	\$ 201,181
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 9,273,995	\$ 11,959,489	\$ 7,912,963	\$ 12,038,088	\$ 25,091,139
1-4 Dwelling Units	CC280	\$ 6,965,506	\$ 9,969,087	\$ 6,077,193	\$ 9,862,256	\$ 23,262,672
Multifamily (5 or more) Dwelling Units	CC290	\$ 764,084	\$ 562,696	\$ 640,654	\$ 741,958	\$ 781,948

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99111 - OTS-Regulated: Northeast Region (Geog)	(\$Thousands)
Run Date: August 23, 2004, 10:44 AM	June 2004	

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
All Other Real Estate	CC300	\$ 1,544,405	\$ 1,427,706	\$ 1,195,116	\$ 1,433,874	\$ 1,046,519
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 1,203,789	\$ 1,319,187	\$ 1,137,660	\$ 1,185,123	\$ 1,504,563
Commitments Outstanding to Purchase Loans	CC320	\$ 3,671,912	\$ 4,076,552	\$ 2,206,559	\$ 5,896,205	\$ 5,461,764
Commitments Outstanding to Sell Loans	CC330	\$ 22,628,318	\$ 22,157,135	\$ 15,028,710	\$ 22,118,668	\$ 36,546,330
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 907,382	\$ 790,527	N/A	N/A	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 3,673,174	\$ 4,437,941	N/A	N/A	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 253,443	\$ 434,194	N/A	N/A	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 191,490	\$ 213,515	N/A	N/A	N/A
Unused Lines of Credit - Total	SUB3361	\$ 258,728,481	\$ 242,121,110	N/A	N/A	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 10,078,322	\$ 10,801,074	N/A	N/A	N/A
Commercial Lines	CC420	\$ 13,385,102	\$ 13,486,449	\$ 11,584,877	\$ 11,339,861	\$ 11,871,262
Open-End Consumer Lines - Credit Cards	CC423	\$ 234,733,010	\$ 217,200,384	N/A	N/A	N/A
Open-End Consumer Lines - Other	CC425	\$ 532,047	\$ 633,203	N/A	N/A	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 2,037,354	\$ 2,094,629	\$ 2,276,564	\$ 1,971,737	\$ 1,652,505
Commercial	CC430	\$ 219,002	\$ 235,496	\$ 515,759	\$ 369,102	\$ 137,646
Standby, Not Included on CC465 or CC468	CC435	\$ 1,818,352	\$ 1,859,133	\$ 1,760,805	\$ 1,602,635	\$ 1,514,859
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 2,913,574	\$ 4,433,899	\$ 4,665,643	\$ 4,780,681	\$ 4,902,938
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 17,869	\$ 20,406	\$ 44,906	\$ 46,609	\$ 87,612
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 489,987	\$ 723,204	\$ 635,033	\$ 648,904	\$ 699,529
Other Contingent Liabilities	CC480	\$ 701,992	\$ 534,050	\$ 530,063	\$ 584,150	\$ 430,776
Contingent Assets	CC490	\$ 98,099	\$ 166,853	\$ 165,479	\$ 222,996	\$ 107,230

Schedule CF --- Consolidated Cash Flow Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 14,443,182	\$ 17,090,414	N/A	N/A	N/A
Pass-Through Securities	CF143	\$ 8,256,356	\$ 10,644,966	\$ 12,404,378	\$ 14,270,836	\$ 13,969,090
Other Mortgage-Backed Securities	CF153	\$ 6,186,826	\$ 6,445,448	N/A	N/A	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 4,564,796	\$ 5,356,125	N/A	N/A	N/A
Pass-Through Securities	CF145	\$ 4,273,922	\$ 4,730,980	\$ 6,027,464	\$ 8,523,286	\$ 8,755,549
Other Mortgage-Backed Securities	CF155	\$ 290,874	\$ 625,145	N/A	N/A	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 9,878,386	\$ 11,734,289	N/A	N/A	N/A
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 2,927,340	\$- 1,657,969	\$ 2,173,479	\$ 4,322,335	\$ 3,695,556

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99111 - OTS-Regulated: Northeast Region (Geog)	(\$Thousands)
Run Date: August 23, 2004, 10:44 AM	June 2004	

