

Office of Thrift Supervision
Financial Reporting System
Run Date: November 16, 2006, 4:18 PM

TFR Industry Aggregate Report
93009 - OTS-Regulated: Connecticut
September 2006

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| Description | | Sep 2006 Value | Jun 2006 Value | Mar 2006 Value |
|---|----------------|---------------------|-------------------|-------------------|
| Number of Regulated Institutions | | 10 | 9 | 9 |
| Schedule NS --- Optional Narrative Statement | | | | |
| Description | Line Item | Sep 2006 Value | Jun 2006 Value | Mar 2006 Value |
| | | Yes | Yes | Yes |
| Have you included a narrative statement? | NS100 | 0 | 0 | 0 |
| Narrative Statement Made by Savings Association Management | NS110 | N/A | N/A | N/A |
| Schedule SC --- Consolidated Statement of Condition | | | | |
| Description | Line Item | Sep 2006 Value | Jun 2006 Value | Mar 2006 Value |
| ASSETS | | | | |
| Cash, Deposits and Investment Securities - Total | SC11 | \$ 1,406,852 | \$ 741,779 | \$ 737,063 |
| Cash and Non-Interest-Earning Deposits | SC110 | \$ 414,321 | \$ 47,617 | \$ 45,060 |
| Interest-Earning Deposits in FHLBs | SC112 | \$ 3,452 | \$ 1,438 | \$ 5,678 |
| Other Interest-Earning Deposits | SC118 | \$ 38,220 | \$ 38,596 | \$ 39,936 |
| Fed Funds Sold/Secs Purchased Under Agreements to Resell | SC125 | \$ 187,567 | \$ 59,162 | \$ 63,649 |
| U.S. Government, Agency and Sponsored Enterprise Securities | SC130 | \$ 292,262 | \$ 179,241 | \$ 207,310 |
| Equity Securities Subject to FASB Statement No. 115 | SC140 | \$ 92,327 | \$ 86,917 | \$ 52,601 |
| State and Municipal Obligations | SC180 | \$ 83,399 | \$ 81,780 | \$ 80,198 |
| Securities Backed by Nonmortgage Loans | SC182 | \$ 87,631 | \$ 92,556 | \$ 89,373 |
| Other Investment Securities | SC185 | \$ 203,442 | \$ 150,263 | \$ 149,161 |
| Accrued Interest Receivable | SC191 | \$ 4,231 | \$ 4,209 | \$ 4,097 |
| Mortgage-Backed Securities - Gross | SUB0072 | \$ 501,837 | \$ 460,360 | \$ 462,031 |
| Mortgage-Backed Securities - Total | SC22 | \$ 501,837 | \$ 460,360 | \$ 462,031 |
| Pass-Through - Total | SUB0073 | \$ 379,995 | \$ 339,115 | \$ 345,632 |
| Insured/Guaranteed by U.S. Agency/Sponsored Enterprise | SC210 | \$ 379,971 | \$ 339,115 | \$ 345,632 |
| Other Pass-Through | SC215 | \$ 24 | \$ 0 | \$ 0 |
| Other Mortgage-Backed Securities (Excluding Bonds) - Total | SUB0074 | \$ 119,873 | \$ 119,537 | \$ 114,716 |
| Issued or Guaranteed by FNMA, FHLMC, or GNMA | SC217 | \$ 46,851 | \$ 44,670 | \$ 46,036 |
| Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA | SC219 | \$ 23,478 | \$ 24,776 | \$ 12,893 |
| Other | SC222 | \$ 49,544 | \$ 50,091 | \$ 55,787 |
| Accrued Interest Receivable | SC228 | \$ 1,969 | \$ 1,708 | \$ 1,683 |

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| Schedule SC --- Consolidated Statement of Condition | | Sep 2006 | Jun 2006 | Mar 2006 |
|---|----------------|---------------------|---------------------|---------------------|
| Description | Line Item | Value | Value | Value |
| General Valuation Allowances | SC229 | \$ 0 | \$ 0 | \$ 0 |
| Mortgage Loans - Gross | SUB0092 | \$ 8,476,147 | \$ 1,487,638 | \$ 1,435,787 |
| Mortgage Loans - Total | SC26 | \$ 8,433,383 | \$ 1,476,676 | \$ 1,425,139 |
| Construction Loans - Total | SUB0100 | \$ 872,969 | \$ 112,229 | \$ 107,023 |
| Residential - Total | SUB0110 | \$ 337,744 | \$ 85,291 | \$ 82,559 |
| 1-4 Dwelling Units | SC230 | \$ 326,442 | \$ 74,148 | \$ 72,365 |
| Multifamily (5 or more) Dwelling Units | SC235 | \$ 11,302 | \$ 11,143 | \$ 10,194 |
| Nonresidential Property | SC240 | \$ 535,225 | \$ 26,938 | \$ 24,464 |
| Permanent Loans - Total | SUB0121 | \$ 7,571,932 | \$ 1,371,258 | \$ 1,324,849 |
| Residential - Total | SUB0131 | \$ 6,134,267 | \$ 1,045,362 | \$ 1,007,099 |
| 1-4 Dwelling Units - Total | SUB0141 | \$ 5,978,255 | \$ 1,016,238 | \$ 972,042 |
| Revolving Open-End Loans | SC251 | \$ 1,090,489 | \$ 88,292 | \$ 88,227 |
| All Other - First Liens | SC254 | \$ 4,541,452 | \$ 859,824 | \$ 828,496 |
| All Other - Junior Liens | SC255 | \$ 346,314 | \$ 68,122 | \$ 55,319 |
| Multifamily (5 or more) Dwelling Units | SC256 | \$ 156,012 | \$ 29,124 | \$ 35,057 |
| Nonresidential Property (Except Land) | SC260 | \$ 1,406,645 | \$ 294,395 | \$ 287,904 |
| Land | SC265 | \$ 31,020 | \$ 31,501 | \$ 29,846 |
| Net Change in Mortgage Loan Portfolio - Stock | SUB0228 | \$ 6,961,414 | \$ 51,615 | \$ 41,575 |
| Accrued Interest Receivable | SC272 | \$ 31,168 | \$ 4,091 | \$ 3,886 |
| Advances for Taxes and Insurance | SC275 | \$ 78 | \$ 60 | \$ 29 |
| Allowance for Loan and Lease Losses | SC283 | \$ 42,764 | \$ 10,962 | \$ 10,648 |
| Nonmortgage Loans - Gross | SUB0162 | \$ 2,382,025 | \$ 97,498 | \$ 93,986 |
| Nonmortgage Loans - Total | SC31 | \$ 2,337,304 | \$ 95,406 | \$ 92,004 |
| Commercial Loans - Total | SC32 | \$ 2,200,082 | \$ 76,339 | \$ 72,462 |
| Secured | SC300 | \$ 104,259 | \$ 72,043 | \$ 67,867 |
| Unsecured | SC303 | \$ 1,955,327 | \$ 2,874 | \$ 3,023 |
| Lease Receivables | SC306 | \$ 140,496 | \$ 1,422 | \$ 1,572 |
| Consumer Loans - Total | SC35 | \$ 162,591 | \$ 18,680 | \$ 19,112 |
| Loans on Deposits | SC310 | \$ 21,665 | \$ 3,877 | \$ 3,659 |
| Home Improvement Loans (Not secured by real estate) | SC316 | \$ 316 | \$ 295 | \$ 307 |
| Education Loans | SC320 | \$ 20 | \$ 0 | \$ 0 |
| Auto Loans | SC323 | \$ 10,168 | \$ 10,962 | \$ 11,655 |
| Mobile Home Loans | SC326 | \$ 364 | \$ 307 | \$ 338 |
| Credit Cards | SC328 | \$ 0 | \$ 0 | \$ 0 |

