

TFR Industry Aggregate Report

Office of Thrift Supervision Financial Reporting System Run Date: February 21, 2006, 5:05 PM	TFR Industry Aggregate Report 93036 - OTS-Regulated: New York December 2005	Frozen Aggregated Data (\$Thousands)
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Description	Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Number of Regulated Institutions	44	43	43	43	42

Schedule NS --- Optional Narrative Statement		Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	1	0	1	0
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Dec 2005 Value	Sep 2005 Value	Jun 2005 Value	Mar 2005 Value	Dec 2004 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 5,052,902	\$ 5,102,631	\$ 5,331,090	\$ 5,336,698	\$ 4,950,827
Cash and Non-Interest-Earning Deposits	SC110	\$ 626,402	\$ 584,854	\$ 556,578	\$ 504,626	\$ 457,074
Interest-Earning Deposits in FHLBs	SC112	\$ 304,962	\$ 208,123	\$ 268,995	\$ 404,779	\$ 363,197
Other Interest-Earning Deposits	SC118	\$ 180,649	\$ 121,917	\$ 158,295	\$ 97,275	\$ 152,802
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 345,928	\$ 466,185	\$ 538,875	\$ 936,210	\$ 830,115
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 2,380,465	\$ 2,543,140	\$ 2,631,451	\$ 2,203,057	\$ 2,065,682
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 268,005	\$ 269,914	\$ 249,488	\$ 272,885	\$ 251,459
State and Municipal Obligations	SC180	\$ 718,037	\$ 646,011	\$ 627,162	\$ 610,525	\$ 599,827
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 651	\$ 1,329	\$ 1,572	\$ 5,401
Other Investment Securities	SC185	\$ 192,948	\$ 225,456	\$ 266,838	\$ 273,309	\$ 197,092
Accrued Interest Receivable	SC191	\$ 35,506	\$ 36,380	\$ 32,079	\$ 32,460	\$ 28,178
Mortgage-Backed Securities - Gross	SUB0072	\$ 10,232,127	\$ 10,992,719	\$ 11,881,685	\$ 12,729,361	\$ 12,837,230
Mortgage-Backed Securities - Total	SC22	\$ 10,232,127	\$ 10,992,719	\$ 11,881,685	\$ 12,729,361	\$ 12,837,230
Pass-Through - Total	SUB0073	\$ 2,231,349	\$ 2,372,411	\$ 2,485,762	\$ 2,545,422	\$ 2,558,655
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 2,230,628	\$ 2,371,609	\$ 2,484,791	\$ 2,544,196	\$ 2,557,267
Other Pass-Through	SC215	\$ 721	\$ 802	\$ 971	\$ 1,226	\$ 1,388
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 7,964,427	\$ 8,581,430	\$ 9,354,145	\$ 10,138,941	\$ 10,232,210
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 6,803,852	\$ 7,371,581	\$ 8,031,733	\$ 8,568,541	\$ 8,630,429
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 362,350	\$ 403,875	\$ 438,288	\$ 597,606	\$ 682,758
Other	SC222	\$ 798,225	\$ 805,974	\$ 884,124	\$ 972,794	\$ 919,023
Accrued Interest Receivable	SC228	\$ 36,351	\$ 38,878	\$ 41,778	\$ 44,998	\$ 46,365

