

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:15 PM

TFR Industry Aggregate Report  
93036 - OTS-Regulated: New York  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Description		Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
<b>Number of Regulated Institutions</b>		47	47	47	47	47
<b>Schedule NS --- Optional Narrative Statement</b>						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	2	3	1	1	2
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A
<b>Schedule SC --- Consolidated Statement of Condition</b>						
Description	Line Item	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value
<b>ASSETS</b>						
<b>Cash, Deposits and Investment Securities - Total</b>	<b>SC11</b>	<b>\$ 8,757,892</b>	<b>\$ 7,038,977</b>	<b>\$ 5,770,878</b>	<b>\$ 8,957,683</b>	<b>\$ 14,785,408</b>
Cash and Non-Interest-Earning Deposits	SC110	\$ 5,595,566	\$ 1,546,020	\$ 878,003	\$ 1,278,577	\$ 932,588
Interest-Earning Deposits in FHLBs	SC112	\$ 301,709	\$ 657,926	\$ 372,880	\$ 497,576	\$ 354,617
Other Interest-Earning Deposits	SC118	\$ 287,875	\$ 163,596	\$ 421,137	\$ 545,086	\$ 613,172
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 131,957	\$ 2,452,770	\$ 1,727,327	\$ 4,162,034	\$ 9,878,732
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 1,295,808	\$ 995,822	\$ 995,161	\$ 1,053,480	\$ 1,422,694
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 160,266	\$ 193,179	\$ 299,524	\$ 303,147	\$ 328,677
State and Municipal Obligations	SC180	\$ 738,321	\$ 719,881	\$ 737,390	\$ 775,153	\$ 770,112
Securities Backed by Nonmortgage Loans	SC182	\$ 57,151	\$ 62,067	\$ 67,421	\$ 75,959	\$ 79,627
Other Investment Securities	SC185	\$ 164,235	\$ 222,097	\$ 248,417	\$ 235,804	\$ 372,851
Accrued Interest Receivable	SC191	\$ 25,004	\$ 25,619	\$ 23,618	\$ 30,867	\$ 32,338
<b>Mortgage-Backed Securities - Gross</b>	<b>SUB0072</b>	<b>\$ 10,047,845</b>	<b>\$ 9,858,319</b>	<b>\$ 9,950,020</b>	<b>\$ 10,034,994</b>	<b>\$ 9,482,156</b>
<b>Mortgage-Backed Securities - Total</b>	<b>SC22</b>	<b>\$ 10,047,785</b>	<b>\$ 9,858,319</b>	<b>\$ 9,950,020</b>	<b>\$ 10,034,994</b>	<b>\$ 9,482,156</b>
Pass-Through - Total	SUB0073	\$ 3,296,606	\$ 3,248,361	\$ 3,242,707	\$ 3,175,814	\$ 2,282,230
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 3,055,586	\$ 2,917,662	\$ 2,925,473	\$ 2,821,065	\$ 2,271,652
Other Pass-Through	SC215	\$ 241,020	\$ 330,699	\$ 317,234	\$ 354,749	\$ 10,578
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 6,716,069	\$ 6,575,176	\$ 6,672,727	\$ 6,825,229	\$ 7,167,571
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 5,077,380	\$ 4,752,073	\$ 4,705,113	\$ 4,716,958	\$ 4,641,417
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 332,118	\$ 275,105	\$ 262,970	\$ 263,601	\$ 258,605
Other	SC222	\$ 1,306,571	\$ 1,547,998	\$ 1,704,644	\$ 1,844,670	\$ 2,267,549
Accrued Interest Receivable	SC228	\$ 35,170	\$ 34,782	\$ 34,586	\$ 33,951	\$ 32,355

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:15 PM

TFR Industry Aggregate Report  
93036 - OTS-Regulated: New York  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 60	\$ 0	\$ 0	\$ 0	\$ 0
<b>Mortgage Loans - Gross</b>	<b>SUB0092</b>	<b>\$ 65,653,452</b>	<b>\$ 63,748,142</b>	<b>\$ 59,984,037</b>	<b>\$ 56,264,951</b>	<b>\$ 56,947,017</b>
<b>Mortgage Loans - Total</b>	<b>SC26</b>	<b>\$ 65,269,721</b>	<b>\$ 63,435,049</b>	<b>\$ 59,696,236</b>	<b>\$ 55,991,093</b>	<b>\$ 56,687,974</b>
Construction Loans - Total	SUB0100	\$ 2,055,678	\$ 2,073,864	\$ 1,982,618	\$ 1,968,725	\$ 1,923,729
Residential - Total	SUB0110	\$ 1,680,360	\$ 1,707,766	\$ 1,633,966	\$ 1,594,159	\$ 1,552,294
1-4 Dwelling Units	SC230	\$ 938,344	\$ 952,186	\$ 901,831	\$ 867,209	\$ 829,530
Multifamily (5 or more) Dwelling Units	SC235	\$ 742,016	\$ 755,580	\$ 732,135	\$ 726,950	\$ 722,764
Nonresidential Property	SC240	\$ 375,318	\$ 366,098	\$ 348,652	\$ 374,566	\$ 371,435
Permanent Loans - Total	SUB0121	\$ 63,329,598	\$ 61,410,060	\$ 57,755,779	\$ 54,033,311	\$ 54,785,806
Residential - Total	SUB0131	\$ 53,547,756	\$ 51,938,258	\$ 48,642,576	\$ 45,524,058	\$ 46,747,366
1-4 Dwelling Units - Total	SUB0141	\$ 43,811,416	\$ 42,519,378	\$ 39,588,526	\$ 36,902,833	\$ 38,343,978
Revolving Open-End Loans	SC251	\$ 7,221,452	\$ 6,519,859	\$ 6,056,082	\$ 5,633,283	\$ 5,503,632
All Other - First Liens	SC254	\$ 35,890,213	\$ 35,277,960	\$ 32,800,130	\$ 30,549,541	\$ 32,141,289
All Other - Junior Liens	SC255	\$ 699,751	\$ 721,559	\$ 732,314	\$ 720,009	\$ 699,057
Multifamily (5 or more) Dwelling Units	SC256	\$ 9,736,340	\$ 9,418,880	\$ 9,054,050	\$ 8,621,225	\$ 8,403,388
Nonresidential Property (Except Land)	SC260	\$ 9,023,475	\$ 8,752,790	\$ 8,441,121	\$ 7,881,643	\$ 7,444,717
Land	SC265	\$ 758,367	\$ 719,012	\$ 672,082	\$ 627,610	\$ 593,723
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 1,901,352	\$ 3,745,527	\$ 3,736,361	\$- 707,499	\$ 4,166,037
Accrued Interest Receivable	SC272	\$ 255,593	\$ 252,788	\$ 234,848	\$ 255,801	\$ 229,470
Advances for Taxes and Insurance	SC275	\$ 12,583	\$ 11,430	\$ 10,792	\$ 7,114	\$ 8,012
Allowance for Loan and Lease Losses	SC283	\$ 383,731	\$ 313,093	\$ 287,801	\$ 273,858	\$ 259,043
<b>Nonmortgage Loans - Gross</b>	<b>SUB0162</b>	<b>\$ 5,063,258</b>	<b>\$ 5,287,469</b>	<b>\$ 4,959,465</b>	<b>\$ 4,737,707</b>	<b>\$ 4,349,358</b>
<b>Nonmortgage Loans - Total</b>	<b>SC31</b>	<b>\$ 4,894,906</b>	<b>\$ 5,176,171</b>	<b>\$ 4,859,237</b>	<b>\$ 4,638,188</b>	<b>\$ 4,251,184</b>
Commercial Loans - Total	SC32	\$ 3,878,042	\$ 4,181,018	\$ 4,119,607	\$ 3,806,545	\$ 3,543,017
Secured	SC300	\$ 2,883,663	\$ 3,207,324	\$ 3,157,329	\$ 2,902,466	\$ 2,651,570
Unsecured	SC303	\$ 866,330	\$ 840,176	\$ 831,051	\$ 748,641	\$ 738,225
Lease Receivables	SC306	\$ 128,049	\$ 133,518	\$ 131,227	\$ 155,438	\$ 153,222
Consumer Loans - Total	SC35	\$ 1,163,446	\$ 1,082,829	\$ 817,228	\$ 906,817	\$ 780,400
Loans on Deposits	SC310	\$ 21,094	\$ 21,334	\$ 21,770	\$ 22,417	\$ 23,100
Home Improvement Loans (Not secured by real estate)	SC316	\$ 35,989	\$ 36,109	\$ 35,881	\$ 34,654	\$ 34,980
Education Loans	SC320	\$ 4,430	\$ 5,391	\$ 15,934	\$ 16,778	\$ 9,535
Auto Loans	SC323	\$ 223,669	\$ 219,204	\$ 218,955	\$ 226,437	\$ 183,096
Mobile Home Loans	SC326	\$ 73,059	\$ 71,619	\$ 69,236	\$ 68,322	\$ 68,529
Credit Cards	SC328	\$ 44,023	\$ 31,412	\$ 20,758	\$ 4,418	\$ 3,239

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:15 PM

TFR Industry Aggregate Report  
93036 - OTS-Regulated: New York  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 761,182	\$ 697,760	\$ 434,694	\$ 533,791	\$ 457,921
Accrued Interest Receivable	SC348	\$ 21,770	\$ 23,622	\$ 22,630	\$ 24,345	\$ 25,941
Allowance for Loan and Lease Losses	SC357	\$ 168,352	\$ 111,298	\$ 100,228	\$ 99,519	\$ 98,174
<b>Repossessed Assets - Gross</b>	<b>SUB0201</b>	<b>\$ 62,046</b>	<b>\$ 51,919</b>	<b>\$ 49,779</b>	<b>\$ 51,185</b>	<b>\$ 44,283</b>
<b>Repossessed Assets - Total</b>	<b>SC40</b>	<b>\$ 61,971</b>	<b>\$ 51,844</b>	<b>\$ 48,652</b>	<b>\$ 50,081</b>	<b>\$ 43,679</b>
Real Estate - Total	SUB0210	\$ 61,573	\$ 51,768	\$ 49,561	\$ 51,018	\$ 44,164
Construction	SC405	\$ 7,219	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 49,298	\$ 48,601	\$ 48,061	\$ 49,473	\$ 42,835
1-4 Dwelling Units	SC415	\$ 46,065	\$ 45,415	\$ 46,153	\$ 47,815	\$ 42,646
Multifamily (5 or more) Dwelling Units	SC425	\$ 3,233	\$ 3,186	\$ 1,908	\$ 1,658	\$ 189
Nonresidential (Except Land)	SC426	\$ 3,366	\$ 3,167	\$ 1,500	\$ 1,517	\$ 1,301
Land	SC428	\$ 1,690	\$ 0	\$ 0	\$ 28	\$ 28
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	SC430	\$ 473	\$ 151	\$ 218	\$ 167	\$ 119
General Valuation Allowances	SC441	\$ 75	\$ 75	\$ 1,127	\$ 1,104	\$ 604
<b>Real Estate Held for Investment</b>	<b>SC45</b>	<b>\$ 6,732</b>	<b>\$ 6,282</b>	<b>\$ 6,240</b>	<b>\$ 6,066</b>	<b>\$ 5,703</b>
<b>Equity Investments Not Subj to FASB Statement 115 - Total</b>	<b>SC51</b>	<b>\$ 1,111,430</b>	<b>\$ 1,271,785</b>	<b>\$ 984,559</b>	<b>\$ 956,227</b>	<b>\$ 1,016,782</b>
Federal Home Loan Bank Stock	SC510	\$ 708,847	\$ 866,639	\$ 580,569	\$ 541,424	\$ 583,304
Other	SC540	\$ 402,583	\$ 405,146	\$ 403,990	\$ 414,803	\$ 433,478
<b>Office Premises and Equipment</b>	<b>SC55</b>	<b>\$ 683,890</b>	<b>\$ 668,148</b>	<b>\$ 667,153</b>	<b>\$ 678,037</b>	<b>\$ 659,478</b>
<b>Other Assets - Gross</b>	<b>SUB0262</b>	<b>\$ 6,457,456</b>	<b>\$ 6,421,891</b>	<b>\$ 6,220,526</b>	<b>\$ 6,214,528</b>	<b>\$ 6,011,422</b>
<b>Other Assets - Total</b>	<b>SC59</b>	<b>\$ 6,456,906</b>	<b>\$ 6,421,366</b>	<b>\$ 6,220,108</b>	<b>\$ 6,214,160</b>	<b>\$ 6,011,167</b>
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 68,471	\$ 67,663	\$ 67,033	\$ 72,869	\$ 69,056
Other	SC625	\$ 932,903	\$ 926,106	\$ 915,743	\$ 908,257	\$ 882,606
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 156,792	\$ 179,874	\$ 212,313	\$ 265,533	\$ 299,441
Nonmortgage Loans	SC644	\$ 340	\$ 378	\$ 351	\$ 394	\$ 378
Goodwill & Other Intangible Assets	SC660	\$ 2,765,666	\$ 2,799,605	\$ 2,816,047	\$ 2,840,981	\$ 2,838,690
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 2,533,284	\$ 2,448,265	\$ 2,209,039	\$ 2,126,494	\$ 1,921,251
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:15 PM