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| Schedule SC --- Consolidated Statement of Condition | | Sep 2006 | Jun 2006 | Mar 2006 |
|--|----------------|-------------------|------------------|------------------|
| Description | Line Item | Value | Value | Value |
| Other, Including Lease Receivables | SC330 | \$ 130,058 | \$ 3,239 | \$ 3,153 |
| Accrued Interest Receivable | SC348 | \$ 19,352 | \$ 2,479 | \$ 2,412 |
| Allowance for Loan and Lease Losses | SC357 | \$ 44,721 | \$ 2,092 | \$ 1,982 |
| Repossessed Assets - Gross | SUB0201 | \$ 2,468 | \$ 0 | \$ 0 |
| Repossessed Assets - Total | SC40 | \$ 2,468 | \$ 0 | \$ 0 |
| Real Estate - Total | SUB0210 | \$ 58 | \$ 0 | \$ 0 |
| Construction | SC405 | \$ 0 | \$ 0 | \$ 0 |
| Residential - Total | SUB0225 | \$ 58 | \$ 0 | \$ 0 |
| 1-4 Dwelling Units | SC415 | \$ 58 | \$ 0 | \$ 0 |
| Multifamily (5 or more) Dwelling Units | SC425 | \$ 0 | \$ 0 | \$ 0 |
| Nonresidential (Except Land) | SC426 | \$ 0 | \$ 0 | \$ 0 |
| Land | SC428 | \$ 0 | \$ 0 | \$ 0 |
| U.S. Government-Guaranteed or -Insured Real Estate Owned | SC429 | \$ 0 | \$ 0 | \$ 0 |
| Other Repossessed Assets | SC430 | \$ 2,410 | \$ 0 | \$ 0 |
| General Valuation Allowances | SC441 | \$ 0 | \$ 0 | \$ 0 |
| Real Estate Held for Investment | SC45 | \$ 20 | \$ 0 | \$ 0 |
| Equity Investments Not Subj to FASB Statement 115 - Total | SC51 | \$ 52,241 | \$ 23,310 | \$ 21,043 |
| Federal Home Loan Bank Stock | SC510 | \$ 48,221 | \$ 21,720 | \$ 19,489 |
| Other | SC540 | \$ 4,020 | \$ 1,590 | \$ 1,554 |
| Office Premises and Equipment | SC55 | \$ 169,922 | \$ 33,830 | \$ 32,864 |
| Other Assets - Gross | SUB0262 | \$ 681,553 | \$ 68,032 | \$ 72,597 |
| Other Assets - Total | SC59 | \$ 681,479 | \$ 67,965 | \$ 72,532 |
| Bank-Owned Life Insurance - Key Person Life Insurance | SC615 | \$ 231,031 | \$ 19,621 | \$ 19,444 |
| Bank-Owned Life Insurance - Other | SC625 | \$ 20,172 | \$ 10,345 | \$ 10,239 |
| Intangible Assets - Servicing Assets on Mortgage Loans | SC642 | \$ 787 | \$ 815 | \$ 823 |
| Intangible Assets - Servicing Assets on Nonmortgage Loans | SC644 | \$ 108 | \$ 0 | \$ 0 |
| Intangible Assets - Goodwill & Other Intangible Assets | SC660 | \$ 119,026 | \$ 13,843 | \$ 14,050 |
| Interest-Only Strip Receivables & Certain Other Instruments | SC665 | \$ 0 | \$ 0 | \$ 0 |
| Other Assets | SC689 | \$ 310,429 | \$ 23,408 | \$ 28,041 |
| Other Assets Detail - Code #1 | SC691 | N/A | N/A | N/A |
| Other Assets Detail - Amount #1 | SC692 | N/A | N/A | N/A |
| Other Assets Detail - Code #2 | SC693 | N/A | N/A | N/A |
| Other Assets Detail - Amount #2 | SC694 | N/A | N/A | N/A |

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| Schedule SC --- Consolidated Statement of Condition | | Sep 2006 | Jun 2006 | Mar 2006 |
|--|----------------|----------------------|---------------------|---------------------|
| Description | Line Item | Value | Value | Value |
| Other Assets Detail - Code #3 | SC697 | N/A | N/A | N/A |
| Other Assets Detail - Amount #3 | SC698 | N/A | N/A | N/A |
| General Valuation Allowances | SC699 | \$ 74 | \$ 67 | \$ 65 |
| General Valuation Allowances - Total | SUB2092 | \$ 87,559 | \$ 13,121 | \$ 12,695 |
| Total Assets - Gross | SUB0283 | \$ 13,673,065 | \$ 2,912,447 | \$ 2,855,371 |
| Total Assets | SC60 | \$ 13,585,506 | \$ 2,899,326 | \$ 2,842,676 |
| LIABILITIES | | | | |
| Deposits and Escrows - Total | SC71 | \$ 11,224,676 | \$ 2,230,546 | \$ 2,203,675 |
| Deposits | SC710 | \$ 11,187,224 | \$ 2,216,637 | \$ 2,194,956 |
| Escrows | SC712 | \$ 37,475 | \$ 13,898 | \$ 8,691 |
| Unamortized Yield Adjustments on Deposits & Escrows | SC715 | \$- 23 | \$ 11 | \$ 28 |
| Borrowings - Total | SC72 | \$ 511,155 | \$ 359,201 | \$ 330,752 |
| Advances from FHLBank | SC720 | \$ 354,421 | \$ 334,731 | \$ 306,069 |
| Fed Funds Purchased/Secs Sold Under Agreements to Repurchase | SC730 | \$ 34,655 | \$ 11,651 | \$ 11,848 |
| Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk | SC736 | \$ 108,775 | \$ 0 | \$ 0 |
| Mortgage Collateralized Securities Issued - Total | SUB0300 | \$ 0 | \$ 0 | \$ 0 |
| CMOs (Including REMICs) | SC740 | \$ 0 | \$ 0 | \$ 0 |
| Other | SC745 | \$ 0 | \$ 0 | \$ 0 |
| Other Borrowings | SC760 | \$ 13,304 | \$ 12,819 | \$ 12,835 |
| Other Liabilities - Total | SC75 | \$ 196,364 | \$ 20,516 | \$ 18,516 |
| Accrued Interest Payable - Deposits | SC763 | \$ 1,853 | \$ 392 | \$ 418 |
| Accrued Interest Payable - Other | SC766 | \$ 2,857 | \$ 1,010 | \$ 923 |
| Accrued Taxes | SC776 | \$ 6,820 | \$ 5,709 | \$ 4,544 |
| Accounts Payable | SC780 | \$ 103,598 | \$ 3,686 | \$ 2,796 |
| Deferred Income Taxes | SC790 | \$ 1,121 | \$ 107 | \$ 118 |
| Other Liabilities and Deferred Income | SC796 | \$ 80,115 | \$ 9,612 | \$ 9,717 |
| Other Liabilities Detail - Code #1 | SC791 | N/A | N/A | N/A |
| Other Liabilities Detail - Amount #1 | SC792 | N/A | N/A | N/A |
| Other Liabilities Detail - Code #2 | SC794 | N/A | N/A | N/A |
| Other Liabilities Detail - Amount #2 | SC795 | N/A | N/A | N/A |
| Other Liabilities Detail - Code #3 | SC797 | N/A | N/A | N/A |
| Other Liabilities Detail - Amount #3 | SC798 | N/A | N/A | N/A |