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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 34,368,291	\$ 33,569,406	\$ 32,672,187	\$ 32,011,741	\$ 29,939,797
Mortgage Loans - Total	SC26	\$ 34,125,990	\$ 33,323,113	\$ 32,426,900	\$ 31,766,740	\$ 29,714,921
Construction Loans - Total	SUB0100	\$ 1,028,238	\$ 991,162	\$ 943,450	\$ 889,796	\$ 789,460
Residential - Total	SUB0110	\$ 813,184	\$ 790,488	\$ 745,254	\$ 694,759	\$ 605,336
1-4 Dwelling Units	SC230	\$ 302,175	\$ 321,955	\$ 301,656	\$ 285,286	\$ 277,524
Multifamily (5 or more) Dwelling Units	SC235	\$ 511,009	\$ 468,533	\$ 443,598	\$ 409,473	\$ 327,812
Nonresidential Property	SC240	\$ 215,054	\$ 200,674	\$ 198,196	\$ 195,037	\$ 184,124
Permanent Loans - Total	SUB0121	\$ 33,199,731	\$ 32,446,636	\$ 31,600,598	\$ 30,998,916	\$ 29,035,710
Residential - Total	SUB0131	\$ 27,539,165	\$ 26,961,971	\$ 26,319,416	\$ 25,898,992	\$ 24,379,106
1-4 Dwelling Units - Total	SUB0141	\$ 20,657,224	\$ 20,163,845	\$ 19,631,569	\$ 19,385,634	\$ 18,009,169
Revolving Open-End Loans	SC251	\$ 1,348,513	\$ 1,362,305	\$ 1,335,558	\$ 1,301,664	\$ 1,243,401
All Other - First Liens	SC254	\$ 18,885,707	\$ 18,413,642	\$ 17,941,329	\$ 17,740,087	\$ 16,484,869
All Other - Junior Liens	SC255	\$ 423,004	\$ 387,898	\$ 354,682	\$ 343,883	\$ 280,899
Multifamily (5 or more) Dwelling Units	SC256	\$ 6,881,941	\$ 6,798,126	\$ 6,687,847	\$ 6,513,358	\$ 6,369,937
Nonresidential Property (Except Land)	SC260	\$ 5,502,498	\$ 5,341,157	\$ 5,136,281	\$ 4,974,939	\$ 4,547,724
Land	SC265	\$ 158,068	\$ 143,508	\$ 144,901	\$ 124,985	\$ 108,880
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 790,171	\$ 893,750	\$ 655,336	\$ 2,063,542	\$ 949,961
Accrued Interest Receivable	SC272	\$ 130,846	\$ 124,881	\$ 121,844	\$ 116,911	\$ 106,663
Advances for Taxes and Insurance	SC275	\$ 9,476	\$ 6,727	\$ 6,295	\$ 6,118	\$ 7,964
Allowance for Loan and Lease Losses	SC283	\$ 242,301	\$ 246,293	\$ 245,287	\$ 245,001	\$ 224,876
Nonmortgage Loans - Gross	SUB0162	\$ 2,141,146	\$ 2,126,904	\$ 2,035,602	\$ 1,908,364	\$ 1,711,345
Nonmortgage Loans - Total	SC31	\$ 2,057,754	\$ 2,045,167	\$ 1,944,292	\$ 1,818,191	\$ 1,632,252
Commercial Loans - Total	SC32	\$ 1,245,063	\$ 1,248,165	\$ 1,218,489	\$ 1,101,493	\$ 940,161
Secured	SC300	\$ 816,870	\$ 817,676	\$ 814,880	\$ 725,967	\$ 582,117
Unsecured	SC303	\$ 335,153	\$ 342,398	\$ 315,972	\$ 292,109	\$ 274,096
Lease Receivables	SC306	\$ 93,040	\$ 88,091	\$ 87,637	\$ 83,417	\$ 83,948
Consumer Loans - Total	SC35	\$ 882,599	\$ 866,642	\$ 805,393	\$ 794,723	\$ 760,907
Loans on Deposits	SC310	\$ 25,925	\$ 26,614	\$ 25,547	\$ 26,301	\$ 24,431
Home Improvement Loans (Not secured by real estate)	SC316	\$ 28,360	\$ 27,604	\$ 25,766	\$ 25,580	\$ 23,484
Education Loans	SC320	\$ 22,396	\$ 24,462	\$ 21,029	\$ 24,131	\$ 20,360
Auto Loans	SC323	\$ 534,670	\$ 506,476	\$ 435,896	\$ 414,485	\$ 415,469
Mobile Home Loans	SC326	\$ 115,892	\$ 120,167	\$ 121,684	\$ 125,668	\$ 93,660
Credit Cards	SC328	\$ 2,728	\$ 2,123	\$ 11,257	\$ 10,927	\$ 11,641