TFR Industry Aggregate Report  
93036 - OTS-Regulated: New York  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
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
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 550	\$ 525	\$ 418	\$ 368	\$ 255
<b>General Valuation Allowances - Total</b>	<b>SUB2092</b>	<b>\$ 552,768</b>	<b>\$ 424,991</b>	<b>\$ 389,574</b>	<b>\$ 374,849</b>	<b>\$ 358,076</b>
<b>Total Assets - Gross</b>	<b>SUB0283</b>	<b>\$ 97,844,001</b>	<b>\$ 94,352,932</b>	<b>\$ 88,592,657</b>	<b>\$ 87,901,378</b>	<b>\$ 93,301,607</b>
<b>Total Assets</b>	<b>SC60</b>	<b>\$ 97,291,233</b>	<b>\$ 93,927,941</b>	<b>\$ 88,203,083</b>	<b>\$ 87,526,529</b>	<b>\$ 92,943,531</b>
<b>LIABILITIES</b>						
<b>Deposits and Escrows - Total</b>	<b>SC71</b>	<b>\$ 68,429,434</b>	<b>\$ 61,351,662</b>	<b>\$ 61,624,521</b>	<b>\$ 60,604,204</b>	<b>\$ 62,376,281</b>
Deposits	SC710	\$ 67,983,291	\$ 60,961,429	\$ 61,223,593	\$ 60,190,384	\$ 62,032,260
Escrows	SC712	\$ 446,581	\$ 390,505	\$ 400,818	\$ 412,658	\$ 344,106
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 438	\$- 272	\$ 110	\$ 1,162	\$- 85
<b>Borrowings - Total</b>	<b>SC72</b>	<b>\$ 17,025,972</b>	<b>\$ 20,974,317</b>	<b>\$ 15,346,677</b>	<b>\$ 14,958,889</b>	<b>\$ 18,960,258</b>
Advances from FHLBank	SC720	\$ 12,065,260	\$ 15,345,945	\$ 8,683,028	\$ 7,597,429	\$ 9,275,791
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 4,521,190	\$ 5,267,944	\$ 6,014,242	\$ 5,329,681	\$ 5,003,872
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 66,682	\$ 66,878	\$ 417,073	\$ 417,268	\$ 417,459
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 372,840	\$ 293,550	\$ 232,334	\$ 1,614,511	\$ 4,263,136
<b>Other Liabilities - Total</b>	<b>SC75</b>	<b>\$ 1,056,655</b>	<b>\$ 918,034</b>	<b>\$ 862,152</b>	<b>\$ 1,435,603</b>	<b>\$ 1,512,042</b>
Accrued Interest Payable - Deposits	SC763	\$ 58,916	\$ 50,461	\$ 43,400	\$ 66,413	\$ 75,598
Accrued Interest Payable - Other	SC766	\$ 70,421	\$ 65,793	\$ 61,406	\$ 63,781	\$ 62,365
Accrued Taxes	SC776	\$ 124,860	\$ 115,155	\$ 112,543	\$ 125,421	\$ 82,627
Accounts Payable	SC780	\$ 154,956	\$ 234,871	\$ 164,448	\$ 180,846	\$ 222,257
Deferred Income Taxes	SC790	\$ 8,648	\$ 8,744	\$ 8,514	\$ 9,488	\$ 5,210
Other Liabilities and Deferred Income	SC796	\$ 638,854	\$ 443,010	\$ 471,841	\$ 989,654	\$ 1,063,985
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

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:15 PM

TFR Industry Aggregate Report  
93036 - OTS-Regulated: New York  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SC --- Consolidated Statement of Condition		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
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
<b>Total Liabilities</b>	<b>SC70</b>	<b>\$ 86,512,061</b>	<b>\$ 83,244,013</b>	<b>\$ 77,833,350</b>	<b>\$ 76,998,696</b>	<b>\$ 82,848,581</b>
<b>Minority Interest</b>	<b>SC800</b>	<b>\$ 315,764</b>	<b>\$ 310,854</b>	<b>\$ 305,865</b>	<b>\$ 301,017</b>	<b>\$ 298,379</b>
<b>EQUITY CAPITAL</b>						
<b>Perpetual Preferred Stock:</b>						
Stock - Total	SUB0311	\$ 9,937,540	\$ 9,756,777	\$ 9,334,072	\$ 9,321,469	\$ 8,842,336
Cumulative	SC812	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 18,312	\$ 9,700	\$ 9,700	\$ 9,701	\$ 9,700
<b>Common Stock:</b>						
Par Value	SC820	\$ 59,291	\$ 58,787	\$ 58,779	\$ 236,444	\$ 58,599
Paid in Excess of Par	SC830	\$ 9,859,936	\$ 9,688,290	\$ 9,265,593	\$ 9,075,324	\$ 8,774,037
<b>Accumulated Other Comprehensive Income - Total</b>	<b>SC86</b>	<b>\$- 423,968</b>	<b>\$- 316,974</b>	<b>\$- 284,751</b>	<b>\$- 208,246</b>	<b>\$- 124,392</b>
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 327,732	\$- 291,563	\$- 263,669	\$- 189,299	\$- 102,084
Gains (Losses) on Cash Flow Hedges	SC865	\$- 2,211	\$- 748	\$ 2,821	\$ 5,295	\$ 1,899
Other	SC870	\$- 94,025	\$- 24,663	\$- 23,903	\$- 24,242	\$- 24,207
<b>Retained Earnings</b>	<b>SC880</b>	<b>\$ 1,026,004</b>	<b>\$ 1,010,719</b>	<b>\$ 1,091,823</b>	<b>\$ 1,190,854</b>	<b>\$ 1,157,281</b>
<b>Other Components of Equity Capital</b>	<b>SC891</b>	<b>\$- 76,167</b>	<b>\$- 77,449</b>	<b>\$- 77,275</b>	<b>\$- 77,260</b>	<b>\$- 78,655</b>
<b>Total Equity Capital</b>	<b>SC80</b>	<b>\$ 10,463,409</b>	<b>\$ 10,373,073</b>	<b>\$ 10,063,869</b>	<b>\$ 10,226,817</b>	<b>\$ 9,796,570</b>
<b>Total Liabilities, Minority Interest and Equity Capital</b>	<b>SC90</b>	<b>\$ 97,291,234</b>	<b>\$ 93,927,940</b>	<b>\$ 88,203,084</b>	<b>\$ 87,526,530</b>	<b>\$ 92,943,530</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:15 PM

TFR Industry Aggregate Report  
93036 - OTS-Regulated: New York  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

## Other Codes As of Dec 2008

### Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	2	\$ 41
3	Federal, State, or other taxes receivable	19	\$ 86,770
4	Net deferred tax assets	32	\$ 1,137,615
6	Prepaid deposit insurance premiums	1	\$ 1,314
7	Prepaid expenses	31	\$ 25,383
9	Advances for loans serviced for others	1	\$ 917,679
13	Noninterest-bearing accts recv from Hold Co/Affl	2	\$ 320
14	Other noninterest-bearing short-term accounts recv	9	\$ 21,899
19	Receivables fr a broker for unsettled transactions	1	\$ 1,021
20	F/V of all derivative instru. reportable as assets	2	\$ 8,534
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 226
99	Other	26	\$ 76,924

### Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	3	\$ 727
7	Deferred gains from the sale of real estate	1	\$ 26
10	Amounts due brokers for unsettled transactions	1	\$ 180
11	The liability recorded for post-retirement benefit	26	\$ 185,374
14	Unapplied loan payments received	2	\$ 56
16	Recourse loan liability	2	\$ 5,645
17	Noninterest-bearing payables to Hold Co/Affiliates	2	\$ 149,149
20	F/V of all derivative instru. reportable as liab.	1	\$ 7,714
21	Liabilities for credit losses on OBS credit exposures	1	\$ 390
99	Other	47	\$ 221,098

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:15 PM

TFR Industry Aggregate Report  
93036 - OTS-Regulated: New York  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>QUARTERLY INCOME &amp; EXPENSES</b>						
<b>Interest Income - Total</b>	<b>SO11</b>	<b>\$ 1,129,153</b>	<b>\$ 1,089,326</b>	<b>\$ 1,064,203</b>	<b>\$ 1,211,481</b>	<b>\$ 1,211,342</b>
Deposits and Investment Securities	SO115	\$ 38,230	\$ 36,693	\$ 53,603	\$ 112,985	\$ 144,904
Mortgage-Backed Securities	SO125	\$ 123,978	\$ 116,125	\$ 116,270	\$ 112,917	\$ 112,451
Mortgage Loans	SO141	\$ 891,537	\$ 857,619	\$ 817,434	\$ 903,920	\$ 872,147
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 6,359	\$ 6,729	\$ 6,862	\$ 8,342	\$ 7,364
Nonmortgage Loans - Total	SUB0950	\$ 67,686	\$ 70,933	\$ 68,339	\$ 72,250	\$ 73,340
Commercial Loans and Leases	SO160	\$ 50,604	\$ 54,625	\$ 54,578	\$ 57,927	\$ 59,101
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 970	\$ 900	\$ 1,401	\$ 793	\$ 912
Consumer Loans and Leases	SO171	\$ 17,082	\$ 16,308	\$ 13,761	\$ 14,323	\$ 14,239
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 393	\$ 327	\$ 294	\$ 274	\$ 224
<b>Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total</b>	<b>SO18</b>	<b>\$ 7,315</b>	<b>\$ 9,847</b>	<b>\$ 10,512</b>	<b>\$ 11,396</b>	<b>\$ 9,391</b>
Federal Home Loan Bank Stock	SO181	\$ 7,259	\$ 9,847	\$ 10,508	\$ 11,340	\$ 9,389
Other	SO185	\$ 56	\$ 0	\$ 4	\$ 56	\$ 2
<b>Interest Expense - Total</b>	<b>SO21</b>	<b>\$ 513,098</b>	<b>\$ 489,116</b>	<b>\$ 503,935</b>	<b>\$ 702,687</b>	<b>\$ 707,636</b>
Deposits	SO215	\$ 339,732	\$ 325,638	\$ 349,817	\$ 442,165	\$ 479,867
Escrows	SO225	\$ 80	\$ 107	\$ 90	\$ 85	\$ 84
Advances from FHLBank	SO230	\$ 124,745	\$ 105,298	\$ 95,825	\$ 101,108	\$ 108,432
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 1,040	\$ 3,623	\$ 3,820	\$ 4,864	\$ 5,440
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 47,513	\$ 54,465	\$ 54,383	\$ 154,465	\$ 113,813
Capitalized Interest	SO271	\$ 12	\$ 15	\$ 0	\$ 0	\$ 0
<b>Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets</b>	<b>SO312</b>	<b>\$ 623,370</b>	<b>\$ 610,057</b>	<b>\$ 570,780</b>	<b>\$ 520,190</b>	<b>\$ 513,097</b>
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 333,758	\$ 256,337	\$ 159,370	\$ 25,950	\$ 17,541
<b>Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets</b>	<b>SO332</b>	<b>\$ 289,612</b>	<b>\$ 353,720</b>	<b>\$ 411,410</b>	<b>\$ 494,240</b>	<b>\$ 495,556</b>
<b>Noninterest Income - Total</b>	<b>SO42</b>	<b>\$ 197,690</b>	<b>\$ 158,750</b>	<b>\$ 177,620</b>	<b>\$ 157,906</b>	<b>\$- 252,892</b>
Mortgage Loan Servicing Fees	SO410	\$ 45,965	\$ 57,494	\$ 87,030	\$ 54,666	\$ 61,209
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 23,825	\$- 34,482	\$- 54,471	\$- 35,018	\$- 39,398

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:15 PM

TFR Industry Aggregate Report  
93036 - OTS-Regulated: New York  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 139,790	\$ 144,877	\$ 141,935	\$ 132,854	\$ 136,439
Net Income (Loss) from Other - Total	SUB0451	\$- 6,894	\$- 32,434	\$- 4,097	\$- 17,067	\$- 424,265
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$- 4,883	\$- 17,917	\$ 3,817	\$- 61,034	\$- 433,196
Operations & Sale of Repossessed Assets	SO461	\$- 562	\$- 4,293	\$- 5,620	\$ 3,019	\$- 4,772
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 560	\$- 698	\$- 881	\$ 29,115	\$- 9,024
Sale of Securities Held-to-Maturity	SO467	\$ 5	\$ 4	\$ 2	\$ 8	\$ 0
Sale of Loans Held for Investment	SO475	\$- 114	\$- 82	\$ 14	\$ 10	\$ 2
Sale of Other Assets Held for Investment	SO477	\$ 2,708	\$ 352	\$- 22	\$ 10,097	\$ 21,547
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$- 3,488	\$- 9,800	\$- 1,407	\$ 1,718	\$ 1,178
Other Noninterest Income	SO488	\$ 42,654	\$ 23,295	\$ 7,223	\$ 22,471	\$ 13,123
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
<b>Noninterest Expense - Total</b>	<b>SO51</b>	<b>\$ 476,184</b>	<b>\$ 456,125</b>	<b>\$ 466,207</b>	<b>\$ 521,116</b>	<b>\$ 910,661</b>
All Personnel Compensation and Expense	SO510	\$ 221,857	\$ 226,239	\$ 233,496	\$ 269,944	\$ 292,143
Legal Expense	SO520	\$ 6,769	\$ 5,223	\$ 4,650	\$ 5,988	\$ 9,149
Office Occupancy and Equipment Expense	SO530	\$ 84,115	\$ 81,070	\$ 81,893	\$ 91,163	\$ 89,383
Marketing and Other Professional Services	SO540	\$ 39,128	\$ 31,703	\$ 28,911	\$ 30,510	\$ 35,973
Loan Servicing Fees	SO550	\$ 5,896	\$ 5,290	\$ 5,310	\$ 5,166	\$ 4,418
Goodwill and Other Intangibles Expense	SO560	\$ 15,021	\$ 14,546	\$ 14,668	\$ 17,124	\$ 339,018
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 1,204	\$ 807	\$ 570	\$ 631	\$ 801
Other Noninterest Expense	SO580	\$ 102,194	\$ 91,247	\$ 96,709	\$ 100,590	\$ 139,776
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
<b>Income (Loss) Before Income Taxes</b>	<b>SO60</b>	<b>\$ 11,118</b>	<b>\$ 56,345</b>	<b>\$ 122,823</b>	<b>\$ 131,030</b>	<b>\$- 667,997</b>
<b>Income Taxes - Total</b>	<b>SO71</b>	<b>\$- 16,801</b>	<b>\$ 24,866</b>	<b>\$ 39,583</b>	<b>\$ 36,972</b>	<b>\$- 296,123</b>



Office of Thrift Supervision  
 Financial Reporting System  
 Run Date: February 23, 2009, 5:15 PM

TFR Industry Aggregate Report  
 93036 - OTS-Regulated: New York  
 December 2008