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| Schedule SC --- Consolidated Statement of Condition | | Sep 2006 | Jun 2006 | Mar 2006 |
|--|--------------|----------------------|---------------------|---------------------|
| Description | Line Item | Value | Value | Value |
| Total Liabilities | SC70 | \$ 11,932,195 | \$ 2,610,263 | \$ 2,552,943 |
| Minority Interest | SC800 | \$ 0 | \$ 0 | \$ 0 |
| EQUITY CAPITAL | | | | |
| Equity Capital - Total | SC80 | \$ 1,653,311 | \$ 289,063 | \$ 289,735 |
| Stock - Total | SUB0311 | \$ 479,364 | \$ 159,429 | \$ 159,378 |
| Perpetual Preferred Stock - Cumulative | SC812 | \$ 0 | \$ 0 | \$ 0 |
| Perpetual Preferred Stock - Noncumulative | SC814 | \$ 0 | \$ 0 | \$ 0 |
| Common Stock - Par Value | SC820 | \$ 153,370 | \$ 11,227 | \$ 11,226 |
| Common Stock - Paid in Excess of Par | SC830 | \$ 325,994 | \$ 148,202 | \$ 148,152 |
| Accumulated Other Comprehensive Income - Total | SC86 | \$- 14,867 | \$- 15,759 | \$- 12,258 |
| Unrealized Gains (Losses) on Available-for-Sale Securities | SC860 | \$- 7,649 | \$- 15,759 | \$- 12,258 |
| Gains (Losses) on Cash Flow Hedges | SC865 | \$- 2,763 | \$ 0 | \$ 0 |
| Other | SC870 | \$- 4,455 | \$ 0 | \$ 0 |
| Retained Earnings | SC880 | \$ 1,195,995 | \$ 152,655 | \$ 149,958 |
| Other Components of Equity Capital | SC891 | \$- 7,181 | \$- 7,262 | \$- 7,343 |
| Total Liabilities, Minority Interest and Equity Capital | SC90 | \$ 13,585,506 | \$ 2,899,326 | \$ 2,842,678 |

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Other Codes As of Sep 2006

Other Asset Codes

| Code | Description |
|------|--|
| 2 | Accrued Federal Home Loan Bank dividends |
| 3 | Federal, State, or other taxes receivable |
| 4 | Net deferred tax assets |
| 6 | Prepaid deposit insurance premiums |
| 7 | Prepaid expenses |
| 10 | Property leased to others, net of accumul. deprec. |
| 13 | Noninterest-bearing accts recv from Hold Co/Affl |
| 14 | Other noninterest-bearing short-term accounts recv |
| 19 | Receivables fr a broker for unsettled transactions |
| 22 | Unapplied loan disbursements |
| 99 | Other |

Other Liability Codes

| Code | Description |
|------|--|
| 10 | Amounts due brokers for unsettled transactions |
| 11 | The liability recorded for post-retirement benefit |
| 17 | Noninterest-bearing payables to Hold Co/Affiliates |
| 99 | Other |

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| Schedule SO --- Consolidated Statement of Operations | | Sep 2006 | Jun 2006 | Mar 2006 |
|---|--------------|-------------------|------------------|------------------|
| Description | Line Item | Value | Value | Value |
| QUARTERLY INCOME & EXPENSES | | | | |
| Interest Income - Total | SO11 | \$ 188,960 | \$ 37,571 | \$ 34,536 |
| Deposits and Investment Securities | SO115 | \$ 12,264 | \$ 7,941 | \$ 6,708 |
| Mortgage-Backed Securities | SO125 | \$ 8,432 | \$ 5,090 | \$ 4,744 |
| Mortgage Loans | SO141 | \$ 125,944 | \$ 21,624 | \$ 20,636 |
| Nonmortgage Loans - Total | SUB0950 | \$ 42,320 | \$ 2,916 | \$ 2,448 |
| Commercial Loans and Leases | SO160 | \$ 41,727 | \$ 2,500 | \$ 2,168 |
| Consumer Loans and Leases | SO171 | \$ 593 | \$ 416 | \$ 280 |
| Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total | SO18 | \$ 1,145 | \$ 184 | \$ 232 |
| Federal Home Loan Bank Stock | SO181 | \$ 1,145 | \$ 184 | \$ 232 |
| Other | SO185 | \$ 0 | \$ 0 | \$ 0 |
| Interest Expense - Total | SO21 | \$ 70,373 | \$ 14,860 | \$ 13,154 |
| Deposits | SO215 | \$ 59,245 | \$ 11,051 | \$ 9,766 |
| Escrows | SO225 | \$ 468 | \$ 29 | \$ 24 |
| Advances from FHLBank | SO230 | \$ 5,902 | \$ 3,449 | \$ 3,081 |
| Subordinated Debentures (Incl Mandatory Convertible Secs) | SO240 | \$ 2,457 | \$ 0 | \$ 0 |
| Mortgage Collateralized Securities Issued | SO250 | \$ 0 | \$ 0 | \$ 0 |
| Other Borrowed Money | SO260 | \$ 2,301 | \$ 331 | \$ 283 |
| Capitalized Interest | SO271 | \$ 0 | \$ 0 | \$ 0 |
| Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets | SO312 | \$ 119,732 | \$ 22,895 | \$ 21,614 |
| Net Provision for Losses on Interest-Bearing Assets | SO321 | \$ 4,740 | \$ 495 | \$ 446 |
| Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets | SO332 | \$ 114,992 | \$ 22,400 | \$ 21,168 |
| Noninterest Income - Total | SO42 | \$ 25,187 | \$ 6,012 | \$ 5,957 |
| Mortgage Loan Serving Fees | SO410 | \$ 99 | \$ 107 | \$ 133 |
| Other Fees and Charges | SO420 | \$ 37,393 | \$ 5,613 | \$ 5,298 |
| Net Income (Loss) from Other - Total | SUB0451 | \$- 21,887 | \$- 1 | \$ 214 |
| Sale of Assets Held for Sale and Avail-for-Sale Secs | SO430 | \$- 22,961 | \$- 17 | \$ 222 |
| Operations & Sale of Repossessed Assets | SO461 | \$- 94 | \$- 12 | \$- 9 |
| LOCOM Adjustments Made to Assets Held for Sale | SO465 | \$ 5 | \$- 3 | \$ 1 |
| Sale of Securities Held-to-Maturity | SO467 | \$ 0 | \$ 0 | \$ 0 |
| Sale of Loans Held for Investment | SO475 | \$ 0 | \$ 0 | \$ 0 |