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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 152,628	\$ 159,196	\$ 164,214	\$ 167,631	\$ 171,862
Accrued Interest Receivable	SC348	\$ 13,484	\$ 12,097	\$ 11,720	\$ 12,148	\$ 10,277
Allowance for Loan and Lease Losses	SC357	\$ 83,392	\$ 81,737	\$ 91,310	\$ 90,173	\$ 79,093
Reposessed Assets - Gross	SUB0201	\$ 3,111	\$ 3,354	\$ 4,257	\$ 2,667	\$ 3,441
Reposessed Assets - Total	SC40	\$ 2,985	\$ 3,189	\$ 4,109	\$ 2,499	\$ 3,415
Real Estate - Total	SUB0210	\$ 2,729	\$ 3,053	\$ 3,944	\$ 2,275	\$ 3,312
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 2,699	\$ 3,012	\$ 3,868	\$ 2,106	\$ 2,452
1-4 Dwelling Units	SC415	\$ 2,699	\$ 3,012	\$ 3,868	\$ 2,106	\$ 2,452
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 30	\$ 31	\$ 66	\$ 169	\$ 860
Land	SC428	\$ 0	\$ 10	\$ 10	\$ 0	\$ 0
Other Reposessed Assets	SC430	\$ 382	\$ 301	\$ 313	\$ 392	\$ 129
General Valuation Allowances	SC441	\$ 126	\$ 165	\$ 148	\$ 168	\$ 26
Real Estate Held for Investment	SC45	\$ 3,943	\$ 3,896	\$ 20,334	\$ 20,380	\$ 20,567
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 388,951	\$ 369,150	\$ 368,237	\$ 366,548	\$ 377,644
Federal Home Loan Bank Stock	SC510	\$ 379,043	\$ 359,664	\$ 358,835	\$ 356,814	\$ 368,952
Other	SC540	\$ 9,908	\$ 9,486	\$ 9,402	\$ 9,734	\$ 8,692
Office Premises and Equipment	SC55	\$ 485,470	\$ 478,608	\$ 476,622	\$ 477,912	\$ 450,851
Other Assets - Gross	SUB0262	\$ 2,674,983	\$ 2,668,415	\$ 2,660,292	\$ 2,635,654	\$ 2,145,629
Other Assets - Total	SC59	\$ 2,674,950	\$ 2,668,393	\$ 2,660,261	\$ 2,635,615	\$ 2,145,417
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 73,629	\$ 143,267	\$ 183,677	\$ 181,734	\$ 150,273
Bank-Owned Life Insurance - Other	SC625	\$ 621,947	\$ 541,699	\$ 534,719	\$ 524,043	\$ 517,433
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 32,431	\$ 32,904	\$ 31,662	\$ 34,410	\$ 32,307
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 1,456,695	\$ 1,463,512	\$ 1,442,810	\$ 1,448,088	\$ 1,058,918
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 490,281	\$ 487,033	\$ 467,424	\$ 447,379	\$ 386,697
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 33	\$ 22	\$ 31	\$ 39	\$ 212
General Valuation Allowances - Total	SUB2092	\$ 325,852	\$ 328,217	\$ 336,776	\$ 335,381	\$ 304,207
Total Assets - Gross	SUB0283	\$ 55,350,924	\$ 55,315,083	\$ 55,450,306	\$ 55,489,325	\$ 52,437,331
Total Assets	SC60	\$ 55,025,072	\$ 54,986,866	\$ 55,113,530	\$ 55,153,944	\$ 52,133,124
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 36,384,135	\$ 36,251,654	\$ 35,861,537	\$ 35,687,632	\$ 33,437,809
Deposits	SC710	\$ 36,023,454	\$ 35,845,699	\$ 35,463,863	\$ 35,262,306	\$ 33,095,404
Escrows	SC712	\$ 359,130	\$ 403,671	\$ 394,805	\$ 422,603	\$ 342,991
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 1,551	\$ 2,284	\$ 2,869	\$ 2,723	\$ - 586
Borrowings - Total	SC72	\$ 12,379,626	\$ 12,471,733	\$ 12,872,693	\$ 13,178,602	\$ 13,116,859
Advances from FHLBank	SC720	\$ 5,252,278	\$ 4,841,459	\$ 4,485,500	\$ 4,237,482	\$ 4,832,794
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 7,005,976	\$ 7,504,615	\$ 8,250,172	\$ 8,806,688	\$ 8,156,522
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 121,372	\$ 125,659	\$ 137,021	\$ 134,432	\$ 127,543
Other Liabilities - Total	SC75	\$ 446,153	\$ 445,889	\$ 466,383	\$ 553,473	\$ 398,604
Accrued Interest Payable - Deposits	SC763	\$ 10,825	\$ 9,382	\$ 7,826	\$ 6,977	\$ 6,111
Accrued Interest Payable - Other	SC766	\$ 47,963	\$ 50,466	\$ 49,532	\$ 48,763	\$ 46,763
Accrued Taxes	SC776	\$ 49,897	\$ 60,506	\$ 51,818	\$ 80,368	\$ 30,063
Accounts Payable	SC780	\$ 108,204	\$ 116,860	\$ 96,609	\$ 92,313	\$ 90,186
Deferred Income Taxes	SC790	\$ 4,679	\$ 4,573	\$ 4,656	\$ 4,395	\$ 4,432
Other Liabilities and Deferred Income	SC796	\$ 224,585	\$ 204,102	\$ 255,942	\$ 320,657	\$ 221,049
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 49,209,914	\$ 49,169,276	\$ 49,200,613	\$ 49,419,707	\$ 46,953,272