Frozen Aggregated Data  
 (\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Federal	SO710	\$- 8,488	\$ 21,976	\$ 32,144	\$ 35,628	\$- 206,848
State, Local & Other	SO720	\$- 8,313	\$ 2,890	\$ 7,439	\$ 1,344	\$- 89,275
<b>Inc/Loss Before Extraord Items/Effects of Accounting Changes</b>	<b>SO81</b>	<b>\$ 27,919</b>	<b>\$ 31,479</b>	<b>\$ 83,240</b>	<b>\$ 94,058</b>	<b>\$- 371,874</b>
<b>Extraord Items, Net of Effects (Tax &amp; Cum Accting Changes)</b>	<b>SO811</b>	<b>\$ 18,619</b>	<b>\$- 545</b>	<b>\$- 114,821</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Net Income (Loss)</b>	<b>SO91</b>	<b>\$ 46,538</b>	<b>\$ 30,934</b>	<b>\$- 31,581</b>	<b>\$ 94,058</b>	<b>\$- 371,874</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:15 PM

TFR Industry Aggregate Report  
93036 - OTS-Regulated: New York  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

## Other Codes As of Dec 2008

### Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	10	\$ 1,431
5	Net income(loss) from real estate held for invest	1	\$ 263
6	Net income(loss)-equity invest in uncons sub org	2	\$- 146
7	Net income(loss) from leased property	6	\$ 276
15	Income from corporate-owned life insurance	16	\$ 10,836
99	Other	29	\$ 28,596

### Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	19	\$ 9,595
2	OTS assessments	6	\$ 838
6	Supervisory examination fees	7	\$ 349
7	Office supplies, printing, and postage	33	\$ 4,220
8	Telephone, including data lines	13	\$ 1,492
9	Loan origination expense	7	\$ 312
10	ATM expense	10	\$ 1,028
13	Misc taxes other than income & real estate	2	\$ 149
16	Web site expenses	1	\$ 14
17	Charitable contributions	2	\$ 153
99	Other	32	\$ 28,557

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:15 PM

TFR Industry Aggregate Report  
93036 - OTS-Regulated: New York  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>YEAR TO DATE INCOME &amp; EXPENSES</b>						
<b>YTD - Interest Income - Total</b>	<b>Y_SO11</b>	<b>\$ 4,494,163</b>	<b>\$ 3,365,010</b>	<b>\$ 2,275,684</b>	<b>\$ 1,211,481</b>	<b>\$ 3,980,606</b>
YTD - Deposits and Investment Securities	Y_SO115	\$ 241,511	\$ 203,281	\$ 166,588	\$ 112,985	\$ 325,938
YTD - Mortgage-Backed Securities	Y_SO125	\$ 469,290	\$ 345,312	\$ 229,187	\$ 112,917	\$ 423,924
YTD - Mortgage Loans	Y_SO141	\$ 3,470,510	\$ 2,578,973	\$ 1,721,354	\$ 903,920	\$ 2,988,673
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 28,292	\$ 21,933	\$ 15,204	\$ 8,342	\$ 26,619
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 217,734	\$ 167,130	\$ 112,505	\$ 57,927	\$ 160,202
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 4,064	\$ 3,094	\$ 2,194	\$ 793	\$ 3,848
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 61,474	\$ 44,392	\$ 28,084	\$ 14,323	\$ 50,358
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 1,288	\$ 895	\$ 568	\$ 274	\$ 1,044
<b>YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total</b>	<b>Y_SO18</b>	<b>\$ 39,070</b>	<b>\$ 31,755</b>	<b>\$ 21,908</b>	<b>\$ 11,396</b>	<b>\$ 28,525</b>
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 38,954	\$ 31,695	\$ 21,848	\$ 11,340	\$ 28,224
YTD - Other	Y_SO185	\$ 116	\$ 60	\$ 60	\$ 56	\$ 301
<b>YTD - Interest Expense - Total</b>	<b>Y_SO21</b>	<b>\$ 2,208,836</b>	<b>\$ 1,695,738</b>	<b>\$ 1,206,622</b>	<b>\$ 702,687</b>	<b>\$ 2,268,957</b>
YTD - Deposits	Y_SO215	\$ 1,457,352	\$ 1,117,620	\$ 791,982	\$ 442,165	\$ 1,654,914
YTD - Escrows	Y_SO225	\$ 362	\$ 282	\$ 175	\$ 85	\$ 360
YTD - Advances from FHLBank	Y_SO230	\$ 426,976	\$ 302,231	\$ 196,933	\$ 101,108	\$ 291,793
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 13,347	\$ 12,307	\$ 8,684	\$ 4,864	\$ 19,942
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 310,826	\$ 263,313	\$ 208,848	\$ 154,465	\$ 301,948
YTD - Capitalized Interest	Y_SO271	\$ 27	\$ 15	\$ 0	\$ 0	\$ 0
<b>YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts</b>	<b>Y_SO312</b>	<b>\$ 2,324,397</b>	<b>\$ 1,701,027</b>	<b>\$ 1,090,970</b>	<b>\$ 520,190</b>	<b>\$ 1,740,174</b>
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 775,415	\$ 441,657	\$ 185,320	\$ 25,950	\$ 33,616
<b>YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts</b>	<b>Y_SO332</b>	<b>\$ 1,548,982</b>	<b>\$ 1,259,370</b>	<b>\$ 905,650</b>	<b>\$ 494,240</b>	<b>\$ 1,706,558</b>
<b>YTD - Noninterest Income - Total</b>	<b>Y_SO42</b>	<b>\$ 691,966</b>	<b>\$ 494,276</b>	<b>\$ 335,526</b>	<b>\$ 157,906</b>	<b>\$- 312,255</b>
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 245,155	\$ 199,190	\$ 141,696	\$ 54,666	\$ 252,491
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 147,796	\$- 123,971	\$- 89,489	\$- 35,018	\$- 168,819

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:15 PM

TFR Industry Aggregate Report  
93036 - OTS-Regulated: New York  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SO --- Consolidated Statement of Operations		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 559,456	\$ 419,666	\$ 274,789	\$ 132,854	\$ 473,360
YTD - Net Income (Loss) from Other - Total	YTD0451	\$- 60,492	\$- 53,598	\$- 21,164	\$- 17,067	\$- 967,161
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$- 80,017	\$- 75,134	\$- 57,217	\$- 61,034	\$- 681,548
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 7,456	\$- 6,894	\$- 2,601	\$ 3,019	\$- 15,691
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 26,976	\$ 27,536	\$ 28,234	\$ 29,115	\$- 303,008
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 19	\$ 14	\$ 10	\$ 8	\$- 2
YTD - Sale of Loans Held for Investment	Y_SO475	\$- 172	\$- 58	\$ 24	\$ 10	\$ 13
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 13,135	\$ 10,427	\$ 10,075	\$ 10,097	\$ 40,245
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$- 12,977	\$- 9,489	\$ 311	\$ 1,718	\$- 7,170
YTD - Other Noninterest Income	Y_SO488	\$ 95,643	\$ 52,989	\$ 29,694	\$ 22,471	\$ 97,874
<b>YTD - Noninterest Expense - Total</b>	<b>Y_SO51</b>	<b>\$ 1,919,632</b>	<b>\$ 1,443,448</b>	<b>\$ 987,323</b>	<b>\$ 521,116</b>	<b>\$ 3,025,010</b>
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 951,536	\$ 729,679	\$ 503,440	\$ 269,944	\$ 949,261
YTD - Legal Expense	Y_SO520	\$ 22,630	\$ 15,861	\$ 10,638	\$ 5,988	\$ 24,500
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 338,241	\$ 254,126	\$ 173,056	\$ 91,163	\$ 295,750
YTD - Marketing and Other Professional Services	Y_SO540	\$ 130,252	\$ 91,124	\$ 59,421	\$ 30,510	\$ 102,851
YTD - Loan Servicing Fees	Y_SO550	\$ 21,662	\$ 15,766	\$ 10,476	\$ 5,166	\$ 19,416
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 61,359	\$ 46,338	\$ 31,792	\$ 17,124	\$ 1,216,024
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 3,212	\$ 2,008	\$ 1,201	\$ 631	\$ 812
YTD - Other Noninterest Expense	Y_SO580	\$ 390,740	\$ 288,546	\$ 197,299	\$ 100,590	\$ 416,396
<b>YTD - Income (Loss) Before Income Taxes</b>	<b>Y_SO60</b>	<b>\$ 321,316</b>	<b>\$ 310,198</b>	<b>\$ 253,853</b>	<b>\$ 131,030</b>	<b>\$- 1,630,707</b>
<b>YTD - Income Taxes - Total</b>	<b>Y_SO71</b>	<b>\$ 84,620</b>	<b>\$ 101,421</b>	<b>\$ 76,555</b>	<b>\$ 36,972</b>	<b>\$- 675,140</b>
YTD - Federal	Y_SO710	\$ 81,260	\$ 89,748	\$ 67,772	\$ 35,628	\$- 558,569
YTD - State, Local, and Other	Y_SO720	\$ 3,360	\$ 11,673	\$ 8,783	\$ 1,344	\$- 116,571
<b>YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg</b>	<b>Y_SO81</b>	<b>\$ 236,696</b>	<b>\$ 208,777</b>	<b>\$ 177,298</b>	<b>\$ 94,058</b>	<b>\$- 955,567</b>
<b>YTD - Extraord Items, Net of Effects (Tax &amp; Cum Accting Chg)</b>	<b>Y_SO811</b>	<b>\$- 96,747</b>	<b>\$- 115,366</b>	<b>\$- 114,821</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>YTD - Net Income (Loss)</b>	<b>Y_SO91</b>	<b>\$ 139,949</b>	<b>\$ 93,411</b>	<b>\$ 62,477</b>	<b>\$ 94,058</b>	<b>\$- 955,567</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:15 PM

TFR Industry Aggregate Report  
93036 - OTS-Regulated: New York  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>RECONCILIATION: VALUATION ALLOWANCES</b>						
<b>General Valuation Allowances - Beginning Balance</b>	<b>VA105</b>	<b>\$ 424,990</b>	<b>\$ 389,579</b>	<b>\$ 374,850</b>	<b>\$ 358,074</b>	<b>\$ 351,539</b>
Net Provision for Loss	VA115	\$ 332,771	\$ 252,914	\$ 159,885	\$ 26,518	\$ 18,622
Transfers	VA125	\$- 9,982	\$- 7,337	\$- 4,162	\$- 3,323	\$- 2,324
Recoveries	VA135	\$ 2,271	\$ 1,955	\$ 2,367	\$ 2,398	\$ 1,406
Adjustments	VA145	\$ 0	\$ 0	\$ 0	\$ 2,899	\$ 522
Charge-offs	VA155	\$ 197,280	\$ 212,121	\$ 143,361	\$ 11,716	\$ 11,691
<b>General Valuation Allowances - Ending Balance</b>	<b>VA165</b>	<b>\$ 552,770</b>	<b>\$ 424,990</b>	<b>\$ 389,579</b>	<b>\$ 374,850</b>	<b>\$ 358,074</b>
<b>Specific Valuation Allowances - Beginning Balance</b>	<b>VA108</b>	<b>\$ 24,314</b>	<b>\$ 23,893</b>	<b>\$ 20,336</b>	<b>\$ 7,897</b>	<b>\$ 9,565</b>
Net Provision for Loss	VA118	\$ 2,191	\$ 4,230	\$ 55	\$ 63	\$- 280
Transfers	VA128	\$ 9,982	\$ 7,337	\$ 4,162	\$ 3,323	\$ 2,324
Adjustments	VA148	\$ 0	\$ 0	\$- 21	\$ 10,715	\$ 0
Charge-offs	VA158	\$ 4,068	\$ 11,147	\$ 639	\$ 1,662	\$ 3,711
<b>Specific Valuation Allowances - Ending Balance</b>	<b>VA168</b>	<b>\$ 32,419</b>	<b>\$ 24,313</b>	<b>\$ 23,893</b>	<b>\$ 20,336</b>	<b>\$ 7,898</b>
<b>Total Valuation Allowances - Beginning Balance</b>	<b>VA110</b>	<b>\$ 449,304</b>	<b>\$ 413,472</b>	<b>\$ 395,186</b>	<b>\$ 365,971</b>	<b>\$ 361,104</b>
Net Provision for Loss	VA120	\$ 334,962	\$ 257,144	\$ 159,940	\$ 26,581	\$ 18,342
Recoveries	VA140	\$ 2,271	\$ 1,955	\$ 2,367	\$ 2,398	\$ 1,406
Adjustments	VA150	\$ 0	\$ 0	\$- 21	\$ 13,614	\$ 522
Charge-offs	VA160	\$ 201,348	\$ 223,268	\$ 144,000	\$ 13,378	\$ 15,402
<b>Total Valuation Allowances - Ending Balance</b>	<b>VA170</b>	<b>\$ 585,189</b>	<b>\$ 449,303</b>	<b>\$ 413,472</b>	<b>\$ 395,186</b>	<b>\$ 365,972</b>
<b>CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY</b>						
<b>GVA Charge-offs - Assets - Total</b>	<b>SUB2026</b>	<b>\$ 197,280</b>	<b>\$ 212,121</b>	<b>\$ 143,361</b>	<b>\$ 11,716</b>	<b>\$ 11,691</b>
<b>Mortgage-Backed Securities</b>	<b>VA370</b>	<b>\$ 156,393</b>	<b>\$ 95,839</b>	<b>\$ 120,129</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA46</b>	<b>\$ 28,048</b>	<b>\$ 20,836</b>	<b>\$ 17,722</b>	<b>\$ 5,409</b>	<b>\$ 7,108</b>
Construction - Total	SUB2030	\$ 7,941	\$ 196	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 196	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 7,180	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 761	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 20,107	\$ 20,640	\$ 17,722	\$ 5,409	\$ 7,108
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 3,452	\$ 2,795	\$ 3,267	\$ 1,403	\$ 1,249
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 11,097	\$ 13,606	\$ 12,800	\$ 3,857	\$ 4,091
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 214	\$ 0	\$ 25	\$ 128	\$ 204
Multifamily (5 or more) Dwelling Units	VA470	\$ 5,049	\$ 2,966	\$ 1,504	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 295	\$ 1,273	\$ 126	\$ 21	\$ 1,564