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| Description | Line Item | Value | Value | Value |
| Sale of Other Assets Held for Investment | SO477 | \$ 684 | \$ 31 | \$ 0 |
| Trading Assets (Realized and Unrealized) | SO485 | \$ 479 | \$ 0 | \$ 0 |
| Other Noninterest Income | SO488 | \$ 9,582 | \$ 293 | \$ 312 |
| Other Noninterest Income Detail - Code #1 | SO489 | N/A | N/A | N/A |
| Other Noninterest Income Detail - Amount #1 | SO492 | N/A | N/A | N/A |
| Other Noninterest Income Detail - Code #2 | SO495 | N/A | N/A | N/A |
| Other Noninterest Income Detail - Amount #2 | SO496 | N/A | N/A | N/A |
| Other Noninterest Income Detail - Code #3 | SO497 | N/A | N/A | N/A |
| Other Noninterest Income Detail - Amount #3 | SO498 | N/A | N/A | N/A |
| Noninterest Expense - Total | SO51 | \$ 108,039 | \$ 20,711 | \$ 19,604 |
| All Personnel Compensation and Expense | SO510 | \$ 63,950 | \$ 12,059 | \$ 11,230 |
| Legal Expense | SO520 | \$ 803 | \$ 104 | \$ 115 |
| Office Occupancy and Equipment Expense | SO530 | \$ 19,751 | \$ 4,218 | \$ 4,299 |
| Marketing and Other Professional Services | SO540 | \$ 4,288 | \$ 1,446 | \$ 1,253 |
| Loan Servicing Fees | SO550 | \$ 296 | \$ 0 | \$ 0 |
| Goodwill and Other Intangibles Expense | SO560 | \$ 500 | \$ 228 | \$ 227 |
| Net Provision for Losses on Non-Interest-Bearing Assets | SO570 | \$ 38 | \$ 35 | \$ 37 |
| Other Noninterest Expense | SO580 | \$ 18,413 | \$ 2,621 | \$ 2,443 |
| Other Noninterest Expense Detail - Code #1 | SO581 | N/A | N/A | N/A |
| Other Noninterest Expense Detail - Amount #1 | SO582 | N/A | N/A | N/A |
| Other Noninterest Expense Detail - Code #2 | SO583 | N/A | N/A | N/A |
| Other Noninterest Expense Detail - Amount #2 | SO584 | N/A | N/A | N/A |
| Other Noninterest Expense Detail - Code #3 | SO585 | N/A | N/A | N/A |
| Other Noninterest Expense Detail - Amount #3 | SO586 | N/A | N/A | N/A |
| Income (Loss) Before Income Taxes | SO60 | \$ 32,140 | \$ 7,701 | \$ 7,521 |
| Income Taxes - Total | SO71 | \$ 10,471 | \$ 2,424 | \$ 2,099 |
| Federal | SO710 | \$ 10,137 | \$ 2,045 | \$ 1,833 |
| State, Local & Other | SO720 | \$ 334 | \$ 379 | \$ 266 |
| Inc/Loss Before Extraord Items/Effects of Accounting Changes | SO81 | \$ 21,669 | \$ 5,277 | \$ 5,422 |
| Extraord Items, Net of Effects (Tax & Cum Accting Changes) | SO811 | \$ 118 | \$ 0 | \$ 0 |
| Net Income (Loss) | SO91 | \$ 21,787 | \$ 5,277 | \$ 5,422 |

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Other Codes As of Sep 2006

Other Noninterest Income Codes

| Code | Description |
|------|---|
| 4 | Net income(loss) from leasing or subleasing space |
| 7 | Net income(loss) from leased property |
| 15 | Income from corporate-owned life insurance |
| 99 | Other |

Other Noninterest Expense Codes

| Code | Description |
|------|--|
| 2 | OTS assessments |
| 6 | Supervisory examination fees |
| 7 | Office supplies, printing, and postage |
| 8 | Telephone, including data lines |
| 9 | Loan origination expense |
| 10 | ATM expense |
| 99 | Other |