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Schedule SC --- Consolidated Statement of Condition		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 999	\$ 920	\$ 726	\$ 738	\$ 422
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 5,814,159	\$ 5,816,670	\$ 5,912,184	\$ 5,733,494	\$ 5,179,432
Stock - Total	SUB0311	\$ 3,492,502	\$ 3,480,497	\$ 3,466,604	\$ 3,437,975	\$ 2,863,796
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
Common Stock - Par Value	SC820	\$ 36,634	\$ 35,810	\$ 35,811	\$ 35,699	\$ 35,636
Common Stock - Paid in Excess of Par	SC830	\$ 3,455,868	\$ 3,444,686	\$ 3,430,793	\$ 3,402,276	\$ 2,828,160
Accumulated Other Comprehensive Income - Total	SC86	\$- 113,016	\$- 78,962	\$- 39,962	\$- 101,577	\$- 38,283
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 111,592	\$- 78,412	\$- 37,489	\$- 99,104	\$- 35,688
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC870	\$- 1,424	\$- 550	\$- 2,473	\$- 2,473	\$- 2,595
Retained Earnings	SC880	\$ 2,489,802	\$ 2,471,553	\$ 2,542,983	\$ 2,452,122	\$ 2,405,801
Other Components of Equity Capital	SC891	\$- 55,129	\$- 56,418	\$- 57,441	\$- 55,026	\$- 51,882
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 55,025,072	\$ 54,986,866	\$ 55,113,523	\$ 55,153,939	\$ 52,133,126

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Other Codes As of Dec 2005**Other Asset Codes**

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	2	\$ 117
3	Federal, State, or other taxes receivable	7	\$ 4,266
4	Net deferred tax assets	26	\$ 193,306
6	Prepaid deposit insurance premiums	1	\$ 298
7	Prepaid expenses	35	\$ 50,255
8	Deposits for utilities and other services	1	\$ 61
9	Advances for loans serviced for others	1	\$ 47
14	Other noninterest-bearing short-term accounts recv	8	\$ 24,896
99	Other	36	\$ 108,936

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	5	\$ 1,217
7	Deferred gains from the sale of real estate	1	\$ 30
10	Amounts due brokers for unsettled transactions	1	\$ 716
11	The liability recorded for post-retirement benefit	24	\$ 100,018
14	Unapplied loan payments received	1	\$ 11
16	Recourse loan liability	1	\$ 276
17	Noninterest-bearing payables to Hold Co/Affiliates	4	\$ 49,886
18	Litigation reserves	1	\$ 339
99	Other	48	\$ 46,252

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Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 686,938	\$ 675,808	\$ 667,003	\$ 649,993	\$ 618,343
Deposits and Investment Securities	SO115	\$ 46,858	\$ 46,384	\$ 44,449	\$ 39,739	\$ 38,120
Mortgage-Backed Securities	SO125	\$ 114,015	\$ 121,062	\$ 129,897	\$ 136,212	\$ 135,850
Mortgage Loans	SO141	\$ 486,441	\$ 470,462	\$ 457,021	\$ 439,599	\$ 412,752
Nonmortgage Loans - Total	SUB0950	\$ 39,624	\$ 37,900	\$ 35,636	\$ 34,443	\$ 31,621
Commercial Loans and Leases	SO160	\$ 23,386	\$ 22,042	\$ 20,574	\$ 18,165	\$ 16,560
Consumer Loans and Leases	SO171	\$ 16,238	\$ 15,858	\$ 15,062	\$ 16,278	\$ 15,061
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 4,933	\$ 4,649	\$ 4,483	\$ 2,879	\$ 2,024
Federal Home Loan Bank Stock	SO181	\$ 4,877	\$ 4,646	\$ 4,480	\$ 2,876	\$ 2,017
Other	SO185	\$ 56	\$ 3	\$ 3	\$ 3	\$ 7
Interest Expense - Total	SO21	\$ 315,817	\$ 296,132	\$ 282,152	\$ 268,560	\$ 257,490
Deposits	SO215	\$ 196,941	\$ 178,850	\$ 164,707	\$ 152,671	\$ 145,683
Escrows	SO225	\$ 161	\$ 206	\$ 163	\$ 131	\$ 263
Advances from FHLBank	SO230	\$ 53,491	\$ 46,633	\$ 44,816	\$ 43,997	\$ 40,495
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 65,224	\$ 70,443	\$ 72,466	\$ 71,761	\$ 71,049
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 376,054	\$ 384,325	\$ 389,334	\$ 384,312	\$ 362,877
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 2,997	\$- 7,480	\$ 563	\$ 2,126	\$ 4,115
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 373,057	\$ 391,805	\$ 388,771	\$ 382,186	\$ 358,762
Noninterest Income - Total	SO42	\$ 85,352	\$ 94,493	\$ 78,534	\$ 80,873	\$ 68,754
Mortgage Loan Serving Fees	SO410	\$ 1,591	\$ 3,023	\$- 925	\$ 3,399	\$ 424
Other Fees and Charges	SO420	\$ 71,210	\$ 72,510	\$ 66,238	\$ 61,960	\$ 55,941
Net Income (Loss) from Other - Total	SUB0451	\$- 752	\$ 5,470	\$- 1,731	\$ 3,135	\$ 996
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$- 664	\$ 3,357	\$- 1,696	\$ 2,405	\$ 3,332
Operations & Sale of Repossessed Assets	SO461	\$- 191	\$ 548	\$- 106	\$ 709	\$ 421
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 0	\$ 77	\$ 0	\$ 0	\$- 2,803
Sale of Securities Held-to-Maturity	SO467	\$ 1	\$ 0	\$- 2	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$ 7	\$- 13	\$ 0	\$- 4	\$ 17