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:15 PM

TFR Industry Aggregate Report  
93036 - OTS-Regulated: New York  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA56</b>	<b>\$ 8,827</b>	<b>\$ 7,055</b>	<b>\$ 5,035</b>	<b>\$ 5,883</b>	<b>\$ 4,580</b>
Commercial Loans	VA520	\$ 6,624	\$ 4,892	\$ 3,048	\$ 3,776	\$ 2,904
Consumer Loans - Total	SUB2061	\$ 2,203	\$ 2,163	\$ 1,987	\$ 2,107	\$ 1,676
Loans on Deposits	VA510	\$ 0	\$ 10	\$ 0	\$ 1	\$ 0
Home Improvement Loans	VA516	\$ 23	\$ 56	\$ 45	\$ 21	\$ 12
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 431	\$ 451	\$ 349	\$ 405	\$ 424
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 2	\$ 0
Credit Cards	VA556	\$ 29	\$ 10	\$ 13	\$ 19	\$ 5
Other	VA560	\$ 1,720	\$ 1,636	\$ 1,580	\$ 1,659	\$ 1,235
<b>Repossessed Assets - Total</b>	<b>VA60</b>	<b>\$ 388</b>	<b>\$ 433</b>	<b>\$ 379</b>	<b>\$ 424</b>	<b>\$ 3</b>
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 50	\$ 86	\$ 379	\$ 276	\$ 3
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 347	\$ 0	\$ 135	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 338	\$ 0	\$ 0	\$ 2	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 11	\$ 0
<b>Other Assets</b>	<b>VA930</b>	<b>\$ 3,624</b>	<b>\$ 87,958</b>	<b>\$ 96</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>GVA Recoveries - Assets - Total</b>	<b>SUB2126</b>	<b>\$ 2,271</b>	<b>\$ 1,955</b>	<b>\$ 2,367</b>	<b>\$ 2,398</b>	<b>\$ 1,406</b>
<b>Mortgage-Backed Securities</b>	<b>VA371</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA47</b>	<b>\$ 1,410</b>	<b>\$ 938</b>	<b>\$ 1,473</b>	<b>\$ 1,077</b>	<b>\$ 515</b>
Construction - Total	SUB2130	\$ 0	\$ 114	\$ 26	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 26	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 114	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 1,410	\$ 824	\$ 1,447	\$ 1,077	\$ 515
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 175	\$ 284	\$ 363	\$ 122	\$ 80
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 1,050	\$ 479	\$ 464	\$ 492	\$ 418
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 57	\$ 31	\$ 201	\$ 13	\$ 13
Multifamily (5 or more) Dwelling Units	VA471	\$ 8	\$ 29	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 120	\$ 1	\$ 419	\$ 410	\$ 4
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 40	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA57</b>	<b>\$ 850</b>	<b>\$ 1,003</b>	<b>\$ 894</b>	<b>\$ 1,321</b>	<b>\$ 891</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:15 PM

TFR Industry Aggregate Report  
93036 - OTS-Regulated: New York  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 251	\$ 498	\$ 282	\$ 513	\$ 350
Consumer Loans - Total	SUB2161	\$ 599	\$ 505	\$ 612	\$ 808	\$ 541
Loans on Deposits	VA511	\$ 1	\$ 5	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 30	\$ 27	\$ 32	\$ 1	\$ 0
Education Loans	VA531	\$ 90	\$ 1	\$ 4	\$ 0	\$ 0
Auto Loans	VA541	\$ 119	\$ 144	\$ 135	\$ 208	\$ 110
Mobile Home Loans	VA551	\$ 13	\$ 20	\$ 21	\$ 35	\$ 25
Credit Cards	VA557	\$ 1	\$ 0	\$ 0	\$ 2	\$ 4
Other	VA561	\$ 345	\$ 308	\$ 420	\$ 562	\$ 402
<b>Other Assets</b>	<b>VA931</b>	<b>\$ 11</b>	<b>\$ 14</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>SVA Provisions and Transfers from GVA - Assets - Total</b>	<b>SUB2226</b>	<b>\$ 12,175</b>	<b>\$ 11,568</b>	<b>\$ 4,219</b>	<b>\$ 3,387</b>	<b>\$ 2,045</b>
<b>Deposits and Investment Securities</b>	<b>VA38</b>	<b>\$ 700</b>	<b>\$ 3,198</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA372</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA48</b>	<b>\$ 5,537</b>	<b>\$ 5,258</b>	<b>\$ 2,662</b>	<b>\$ 2,670</b>	<b>\$ 1,660</b>
Construction - Total	SUB2230	\$ 47	\$ 18	\$ - 10	\$ 1,474	\$ - 15
1-4 Dwelling Units	VA422	\$ 47	\$ 24	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ - 6	\$ - 10	\$ 1,474	\$ - 15
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 5,490	\$ 5,240	\$ 2,672	\$ 1,196	\$ 1,675
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 3,619	\$ 3,179	\$ 1,122	\$ 726	\$ 354
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 1	\$ 22	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 420	\$ 0	\$ 0	\$ 0	\$ 82
Nonresidential Property (Except Land)	VA482	\$ 1,450	\$ 2,039	\$ 1,550	\$ 470	\$ 1,239
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA58</b>	<b>\$ 4,767</b>	<b>\$ 1,505</b>	<b>\$ 1,611</b>	<b>\$ 756</b>	<b>\$ 525</b>
Commercial Loans	VA522	\$ 4,757	\$ 1,401	\$ 1,514	\$ 866	\$ 346
Consumer Loans - Total	SUB2261	\$ 10	\$ 104	\$ 97	\$ - 110	\$ 179
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ - 151	\$ 101
Auto Loans	VA542	\$ 27	\$ 58	\$ 30	\$ 10	\$ 46
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 1	\$ 0	\$ 1	\$ - 2	\$ 2

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:15 PM

TFR Industry Aggregate Report  
93036 - OTS-Regulated: New York  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$- 18	\$ 46	\$ 66	\$ 33	\$ 30
<b>Reposessed Assets - Total</b>	<b>VA62</b>	<b>\$ 1,179</b>	<b>\$ 1,600</b>	<b>\$ 0</b>	<b>\$ 36</b>	<b>\$ 0</b>
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 1,179	\$ 1,581	\$ 0	\$ 36	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 19	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA822</b>	<b>\$- 8</b>	<b>\$- 3</b>	<b>\$- 69</b>	<b>\$- 75</b>	<b>\$- 198</b>
<b>Other Assets</b>	<b>VA932</b>	<b>\$ 0</b>	<b>\$ 10</b>	<b>\$ 15</b>	<b>\$ 0</b>	<b>\$ 58</b>
<b>Adjusted Net Charge-offs - Assets - Total</b>	<b>SUB2326</b>	<b>\$ 207,184</b>	<b>\$ 221,734</b>	<b>\$ 145,213</b>	<b>\$ 12,705</b>	<b>\$ 12,330</b>
<b>Deposits and Investment Securities</b>	<b>VA39</b>	<b>\$ 700</b>	<b>\$ 3,198</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage-Backed Securities</b>	<b>VA375</b>	<b>\$ 156,393</b>	<b>\$ 95,839</b>	<b>\$ 120,129</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Mortgage Loans - Total</b>	<b>VA49</b>	<b>\$ 32,175</b>	<b>\$ 25,156</b>	<b>\$ 18,911</b>	<b>\$ 7,002</b>	<b>\$ 8,253</b>
Construction - Total	SUB2330	\$ 7,988	\$ 100	\$- 36	\$ 1,474	\$- 15
1-4 Dwelling Units	VA425	\$ 47	\$ 220	\$- 26	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 7,180	\$- 120	\$- 10	\$ 1,474	\$- 15
Nonresidential Property	VA445	\$ 761	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 24,187	\$ 25,056	\$ 18,947	\$ 5,528	\$ 8,268
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 3,277	\$ 2,511	\$ 2,904	\$ 1,281	\$ 1,169
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 13,666	\$ 16,306	\$ 13,458	\$ 4,091	\$ 4,027
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 158	\$- 9	\$- 176	\$ 115	\$ 191
Multifamily (5 or more) Dwelling Units	VA475	\$ 5,461	\$ 2,937	\$ 1,504	\$ 0	\$ 82
Nonresidential Property (Except Land)	VA485	\$ 1,625	\$ 3,311	\$ 1,257	\$ 81	\$ 2,799
Land	VA495	\$ 0	\$ 0	\$ 0	\$- 40	\$ 0
<b>Nonmortgage Loans - Total</b>	<b>VA59</b>	<b>\$ 12,744</b>	<b>\$ 7,557</b>	<b>\$ 5,752</b>	<b>\$ 5,318</b>	<b>\$ 4,214</b>
Commercial Loans	VA525	\$ 11,130	\$ 5,795	\$ 4,280	\$ 4,129	\$ 2,900
Consumer Loans - Total	SUB2361	\$ 1,614	\$ 1,762	\$ 1,472	\$ 1,189	\$ 1,314
Loans on Deposits	VA515	\$- 1	\$ 5	\$ 0	\$ 1	\$ 0
Home Improvement Loans	VA519	\$- 7	\$ 29	\$ 13	\$ 20	\$ 12
Education Loans	VA535	\$- 90	\$- 1	\$- 4	\$- 151	\$ 101
Auto Loans	VA545	\$ 339	\$ 365	\$ 244	\$ 207	\$ 360
Mobile Home Loans	VA555	\$- 13	\$- 20	\$- 21	\$- 33	\$- 25



Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:15 PM

TFR Industry Aggregate Report  
93036 - OTS-Regulated: New York  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 29	\$ 10	\$ 14	\$ 15	\$ 3
Other	VA565	\$ 1,357	\$ 1,374	\$ 1,226	\$ 1,130	\$ 863
<b>Reposessed Assets - Total</b>	<b>VA65</b>	<b>\$ 1,567</b>	<b>\$ 2,033</b>	<b>\$ 379</b>	<b>\$ 460</b>	<b>\$ 3</b>
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 1,229	\$ 1,667	\$ 379	\$ 312	\$ 3
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 347	\$ 0	\$ 135	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 338	\$ 19	\$ 0	\$ 2	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA633	\$ 0	\$ 0	\$ 0	\$ 11	\$ 0
<b>Real Estate Held for Investment</b>	<b>VA75</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Equity Investments Not Subject to FASB Statement No. 115</b>	<b>VA825</b>	<b>\$- 8</b>	<b>\$- 3</b>	<b>\$- 69</b>	<b>\$- 75</b>	<b>\$- 198</b>
<b>Other Assets</b>	<b>VA935</b>	<b>\$ 3,613</b>	<b>\$ 87,954</b>	<b>\$ 111</b>	<b>\$ 0</b>	<b>\$ 58</b>
<b>TROUBLED DEBT RESTRUCTURED</b>						
<b>Amount this Quarter</b>	<b>VA940</b>	<b>\$ 57,233</b>	<b>\$ 26,408</b>	<b>\$ 12,575</b>	<b>\$ 7,873</b>	<b>\$ 12,754</b>
<b>Amount in Schedule SC Complying with Modified Terms</b>	<b>VA942</b>	<b>\$ 79,895</b>	<b>\$ 63,240</b>	<b>\$ 34,797</b>	<b>\$ 28,486</b>	<b>\$ 21,759</b>
<b>MORTGAGE LOANS FORECLOSED IN QUARTER</b>						
<b>Mortgage Loans Foreclosed During Quarter - Total</b>	<b>VA95</b>	<b>\$ 34,044</b>	<b>\$ 22,876</b>	<b>\$ 19,671</b>	<b>\$ 21,528</b>	<b>\$ 18,553</b>
Construction	VA951	\$ 7,219	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 16,682	\$ 18,324	\$ 18,384	\$ 19,318	\$ 18,325
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 8,153	\$ 1,169	\$ 1,287	\$ 1,495	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 300	\$ 3,383	\$ 0	\$ 715	\$ 228
Permanent - Land	VA955	\$ 1,690	\$ 0	\$ 0	\$ 0	\$ 0
<b>CLASSIFICATION OF ASSETS</b>						
<b>Quarter End Balance - Special Mention</b>	<b>VA960</b>	<b>\$ 569,915</b>	<b>\$ 401,819</b>	<b>\$ 375,504</b>	<b>\$ 354,285</b>	<b>\$ 268,981</b>
<b>Classified Assets - Quarter End Balance - Total</b>	<b>SUB2811</b>	<b>\$ 1,535,259</b>	<b>\$ 994,055</b>	<b>\$ 836,392</b>	<b>\$ 565,646</b>	<b>\$ 513,493</b>
Substandard	VA965	\$ 1,491,854	\$ 971,392	\$ 814,533	\$ 548,482	\$ 504,444
Doubtful	VA970	\$ 43,404	\$ 22,658	\$ 21,858	\$ 17,144	\$ 9,049
Loss	VA975	\$ 1	\$ 5	\$ 1	\$ 20	\$ 0
<b>PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3</b>						
Outstanding Balanced (Contractual)	VA980	\$ 10,247	\$ 11,187	\$ 11,629	\$ 11,779	\$ 1,849
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 8,340	\$ 9,268	\$ 9,609	\$ 9,750	\$ 1,381
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 262	\$ 650	\$ 125	\$ 125	\$ 125