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| Description | Line Item | Value | Value | Value |
| YEAR TO DATE INCOME & EXPENSES | | | | |
| YTD - Interest Income - Total | Y_SO11 | \$ 261,067 | \$ 72,107 | \$ 34,536 |
| YTD - Deposits and Investment Securities | Y_SO115 | \$ 26,913 | \$ 14,649 | \$ 6,708 |
| YTD - Mortgage-Backed Securities | Y_SO125 | \$ 18,266 | \$ 9,834 | \$ 4,744 |
| YTD - Mortgage Loans | Y_SO141 | \$ 168,204 | \$ 42,260 | \$ 20,636 |
| YTD - Nonmortgage Loans - Commercial Loans & Leases | Y_SO160 | \$ 46,395 | \$ 4,668 | \$ 2,168 |
| YTD - Nonmortgage Loans - Consumer Loans & Leases | Y_SO171 | \$ 1,289 | \$ 696 | \$ 280 |
| YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total | Y_SO18 | \$ 1,561 | \$ 416 | \$ 232 |
| YTD - Federal Home Loan Bank Stock | Y_SO181 | \$ 1,561 | \$ 416 | \$ 232 |
| YTD - Other | Y_SO185 | \$ 0 | \$ 0 | \$ 0 |
| YTD - Interest Expense - Total | Y_SO21 | \$ 98,387 | \$ 28,014 | \$ 13,154 |
| YTD - Deposits | Y_SO215 | \$ 80,062 | \$ 20,817 | \$ 9,766 |
| YTD - Escrows | Y_SO225 | \$ 521 | \$ 53 | \$ 24 |
| YTD - Advances from FHLBank | Y_SO230 | \$ 12,432 | \$ 6,530 | \$ 3,081 |
| YTD - Subordinated Debentures (Incl Mandatory Convert Secs) | Y_SO240 | \$ 2,457 | \$ 0 | \$ 0 |
| YTD - Mortgage Collateralized Securities Issued | Y_SO250 | \$ 0 | \$ 0 | \$ 0 |
| YTD - Other Borrowed Money | Y_SO260 | \$ 2,915 | \$ 614 | \$ 283 |
| YTD - Capitalized Interest | Y_SO271 | \$ 0 | \$ 0 | \$ 0 |
| YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts | Y_SO312 | \$ 164,241 | \$ 44,509 | \$ 21,614 |
| YTD - Net Provision for Losses on Interest-Bearing Assets | Y_SO321 | \$ 5,681 | \$ 941 | \$ 446 |
| YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts | Y_SO332 | \$ 158,560 | \$ 43,568 | \$ 21,168 |
| YTD - Noninterest Income - Total | Y_SO42 | \$ 37,156 | \$ 11,969 | \$ 5,957 |
| YTD - Mortgage Loan Serving Fees | Y_SO410 | \$ 339 | \$ 240 | \$ 133 |
| YTD - Other Fees and Charges | Y_SO420 | \$ 48,304 | \$ 10,911 | \$ 5,298 |
| YTD - Net Income (Loss) from Other - Total | YTD0451 | \$- 21,674 | \$ 213 | \$ 214 |
| YTD - Sale of Assets Held for Sale and AFS Secs | Y_SO430 | \$- 22,756 | \$ 205 | \$ 222 |
| YTD - Operations & Sale of Repossessed Assets | Y_SO461 | \$- 115 | \$- 21 | \$- 9 |
| YTD - LOCOM Adjustments Made to Assets Held for Sale | Y_SO465 | \$ 3 | \$- 2 | \$ 1 |
| YTD - Sale of Securities Held-to-Maturity | Y_SO467 | \$ 0 | \$ 0 | \$ 0 |
| YTD - Sale of Loans Held for Investment | Y_SO475 | \$ 0 | \$ 0 | \$ 0 |

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| Schedule SO --- Consolidated Statement of Operations | | Sep 2006 | Jun 2006 | Mar 2006 |
|---|----------------|-------------------|------------------|------------------|
| Description | Line Item | Value | Value | Value |
| YTD - Sale of Other Assets Held for Investment | Y_SO477 | \$ 715 | \$ 31 | \$ 0 |
| YTD - Trading Assets (Realized and Unrealized) | Y_SO485 | \$ 479 | \$ 0 | \$ 0 |
| YTD - Other Noninterest Income | Y_SO488 | \$ 10,187 | \$ 605 | \$ 312 |
| YTD - Noninterest Expense - Total | Y_SO51 | \$ 148,354 | \$ 40,315 | \$ 19,604 |
| YTD - All Personnel Compensation & Expense | Y_SO510 | \$ 87,239 | \$ 23,289 | \$ 11,230 |
| YTD - Legal Expense | Y_SO520 | \$ 1,022 | \$ 219 | \$ 115 |
| YTD - Office Occupancy & Equipment Expense | Y_SO530 | \$ 28,268 | \$ 8,517 | \$ 4,299 |
| YTD - Marketing and Other Professional Services | Y_SO540 | \$ 6,987 | \$ 2,699 | \$ 1,253 |
| YTD - Loan Servicing Fees | Y_SO550 | \$ 296 | \$ 0 | \$ 0 |
| YTD - Goodwill & Other Intangibles Expense | Y_SO560 | \$ 955 | \$ 455 | \$ 227 |
| YTD - Net Provision for Losses on Non-Interest-Bear Assets | Y_SO570 | \$ 110 | \$ 72 | \$ 37 |
| YTD - Other Noninterest Expense | Y_SO580 | \$ 23,477 | \$ 5,064 | \$ 2,443 |
| YTD - Income (Loss) Before Income Taxes | Y_SO60 | \$ 47,362 | \$ 15,222 | \$ 7,521 |
| YTD - Income Taxes - Total | Y_SO71 | \$ 14,994 | \$ 4,523 | \$ 2,099 |
| YTD - Federal | Y_SO710 | \$ 14,015 | \$ 3,878 | \$ 1,833 |
| YTD - State, Local, and Other | Y_SO720 | \$ 979 | \$ 645 | \$ 266 |
| YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg | Y_SO81 | \$ 32,368 | \$ 10,699 | \$ 5,422 |
| YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg) | Y_SO811 | \$ 118 | \$ 0 | \$ 0 |
| YTD - Net Income (Loss) | Y_SO91 | \$ 32,486 | \$ 10,699 | \$ 5,422 |

| Schedule VA --- Consolidated Valuation Allowances and Related Data | | Sep 2006 | Jun 2006 | Mar 2006 |
|--|--------------|------------------|------------------|------------------|
| Description | Line Item | Value | Value | Value |
| RECONCILIATION: VALUATION ALLOWANCES | | | | |
| General Valuation Allowances - Beginning Balance | VA105 | \$ 87,123 | \$ 12,697 | \$ 12,264 |
| Net Provision for Loss | VA115 | \$ 4,778 | \$ 530 | \$ 483 |
| Transfers | VA125 | \$- 76 | \$- 8 | \$ 4 |
| Recoveries | VA135 | \$ 598 | \$ 10 | \$ 9 |
| Adjustments | VA145 | \$ 0 | \$ 0 | \$ 0 |
| Charge-offs | VA155 | \$ 4,861 | \$ 106 | \$ 63 |
| General Valuation Allowances - Ending Balance | VA165 | \$ 87,562 | \$ 13,123 | \$ 12,697 |
| Specific Valuation Allowances - Beginning Balance | VA108 | \$ 14 | \$ 6 | \$ 10 |
| Net Provision for Loss | VA118 | \$ 0 | \$ 0 | \$ 0 |