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 95	\$ 1,501	\$ 73	\$ 25	\$ 29
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Income	SO488	\$ 13,303	\$ 13,490	\$ 14,952	\$ 12,379	\$ 11,393
Other Noninterest Income Detail - Code #1	SO489	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #1	SO492	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #2	SO495	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #2	SO496	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Code #3	SO497	N/A	N/A	N/A	N/A	N/A
Other Noninterest Income Detail - Amount #3	SO498	N/A	N/A	N/A	N/A	N/A
Noninterest Expense - Total	SO51	\$ 231,682	\$ 230,181	\$ 227,499	\$ 228,488	\$ 230,987
All Personnel Compensation and Expense	SO510	\$ 123,125	\$ 124,122	\$ 120,709	\$ 120,688	\$ 113,666
Legal Expense	SO520	\$ 3,459	\$ 2,226	\$ 3,661	\$ 4,212	\$ 2,415
Office Occupancy and Equipment Expense	SO530	\$ 49,480	\$ 48,467	\$ 47,428	\$ 46,363	\$ 44,165
Marketing and Other Professional Services	SO540	\$ 14,501	\$ 14,864	\$ 15,760	\$ 17,247	\$ 15,335
Loan Servicing Fees	SO550	\$ 462	\$ 414	\$ 415	\$ 408	\$ 395
Goodwill and Other Intangibles Expense	SO560	\$ 6,783	\$ 6,636	\$ 6,696	\$ 6,439	\$ 5,507
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 49	\$ 16	\$ 67	\$ 653	\$ 159
Other Noninterest Expense	SO580	\$ 33,823	\$ 33,436	\$ 32,763	\$ 32,478	\$ 49,345
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$ 226,727	\$ 256,117	\$ 239,806	\$ 234,571	\$ 196,529
Income Taxes - Total	SO71	\$ 78,279	\$ 93,150	\$ 84,770	\$ 83,646	\$ 65,228
Federal	SO710	\$ 70,030	\$ 82,043	\$ 72,891	\$ 71,883	\$ 59,217
State, Local & Other	SO720	\$ 8,249	\$ 11,107	\$ 11,879	\$ 11,763	\$ 6,011
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 148,448	\$ 162,967	\$ 155,036	\$ 150,925	\$ 131,301
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 10	\$ 0	\$ 0	\$ 13
Net Income (Loss)	SO91	\$ 148,448	\$ 162,977	\$ 155,036	\$ 150,925	\$ 131,314

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Other Codes As of Dec 2005**Other Noninterest Income Codes**

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	11	\$ 1,186
5	Net income(loss) from real estate held for invest	1	\$ 8
6	Net income(loss)-equity invest in uncons sub org	2	\$ 502
7	Net income(loss) from leased property	4	\$ 239
15	Income from corporate-owned life insurance	11	\$ 6,408
99	Other	41	\$ 4,074

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	8	\$ 251
2	OTS assessments	9	\$ 845
6	Supervisory examination fees	4	\$ 160
7	Office supplies, printing, and postage	32	\$ 4,158
8	Telephone, including data lines	14	\$ 1,826
9	Loan origination expense	8	\$ 461
10	ATM expense	10	\$ 835
12	Acquisition and organization costs	1	\$ 1,500
13	Misc taxes other than income & real estate	3	\$ 67
14	Losses from fraud	1	\$ 190
16	Web site expenses	1	\$ 9
17	Charitable contributions	1	\$ 28
99	Other	31	\$ 9,273