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:15 PM

TFR Industry Aggregate Report  
93036 - OTS-Regulated: New York  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>DELINQUENT LOANS</b>						
<b>Delinquent Loans - Total</b>	<b>SUB2410</b>	<b>\$ 1,378,551</b>	<b>\$ 1,084,343</b>	<b>\$ 934,818</b>	<b>\$ 729,829</b>	<b>\$ 637,325</b>
Mortgages - Total	SUB2421	\$ 1,260,057	\$ 971,741	\$ 839,298	\$ 641,866	\$ 550,223
Construction and Land Loans	SUB2430	\$ 138,880	\$ 113,424	\$ 63,943	\$ 65,516	\$ 42,003
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 749,857	\$ 592,512	\$ 554,050	\$ 429,107	\$ 410,316
Permanent Loans Secured by All Other Property	SUB2450	\$ 395,395	\$ 270,451	\$ 226,146	\$ 152,505	\$ 99,908
Nonmortgages - Total	SUB2461	\$ 118,494	\$ 112,602	\$ 95,520	\$ 87,963	\$ 87,102
<b>PAST DUE &amp; STILL ACCRUING</b>						
<b>Past Due &amp; Still Accruing - Total</b>	<b>SUB2470</b>	<b>\$ 685,782</b>	<b>\$ 588,002</b>	<b>\$ 503,531</b>	<b>\$ 344,825</b>	<b>\$ 275,829</b>
<b>Past Due &amp; Still Accruing - 30-89 Days - Total</b>	<b>PD10</b>	<b>\$ 657,893</b>	<b>\$ 529,040</b>	<b>\$ 463,828</b>	<b>\$ 297,700</b>	<b>\$ 237,030</b>
Mortgage Loans - Total	SUB2481	\$ 619,660	\$ 484,636	\$ 433,575	\$ 273,456	\$ 209,119
Construction	PD115	\$ 53,856	\$ 49,549	\$ 27,599	\$ 22,929	\$ 21,606
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 21,671	\$ 18,535	\$ 15,615	\$ 16,479	\$ 16,236
Secured by First Liens	PD123	\$ 341,236	\$ 262,687	\$ 253,454	\$ 151,032	\$ 129,560
Secured by Junior Liens	PD124	\$ 3,948	\$ 2,785	\$ 2,560	\$ 2,244	\$ 2,398
Multifamily (5 or more) Dwelling Units	PD125	\$ 118,115	\$ 102,833	\$ 92,113	\$ 42,615	\$ 15,134
Nonresidential Property (Except Land)	PD135	\$ 74,773	\$ 47,009	\$ 41,014	\$ 35,295	\$ 23,367
Land	PD138	\$ 6,061	\$ 1,238	\$ 1,220	\$ 2,862	\$ 818
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 28,285	\$ 36,139	\$ 21,701	\$ 17,781	\$ 19,835
Consumer Loans - Total	SUB2511	\$ 9,948	\$ 8,265	\$ 8,552	\$ 6,463	\$ 8,076
Loans on Deposits	PD161	\$ 282	\$ 246	\$ 218	\$ 162	\$ 119
Home Improvement Loans	PD163	\$ 163	\$ 81	\$ 96	\$ 118	\$ 153
Education Loans	PD165	\$ 22	\$ 51	\$ 21	\$ 23	\$ 25
Auto Loans	PD167	\$ 4,276	\$ 3,577	\$ 2,892	\$ 2,319	\$ 3,429
Mobile Home Loans	PD169	\$ 770	\$ 975	\$ 434	\$ 588	\$ 1,104
Credit Cards	PD171	\$ 143	\$ 98	\$ 39	\$ 40	\$ 45
Other	PD180	\$ 4,292	\$ 3,237	\$ 4,852	\$ 3,213	\$ 3,201
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 1,261	\$ 1,851	\$ 564	\$ 802	\$ 1,676
Held for Sale Included in PD115:PD180	PD192	\$ 339	\$ 151	\$ 151	\$ 0	\$ 5,519

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:15 PM

TFR Industry Aggregate Report  
93036 - OTS-Regulated: New York  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 3,119	\$ 3,107	\$ 1,907	\$ 3,146	\$ 3,519
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 80	\$ 44	\$ 205	\$ 3	\$ 219
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Past Due &amp; Still Accruing - 90 Days or More - Total</b>	<b>PD20</b>	<b>\$ 27,889</b>	<b>\$ 58,962</b>	<b>\$ 39,703</b>	<b>\$ 47,125</b>	<b>\$ 38,799</b>
Mortgage Loans - Total	SUB2491	\$ 24,415	\$ 54,434	\$ 37,398	\$ 45,130	\$ 36,245
Construction	PD215	\$ 2,539	\$ 11,158	\$ 2,109	\$ 8,505	\$ 5,548
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 674	\$ 2,665	\$ 2,788	\$ 2,871	\$ 3,380
Secured by First Liens	PD223	\$ 16,936	\$ 33,078	\$ 25,983	\$ 26,549	\$ 21,363
Secured by Junior Liens	PD224	\$ 123	\$ 233	\$ 424	\$ 379	\$ 422
Multifamily (5 or more) Dwelling Units	PD225	\$ 1,613	\$ 1,003	\$ 1,220	\$ 3,353	\$ 2,737
Nonresidential Property (Except Land)	PD235	\$ 2,530	\$ 4,696	\$ 3,472	\$ 3,304	\$ 2,795
Land	PD238	\$ 0	\$ 1,601	\$ 1,402	\$ 169	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 2,045	\$ 3,694	\$ 1,251	\$ 1,031	\$ 1,743
Consumer Loans - Total	SUB2521	\$ 1,429	\$ 834	\$ 1,054	\$ 964	\$ 811
Loans on Deposits	PD261	\$ 181	\$ 40	\$ 64	\$ 5	\$ 0
Home Improvement Loans	PD263	\$ 12	\$ 0	\$ 4	\$ 0	\$ 0
Education Loans	PD265	\$ 19	\$ 4	\$ 4	\$ 4	\$ 2
Auto Loans	PD267	\$ 113	\$ 93	\$ 83	\$ 112	\$ 131
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 89	\$ 16	\$ 24	\$ 30	\$ 11
Other	PD280	\$ 1,015	\$ 681	\$ 875	\$ 813	\$ 667
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 234	\$ 0	\$ 0	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>NONACCRUAL</b>						
<b>Nonaccrual - Total</b>	<b>PD30</b>	<b>\$ 692,769</b>	<b>\$ 496,341</b>	<b>\$ 431,287</b>	<b>\$ 385,004</b>	<b>\$ 361,496</b>
Mortgage Loans - Total	SUB2501	\$ 615,982	\$ 432,671	\$ 368,325	\$ 323,280	\$ 304,859

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:15 PM

TFR Industry Aggregate Report  
93036 - OTS-Regulated: New York  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 58,410	\$ 48,071	\$ 29,394	\$ 28,820	\$ 12,845
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 25,227	\$ 19,738	\$ 22,392	\$ 20,852	\$ 16,919
Secured by First Liens	PD323	\$ 337,560	\$ 250,997	\$ 229,354	\$ 199,994	\$ 211,458
Secured by Junior Liens	PD324	\$ 2,482	\$ 1,794	\$ 1,480	\$ 8,707	\$ 8,580
Multifamily (5 or more) Dwelling Units	PD325	\$ 81,727	\$ 49,500	\$ 39,844	\$ 24,759	\$ 24,344
Nonresidential Property (Except Land)	PD335	\$ 92,562	\$ 60,764	\$ 43,642	\$ 37,917	\$ 29,527
Land	PD338	\$ 18,014	\$ 1,807	\$ 2,219	\$ 2,231	\$ 1,186
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 72,814	\$ 62,428	\$ 61,969	\$ 60,225	\$ 54,507
Consumer Loans - Total	SUB2531	\$ 3,973	\$ 1,242	\$ 993	\$ 1,499	\$ 2,130
Loans on Deposits	PD361	\$ 13	\$ 16	\$ 8	\$ 71	\$ 109
Home Improvement Loans	PD363	\$ 19	\$ 26	\$ 24	\$ 78	\$ 106
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 405	\$ 379	\$ 331	\$ 392	\$ 723
Mobile Home Loans	PD369	\$ 84	\$ 317	\$ 156	\$ 434	\$ 660
Credit Cards	PD371	\$ 8	\$ 3	\$ 3	\$ 8	\$ 57
Other	PD380	\$ 3,444	\$ 501	\$ 471	\$ 516	\$ 475
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 16,443	\$ 1,983	\$ 4,402	\$ 3,998	\$ 3,736
Held for Sale Included in PD315:PD380	PD392	\$ 734	\$ 108	\$ 436	\$ 451	\$ 21,033
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 6,506	\$ 4,941	\$ 4,998	\$ 4,280	\$ 4,821
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 32	\$ 0	\$ 131	\$ 305	\$ 302
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE</b>						
<b>Balances at Quarter-end - Total</b>	<b>SUB5100</b>	<b>\$ 221,918</b>	<b>\$ 220,882</b>	<b>\$ 223,538</b>	<b>\$ 966,470</b>	<b>\$ 1,038,727</b>
90% up to 100% LTV	LD110	\$ 202,081	\$ 202,281	\$ 204,696	\$ 947,108	\$ 1,025,371
100% and greater LTV	LD120	\$ 19,837	\$ 18,601	\$ 18,842	\$ 19,362	\$ 13,356
<b>Past Due and Nonaccrual Balances - Total</b>	<b>SUB5250</b>	<b>\$ 7,481</b>	<b>\$ 8,333</b>	<b>\$ 10,293</b>	<b>\$ 12,848</b>	<b>\$ 10,980</b>
<b>Past Due and Still Accruing - Total</b>	<b>SUB5240</b>	<b>\$ 3,551</b>	<b>\$ 4,680</b>	<b>\$ 4,576</b>	<b>\$ 5,835</b>	<b>\$ 5,154</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:15 PM

TFR Industry Aggregate Report  
93036 - OTS-Regulated: New York  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule LD --- Loan Data		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 3,551	\$ 4,576	\$ 4,576	\$ 5,835	\$ 2,304
90% up to 100% LTV	LD210	\$ 3,011	\$ 3,380	\$ 3,776	\$ 5,024	\$ 1,338
100% and greater LTV	LD220	\$ 540	\$ 1,196	\$ 800	\$ 811	\$ 966
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 104	\$ 0	\$ 0	\$ 2,850
90% up to 100% LTV	LD230	\$ 0	\$ 104	\$ 0	\$ 0	\$ 2,850
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonaccrual - Total</b>	<b>SUB5230</b>	<b>\$ 3,930</b>	<b>\$ 3,653</b>	<b>\$ 5,717</b>	<b>\$ 7,013</b>	<b>\$ 5,826</b>
90% up to 100% LTV	LD250	\$ 3,206	\$ 2,998	\$ 5,161	\$ 6,282	\$ 5,125
100% and greater LTV	LD260	\$ 724	\$ 655	\$ 556	\$ 731	\$ 701
<b>Net Charge-offs - Total</b>	<b>SUB5300</b>	<b>\$ 1,063</b>	<b>\$ 518</b>	<b>\$ 860</b>	<b>\$ 407</b>	<b>\$ 178</b>
90% up to 100% LTV	LD310	\$ 243	\$ 79	\$ 144	\$ 194	\$ 116
100% and greater LTV	LD320	\$ 820	\$ 439	\$ 716	\$ 213	\$ 62
<b>Purchases - Total</b>	<b>SUB5320</b>	<b>\$ 2,813</b>	<b>\$ 786</b>	<b>\$ 2,066</b>	<b>\$ 305</b>	<b>\$ 640</b>
90% up to 100% LTV	LD410	\$ 2,813	\$ 786	\$ 2,066	\$ 305	\$ 585
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 55
<b>Originations - Total</b>	<b>SUB5330</b>	<b>\$ 37,437</b>	<b>\$ 44,765</b>	<b>\$ 37,417</b>	<b>\$ 83,295</b>	<b>\$ 33,404</b>
90% up to 100% LTV	LD430	\$ 35,140	\$ 43,816	\$ 35,406	\$ 82,459	\$ 32,748
100% and greater LTV	LD440	\$ 2,297	\$ 949	\$ 2,011	\$ 836	\$ 656
<b>Sales - Total</b>	<b>SUB5340</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 640,223</b>	<b>\$ 152,340</b>	<b>\$ 2,763</b>
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 640,223	\$ 152,136	\$ 2,763
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 204	\$ 0
<b>Supplemental Loan Data for All Loans</b>						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 660,987	\$ 682,032	\$ 614,914	\$ 704,731	\$ 676,678
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 97,908	\$ 109,092	\$ 100,714	\$ 94,699	\$ 95,832
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 2,235,299	\$ 2,227,108	\$ 2,267,807	\$ 2,176,405	\$ 2,215,530
1-4 Dwelling Units Option ARM Loans	LD610	\$ 23,649	\$ 23,940	\$ 24,665	\$ 27,693	\$ 29,169
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 22,884	\$ 23,185	\$ 23,915	\$ 26,943	\$ 28,419
Total Capitalized Negative Amortization	LD650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:15 PM