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 4,474,672	\$- 1,729,069	N/A	N/A	N/A
Mortgage Loans Disbursed - Total	SUB3831	\$ 51,172,502	\$ 31,105,663	N/A	N/A	N/A
Construction Loans - Total	SUB3840	\$ 1,425,715	\$ 1,321,553	\$ 1,453,541	\$ 1,512,550	\$ 1,393,306
1-4 Dwelling Units	CF190	\$ 1,032,207	\$ 912,431	\$ 1,060,361	\$ 1,066,673	\$ 1,006,197
Multifamily (5 or more) Dwelling Units	CF200	\$ 177,759	\$ 167,690	\$ 149,363	\$ 141,569	\$ 161,295
Nonresidential	CF210	\$ 215,749	\$ 241,432	\$ 243,817	\$ 304,308	\$ 225,814
Permanent Loans - Total	SUB3851	\$ 49,746,787	\$ 29,784,110	N/A	N/A	N/A
1-4 Dwelling Units	CF225	\$ 45,977,129	\$ 26,568,439	\$ 28,506,024	\$ 47,864,398	\$ 43,322,338
Multifamily (5 or more) Dwelling Units	CF245	\$ 808,382	\$ 720,763	\$ 834,041	\$ 1,026,380	\$ 920,903
Nonresidential (Except Land)	CF260	\$ 2,593,296	\$ 2,145,317	\$ 2,073,889	\$ 2,359,831	\$ 2,754,321
Land	CF270	\$ 367,980	\$ 349,591	\$ 326,674	\$ 229,738	\$ 267,285
Loans and Participations Purchased - Total	SUB3880	\$ 22,860,962	\$ 17,370,264	\$ 17,674,975	\$ 27,516,211	\$ 20,756,405
Secured by 1-4 Dwelling Units	CF280	\$ 22,812,855	\$ 17,218,135	\$ 17,603,073	\$ 27,436,486	\$ 20,637,448
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 21,643	\$ 23,895	\$ 31,336	\$ 52,700	\$ 65,268
Secured by Nonresidential	CF300	\$ 26,464	\$ 128,234	\$ 40,566	\$ 27,025	\$ 53,689
Loans and Participations Sold - Total	SUB3890	\$ 40,992,052	\$ 31,570,141	\$ 38,691,070	\$ 55,038,549	\$ 44,062,290
Secured by 1-4 Dwelling Units	CF310	\$ 39,534,857	\$ 30,571,939	\$ 37,240,934	\$ 54,714,838	\$ 42,753,297
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 185,808	\$ 211,090	\$ 199,997	\$ 214,722	\$ 183,194
Secured by Nonresidential	CF330	\$ 1,271,387	\$ 787,112	\$ 1,250,139	\$ 108,989	\$ 1,125,799
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 18,131,090	\$- 14,199,877	\$- 21,016,095	\$- 27,522,338	\$- 23,305,885
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 15,204,606	\$ 11,270,256	\$ 12,894,649	\$ 21,724,352	\$ 20,435,524
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 543,421	\$ 486,197	\$- 258,314	\$- 150,781	\$ 110,457
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 11,805,248	\$ 6,553,537	\$ 2,598,148	\$ 7,840,735	\$ 6,877,902
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 17,293,385	\$ 6,121,727	N/A	N/A	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 9,529,260	\$ 10,019,557	\$ 14,578,741	\$ 10,390,733	\$ 10,111,116
Commercial	CF390	\$ 4,707,110	\$ 5,310,047	\$ 5,646,846	\$ 5,428,899	\$ 5,348,049
Consumer	CF400	\$ 4,822,150	\$ 4,709,510	\$ 8,931,895	\$ 4,961,834	\$ 4,763,067
Nonmortgage Loans - Sales - Total	SUB3915	\$ 2,463,418	\$ 2,089,811	N/A	N/A	N/A
Commercial	CF395	\$ 77,534	\$ 107,217	N/A	N/A	N/A
Consumer	CF405	\$ 2,385,884	\$ 1,982,594	N/A	N/A	N/A
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 7,065,842	\$ 7,929,746	N/A	N/A	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 6,999,852	\$ 2,984,813	\$ 3,293,006	\$ 1,982,530	\$ 4,009,654

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99111 - OTS-Regulated: Northeast Region (Geog)	(\$Thousands)
Run Date: August 23, 2004, 10:44 AM	June 2004	

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
New Deposits Received less Deposits Withdrawn	CF420	\$ 6,311,637	\$ 2,292,586	\$ 2,602,750	\$ 1,307,895	\$ 3,273,761
Interest Credited to Deposits	CF430	\$ 688,215	\$ 692,227	\$ 690,256	\$ 674,635	\$ 735,893
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 120,874	\$ 2,510,134	\$ 1,272,119	\$ 84,804	\$ 2,499,670