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Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 2,679,742	\$ 1,992,804	\$ 1,316,996	\$ 649,993	\$ 2,327,838
YTD - Deposits and Investment Securities	Y_SO115	\$ 177,430	\$ 130,572	\$ 84,188	\$ 39,739	\$ 136,969
YTD - Mortgage-Backed Securities	Y_SO125	\$ 501,186	\$ 387,171	\$ 266,109	\$ 136,212	\$ 506,603
YTD - Mortgage Loans	Y_SO141	\$ 1,853,523	\$ 1,367,082	\$ 896,620	\$ 439,599	\$ 1,579,833
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 84,167	\$ 60,781	\$ 38,739	\$ 18,165	\$ 54,087
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 63,436	\$ 47,198	\$ 31,340	\$ 16,278	\$ 50,346
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 16,944	\$ 12,011	\$ 7,362	\$ 2,879	\$ 7,239
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 16,879	\$ 12,002	\$ 7,356	\$ 2,876	\$ 7,162
YTD - Other	Y_SO185	\$ 65	\$ 9	\$ 6	\$ 3	\$ 77
YTD - Interest Expense - Total	Y_SO21	\$ 1,162,661	\$ 846,844	\$ 550,712	\$ 268,560	\$ 965,954
YTD - Deposits	Y_SO215	\$ 693,169	\$ 496,228	\$ 317,378	\$ 152,671	\$ 532,216
YTD - Escrows	Y_SO225	\$ 661	\$ 500	\$ 294	\$ 131	\$ 918
YTD - Advances from FHLBank	Y_SO230	\$ 188,937	\$ 135,446	\$ 88,813	\$ 43,997	\$ 139,408
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 279,894	\$ 214,670	\$ 144,227	\$ 71,761	\$ 293,412
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 1,534,025	\$ 1,157,971	\$ 773,646	\$ 384,312	\$ 1,369,123
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$- 1,794	\$- 4,791	\$ 2,689	\$ 2,126	\$ 17,721
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 1,535,819	\$ 1,162,762	\$ 770,957	\$ 382,186	\$ 1,351,402
YTD - Noninterest Income - Total	Y_SO42	\$ 339,252	\$ 253,900	\$ 159,407	\$ 80,873	\$ 287,372
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 7,088	\$ 5,497	\$ 2,474	\$ 3,399	\$ 5,405
YTD - Other Fees and Charges	Y_SO420	\$ 271,918	\$ 200,708	\$ 128,198	\$ 61,960	\$ 221,345
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 6,122	\$ 6,874	\$ 1,404	\$ 3,135	\$ 11,476
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 3,402	\$ 4,066	\$ 709	\$ 2,405	\$ 10,770
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 960	\$ 1,151	\$ 603	\$ 709	\$ 2,205
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 77	\$ 77	\$ 0	\$ 0	\$- 2,813
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$- 1	\$- 2	\$- 2	\$ 0	\$ 1
YTD - Sale of Loans Held for Investment	Y_SO475	\$- 10	\$- 17	\$- 4	\$- 4	\$ 116

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Schedule SO --- Consolidated Statement of Operations		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 1,694	\$ 1,599	\$ 98	\$ 25	\$ 1,197
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Income	Y_SO488	\$ 54,124	\$ 40,821	\$ 27,331	\$ 12,379	\$ 49,146
YTD - Noninterest Expense - Total	Y_SO51	\$ 917,850	\$ 686,168	\$ 455,987	\$ 228,488	\$ 825,231
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 488,644	\$ 365,519	\$ 241,397	\$ 120,688	\$ 434,656
YTD - Legal Expense	Y_SO520	\$ 13,558	\$ 10,099	\$ 7,873	\$ 4,212	\$ 8,674
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 191,738	\$ 142,258	\$ 93,791	\$ 46,363	\$ 170,914
YTD - Marketing and Other Professional Services	Y_SO540	\$ 62,372	\$ 47,871	\$ 33,007	\$ 17,247	\$ 51,005
YTD - Loan Servicing Fees	Y_SO550	\$ 1,699	\$ 1,237	\$ 823	\$ 408	\$ 1,516
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 26,554	\$ 19,771	\$ 13,135	\$ 6,439	\$ 16,331
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 785	\$ 736	\$ 720	\$ 653	\$ 163
YTD - Other Noninterest Expense	Y_SO580	\$ 132,500	\$ 98,677	\$ 65,241	\$ 32,478	\$ 141,972
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 957,221	\$ 730,494	\$ 474,377	\$ 234,571	\$ 813,543
YTD - Income Taxes - Total	Y_SO71	\$ 339,845	\$ 261,566	\$ 168,416	\$ 83,646	\$ 280,595
YTD - Federal	Y_SO710	\$ 296,847	\$ 226,817	\$ 144,774	\$ 71,883	\$ 246,331
YTD - State, Local, and Other	Y_SO720	\$ 42,998	\$ 34,749	\$ 23,642	\$ 11,763	\$ 34,264
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 617,376	\$ 468,928	\$ 305,961	\$ 150,925	\$ 532,948
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 10	\$ 10	\$ 0	\$ 0	\$ 13
YTD - Net Income (Loss)	Y_SO91	\$ 617,386	\$ 468,938	\$ 305,961	\$ 150,925	\$ 532,961