TFR Industry Aggregate Report  
93036 - OTS-Regulated: New York  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total</b>	<b>SUB3380</b>	<b>\$ 1,081,611</b>	<b>\$ 1,197,760</b>	<b>\$ 1,164,614</b>	<b>\$ 1,182,515</b>	<b>\$ 1,236,057</b>
Mortgage Construction Loans	CC105	\$ 1,062,879	\$ 1,173,979	\$ 1,135,472	\$ 1,151,711	\$ 1,202,888
Other Mortgage Loans	CC115	\$ 18,732	\$ 23,781	\$ 29,142	\$ 30,804	\$ 33,169
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 2,540,255	\$ 2,314,445	\$ 2,360,219	\$ 2,060,272	\$ 1,978,678
<b>Commitments Outstanding to Originate Mortgages - Total</b>	<b>SUB3330</b>	<b>\$ 1,668,796</b>	<b>\$ 2,332,612</b>	<b>\$ 3,595,334</b>	<b>\$ 4,520,723</b>	<b>\$ 2,317,531</b>
1-4 Dwelling Units	CC280	\$ 1,001,441	\$ 1,530,167	\$ 2,634,262	\$ 3,712,762	\$ 1,747,626
Multifamily (5 or more) Dwelling Units	CC290	\$ 262,662	\$ 392,229	\$ 491,561	\$ 369,846	\$ 243,779
All Other Real Estate	CC300	\$ 404,693	\$ 410,216	\$ 469,511	\$ 438,115	\$ 326,126
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 228,620	\$ 280,921	\$ 301,342	\$ 264,101	\$ 287,723
Commitments Outstanding to Purchase Loans	CC320	\$ 42,386	\$ 57,816	\$ 57,782	\$ 48,554	\$ 39,998
Commitments Outstanding to Sell Loans	CC330	\$ 120,718	\$ 78,198	\$ 79,201	\$ 91,502	\$ 271,284
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 12,155	\$ 3,506	\$ 578	\$ 5,019	\$ 0
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	\$ 50	\$ 3,349	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 7,998	\$ 0	\$ 1,580	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Unused Lines of Credit - Total</b>	<b>SUB3361</b>	<b>\$ 9,780,903</b>	<b>\$ 10,192,047</b>	<b>\$ 10,003,435</b>	<b>\$ 9,727,197</b>	<b>\$ 9,403,331</b>
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 8,050,403	\$ 8,518,235	\$ 8,399,588	\$ 8,141,579	\$ 7,916,244
Commercial Lines	CC420	\$ 1,134,612	\$ 1,143,621	\$ 1,149,098	\$ 1,271,339	\$ 1,228,729
Open-End Consumer Lines - Credit Cards	CC423	\$ 326,822	\$ 256,597	\$ 194,852	\$ 60,113	\$ 8,137
Open-End Consumer Lines - Other	CC425	\$ 269,066	\$ 273,594	\$ 259,897	\$ 254,166	\$ 250,221
<b>Letters of Credit (Excluding Items on CC465 &amp; CC468) - Total</b>	<b>SUB3390</b>	<b>\$ 365,008</b>	<b>\$ 363,408</b>	<b>\$ 355,640</b>	<b>\$ 350,747</b>	<b>\$ 324,805</b>
Commercial	CC430	\$ 12,806	\$ 10,940	\$ 12,282	\$ 11,277	\$ 9,380
Standby, Not Included on CC465 or CC468	CC435	\$ 352,202	\$ 352,468	\$ 343,358	\$ 339,470	\$ 315,425
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 872,525	\$ 879,799	\$ 870,416	\$ 1,602,407	\$ 1,622,891
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 39	\$ 40	\$ 41	\$ 42	\$ 43
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 38,753	\$ 37,164	\$ 36,027	\$ 494,306	\$ 553,111
Other Contingent Liabilities	CC480	\$ 44,932	\$ 65,379	\$ 75,038	\$ 69,894	\$ 100,627
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:15 PM

TFR Industry Aggregate Report  
93036 - OTS-Regulated: New York  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule CF --- Consolidated Cash Flow Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Mortgage-Backed Securities:</b>						
Pass-Through:						
Purchases	CF143	\$ 237,414	\$ 184,140	\$ 352,169	\$ 697,572	\$ 194,848
Sales	CF145	\$ 7,757	\$ 59,980	\$ 14,764	\$ 69,236	\$ 108,410
Other Balance Changes	CF148	\$- 196,012	\$- 123,765	\$- 263,855	\$- 178,655	\$- 94,584
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 655,840	\$ 386,042	\$ 346,362	\$ 320,497	\$ 433,248
Sales	CF155	\$ 120,281	\$ 46,921	\$ 0	\$ 9,168	\$ 189,714
Other Balance Changes	CF158	\$- 395,307	\$- 432,218	\$- 497,758	\$- 394,884	\$- 349,386
<b>Mortgage Loans:</b>						
<b>Purchases - Total</b>	<b>SUB3811</b>	<b>\$ 893,254</b>	<b>\$ 570,182</b>	<b>\$ 698,531</b>	<b>\$ 1,018,069</b>	<b>\$ 628,096</b>
<b>Sales - Total</b>	<b>SUB3821</b>	<b>\$ 128,038</b>	<b>\$ 106,901</b>	<b>\$ 14,764</b>	<b>\$ 78,404</b>	<b>\$ 298,124</b>
<b>Net Purchases - Total</b>	<b>SUB3826</b>	<b>\$ 765,216</b>	<b>\$ 463,281</b>	<b>\$ 683,767</b>	<b>\$ 939,665</b>	<b>\$ 329,972</b>
<b>Mortgage Loans Disbursed - Total</b>	<b>SUB3831</b>	<b>\$ 3,672,553</b>	<b>\$ 5,755,785</b>	<b>\$ 7,619,032</b>	<b>\$ 5,175,898</b>	<b>\$ 4,961,906</b>
Construction Loans - Total						
1-4 Dwelling Units	CF190	\$ 162,229	\$ 232,335	\$ 214,156	\$ 161,178	\$ 168,690
Multifamily (5 or more) Dwelling Units	CF200	\$ 81,457	\$ 114,114	\$ 108,860	\$ 74,542	\$ 78,792
Nonresidential	CF210	\$ 58,274	\$ 71,967	\$ 109,904	\$ 68,362	\$ 109,885
Permanent Loans - Total						
1-4 Dwelling Units	CF225	\$ 2,351,238	\$ 3,968,282	\$ 5,647,505	\$ 3,754,503	\$ 3,570,223
Home Equity and Junior Liens	CF226	\$ 1,027,654	\$ 1,057,427	\$ 1,097,017	\$ 783,011	\$ 742,785
Multifamily (5 or more) Dwelling Units	CF245	\$ 488,009	\$ 728,890	\$ 718,714	\$ 471,626	\$ 446,907
Nonresidential (Except Land)	CF260	\$ 474,438	\$ 569,250	\$ 755,093	\$ 584,500	\$ 533,517
Land	CF270	\$ 56,908	\$ 70,947	\$ 64,800	\$ 61,187	\$ 53,892
<b>Loans and Participations Purchased, Secured By - Total:</b>	<b>SUB3880</b>	<b>\$ 255,630</b>	<b>\$ 280,542</b>	<b>\$ 309,911</b>	<b>\$ 147,221</b>	<b>\$ 165,018</b>
1-4 Dwelling Units	CF280	\$ 236,948	\$ 270,113	\$ 289,069	\$ 126,503	\$ 118,256
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 73,247	\$ 197,943	\$ 170,662	\$ 55,753	\$ 82,796
Home Equity and Junior Liens	CF282	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	CF290	\$ 11,085	\$ 5,604	\$ 10,809	\$ 4,083	\$ 4,682
Nonresidential	CF300	\$ 7,597	\$ 4,825	\$ 10,033	\$ 16,635	\$ 42,080
<b>Loans and Participations Sold, Secured By - Total</b>	<b>SUB3890</b>	<b>\$ 524,848</b>	<b>\$ 803,065</b>	<b>\$ 2,273,446</b>	<b>\$ 1,565,993</b>	<b>\$ 1,477,588</b>
1-4 Dwelling Units	CF310	\$ 488,791	\$ 628,189	\$ 2,157,383	\$ 1,500,853	\$ 1,342,472
Home Equity and Junior Liens	CF311	\$ 455	\$ 7,872	\$ 24,546	\$ 14,567	\$ 3,093

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:15 PM

TFR Industry Aggregate Report  
93036 - OTS-Regulated: New York  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule CF --- Consolidated Cash Flow Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 14,213	\$ 146,229	\$ 46,876	\$ 27,676	\$ 105,455
Nonresidential	CF330	\$ 21,844	\$ 28,647	\$ 69,187	\$ 37,464	\$ 29,661
<b>Net Purchases (Sales) of Loans and Participations - Total</b>	<b>SUB3885</b>	<b>\$- 269,218</b>	<b>\$- 522,523</b>	<b>\$- 1,963,535</b>	<b>\$- 1,418,772</b>	<b>\$- 1,312,570</b>
<b>Memo - Refinancing Loans</b>	<b>CF361</b>	<b>\$ 1,952,043</b>	<b>\$ 3,811,559</b>	<b>\$ 4,495,196</b>	<b>\$ 2,900,225</b>	<b>\$ 1,939,215</b>
<b>Nonmortgage Loans:</b>						
Commercial:						
Closed or Purchased	CF390	\$ 1,091,797	\$ 1,115,881	\$ 1,586,698	\$ 1,353,375	\$ 1,188,437
Sales	CF395	\$ 0	\$ 2,330	\$ 168,519	\$ 1,475	\$ 412
Consumer:						
Closed or Purchased	CF400	\$ 389,811	\$ 283,868	\$ 206,490	\$ 188,842	\$ 167,141
Sales	CF405	\$ 4	\$ 631	\$ 1,115	\$ 104	\$ 5,431
<b>Nonmortgage Loans Closed or Purchased - Total</b>	<b>SUB3910</b>	<b>\$ 1,481,608</b>	<b>\$ 1,399,749</b>	<b>\$ 1,793,188</b>	<b>\$ 1,542,217</b>	<b>\$ 1,355,578</b>
<b>Nonmortgage Loans - Sales - Total</b>	<b>SUB3915</b>	<b>\$ 4</b>	<b>\$ 2,961</b>	<b>\$ 169,634</b>	<b>\$ 1,579</b>	<b>\$ 5,843</b>
<b>Net Purchases (Sales) of Nonmortgage Loans - Total</b>	<b>SUB3919</b>	<b>\$ 1,481,604</b>	<b>\$ 1,396,788</b>	<b>\$ 1,623,554</b>	<b>\$ 1,540,638</b>	<b>\$ 1,349,735</b>
<b>Deposits:</b>						
Interest Credited to Deposits	CF430	\$ 329,909	\$ 310,423	\$ 372,851	\$ 452,568	\$ 444,964

Schedule DI --- Consolidated Deposit Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Deposit Data</b>						
Total Broker - Originated Deposits	SUB4061	\$ 7,131,157	\$ 4,432,443	\$ 3,673,862	\$ 4,440,068	\$ 5,369,580
Fully Insured	DI100	\$ 3,861,700	\$ 3,825,236	\$ 2,954,217	\$ 3,574,035	\$ 4,349,446
Other	DI110	\$ 3,269,457	\$ 607,207	\$ 719,645	\$ 866,033	\$ 1,020,134
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 30,992,975	\$ 31,388,663	\$ 30,237,800	\$ 30,625,521	\$ 30,452,595
Greater than \$100,000	DI130	\$ 32,440,281	\$ 25,350,470	\$ 27,351,497	\$ 25,921,840	\$ 28,013,966
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	3,289,580	3,395,270	3,347,036	3,367,583	3,345,206
Greater than \$100,000	DI160	119,037	92,484	95,501	97,378	94,424
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 4,173,301	\$ 4,002,824	\$ 3,928,921	\$ 3,949,796	\$ 3,807,634
Greater than \$250,000	DI175	\$ 108,245	\$ 101,914	\$ 106,190	\$ 105,888	\$ 102,172
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	228,644	229,542	231,737	239,243	236,162
Greater than \$250,000	DI185	297	271	275	271	263



Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:15 PM

TFR Industry Aggregate Report  
93036 - OTS-Regulated: New York  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule DI --- Consolidated Deposit Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	3,637,558	3,717,567	3,674,549	3,704,475	3,676,055
IRA/Keogh Accounts	DI200	\$ 4,283,454	\$ 4,109,943	\$ 4,038,041	\$ 4,058,676	\$ 3,897,016
Uninsured Deposits	DI210	\$ 17,083,571	\$ 14,154,515	\$ 15,814,717	\$ 13,636,428	\$ 15,736,415
Preferred Deposits	DI220	\$ 1,168,412	\$ 1,248,359	\$ 1,026,813	\$ 1,064,125	\$ 885,085
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 5,992,933	\$ 6,685,843	\$ 6,707,328	\$ 4,186,605	\$ 6,645,526
Money Market Deposit Accounts	DI320	\$ 20,747,621	\$ 17,116,078	\$ 17,218,079	\$ 18,012,991	\$ 17,142,218
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 13,533,473	\$ 13,189,700	\$ 14,121,666	\$ 14,208,569	\$ 13,918,554
Time Deposits	DI340	\$ 27,944,229	\$ 24,360,316	\$ 23,577,337	\$ 24,194,878	\$ 24,670,071
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 9,889,988	\$ 8,539,797	\$ 8,491,376	\$ 8,529,484	\$ 8,602,853
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 700,383	\$ 651,691	\$ 627,096	\$ 614,192	\$ 585,036
Non-Interest-Bearing Demand Deposits	DI610	\$ 5,980,061	\$ 6,664,850	\$ 6,689,252	\$ 4,181,146	\$ 6,776,434
<b>Deposits Data for Deposit Insurance Premium Assessments</b>						
<b>Quarter-End Deposit Totals:</b>						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 71,291,334	\$ 63,164,269	\$ 63,545,021	\$ 62,455,328	\$ 17,720,673
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 3,576,533	\$ 2,777,079	\$ 3,000,809	\$ 2,971,177	\$ 314
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 0	\$ 0	\$ 506,015	\$ 614,038	\$ 0
<b>Average Daily Deposit Totals:</b>						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 63,596,288	\$ 58,162,103	\$ 57,547,720	\$ 58,140,350	\$ 16,177,339
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 3,567,703	\$ 2,751,243	\$ 3,033,012	\$ 3,013,470	\$ 0
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 0	\$ 0	\$ 550,237	\$ 690,875	\$ 0
<b>Deposit Data for Thrifts Participating in the Transaction Account Guarantee Program Component of the FDIC's Temporary Liquidity Guarantee Program:</b>						
Amount of Noninterest-bearing Transaction Accounts of More than \$250,000	DI570	\$ 4,401,351	N/A	N/A	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	\$ 3,047	N/A	N/A	N/A	N/A