Schedule DI --- Consolidated Deposit Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker -Originated Deposits - Total	SUB4061	\$ 11,892,188	\$ 11,445,449	N/A	N/A	N/A
Fully Insured	DI100	\$ 11,297,024	\$ 10,863,185	\$ 11,196,802	\$ 11,411,243	\$ 10,944,361
Other	DI110	\$ 595,164	\$ 582,264	\$ 443,445	\$ 381,991	\$ 400,198
Deposits with Balances - \$100,000 or Less	DI120	\$ 126,140,085	\$ 133,821,494	\$ 122,782,128	\$ 121,919,153	\$ 123,711,543
Deposits with Balances - Greater than \$100,000	DI130	\$ 54,826,987	\$ 54,850,471	\$ 49,044,069	\$ 46,004,639	\$ 44,105,186
Number of Deposit Accounts - Total	SUB4062	21,115,490	21,356,402	N/A	N/A	N/A
Balances of \$100,000 or Less	DI150	20,864,166	21,097,373	20,225,054	20,189,265	20,619,239
Balances Greater than \$100,000	DI160	251,324	259,029	226,315	217,012	210,568
IRA/Keogh Accounts	DI200	\$ 11,197,527	\$ 11,997,277	\$ 11,165,456	\$ 11,304,166	\$ 11,477,718
Uninsured Deposits	DI210	\$ 27,714,469	\$ 27,707,802	\$ 24,246,588	\$ 22,556,722	\$ 21,306,402
Preferred Deposits	DI220	\$ 2,444,435	\$ 2,452,406	\$ 2,315,410	\$ 2,385,114	\$ 1,879,393
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 37,950,169	\$ 39,375,960	N/A	N/A	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 44,138,200	\$ 43,939,703	N/A	N/A	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 27,868,657	\$ 30,762,794	N/A	N/A	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 71,010,058	\$ 74,593,504	N/A	N/A	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 11,852,582	\$ 12,654,054	\$ 11,956,867	\$ 12,324,989	\$ 12,299,104
Outstd Checks Drawn Against FHLBs & FRBs Not Inclcd in SC710	DI620	\$ 93,906	\$ 93,062	\$ 88,992	\$ 89,024	\$ 92,283
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 1,122,828	\$ 1,364,384	\$ 1,713,070	\$ 2,604,297	\$ 1,565,593
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 860,225	\$ 1,066,147	\$ 550,473	\$ 910,393	\$ 1,157,470
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	N/A	N/A	N/A

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99111 - OTS-Regulated: Northeast Region (Geog)	(\$Thousands)
Run Date: August 23, 2004, 10:44 AM	June 2004	

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Adjustments to Demand Deposits (including escrows)	DI720	\$ 169,625	\$ 140,963	\$ 102,611	\$ 99,036	\$ 113,208
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 144	\$ 57	\$ 145	\$ 95	\$ 37,523
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 74,222	\$ 2,497,026	\$ 1,286,280	\$ 39,237	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 68,704	\$ 1,552,616	\$ 139,794	\$ 29,228	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 5,518	\$ 10,344	\$ 22,267	\$ 0	\$ 109,416

Schedule SI --- Consolidated Supplemental Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	48,073	45,593	46,323	46,326	47,021
Assets Held in Trading Accounts	SI375	\$ 92,889	\$ 97,281	\$ 118,158	\$ 78,060	\$ 165,178
Available-for-Sale Securities	SI385	\$ 56,245,791	\$ 61,933,302	\$ 53,167,404	\$ 52,606,860	\$ 50,540,921
Assets Held for Sale	SI387	\$ 24,508,179	\$ 22,136,799	\$ 20,040,714	\$ 11,004,629	\$ 26,263,154
Loans Serviced for Others	SI390	\$ 195,515,221	\$ 135,377,655	\$ 134,197,049	\$ 121,922,898	\$ 118,435,479
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 32,478	\$ 31,813	\$ 55,559	\$ 59,373	\$ 70,103
Other Residual Interests	SI404	\$ 60,568	\$ 60,930	\$ 61,997	\$ 62,089	\$ 62,412
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	85.33%	85.57%	86.16%	85.30%	85.10%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	85.11%	85.57%	86.43%	85.51%	85.04%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	85.73%	85.49%	86.41%	85.62%	84.99%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	73.91%	74.55%	N/A	N/A	N/A
Do you meet the DBLA business operations test?	SI586	8 [Yes]	9 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 6,031,806	\$ 6,037,067	N/A	N/A	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 314,623	\$ 324,228	\$ 324,432	\$ 305,322	\$ 335,600
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	659	475	325	335	14,682
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 29,014,724	\$ 27,142,056	\$ 24,642,134	\$ 24,459,948	\$ 23,557,478
Net Income (Loss) (SO91)	SI610	\$ 1,029,874	\$ 1,016,703	\$ 1,033,689	\$ 719,702	\$ 861,934

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99111 - OTS-Regulated: Northeast Region (Geog)	(\$Thousands)
Run Date: August 23, 2004, 10:44 AM	June 2004	