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 328,213	\$ 336,776	\$ 335,378	\$ 304,203	\$ 305,479
Net Provision for Loss	VA115	\$ 2,779	\$- 7,724	\$ 835	\$ 1,992	\$ 3,706
Transfers	VA125	\$- 1,862	\$- 1,573	\$- 550	\$- 703	\$- 652
Recoveries	VA135	\$ 4,404	\$ 9,436	\$ 8,207	\$ 6,430	\$ 6,480
Adjustments	VA145	\$ 38	\$ 2	\$ 23	\$ 30,704	\$ 3,958
Charge-offs	VA155	\$ 7,727	\$ 8,704	\$ 7,117	\$ 7,248	\$ 14,768
General Valuation Allowances - Ending Balance	VA165	\$ 325,845	\$ 328,213	\$ 336,776	\$ 335,378	\$ 304,203
Specific Valuation Allowances - Beginning Balance	VA108	\$ 13,553	\$ 12,999	\$ 14,823	\$ 3,595	\$ 2,998
Net Provision for Loss	VA118	\$ 267	\$ 260	\$- 205	\$ 787	\$ 568

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 1,862	\$ 1,573	\$ 550	\$ 703	\$ 652
Adjustments	VA148	\$ 0	\$ 46	\$ - 1	\$ 10,489	\$ 0
Charge-offs	VA158	\$ 1,100	\$ 1,326	\$ 2,169	\$ 750	\$ 622
Specific Valuation Allowances - Ending Balance	VA168	\$ 14,582	\$ 13,552	\$ 12,998	\$ 14,824	\$ 3,596
Total Valuation Allowances - Beginning Balance	VA110	\$ 341,766	\$ 349,775	\$ 350,201	\$ 307,798	\$ 308,477
Net Provision for Loss	VA120	\$ 3,046	\$ - 7,464	\$ 630	\$ 2,779	\$ 4,274
Recoveries	VA140	\$ 4,404	\$ 9,436	\$ 8,207	\$ 6,430	\$ 6,480
Adjustments	VA150	\$ 38	\$ 48	\$ 22	\$ 41,193	\$ 3,958
Charge-offs	VA160	\$ 8,827	\$ 10,030	\$ 9,286	\$ 7,998	\$ 15,390
Total Valuation Allowances - Ending Balance	VA170	\$ 340,427	\$ 341,765	\$ 349,774	\$ 350,202	\$ 307,799
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 7,727	\$ 8,704	\$ 7,117	\$ 7,248	\$ 14,768
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 301	\$ 0
Mortgage Loans - Total	VA46	\$ 2,626	\$ 1,796	\$ 1,678	\$ 2,248	\$ 3,859
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 1	\$ 0	\$ 6
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 1	\$ 0	\$ 6
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 2,626	\$ 1,796	\$ 1,677	\$ 2,248	\$ 3,853
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 92	\$ 59	\$ 56	\$ 32	\$ 2
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 480	\$ 694	\$ 595	\$ 546	\$ 472
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 85	\$ 67	\$ 26	\$ 45	\$ 88
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 1,969	\$ 976	\$ 1,000	\$ 1,625	\$ 3,291
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 4,998	\$ 6,791	\$ 5,344	\$ 4,532	\$ 10,857
Commercial Loans	VA520	\$ 1,897	\$ 4,310	\$ 3,065	\$ 2,634	\$ 8,122
Consumer Loans - Total	SUB2061	\$ 3,101	\$ 2,481	\$ 2,279	\$ 1,898	\$ 2,735
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 4	\$ 5	\$ 35	\$ 18	\$ 122
Education Loans	VA530	\$ 2	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 533	\$ 583	\$ 601	\$ 521	\$ 891
Mobile Home Loans	VA550	\$ 395	\$ 254	\$ 394	\$ 204	\$ 490