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| Schedule VA --- Consolidated Valuation Allowances and Related Data | | Sep 2006 | Jun 2006 | Mar 2006 |
|---|----------------|------------------|------------------|------------------|
| Description | Line Item | Value | Value | Value |
| Transfers | VA128 | \$ 76 | \$ 8 | \$- 4 |
| Adjustments | VA148 | \$ 0 | \$ 0 | \$ 0 |
| Charge-offs | VA158 | \$ 13 | \$ 0 | \$ 0 |
| Specific Valuation Allowances - Ending Balance | VA168 | \$ 77 | \$ 14 | \$ 6 |
| Total Valuation Allowances - Beginning Balance | VA110 | \$ 87,137 | \$ 12,703 | \$ 12,274 |
| Net Provision for Loss | VA120 | \$ 4,778 | \$ 530 | \$ 483 |
| Recoveries | VA140 | \$ 598 | \$ 10 | \$ 9 |
| Adjustments | VA150 | \$ 0 | \$ 0 | \$ 0 |
| Charge-offs | VA160 | \$ 4,874 | \$ 106 | \$ 63 |
| Total Valuation Allowances - Ending Balance | VA170 | \$ 87,639 | \$ 13,137 | \$ 12,703 |
| CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY | | | | |
| GVA Charge-offs - Assets - Total | SUB2026 | \$ 4,861 | \$ 106 | \$ 63 |
| Mortgage-Backed Securities | VA370 | \$ 0 | \$ 0 | \$ 0 |
| Mortgage Loans - Total | VA46 | \$ 14 | \$ 0 | \$ 0 |
| Construction - Total | SUB2030 | \$ 0 | \$ 0 | \$ 0 |
| 1-4 Dwelling Units | VA420 | \$ 0 | \$ 0 | \$ 0 |
| Multifamily (5 or more) Dwelling Units | VA430 | \$ 0 | \$ 0 | \$ 0 |
| Nonresidential Property | VA440 | \$ 0 | \$ 0 | \$ 0 |
| Permanent - Total | SUB2041 | \$ 14 | \$ 0 | \$ 0 |
| 1-4 Dwelling Units - Revolving Open-End Loans | VA446 | \$ 6 | \$ 0 | \$ 0 |
| 1-4 Dwelling Units - Secured by First Liens | VA456 | \$ 7 | \$ 0 | \$ 0 |
| 1-4 Dwelling Units - Secured by Junior Liens | VA466 | \$ 1 | \$ 0 | \$ 0 |
| Multifamily (5 or more) Dwelling Units | VA470 | \$ 0 | \$ 0 | \$ 0 |
| Nonresidential Property (Except Land) | VA480 | \$ 0 | \$ 0 | \$ 0 |
| Land | VA490 | \$ 0 | \$ 0 | \$ 0 |
| Nonmortgage Loans - Total | VA56 | \$ 4,812 | \$ 69 | \$ 25 |
| Commercial Loans | VA520 | \$ 4,136 | \$ 58 | \$ 0 |
| Consumer Loans - Total | SUB2061 | \$ 676 | \$ 11 | \$ 25 |
| Loans on Deposits | VA510 | \$ 290 | \$ 0 | \$ 11 |
| Home Improvement Loans | VA516 | \$ 0 | \$ 0 | \$ 0 |
| Education Loans | VA530 | \$ 0 | \$ 0 | \$ 0 |
| Auto Loans | VA540 | \$ 2 | \$ 0 | \$ 0 |
| Mobile Home Loans | VA550 | \$ 0 | \$ 0 | \$ 0 |
| Credit Cards | VA556 | \$ 0 | \$ 0 | \$ 0 |

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| Schedule VA --- Consolidated Valuation Allowances and Related Data | | Sep 2006 | Jun 2006 | Mar 2006 |
|--|----------------|---------------|--------------|--------------|
| Description | Line Item | Value | Value | Value |
| Other | VA560 | \$ 384 | \$ 11 | \$ 14 |
| Reposessed Assets - Total | VA60 | \$ 0 | \$ 0 | \$ 0 |
| Real Estate - Construction | VA605 | \$ 0 | \$ 0 | \$ 0 |
| Real Estate - 1-4 Dwelling Units | VA613 | \$ 0 | \$ 0 | \$ 0 |
| Real Estate - Multifamily (5 or more) Dwelling Units | VA616 | \$ 0 | \$ 0 | \$ 0 |
| Real Estate - Nonresidential (Except Land) | VA625 | \$ 0 | \$ 0 | \$ 0 |
| Real Estate - Land | VA628 | \$ 0 | \$ 0 | \$ 0 |
| Other Reposessed Assets | VA630 | \$ 0 | \$ 0 | \$ 0 |
| Other Assets | VA930 | \$ 35 | \$ 37 | \$ 38 |
| GVA Recoveries - Assets - Total | SUB2126 | \$ 598 | \$ 10 | \$ 9 |
| Mortgage-Backed Securities | VA371 | \$ 0 | \$ 0 | \$ 0 |
| Mortgage Loans - Total | VA47 | \$ 109 | \$ 4 | \$ 2 |
| Construction - Total | SUB2130 | \$ 0 | \$ 0 | \$ 0 |
| 1-4 Dwelling Units | VA421 | \$ 0 | \$ 0 | \$ 0 |
| Multifamily (5 or more) Dwelling Units | VA431 | \$ 0 | \$ 0 | \$ 0 |
| Nonresidential Property | VA441 | \$ 0 | \$ 0 | \$ 0 |
| Permanent - Total | SUB2141 | \$ 109 | \$ 4 | \$ 2 |
| 1-4 Dwelling Units - Revolving Open-End Loans | VA447 | \$ 0 | \$ 0 | \$ 0 |
| 1-4 Dwelling Units - Secured by First Liens | VA457 | \$ 98 | \$ 3 | \$ 2 |
| 1-4 Dwelling Units - Secured by Junior Liens | VA467 | \$ 9 | \$ 1 | \$ 0 |
| Multifamily (5 or more) Dwelling Units | VA471 | \$ 0 | \$ 0 | \$ 0 |
| Nonresidential Property (Except Land) | VA481 | \$ 2 | \$ 0 | \$ 0 |
| Land | VA491 | \$ 0 | \$ 0 | \$ 0 |
| Nonmortgage Loans - Total | VA57 | \$ 485 | \$ 1 | \$ 3 |
| Commercial Loans | VA521 | \$ 147 | \$ 0 | \$ 2 |
| Consumer Loans - Total | SUB2161 | \$ 338 | \$ 1 | \$ 1 |
| Loans on Deposits | VA511 | \$ 57 | \$ 0 | \$ 0 |
| Home Improvement Loans | VA517 | \$ 0 | \$ 0 | \$ 0 |
| Education Loans | VA531 | \$ 0 | \$ 0 | \$ 0 |
| Auto Loans | VA541 | \$ 0 | \$ 0 | \$ 0 |
| Mobile Home Loans | VA551 | \$ 0 | \$ 0 | \$ 0 |
| Credit Cards | VA557 | \$ 0 | \$ 0 | \$ 0 |
| Other | VA561 | \$ 281 | \$ 1 | \$ 1 |
| Other Assets | VA931 | \$ 4 | \$ 5 | \$ 4 |