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Dividends Declared - Preferred Stock	SI620	\$ 13	\$ 12	\$ 64	\$ 51	\$ 22,149
Dividends Declared - Common Stock	SI630	\$ 603,323	\$ 269,262	\$ 2,431,284	\$ 266,590	\$ 243,740
Stock Issued	SI640	\$ 15,672	\$ 99,020	\$ 11,815	\$ 3,726	\$ 9,541
Stock Retired	SI650	\$ 931	\$ 2,105	\$ 0	\$ 327	\$ 1
Capital Contributions (Where No Stock is Issued)	SI655	\$ 658,920	\$ 2,409,495	N/A	N/A	N/A
New Basis Accounting Adjustments	SI660	\$- 9,229	\$ 345,847	\$ 46	\$ 48,325	\$ 0
Other Comprehensive Income	SI662	\$- 870,956	\$ 299,419	N/A	N/A	N/A
Prior Period Adjustments	SI668	\$ 1,273	\$- 4,513	N/A	N/A	N/A
Other Adjustments	SI671	\$ 4,573	\$ 44,169	N/A	N/A	N/A
Ending Equity Capital (SC80)	SI680	\$ 29,240,584	\$ 31,080,817	\$ 26,124,069	\$ 24,777,664	\$ 24,673,270
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 574,008	\$ 509,849	N/A	N/A	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 7,687,415	\$ 4,052,641	N/A	N/A	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	45 [Yes]	45 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 201,025	\$ 192,985	N/A	N/A	N/A
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 28,499	\$ 99,124	\$ 14,261	\$ 14,297	\$ 15,604
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 286,785,688	\$ 295,315,365	N/A	N/A	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 24,678,294	\$ 28,815,581	N/A	N/A	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 215,663,408	\$ 220,818,281	N/A	N/A	N/A
Nonmortgage Loans	SI885	\$ 29,264,954	\$ 29,932,601	N/A	N/A	N/A
Deposits and Excrows	SI890	\$ 168,596,869	\$ 178,609,341	N/A	N/A	N/A
Total Borrowings	SI895	\$ 75,248,257	\$ 75,994,923	N/A	N/A	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	132	106	128	185	329
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 15,359	\$ 9,477	\$ 10,987	\$ 23,216	\$ 22,531
Interest Charged on Loans Made During Quarter - Minimum	SI920	4.89	5.00	4.91	4.85	4.75
Interest Charged on Loans Made During Quarter - Maximum	SI930	7.90	8.12	6.22	5.94	5.71

Schedule SQ --- Consolidated Supplemental Questions		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99111 - OTS-Regulated: Northeast Region (Geog)	(\$Thousands)
Run Date: August 23, 2004, 10:44 AM	June 2004	

***** PUBLIC *****

Schedule SQ --- Consolidated Supplemental Questions		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	2	4	4	3	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	2	1	2	2	2
Change in Control of Association?	SQ130	4	3	3	2	2
Merger Accounted for under the Purchase Method?	SQ160	3	5	3	2	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	6	1	2	4	3
Any Outstanding Futures or Options Positions?	SQ310	6	7	5	6	7
Does Association Have Subchapter S in effect this year?	SQ320	10	10	9	8	8
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	111	112	N/A	N/A	N/A

Schedule SB --- Consolidated Small Business Loans		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Do you have any small business loans to report in this sched?	SB010	235 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Do you have any farm or agriculture loans?	SB100	54 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	57 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	20 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	36 [Yes]
Number of Loans on SC260	SB200	726	N/A	N/A	N/A	1,099
Number of Loans on SC300, SC303, and SC306	SB210	595	N/A	N/A	N/A	1,332
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	7,465	N/A	N/A	N/A	8,459
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 331,102	N/A	N/A	N/A	\$ 389,397
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	8,149	N/A	N/A	N/A	9,136
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 1,143,751	N/A	N/A	N/A	\$ 1,285,817
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	9,592	N/A	N/A	N/A	9,814
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 4,215,640	N/A	N/A	N/A	\$ 4,402,255
Nonfarm Comm'l Lns Orig at \$100,000 or Less - Number	SB400	54,120	N/A	N/A	N/A	63,637
Nonfarm Comm'l Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 1,404,133	N/A	N/A	N/A	\$ 1,528,919
Nonfarm Comm'l Lns Orig at \$100-250,000 - Number	SB420	8,303	N/A	N/A	N/A	8,950
Nonfarm Comm'l Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 940,679	N/A	N/A	N/A	\$ 1,007,924
Nonfarm Comm'l Lns Orig at \$250,000 - \$1 mill. - Number	SB440	6,039	N/A	N/A	N/A	6,690

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99111 - OTS-Regulated: Northeast Region (Geog)	(\$Thousands)
Run Date: August 23, 2004, 10:44 AM	June 2004	

***** PUBLIC *****

Schedule SB --- Consolidated Small Business Loans		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Nonfarm Comm'l Lns Orig at \$250,000 - \$1 mill. - Outst Bal	SB450	\$ 1,937,124	N/A	N/A	N/A	\$ 2,144,557
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	537	N/A	N/A	N/A	523
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 22,726	N/A	N/A	N/A	\$ 22,449
Farm Mortgages Orig at \$100-250,000 - Number	SB520	328	N/A	N/A	N/A	275
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 41,287	N/A	N/A	N/A	\$ 36,348
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	122	N/A	N/A	N/A	94
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 40,698	N/A	N/A	N/A	\$ 31,931
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	211	N/A	N/A	N/A	194
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 4,761	N/A	N/A	N/A	\$ 4,277
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	27	N/A	N/A	N/A	26
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 3,104	N/A	N/A	N/A	\$ 3,295
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	10	N/A	N/A	N/A	9
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 2,963	N/A	N/A	N/A	\$ 2,167