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:15 PM

TFR Industry Aggregate Report  
93036 - OTS-Regulated: New York  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SI --- Consolidated Supplemental Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Miscellaneous</b>						
Number of Full-time Equivalent Employees	SI370	10,677	10,670	10,753	10,837	11,383
Financial Assets Held for Trading Purposes	SI375	\$ 150,666	\$ 259,336	\$ 234,002	\$ 572,199	\$ 489,934
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 416,831	\$ 705,864	\$ 575,850	\$ 772,158	\$ 662,653
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 119,821	\$ 108,374	\$ 118,874	\$ 1,312,690	\$ 3,870,682
Available-for-Sale Securities	SI385	\$ 8,302,443	\$ 7,884,399	\$ 7,953,134	\$ 8,136,928	\$ 7,896,769
Assets Held for Sale	SI387	\$ 265,945	\$ 262,279	\$ 304,496	\$ 1,538,820	\$ 5,157,931
Loans Serviced for Others	SI390	\$ 38,859,811	\$ 47,656,405	\$ 50,584,769	\$ 52,425,621	\$ 51,946,218
<b>Residual Interests</b>						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Qualified Thrift Lender Test</b>						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	84.47%	84.48%	85.26%	85.02%	84.29%
Second month of Qtr	SI582	84.66%	84.46%	85.06%	84.79%	84.15%
Third month of Qtr	SI583	84.23%	84.46%	84.52%	84.99%	84.02%
<b>IRS Domestic Building and Loan Test</b>						
Percent of Assets Test	SI585	78.23%	76.79%	75.00%	71.85%	73.39%
Do you meet the DBLA business operations test?	SI586	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	3 [Yes]
<b>Aggregate Investment in Service Corporations</b>	<b>SI588</b>	<b>\$ 8,178,987</b>	<b>\$ 8,154,688</b>	<b>\$ 8,116,572</b>	<b>\$ 8,090,304</b>	<b>\$ 8,043,409</b>
<b>Credit extended to assn exec officers, prin shareholders &amp; related interest</b>						
Aggregate amount of all extensions of credit	SI590	\$ 91,863	\$ 94,399	\$ 93,493	\$ 77,147	\$ 68,480
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	32	34	34	32	28
<b>Summary of Changes in Equity Capital</b>						
Beginning Equity Capital	SI600	\$ 10,373,080	\$ 10,063,868	\$ 10,226,819	\$ 9,796,567	\$ 9,848,514
Net Income (Loss) (SO91)	SI610	\$ 46,538	\$ 30,934	\$- 31,581	\$ 94,058	\$- 371,874
Dividends Declared						
Preferred Stock	SI620	\$ 256	\$ 233	\$ 231	\$ 230	\$ 134
Common Stock	SI630	\$ 29,584	\$ 111,885	\$ 67,157	\$ 59,344	\$ 119,583
Stock Issued	SI640	\$ 10,378	\$ 237	\$ 2,903	\$ 121	\$ 46,099
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 281
Capital Contributions (Where No Stock is Issued)	SI655	\$ 190,703	\$ 422,203	\$ 9,273	\$ 391,371	\$ 405,498

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:15 PM

TFR Industry Aggregate Report  
93036 - OTS-Regulated: New York  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule SI --- Consolidated Supplemental Information		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
New Basis Accounting Adjustments	SI660	\$- 21,072	\$ 1	\$ 57	\$ 87,419	\$ 0
Other Comprehensive Income	SI662	\$- 106,996	\$- 32,227	\$- 76,506	\$- 83,823	\$ 1,584
Prior Period Adjustments	SI668	\$- 342	\$- 84	\$ 137	\$- 218	\$ 1,609
Other Adjustments	SI671	\$ 966	\$ 264	\$ 154	\$ 898	\$- 14,863
<b>Ending Equity Capital (SC80)</b>	<b>SI680</b>	<b>\$ 10,463,415</b>	<b>\$ 10,373,078</b>	<b>\$ 10,063,868</b>	<b>\$ 10,226,819</b>	<b>\$ 9,796,569</b>
<b>Transactions With Affiliations</b>						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 303,978	\$ 246,222	\$ 139,665	\$ 250,753	\$ 225,527
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 113,161,594	\$ 47,809,892	\$ 133,660,671	\$ 373,153,592	\$ 329,740,083
<b>Mutual Fund and Annuity Sales</b>						
Sell private-label/third-party mutual funds/annuities?	SI805	13 [Yes]	13 [Yes]	13 [Yes]	12 [Yes]	13 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 66,801	\$ 66,509	\$ 69,817	\$ 60,381	\$ 65,369
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 5,968	\$ 7,048	\$ 8,469	\$ 5,582	\$ 5,160
<b>Average Balance Sheet Data</b>						
Total Assets	SI870	\$ 98,913,187	\$ 91,033,770	\$ 88,523,941	\$ 91,538,327	\$ 89,432,381
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 9,619,658	\$ 5,094,901	\$ 7,584,921	\$ 12,081,783	\$ 14,109,907
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 75,908,376	\$ 72,610,709	\$ 70,563,328	\$ 69,145,676	\$ 65,464,073
Nonmortgage Loans	SI885	\$ 5,085,171	\$ 5,132,477	\$ 4,759,308	\$ 4,378,898	\$ 4,170,154
Deposits and Excrows	SI890	\$ 64,573,051	\$ 59,546,772	\$ 59,068,021	\$ 59,812,550	\$ 58,858,239
Total Borrowings	SI895	\$ 21,034,262	\$ 18,494,933	\$ 15,736,118	\$ 18,149,859	\$ 15,865,724

Schedule SQ --- Consolidated Supplemental Questions		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	1	0	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	1	2	2	2	2
Does Association Have Subchapter S in effect this year?	SQ320	1	1	1	1	1
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	37	36	35	35	35

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:15 PM

TFR Industry Aggregate Report  
93036 - OTS-Regulated: New York  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>FIDUCIARY AND RELATED SERVICES</b>						
Does your institution have fiduciary powers?	FS110	7 [Yes]	7 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
Do you have any activity to report on this schedule?	FS130	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
<b>FIDUCIARY AND RELATED ASSETS</b>						
<b>Total Assets (\$) - Fiduciary, Custody &amp; Safekeeping Accounts</b>	<b>SUB6150</b>	<b>\$ 107,366,131</b>	<b>\$ 120,065,864</b>	<b>\$ 130,122,034</b>	<b>\$ 131,291,991</b>	<b>\$ 149,323,259</b>
<b>Managed Assets (\$) -Total Fiduciary Accounts</b>	<b>FS20</b>	<b>\$ 19,752,594</b>	<b>\$ 21,971,935</b>	<b>\$ 23,238,799</b>	<b>\$ 23,444,041</b>	<b>\$ 24,031,555</b>
Personal Trust and Agency Accounts	FS210	\$ 9,227,619	\$ 10,177,528	\$ 10,787,624	\$ 11,285,220	\$ 11,735,873
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 1,864,393	\$ 2,126,972	\$ 2,204,092	\$ 2,158,241	\$ 2,180,483
Employee Benefit - Defined Contribution	FS220	\$ 95,719	\$ 99,321	\$ 134,709	\$ 128,759	\$ 136,827
Employee Benefit - Defined Benefit	FS230	\$ 47,442	\$ 53,121	\$ 69,215	\$ 141,504	\$ 170,700
Other Retirement Accounts	FS240	\$ 1,721,232	\$ 1,974,530	\$ 2,000,168	\$ 1,887,978	\$ 1,872,956
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 7,176,035	\$ 7,822,317	\$ 8,160,116	\$ 8,131,821	\$ 8,080,246
Other Fiduciary Accounts	FS270	\$ 1,484,547	\$ 1,845,118	\$ 2,086,967	\$ 1,868,759	\$ 2,034,953
<b>Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp</b>	<b>FS290</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Nonmanaged Assets (\$) -Total Fiduciary Accounts</b>	<b>FS21</b>	<b>\$ 82,427,109</b>	<b>\$ 92,762,559</b>	<b>\$ 101,512,975</b>	<b>\$ 102,152,082</b>	<b>\$ 119,753,345</b>
Personal Trust and Agency Accounts	FS211	\$ 1,107,547	\$ 1,079,825	\$ 1,018,297	\$ 895,018	\$ 735,878
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 81,319,562	\$ 91,682,734	\$ 100,494,678	\$ 101,257,064	\$ 119,017,467
Employee Benefit - Defined Contribution	FS221	\$ 79,855,739	\$ 90,043,687	\$ 98,686,410	\$ 99,402,711	\$ 117,152,843
Employee Benefit - Defined Benefit	FS231	\$ 1,371,570	\$ 1,531,005	\$ 1,703,424	\$ 1,746,083	\$ 1,712,370
Other Retirement Accounts	FS241	\$ 92,253	\$ 108,042	\$ 104,844	\$ 108,270	\$ 152,254
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Assets (\$) - Custody and Safekeeping Accounts</b>	<b>FS280</b>	<b>\$ 5,186,428</b>	<b>\$ 5,331,370</b>	<b>\$ 5,370,260</b>	<b>\$ 5,695,868</b>	<b>\$ 5,538,359</b>
<b>Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp</b>	<b>FS291</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Managed Assets (#) -Total Fiduciary Accounts</b>	<b>FS22</b>	<b>72,093</b>	<b>25,916</b>	<b>25,523</b>	<b>24,815</b>	<b>23,888</b>
Personal Trust and Agency Accounts	FS212	59,189	13,247	13,256	13,125	12,851
Retirement-related Trust and Agency Accounts - Total	SUB6120	5,098	5,081	4,840	4,511	4,187
Employee Benefit - Defined Contribution	FS222	204	200	187	180	180

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:15 PM

TFR Industry Aggregate Report  
93036 - OTS-Regulated: New York  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS232	65	66	57	60	60
Other Retirement Accounts	FS242	4,829	4,815	4,596	4,271	3,947
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	7,744	7,518	7,356	7,111	6,785
Other Fiduciary Accounts	FS272	62	70	71	68	65
<b>Nonmanaged Assets (#) -Total Fiduciary Accounts</b>	<b>FS23</b>	<b>3,051</b>	<b>3,143</b>	<b>3,208</b>	<b>3,261</b>	<b>3,291</b>
Personal Trust and Agency Accounts	FS213	630	629	567	586	565
Retirement-related Trust and Agency Accounts - Total	SUB6130	2,421	2,514	2,641	2,675	2,726
Employee Benefit - Defined Contribution	FS223	2,073	2,164	2,294	2,312	2,377
Employee Benefit - Defined Benefit	FS233	163	165	164	183	175
Other Retirement Accounts	FS243	185	185	183	180	174
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
<b>Nonmanaged Assets (#) - Custody and Safekeeping Accounts</b>	<b>FS281</b>	<b>1,833</b>	<b>1,815</b>	<b>1,860</b>	<b>1,799</b>	<b>1,782</b>
<b>FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)</b>						
<b>YTD - Income - Total Gross Fiduciary &amp; Related Services</b>	<b>FS30</b>	<b>\$ 194,657</b>	<b>\$ 145,931</b>	<b>\$ 93,002</b>	<b>\$ 42,703</b>	<b>\$ 169,793</b>
Personal Trust and Agency Accounts	FS310	\$ 80,874	\$ 60,843	\$ 41,944	\$ 20,656	\$ 92,430
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 58,329	\$ 22,386	\$ 14,780	\$ 5,555	\$ 12,198
Employee Benefit - Defined Contribution	FS320	\$ 36,653	\$ 5,314	\$ 3,534	\$ 2,168	\$ 8,929
Employee Benefit - Defined Benefit	FS330	\$ 1,585	\$ 1,227	\$ 799	\$ 143	\$ 987
Other Retirement Accounts	FS340	\$ 20,091	\$ 15,845	\$ 10,447	\$ 3,244	\$ 2,282
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 46,270	\$ 36,267	\$ 24,686	\$ 12,998	\$ 52,050
Other Fiduciary Accounts	FS370	\$ 3,429	\$ 22,166	\$ 8,991	\$ 2,216	\$ 9,044
Custody and Safekeeping Accounts	FS380	\$ 5,370	\$ 3,944	\$ 2,509	\$ 1,220	\$ 3,846
Other Fiduciary and Related Services	FS390	\$ 385	\$ 325	\$ 92	\$ 58	\$ 225
<b>YTD - Expenses - Fiduciary and Related Services</b>	<b>FS391</b>	<b>\$ 151,568</b>	<b>\$ 1,352</b>	<b>\$ 3,651</b>	<b>\$ 516</b>	<b>\$ 143,075</b>
<b>YTD - Net Losses from Fiduciary and Related Services</b>	<b>FS392</b>	<b>\$ 1,844</b>	<b>\$ 2</b>	<b>\$ 2</b>	<b>\$ 0</b>	<b>\$ 2,106</b>
<b>YTD - Intracompany Inc Credits for Fiduciary/Related Service</b>	<b>FS393</b>	<b>\$ 1,088</b>	<b>\$ 0</b>	<b>\$ 657</b>	<b>\$ 0</b>	<b>\$ 856</b>
<b>YTD - Income - Net Fiduciary and Related Services Income</b>	<b>FS35</b>	<b>\$ 42,333</b>	<b>\$ 144,577</b>	<b>\$ 90,006</b>	<b>\$ 42,187</b>	<b>\$ 25,468</b>
<b>FIDUCIARY MEMORANDA</b>						
<b>Managed Assets in Personal Trust and Agency Accounts - Total</b>	<b>FS40</b>	<b>\$ 9,227,619</b>	<b>\$ 385,844</b>	<b>\$ 418,027</b>	<b>\$ 450,758</b>	<b>\$ 11,735,874</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:15 PM