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| Schedule VA --- Consolidated Valuation Allowances and Related Data | | Sep 2006 | Jun 2006 | Mar 2006 |
|--|----------------|--------------|-------------|--------------|
| Description | Line Item | Value | Value | Value |
| SVA Provisions and Transfers from GVA - Assets - Total | SUB2226 | \$ 76 | \$ 8 | \$- 4 |
| Deposits and Investment Securities | VA38 | \$ 0 | \$ 0 | \$ 0 |
| Mortgage-Backed Securities | VA372 | \$ 0 | \$ 0 | \$ 0 |
| Mortgage Loans - Total | VA48 | \$ 0 | \$ 0 | \$ 0 |
| Construction - Total | SUB2230 | \$ 0 | \$ 0 | \$ 0 |
| 1-4 Dwelling Units | VA422 | \$ 0 | \$ 0 | \$ 0 |
| Multifamily (5 or more) Dwelling Units | VA432 | \$ 0 | \$ 0 | \$ 0 |
| Nonresidential Property | VA442 | \$ 0 | \$ 0 | \$ 0 |
| Permanent - Total | SUB2241 | \$ 0 | \$ 0 | \$ 0 |
| 1-4 Dwelling Units - Revolving Open-End Loans | VA448 | \$ 0 | \$ 0 | \$ 0 |
| 1-4 Dwelling Units - Secured by First Liens | VA458 | \$ 0 | \$ 0 | \$ 0 |
| 1-4 Dwelling Units - Secured by Junior Liens | VA468 | \$ 0 | \$ 0 | \$ 0 |
| Multifamily (5 or more) Dwelling Units | VA472 | \$ 0 | \$ 0 | \$ 0 |
| Nonresidential Property (Except Land) | VA482 | \$ 0 | \$ 0 | \$ 0 |
| Land | VA492 | \$ 0 | \$ 0 | \$ 0 |
| Nonmortgage Loans - Total | VA58 | \$ 76 | \$ 8 | \$- 4 |
| Commercial Loans | VA522 | \$ 0 | \$ 0 | \$ 0 |
| Consumer Loans - Total | SUB2261 | \$ 76 | \$ 8 | \$- 4 |
| Loans on Deposits | VA512 | \$ 0 | \$ 0 | \$ 0 |
| Home Improvement Loans | VA518 | \$ 0 | \$ 0 | \$ 0 |
| Education Loans | VA532 | \$ 0 | \$ 0 | \$ 0 |
| Auto Loans | VA542 | \$ 76 | \$ 0 | \$ 0 |
| Mobile Home Loans | VA552 | \$ 0 | \$ 0 | \$ 0 |
| Credit Cards | VA558 | \$ 0 | \$ 0 | \$ 0 |
| Other | VA562 | \$ 0 | \$ 8 | \$- 4 |
| Repossessed Assets - Total | VA62 | \$ 0 | \$ 0 | \$ 0 |
| Real Estate - Construction | VA606 | \$ 0 | \$ 0 | \$ 0 |
| Real Estate - 1-4 Dwelling Units | VA614 | \$ 0 | \$ 0 | \$ 0 |
| Real Estate - Multifamily (5 or more) Dwelling Units | VA617 | \$ 0 | \$ 0 | \$ 0 |
| Real Estate - Nonresidential (Except Land) | VA626 | \$ 0 | \$ 0 | \$ 0 |
| Real Estate - Land | VA629 | \$ 0 | \$ 0 | \$ 0 |
| Other Repossessed Assets | VA632 | \$ 0 | \$ 0 | \$ 0 |
| Real Estate Held for Investment | VA72 | \$ 0 | \$ 0 | \$ 0 |
| Equity Investments Not Subject to FASB Statement No. 115 | VA822 | \$ 0 | \$ 0 | \$ 0 |

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| Schedule VA --- Consolidated Valuation Allowances and Related Data | | Sep 2006 | Jun 2006 | Mar 2006 |
|--|----------------|-----------------|---------------|--------------|
| Description | Line Item | Value | Value | Value |
| Other Assets | VA932 | \$ 0 | \$ 0 | \$ 0 |
| Adjusted Net Charge-offs - Assets - Total | SUB2326 | \$ 4,339 | \$ 104 | \$ 50 |
| Deposits and Investment Securities | VA39 | \$ 0 | \$ 0 | \$ 0 |
| Mortgage-Backed Securities | VA375 | \$ 0 | \$ 0 | \$ 0 |
| Mortgage Loans - Total | VA49 | \$- 95 | \$- 4 | \$- 2 |
| Construction - Total | SUB2330 | \$ 0 | \$ 0 | \$ 0 |
| 1-4 Dwelling Units | VA425 | \$ 0 | \$ 0 | \$ 0 |
| Multifamily (5 or more) Dwelling Units | VA435 | \$ 0 | \$ 0 | \$ 0 |
| Nonresidential Property | VA445 | \$ 0 | \$ 0 | \$ 0 |
| Permanent - Total | SUB2341 | \$- 95 | \$- 4 | \$- 2 |
| 1-4 Dwelling Units - Revolving Open-End Loans | VA449 | \$ 6 | \$ 0 | \$ 0 |
| 1-4 Dwelling Units - Secured by First Liens | VA459 | \$- 91 | \$- 3 | \$- 2 |
| 1-4 Dwelling Units - Secured by Junior Liens | VA469 | \$- 8 | \$- 1 | \$ 0 |
| Multifamily (5 or more) Dwelling Units | VA475 | \$ 0 | \$ 0 | \$ 0 |
| Nonresidential Property (Except Land) | VA485 | \$- 2 | \$ 0 | \$ 0 |
| Land | VA495 | \$ 0 | \$ 0 | \$ 0 |
| Nonmortgage Loans - Total | VA59 | \$ 4,403 | \$ 76 | \$ 18 |
| Commercial Loans | VA525 | \$ 3,989 | \$ 58 | \$- 2 |
| Consumer Loans - Total | SUB2361 | \$ 414 | \$ 18 | \$ 20 |
| Loans on Deposits | VA515 | \$ 233 | \$ 0 | \$ 11 |
| Home Improvement Loans | VA519 | \$ 0 | \$ 0 | \$ 0 |
| Education Loans | VA535 | \$ 0 | \$ 0 | \$ 0 |
| Auto Loans | VA545 | \$ 78 | \$ 0 | \$ 0 |
| Mobile Home Loans | VA555 | \$ 0 | \$ 0 | \$ 0 |
| Credit Cards | VA559 | \$ 0 | \$ 0 | \$ 0 |
| Other | VA565 | \$ 103 | \$ 18 | \$ 9 |
| Repossessed Assets - Total | VA65 | \$ 0 | \$ 0 | \$ 0 |
| Real Estate - Construction | VA607 | \$ 0 | \$ 0 | \$ 0 |
| Real Estate - 1-4 Dwelling Units | VA615 | \$ 0 | \$ 0 | \$ 0 |
| Real Estate - Multifamily (5 or more) Dwelling Units | VA618 | \$ 0 | \$ 0 | \$ 0 |
| Real Estate - Nonresidential (Except Land) | VA627 | \$ 0 | \$ 0 | \$ 0 |
| Real Estate - Land | VA631 | \$ 0 | \$ 0 | \$ 0 |
| Other Repossessed Assets | VA633 | \$ 0 | \$ 0 | \$ 0 |
| Real Estate Held for Investment | VA75 | \$ 0 | \$ 0 | \$ 0 |