Schedule FS --- Fiduciary and Related Services		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	32 [Yes]	34 [Yes]	31 [Yes]	31 [Yes]	30 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	27 [Yes]	28 [Yes]	28 [Yes]	28 [Yes]	28 [Yes]
Do you have any activity to report on this schedule?	FS130	27 [Yes]	28 [Yes]	28 [Yes]	28 [Yes]	28 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 375,467,114	\$ 296,477,662	\$ 279,758,442	\$ 243,827,972	\$ 232,818,264
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 20,196,512	\$ 21,622,956	\$ 20,333,720	\$ 19,388,737	\$ 17,118,683
Personal Trust and Agency Accounts	FS210	\$ 12,148,981	\$ 12,437,489	\$ 11,733,411	\$ 11,641,099	\$ 11,439,134
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 941,487	\$ 1,367,010	\$ 1,105,002	\$ 2,015,403	\$ 964,568
Employee Benefit - Defined Contribution	FS220	\$ 213,982	\$ 255,138	\$ 262,548	\$ 223,656	\$ 313,958
Employee Benefit - Defined Benefit	FS230	\$ 149,534	\$ 453,047	\$ 389,341	\$ 313,613	\$ 168,392
Other Retirement Accounts	FS240	\$ 577,971	\$ 658,825	\$ 453,113	\$ 1,478,134	\$ 482,218
Corporate Trust and Agency Accounts	FS250	\$ 16,670	\$ 14,141	\$ 14,283	\$ 13,753	\$ 15,931
Investment Management Agency Accounts	FS260	\$ 2,965,527	\$ 3,451,037	\$ 3,355,772	\$ 3,088,735	\$ 2,923,482
Other Fiduciary Accounts	FS270	\$ 4,123,847	\$ 4,353,279	\$ 4,125,252	\$ 2,629,747	\$ 1,775,568
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99111 - OTS-Regulated: Northeast Region (Geog)	(\$Thousands)
Run Date: August 23, 2004, 10:44 AM	June 2004	

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 125,502,278	\$ 123,458,075	\$ 118,615,438	\$ 105,253,869	\$ 101,249,508
Personal Trust and Agency Accounts	FS211	\$ 1,959,857	\$ 1,896,673	\$ 2,495,494	\$ 1,743,395	\$ 1,762,265
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 123,514,727	\$ 121,535,286	\$ 116,092,643	\$ 103,479,224	\$ 99,449,646
Employee Benefit - Defined Contribution	FS221	\$ 105,488,359	\$ 106,015,805	\$ 101,653,338	\$ 90,710,759	\$ 87,595,848
Employee Benefit - Defined Benefit	FS231	\$ 14,464,496	\$ 14,321,080	\$ 13,147,167	\$ 11,662,833	\$ 10,772,355
Other Retirement Accounts	FS241	\$ 3,561,872	\$ 1,198,401	\$ 1,292,138	\$ 1,105,632	\$ 1,081,443
Corporate Trust and Agency Accounts	FS251	\$ 4,250	\$ 4,242	\$ 4,235	\$ 4,828	\$ 14,475
Other Fiduciary Accounts	FS271	\$ 23,444	\$ 21,874	\$ 23,066	\$ 26,422	\$ 23,122
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 229,768,324	\$ 151,396,631	\$ 140,809,284	\$ 119,185,366	\$ 114,450,073
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	25,651	27,379	27,306	30,850	31,096
Personal Trust and Agency Accounts	FS212	20,454	21,198	21,481	24,590	24,829
Retirement-related Trust and Agency Accounts - Total	SUB6120	1,505	1,766	1,467	1,612	1,587
Employee Benefit - Defined Contribution	FS222	163	178	151	141	134
Employee Benefit - Defined Benefit	FS232	13	39	33	31	24
Other Retirement Accounts	FS242	1,329	1,549	1,283	1,440	1,429
Corporate Trust and Agency Accounts	FS252	24	12	12	9	22
Investment Management Agency Accounts	FS262	3,631	4,363	4,313	4,614	4,629
Other Fiduciary Accounts	FS272	37	40	33	25	26
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	66,339	79,250	79,281	80,507	80,684
Personal Trust and Agency Accounts	FS213	3,040	2,974	2,515	2,742	2,682
Retirement-related Trust and Agency Accounts - Total	SUB6130	63,293	76,232	76,735	77,730	77,953
Employee Benefit - Defined Contribution	FS223	11,958	11,938	11,797	12,111	12,032
Employee Benefit - Defined Benefit	FS233	2,299	2,128	2,075	2,046	1,928
Other Retirement Accounts	FS243	49,036	62,166	62,863	63,573	63,993
Corporate Trust and Agency Accounts	FS253	2	2	2	5	20
Other Fiduciary Accounts	FS273	4	42	29	30	29
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	531,230	530,481	526,210	523,886	528,148
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 208,182	\$ 103,959	\$ 372,190	\$ 597,272	\$ 170,010
Personal Trust and Agency Accounts	FS310	\$ 68,584	\$ 34,879	\$ 139,167	\$ 213,635	\$ 67,499
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 28,384	\$ 13,593	\$ 44,820	\$ 134,807	\$ 19,058
Employee Benefit - Defined Contribution	FS320	\$ 22,457	\$ 11,157	\$ 34,734	\$ 107,149	\$ 14,964