TFR Industry Aggregate Report  
93036 - OTS-Regulated: New York  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
Non-Interest-Bearing Deposits	FS410	\$- 43,865	\$ 1	\$ 27	\$ 1	\$- 31,357
Interest-Bearing Deposits	FS415	\$ 81,980	\$ 376	\$ 511	\$ 432	\$ 330,266
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 742,958	\$ 25,036	\$ 25,926	\$ 25,857	\$ 885,762
State, County and Municipal Obligations	FS425	\$ 1,383,147	\$ 19,953	\$ 21,212	\$ 22,695	\$ 1,301,362
Money Market Mutual Funds	FS430	\$ 832,466	\$ 45,050	\$ 51,664	\$ 56,351	\$ 757,999
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 311,201	\$ 3,031	\$ 3,553	\$ 4,040	\$ 348,160
Common and Preferred Stock	FS445	\$ 4,469,892	\$ 161,218	\$ 178,592	\$ 199,900	\$ 6,685,632
Real Estate Mortgages	FS450	\$ 985	\$ 171	\$ 431	\$ 431	\$ 3,762
Real Estate	FS455	\$ 625,084	\$ 2,987	\$ 2,816	\$ 2,816	\$ 768,711
Miscellaneous Assets	FS460	\$ 823,771	\$ 128,021	\$ 133,295	\$ 138,235	\$ 685,577
<b>Corporate Trust and Agency Accounts - No. of Issues - Total</b>	<b>SUB6300</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>	<b>0</b>
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
<b>Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships</b>	<b>FS515</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Number of Funds - Total Collective Investment Funds</b>	<b>FS60</b>	<b>16</b>	<b>6</b>	<b>6</b>	<b>6</b>	<b>15</b>
Domestic Equity	FS610	9	3	3	3	9
International/Global Equity	FS620	2	0	0	0	2
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	4	2	2	2	3
Municipal Bond	FS650	1	1	1	1	1
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
<b>Market Value - Total Collective Investment Funds</b>	<b>FS65</b>	<b>\$ 17,953,453</b>	<b>\$ 133,962</b>	<b>\$ 147,353</b>	<b>\$ 150,521</b>	<b>\$ 3,925,902</b>
Domestic Equity	FS615	\$ 17,090,467	\$ 67,924	\$ 76,117	\$ 79,675	\$ 3,021,761
International/Global Equity	FS625	\$ 421,014	\$ 0	\$ 0	\$ 0	\$ 693,157
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 430,867	\$ 55,104	\$ 56,915	\$ 57,766	\$ 197,885
Municipal Bond	FS655	\$ 11,105	\$ 10,934	\$ 14,321	\$ 13,080	\$ 13,099
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>FIDUCIARY SETTLEMENTS, SURCHARGES &amp; OTHER LOSSES (CALENDAR YTD)</b>						

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:15 PM

TFR Industry Aggregate Report  
93036 - OTS-Regulated: New York  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule FS --- Fiduciary and Related Services		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Managed Accts - Total Fid Settlements/Surcharges/Othr Losses</b>	<b>FS70</b>	<b>\$ 1,650</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 2,018</b>
Personal Trust and Agency Accounts	FS710	\$ 809	\$ 0	\$ 0	\$ 0	\$ 1,149
Retirement-Related Trust and Agency Accounts	FS720	\$ 24	\$ 0	\$ 0	\$ 0	\$ 5
Investment Management Agency Accounts	FS730	\$ 817	\$ 0	\$ 0	\$ 0	\$ 864
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses</b>	<b>FS71</b>	<b>\$ 193</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 88</b>
Personal Trust and Agency Accounts	FS711	\$ 110	\$ 0	\$ 0	\$ 0	\$ 88
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	\$ 83	\$ 0	\$ 0	\$ 0	\$ 0
<b>Total Fid Settlements/Surcharges/Otr Losses - Recoveries</b>	<b>FS72</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>TIER 1 (CORE ) CAPITAL REQUIREMENT</b>						
Equity Capital (SC80)	CCR100	\$ 10,463,409	\$ 10,373,073	\$ 10,063,869	\$ 10,226,817	\$ 9,796,570
Equity Capital Deductions - Total	SUB1631	\$ 3,520,591	\$ 3,524,680	\$ 3,465,976	\$ 3,603,022	\$ 3,557,092
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 5,361	\$ 5,262	\$ 5,295	\$ 10,309	\$ 10,157
Goodwill and Certain Other Intangible Assets	CCR115	\$ 2,745,560	\$ 2,780,121	\$ 2,794,032	\$ 2,820,608	\$ 2,788,767
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 767,397	\$ 733,246	\$ 666,649	\$ 772,105	\$ 758,168
Other	CCR134	\$ 2,273	\$ 6,051	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 707,531	\$ 611,917	\$ 566,918	\$ 490,212	\$ 401,604
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 316,454	\$ 285,618	\$ 256,215	\$ 184,018	\$ 98,270
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 296,700	\$ 291,790	\$ 286,800	\$ 281,952	\$ 279,127
Other	CCR195	\$ 94,377	\$ 34,509	\$ 23,903	\$ 24,242	\$ 24,207
<b>Tier 1 (Core) Capital</b>	<b>CCR20</b>	<b>\$ 7,650,349</b>	<b>\$ 7,460,310</b>	<b>\$ 7,164,811</b>	<b>\$ 7,114,007</b>	<b>\$ 6,641,082</b>

Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:15 PM

TFR Industry Aggregate Report  
93036 - OTS-Regulated: New York  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Total Assets (SC60)</b>	<b>CCR205</b>	<b>\$ 97,291,233</b>	<b>\$ 93,927,941</b>	<b>\$ 88,203,083</b>	<b>\$ 87,526,529</b>	<b>\$ 92,943,531</b>
Asset Deductions - Total	SUB1651	\$ 3,519,624	\$ 3,523,657	\$ 3,464,853	\$ 3,596,777	\$ 3,543,660
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 4,395	\$ 4,239	\$ 4,172	\$ 4,064	\$ 3,950
Goodwill and Certain Other Intangible Assets	CCR265	\$ 2,745,560	\$ 2,780,121	\$ 2,794,032	\$ 2,820,608	\$ 2,781,542
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 767,397	\$ 733,246	\$ 666,649	\$ 772,105	\$ 758,168
Other	CCR275	\$ 2,272	\$ 6,051	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 335,011	\$ 341,122	\$ 294,359	\$ 204,269	\$ 128,451
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 323,569	\$ 315,713	\$ 282,344	\$ 192,231	\$ 116,873
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 11,442	\$ 25,409	\$ 12,015	\$ 12,038	\$ 11,578
<b>Adjusted Total Assets</b>	<b>CCR25</b>	<b>\$ 94,106,620</b>	<b>\$ 90,745,406</b>	<b>\$ 85,032,589</b>	<b>\$ 84,134,021</b>	<b>\$ 89,528,322</b>
<b>Tier 1 (Core) Capital Requirement (CCR25*4%)</b>	<b>CCR27</b>	<b>\$ 3,704,936</b>	<b>\$ 3,571,190</b>	<b>\$ 3,342,873</b>	<b>\$ 3,343,808</b>	<b>\$ 3,565,019</b>
<b>TOTAL RISK-BASED CAPITAL REQUIREMENT</b>						
<b>Tier 1 (Core) Capital</b>	<b>CCR30</b>	<b>\$ 7,650,349</b>	<b>\$ 7,460,310</b>	<b>\$ 7,164,811</b>	<b>\$ 7,114,007</b>	<b>\$ 6,641,082</b>
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 313	\$ 13	\$ 227	\$ 349	\$ 643
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 350,000	\$ 350,000	\$ 350,000
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 537,644	\$ 409,961	\$ 376,450	\$ 360,939	\$ 342,379
Tier 2 Capital - Other	CCR355	\$ 10,778	\$ 10,175	\$ 10,059	\$ 178,851	\$ 191,301
<b>Tier 2 (Supplementary) Capital</b>	<b>CCR33</b>	<b>\$ 548,735</b>	<b>\$ 420,149</b>	<b>\$ 736,736</b>	<b>\$ 890,139</b>	<b>\$ 884,323</b>
<b>Allowable Tier 2 (Supplementary) Capital</b>	<b>CCR35</b>	<b>\$ 548,735</b>	<b>\$ 420,149</b>	<b>\$ 736,736</b>	<b>\$ 890,139</b>	<b>\$ 884,323</b>
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 325	\$ 326	\$ 328	\$ 329	\$ 331
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 21,642	\$ 20,959	\$ 20,831	\$ 20,321	\$ 19,350
<b>Total Risk-Based Capital</b>	<b>CCR39</b>	<b>\$ 8,177,117</b>	<b>\$ 7,859,174</b>	<b>\$ 7,880,388</b>	<b>\$ 7,983,496</b>	<b>\$ 7,505,724</b>
0% R/W Category - Cash	CCR400	\$ 5,047,160	\$ 536,801	\$ 391,461	\$ 424,209	\$ 459,737
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 429,143	\$ 2,672,645	\$ 1,614,440	\$ 1,981,465	\$ 8,072,749
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 0	\$ 27
0% R/W Category - Other	CCR415	\$ 299,784	\$ 147,405	\$ 100,510	\$ 94,665	\$ 99,771
0% R/W Category - Assets Total	CCR420	\$ 5,776,087	\$ 3,356,851	\$ 2,106,411	\$ 2,500,339	\$ 8,632,284
<b>0% Risk-Weight Total for R/B Capital (CCR420 x 0%)</b>	<b>CCR40</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>



Office of Thrift Supervision  
Financial Reporting System  
Run Date: February 23, 2009, 5:15 PM

TFR Industry Aggregate Report  
93036 - OTS-Regulated: New York  
December 2008

Frozen Aggregated Data  
(\$Thousands)

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 9,342,708	\$ 9,346,606	\$ 9,849,596	\$ 9,901,638	\$ 9,339,827
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,004,251	\$ 1,082,894	\$ 780,705	\$ 947,296	\$ 917,687
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 676,188	\$ 668,082	\$ 671,268	\$ 699,975	\$ 708,615
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 635,012	\$ 1,516,392	\$ 1,357,246	\$ 3,792,637	\$ 3,083,723
20% R/W Category - Other	CCR450	\$ 1,864,353	\$ 1,659,550	\$ 1,674,335	\$ 1,800,390	\$ 1,976,181
20% R/W Category - Assets Total	CCR455	\$ 13,522,512	\$ 14,273,524	\$ 14,333,150	\$ 17,141,936	\$ 16,026,033
<b>20% Risk-Weight Total for R/B Capital (CCR455x20%)</b>	<b>CCR45</b>	<b>\$ 2,704,505</b>	<b>\$ 2,854,704</b>	<b>\$ 2,866,631</b>	<b>\$ 3,428,387</b>	<b>\$ 3,205,206</b>
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 40,225,375	\$ 39,201,884	\$ 36,429,398	\$ 33,856,380	\$ 35,278,303
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 2,987,808	\$ 2,899,200	\$ 2,864,053	\$ 2,760,481	\$ 2,742,882
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 76,593	\$ 18,397	\$ 18,863	\$ 15,656	\$ 16,926
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 44,644	\$ 44,759	\$ 46,660	\$ 51,123	\$ 51,125
50% R/W Category - Other	CCR480	\$ 994,997	\$ 1,127,198	\$ 948,867	\$ 924,736	\$ 868,712
50% R/W Category - Assets Total	CCR485	\$ 44,329,417	\$ 43,291,438	\$ 40,307,841	\$ 37,608,376	\$ 38,957,948
<b>50% Risk-Weight Total for R/B Capital (CCR485 x 50%)</b>	<b>CCR50</b>	<b>\$ 22,164,722</b>	<b>\$ 21,645,728</b>	<b>\$ 20,153,933</b>	<b>\$ 18,804,199</b>	<b>\$ 19,478,985</b>
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 1,170,781	\$ 456,029	\$ 525,834	\$ 45,355	\$ 63,141
100% R/W Category - All Other Assets	CCR506	\$ 35,283,653	\$ 35,046,183	\$ 33,501,701	\$ 32,730,173	\$ 31,747,357
100% R/W Category - Assets Total	CCR510	\$ 36,454,434	\$ 35,502,212	\$ 34,027,535	\$ 32,775,528	\$ 31,810,498
<b>100% Risk-Weight Total for R/B Capital (CCR510x100%)</b>	<b>CCR55</b>	<b>\$ 36,454,434</b>	<b>\$ 35,502,212</b>	<b>\$ 34,027,535</b>	<b>\$ 32,775,528</b>	<b>\$ 31,810,498</b>
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
<b>R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)</b>	<b>CCR62</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>	<b>\$ 0</b>
<b>Assets to Risk-Weight</b>	<b>CCR64</b>	<b>\$ 100,082,450</b>	<b>\$ 96,424,025</b>	<b>\$ 90,774,937</b>	<b>\$ 90,026,179</b>	<b>\$ 95,426,763</b>
<b>Subtotal Risk-Weighted Assets</b>	<b>CCR75</b>	<b>\$ 61,323,650</b>	<b>\$ 60,002,639</b>	<b>\$ 57,048,090</b>	<b>\$ 55,008,108</b>	<b>\$ 54,494,682</b>
Excess Allowances for Loan and Lease Losses	CCR530	\$ 13,468	\$ 14,257	\$ 11,530	\$ 12,401	\$ 14,781
<b>Total Risk-Weighted Assets</b>	<b>CCR78</b>	<b>\$ 61,310,182</b>	<b>\$ 59,988,382</b>	<b>\$ 57,036,560</b>	<b>\$ 54,995,707</b>	<b>\$ 54,479,901</b>
<b>Total Risk-Based Capital Requirement (CCR78 x 8%)</b>	<b>CCR80</b>	<b>\$ 4,904,812</b>	<b>\$ 4,799,071</b>	<b>\$ 4,562,923</b>	<b>\$ 4,399,653</b>	<b>\$ 4,358,386</b>
<b>CAPITAL &amp; PROMPT CORRECTIVE ACTION RATIOS</b>						
<b>Tier 1 (Core) Capital Ratio</b>	<b>CCR810</b>	<b>8.13%</b>	<b>8.22%</b>	<b>8.43%</b>	<b>8.46%</b>	<b>7.42%</b>
<b>Total Risk-Based Capital Ratio</b>	<b>CCR820</b>	<b>13.34%</b>	<b>13.10%</b>	<b>13.82%</b>	<b>14.52%</b>	<b>13.78%</b>
<b>Tier 1 Risk-Based Capital Ratio</b>	<b>CCR830</b>	<b>12.44%</b>	<b>12.40%</b>	<b>12.53%</b>	<b>12.90%</b>	<b>12.15%</b>

Office of Thrift Supervision Financial Reporting System Run Date: February 23, 2009, 5:15 PM	TFR Industry Aggregate Report 93036 - OTS-Regulated: New York December 2008	Frozen Aggregated Data (\$Thousands)
--	---	---

\*\*\*\*\* PUBLIC \*\*\*\*\*

Schedule CCR --- Consolidated Capital Requirement		Dec 2008	Sep 2008	Jun 2008	Mar 2008	Dec 2007
Description	Line Item	Value	Value	Value	Value	Value
<b>Tangible Equity Ratio</b>	<b>CCR840</b>	<b>8.13%</b>	<b>8.22%</b>	<b>8.43%</b>	<b>8.46%</b>	<b>7.42%</b>

\*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.