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| Schedule VA --- Consolidated Valuation Allowances and Related Data | | Sep 2006 | Jun 2006 | Mar 2006 |
|--|-----------|----------------|----------------|----------------|
| Description | Line Item | Value | Value | Value |
| Equity Investments Not Subject to FASB Statement No. 115 | VA825 | \$ 0 | \$ 0 | \$ 0 |
| Other Assets | VA935 | \$ 31 | \$ 32 | \$ 34 |
| TROUBLED DEBT RESTRUCTURED | | | | |
| Amount this Quarter | VA940 | \$ 273 | \$ 273 | \$ 0 |
| Amount in Schedule SC Complying with Modified Terms | VA942 | \$ 385 | \$ 386 | \$ 115 |
| MORTGAGE LOANS FORECLOSED IN QUARTER | | | | |
| Mortgage Loans Foreclosed During Quarter - Total | VA95 | \$ 60 | \$ 0 | \$ 0 |
| Construction | VA951 | \$ 0 | \$ 0 | \$ 0 |
| Permanent - 1-4 Dwelling Units | VA952 | \$ 60 | \$ 0 | \$ 0 |
| Permanent - Multifamily (5 or more) Dwelling Units | VA953 | \$ 0 | \$ 0 | \$ 0 |
| Permanent - Nonresidential (Except Land) | VA954 | \$ 0 | \$ 0 | \$ 0 |
| Permanent - Land | VA955 | \$ 0 | \$ 0 | \$ 0 |
| CLASSIFICATION OF ASSETS | | | | |
| Quarter End Balance - Special Mention | VA960 | \$ 102,635 | \$ 14,330 | \$ 13,902 |
| Classified Assets - Quarter End Balance - Total | SUB2811 | \$ 93,338 | \$ 15,802 | \$ 10,400 |
| Substandard | VA965 | \$ 92,516 | \$ 15,748 | \$ 10,249 |
| Doubtful | VA970 | \$ 822 | \$ 54 | \$ 151 |
| Loss | VA975 | \$ 0 | \$ 0 | \$ 0 |
| PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3 | | | | |
| Outstanding Balanced (Contractual) | VA980 | \$ 0 | \$ 0 | \$ 0 |
| Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct) | VA981 | \$ 0 | \$ 0 | \$ 0 |
| Allowance Amount Included in ALLL (SC283, SC357) | VA985 | \$ 0 | \$ 0 | \$ 0 |
| Schedule PD --- Consolidated Past Due and Nonaccrual | | | | |
| Description | Line Item | Sep 2006 Value | Jun 2006 Value | Mar 2006 Value |
| DELINQUENT LOANS | | | | |
| Delinquent Loans - Total | SUB2410 | \$ 105,835 | \$ 12,079 | \$ 13,322 |
| Mortgages - Total | SUB2421 | \$ 79,351 | \$ 10,720 | \$ 12,291 |
| Construction and Land Loans | SUB2430 | \$ 13,915 | \$ 5,497 | \$ 4,123 |
| Permanent Loans Secured by 1-4 Property | SUB2441 | \$ 57,285 | \$ 4,205 | \$ 5,540 |
| Permanent Loans Secured by All Other Property | SUB2450 | \$ 8,551 | \$ 1,064 | \$ 2,675 |
| Nonmortgages - Total | SUB2461 | \$ 26,484 | \$ 1,359 | \$ 1,031 |
| PAST DUE & STILL ACCRUING | | | | |
| Past Due & Still Accruing - Total | SUB2470 | \$ 78,115 | \$ 6,394 | \$ 10,289 |

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| Schedule PD --- Consolidated Past Due and Nonaccrual | | Sep 2006 | Jun 2006 | Mar 2006 |
|--|-------------|------------------|-----------------|------------------|
| Description | Line Item | Value | Value | Value |
| Past Due & Still Accruing - 30-89 Days - Total | PD10 | \$ 78,115 | \$ 6,319 | \$ 10,289 |
| Mortgage Loans - Total | SUB2481 | \$ 57,873 | \$ 5,311 | \$ 9,680 |
| Construction | PD115 | \$ 3,966 | \$ 2,666 | \$ 3,804 |
| Permanent: | | | | |
| Residential: | | | | |
| 1-4 Dwelling Units: | | | | |
| Revolving Open-End Loans | PD121 | \$ 3,182 | \$ 49 | \$ 319 |
| Secured by First Liens | PD123 | \$ 41,790 | \$ 2,081 | \$ 3,664 |
| Secured by Junior Liens | PD124 | \$ 1,681 | \$ 408 | \$ 177 |
| Multifamily (5 or more) Dwelling Units | PD125 | \$ 1,027 | \$ 0 | \$ 0 |
| Nonresidential Property (Except Land) | PD135 | \$ 5,827 | \$ 61 | \$ 1,669 |
| Land | PD138 | \$ 400 | \$ 46 | \$ 47 |
| Nonmortgage Loans: | | | | |
| Commercial Loans | PD140 | \$ 18,323 | \$ 463 | \$ 586 |
| Consumer Loans - Total | SUB2511 | \$ 1,919 | \$ 545 | \$ 23 |
| Loans on Deposits | PD161 | \$ 593 | \$ 37 | \$ 0 |
| Home Improvement Loans | PD163 | \$ 0 | \$ 0 | \$ 0 |
| Education Loans | PD165 | \$ 0 | \$ 0 | \$ 0 |
| Auto Loans | PD167 | \$ 744 | \$ 485 | \$ 10 |
| Mobile Home Loans | PD169 | \$ 0 | \$ 0 | \$ 0 |
| Credit Cards | PD171 | \$ 0 | \$ 0 | \$ 0 |
| Other | PD180 | \$ 582 | \$ 23 | \$ 13 |
| Memoranda: | | | | |
| Troubled Debt Restructured Included in PD115:PD180 | PD190 | \$ 3,128 | \$ 0 | \$ 0 |
| Held for Sale Included in PD115:PD180 | PD192 | \$ 0 | \$ 0 | \$ 0 |
| Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180 | PD195 | \$ 550 | \$ 0 | \$ 322 |
| Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's | PD196 | \$ 413 | \$ 0 | \$ 81 |
| Rebooked GNMA's Incl in PD195 | PD197 | \$ 0 | \$ 0 | \$ 0 |
| Past Due & Still Accruing - 90 Days or More - Total | PD20 | \$ 0 | \$ 75 | \$ 0 |
| Mortgage Loans - Total | SUB2491 | \$ 0 | \$ 75 | \$ 0 |