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99111 - OTS-Regulated: Northeast Region (Geog)	(\$Thousands)
Run Date: August 23, 2004, 10:44 AM	June 2004	

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS330	\$ 3,132	\$ 1,569	\$ 6,220	\$ 4,421	\$ 2,676
Other Retirement Accounts	FS340	\$ 2,795	\$ 867	\$ 3,866	\$ 23,237	\$ 1,418
Corporate Trust and Agency Accounts	FS350	\$ 14	\$ 6	\$ 50	\$ 3,971	\$ 25
Investment Management Agency Accounts	FS360	\$ 10,564	\$ 6,062	\$ 24,409	\$ 73,121	\$ 10,679
Other Fiduciary Accounts	FS370	\$ 2,610	\$ 1,430	\$ 5,023	\$ 3,201	\$ 2,310
Custody and Safekeeping Accounts	FS380	\$ 77,450	\$ 37,342	\$ 117,817	\$ 138,163	\$ 50,233
Other Fiduciary and Related Services	FS390	\$ 20,576	\$ 10,647	\$ 40,904	\$ 30,374	\$ 20,206
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 30,721	\$ 38,060	\$ 247,754	\$ 97,501	\$ 65,084
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 858	\$ 556	\$ 2,656	\$ 286	\$ 555
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 1,711	\$ 2,596	\$ 1,413	\$ 3,210	\$ 3,300
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 178,314	\$ 67,939	\$ 123,193	\$ 502,695	\$ 107,671
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 4,661,181	\$ 12,142,687	\$ 11,733,411	\$ 3,429,625	\$ 3,961,199
Non-Interest-Bearing Deposits	FS410	\$ 25	\$- 18,217	\$- 25,090	\$ 133	\$ 2,259
Interest-Bearing Deposits	FS415	\$ 19,613	\$ 62,974	\$ 69,695	\$ 24,963	\$ 26,712
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 264,155	\$ 938,776	\$ 918,170	\$ 244,608	\$ 299,532
State, County and Municipal Obligations	FS425	\$ 385,394	\$ 1,164,035	\$ 1,208,821	\$ 362,335	\$ 432,167
Money Market Mutual Funds	FS430	\$ 343,163	\$ 904,833	\$ 884,824	\$ 298,281	\$ 380,030
Other Short-term Obligations	FS435	\$ 27,000	\$ 16,764	\$ 8,558	\$ 1,747	\$ 160
Other Notes and Bonds	FS440	\$ 225,004	\$ 658,422	\$ 662,191	\$ 197,508	\$ 237,128
Common and Preferred Stock	FS445	\$ 3,259,369	\$ 7,888,824	\$ 7,102,659	\$ 1,866,360	\$ 2,118,130
Real Estate Mortgages	FS450	\$ 3,809	\$ 8,394	\$ 8,202	\$ 5,614	\$ 8,268
Real Estate	FS455	\$ 41,313	\$ 154,145	\$ 176,553	\$ 40,876	\$ 55,969
Miscellaneous Assets	FS460	\$ 92,336	\$ 363,737	\$ 718,828	\$ 387,200	\$ 400,844
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	7	17	16	6	6
Domestic Equity	FS610	3	10	10	3	3

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99111 - OTS-Regulated: Northeast Region (Geog)	(\$Thousands)
Run Date: August 23, 2004, 10:44 AM	June 2004	

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
International/Global Equity	FS620	0	2	2	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	2	3	3	2	2
Municipal Bond	FS650	1	1	1	1	1
Short-Term Investments/Money Market	FS660	1	1	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 189,964	\$ 3,585,305	\$ 3,158,114	\$ 189,436	\$ 198,685
Domestic Equity	FS615	\$ 79,659	\$ 2,097,830	\$ 1,813,281	\$ 83,752	\$ 89,023
International/Global Equity	FS625	\$ 0	\$ 1,190,069	\$ 1,060,672	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 93,435	\$ 279,932	\$ 266,654	\$ 88,091	\$ 90,716
Municipal Bond	FS655	\$ 16,768	\$ 17,372	\$ 17,507	\$ 17,593	\$ 18,946
Short-Term Investments/Money Market	FS665	\$ 102	\$ 102	\$ 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	\$ 856	\$ 556	\$ 2,597	\$ 286	\$ 555
Personal Trust and Agency Accounts	FS710	\$ 856	\$ 556	\$ 2,432	\$ 286	\$ 555
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	\$ 165	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 102	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 67	\$ 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	\$ 35	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 43	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 43	\$ 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 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99111 - OTS-Regulated: Northeast Region (Geog)	(\$Thousands)
Run Date: August 23, 2004, 10:44 AM	June 2004	

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Equity Capital (SC80)	CCR100	\$ 29,240,593	\$ 31,080,836	\$ 26,124,086	\$ 24,777,693	\$ 24,673,283
Equity Capital Deductions - Total	SUB1631	\$ 3,056,616	\$ 3,262,000	N/A	N/A	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 8,061	\$ 10,532	\$ 15,603	\$ 13,732	\$ 15,124
Goodwill and Certain Other Intangible Assets	CCR115	\$ 2,989,500	\$ 3,187,103	\$ 2,627,720	\$ 2,580,003	\$ 2,489,910
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 58,991	\$ 64,364	\$ 60,393	\$ 58,616	\$ 76,323
Other	CCR134	\$ 64	\$ 1	\$ 1	\$ 1	\$ 1
Equity Capital Additions - Total	SUB1641	\$ 675,969	\$- 215,525	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 535,216	\$- 357,182	\$- 27,684	\$- 148,958	\$- 437,397
Qualifying Intangible Assets	CCR185	\$ 1,384	\$ 2,678	\$ 4,999	\$ 5,191	\$ 5,268
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 139,334	\$ 138,926	\$ 139,283	\$ 138,664	\$ 138,260
Other	CCR195	\$ 35	\$ 53	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 26,859,946	\$ 27,603,311	\$ 23,536,967	\$ 22,120,238	\$ 21,798,150
Total Assets (SC60)	CCR205	\$ 301,912,516	\$ 305,233,740	\$ 273,700,280	\$ 266,931,882	\$ 265,541,634
Asset Deductions - Total	SUB1651	\$ 3,058,973	\$ 3,269,572	N/A	N/A	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 6,522	\$ 9,118	\$ 23,007	\$ 23,439	\$ 25,646
Goodwill and Certain Other Intangible Assets	CCR265	\$ 2,993,460	\$ 3,196,092	\$ 2,637,654	\$ 2,590,720	\$ 2,499,118
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 58,991	\$ 64,362	\$ 60,393	\$ 58,616	\$ 76,324
Other	CCR275	\$ 0	\$ 0	N/A	N/A	N/A
Asset Additions - Total	SUB1661	\$ 639,579	\$- 675,461	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 638,160	\$- 678,192	\$- 191,681	\$- 397,749	\$- 864,668
Qualifying Intangible Assets	CCR285	\$ 1,384	\$ 2,678	\$ 4,999	\$ 5,191	\$ 5,268
Other	CCR290	\$ 35	\$ 53	N/A	N/A	N/A
Adjusted Total Assets	CCR25	\$ 299,493,122	\$ 301,288,707	\$ 270,792,566	\$ 263,866,549	\$ 261,960,173
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 11,852,680	\$ 11,910,135	\$ 10,726,472	\$ 10,414,575	\$ 10,370,576
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 26,859,946	\$ 27,603,311	\$ 23,536,967	\$ 22,120,238	\$ 21,798,150
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 42,022	\$ 44,999	\$ 44,312	\$ 42,506	\$ 41,893
Tier 2 Capital - Qualfying Sub Debt & Redeem Preferred Stock	CCR310	\$ 994,219	\$ 1,194,152	\$ 1,194,035	\$ 1,192,119	\$ 898,915
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	99111 - OTS-Regulated: Northeast Region (Geog)	(\$Thousands)
Run Date: August 23, 2004, 10:44 AM	June 2004	

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 1,372,980	\$ 1,479,899	\$ 1,422,285	\$ 1,355,039	\$ 1,363,811
Tier 2 Capital - Other	CCR355	\$ 194	\$ 372	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 2,409,415	\$ 2,719,422	\$ 2,660,632	\$ 2,589,664	\$ 2,304,619
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 2,409,415	\$ 2,719,422	\$ 2,660,632	\$ 2,589,664	\$ 2,304,619
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 80,261	\$ 78,712	\$ 73,947	\$ 70,609	\$ 28,123
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 76,175	\$ 80,124	\$ 105,450	\$ 84,307	\$ 94,754
Total Risk-Based Capital	CCR39	\$ 29,112,925	\$ 30,163,897	\$ 26,018,202	\$ 24,554,986	\$ 23,979,892
0% R/W Category - Cash	CCR400	\$ 1,345,267	\$ 1,319,356	\$ 1,427,211	\$ 1,133,747	\$ 1,279,996
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 5,816,007	\$ 6,004,633	\$ 5,512,048	\$ 5,098,456	\$ 5,395,973
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 8,769	\$ 13,073	\$ 12,815	\$ 13,287	\$ 22,000
0% R/W Category - Other	CCR415	\$ 1,065,296	\$ 921,077	\$ 808,031	\$ 957,376	\$ 1,028,525
0% R/W Category - Assets Total	CCR420	\$ 8,235,339	\$ 8,258,139	\$ 7,760,105	\$ 7,202,866	\$ 7,726,494
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	\$ 50,701,522	\$ 55,048,047	\$ 45,627,982	\$ 42,324,742	\$ 44,250,348
20% R/W Category - Claims on FHLBs	CCR435	\$ 6,991,892	\$ 8,129,726	\$ 7,311,519	\$ 8,558,771	\$ 9,161,081
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 2,278,871	\$ 2,334,214	\$ 2,192,424	\$ 2,082,839	\$ 1,705,139
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 5,650,756	\$ 5,281,136	\$ 4,895,819	\$ 5,150,348	\$ 5,857,891
20% R/W Category - Other	CCR450	\$ 12,085,894	\$ 11,366,703	\$ 8,715,497	\$ 8,558,667	\$ 8,462,410
20% R/W Category - Assets Total	CCR455	\$ 77,708,935	\$ 82,159,826	\$ 68,743,241	\$ 66,675,367	\$ 69,436,869
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 15,541,783	\$ 16,431,951	\$ 13,748,643	\$ 13,335,070	\$ 13,887,377
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 119,935,996	\$ 113,958,512	\$ 101,493,111	\$ 104,225,367	\$ 102,066,788
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 3,800,295	\$ 3,636,029	\$ 3,541,799	\$ 3,460,886	\$ 3,202,195
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 7,264,089	\$ 6,712,534	\$ 60,637	\$ 5,550,314	\$ 4,210,619
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 165,309	\$ 201,227	\$ 167,007	\$ 223,761	\$ 188,778
50% R/W Category - Other	CCR480	\$ 849,864	\$ 1,040,377	\$ 5,630,806	\$ 985,468	\$ 1,169,843
50% R/W Category - Assets Total	CCR485	\$ 132,015,553	\$ 125,548,679	\$ 110,893,360	\$ 114,445,796	\$ 110,838,223
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 66,007,845	\$ 62,774,409	\$ 55,446,678	\$ 57,222,898	\$ 55,419,096
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 8,335,200	\$ 7,180,210	N/A	N/A	N/A

Office of Thrift Supervision Financial Reporting System Run Date: August 23, 2004, 10:44 AM	TFR Industry Aggregate Report 99111 - OTS-Regulated: Northeast Region (Geog) June 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - All Other Assets	CCR506	\$ 85,894,314	\$ 92,605,209	N/A	N/A	N/A
100% R/W Category - Assets Total	CCR510	\$ 94,229,514	\$ 99,785,419	\$ 96,368,479	\$ 90,163,943	\$ 88,286,413
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 94,229,514	\$ 99,785,419	\$ 96,368,479	\$ 90,163,943	\$ 88,286,413
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 3,203	\$ 2,706	\$ 2,198	\$ 3,376	\$ 5,153
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 40,038	\$ 33,826	\$ 27,478	\$ 42,201	\$ 64,415
Assets to Risk-Weight	CCR64	\$ 312,192,544	\$ 315,754,769	\$ 283,767,383	\$ 278,491,348	\$ 276,293,152
Subtotal Risk-Weighted Assets	CCR75	\$ 175,819,134	\$ 179,025,559	\$ 165,591,301	\$ 160,764,127	\$ 157,657,328
Excess Allowances for Loan and Lease Losses	CCR530	\$ 284,043	\$ 309,544	\$ 311,273	\$ 232,152	\$ 223,159
Total Risk-Weighted Assets	CCR78	\$ 175,535,091	\$ 178,716,015	\$ 165,280,028	\$ 160,531,975	\$ 157,434,169
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 14,042,794	\$ 14,297,274	\$ 13,222,398	\$ 12,842,558	\$ 12,594,727
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.97%	9.16%	8.69%	8.38%	8.32%
Total Risk-Based Capital Ratio	CCR820	16.59%	16.88%	15.74%	15.30%	15.23%
Tier 1 Risk-Based Capital Ratio	CCR830	15.26%	15.40%	14.18%	13.73%	13.79%
Tangible Equity Ratio	CCR840	8.97%	9.16%	8.69%	8.38%	8.32%

*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.