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 26	\$ 22	\$ 101	\$ 133	\$ 81
Other	VA560	\$ 2,141	\$ 1,617	\$ 1,148	\$ 1,022	\$ 1,151
Repossessed Assets - Total	VA60	\$ 70	\$ 54	\$ 37	\$ 120	\$ 52
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 8	\$ 0	\$ 56	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 70	\$ 46	\$ 37	\$ 64	\$ 52
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 33	\$ 63	\$ 58	\$ 47	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 4,404	\$ 9,436	\$ 8,207	\$ 6,430	\$ 6,480
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 1,232	\$ 1,298	\$ 2,913	\$ 1,690	\$ 1,282
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 1,232	\$ 1,298	\$ 2,913	\$ 1,690	\$ 1,281
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 110	\$ 119	\$ 56	\$ 47	\$ 138
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 790	\$ 723	\$ 1,277	\$ 1,018	\$ 883
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 41	\$ 102	\$ 102	\$ 124	\$ 79
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 53	\$ 8	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 291	\$ 301	\$ 1,470	\$ 501	\$ 181
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 3,172	\$ 8,138	\$ 5,294	\$ 4,740	\$ 5,198
Commercial Loans	VA521	\$ 2,336	\$ 7,304	\$ 4,233	\$ 3,681	\$ 4,193
Consumer Loans - Total	SUB2161	\$ 836	\$ 834	\$ 1,061	\$ 1,059	\$ 1,005
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 8	\$ 1
Home Improvement Loans	VA517	\$ 1	\$ 1	\$ 1	\$ 1	\$ 56
Education Loans	VA531	\$ 0	\$ 1	\$ 1	\$ 2	\$ 0
Auto Loans	VA541	\$ 287	\$ 278	\$ 306	\$ 332	\$ 347

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 68	\$ 79	\$ 200	\$ 205	\$ 131
Credit Cards	VA557	\$ 12	\$ 16	\$ 36	\$ 14	\$ 71
Other	VA561	\$ 468	\$ 459	\$ 517	\$ 497	\$ 399
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 2,121	\$ 1,830	\$ 341	\$ 1,488	\$ 1,216
Deposits and Investment Securities	VA38	\$ 90	\$ 30	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 1,178	\$ 1,065	\$- 55	\$ 180	\$ 140
Construction - Total	SUB2230	\$ 7	\$ 11	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 7	\$ 11	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 1,171	\$ 1,054	\$- 55	\$ 180	\$ 140
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 1	\$ 8
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 56	\$ 389	\$ 67	\$ 22	\$ 40
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	\$ 0	\$ 3	\$ 9
Multifamily (5 or more) Dwelling Units	VA472	\$ 129	\$ 168	\$ 13	\$ 0	\$- 7
Nonresidential Property (Except Land)	VA482	\$ 986	\$ 497	\$- 135	\$ 154	\$ 90
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 765	\$ 776	\$ 383	\$ 757	\$ 1,074
Commercial Loans	VA522	\$ 749	\$ 716	\$ 406	\$ 691	\$ 958
Consumer Loans - Total	SUB2261	\$ 16	\$ 60	\$- 23	\$ 66	\$ 116
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 3	\$ 3	\$ 20	\$ 0	\$ 8
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$- 2	\$ 0	\$ 1	\$ 2	\$ 0
Other	VA562	\$ 15	\$ 57	\$- 44	\$ 64	\$ 108
Reposessed Assets - Total	VA62	\$ 80	\$ 0	\$ 0	\$ 2	\$ 2
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 80	\$ 0	\$ 0	\$ 2	\$ 2
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 160	\$ 0
Other Assets	VA932	\$ 8	\$- 41	\$ 13	\$ 389	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 5,444	\$ 1,098	\$- 749	\$ 2,306	\$ 9,504
Deposits and Investment Securities	VA39	\$ 90	\$ 30	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 301	\$ 0
Mortgage Loans - Total	VA49	\$ 2,572	\$ 1,563	\$- 1,290	\$ 738	\$ 2,717
Construction - Total	SUB2330	\$ 7	\$ 11	\$ 1	\$ 0	\$ 5
1-4 Dwelling Units	VA425	\$ 7	\$ 11	\$ 1	\$ 0	\$ 5
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 2,565	\$ 1,552	\$- 1,291	\$ 738	\$ 2,712
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$- 18	\$- 60	\$ 0	\$- 14	\$- 128
1-4 Dwelling Units - Secured by First Liens	VA459	\$- 254	\$ 360	\$- 615	\$- 450	\$- 371
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 44	\$- 35	\$- 76	\$- 76	\$ 18
Multifamily (5 or more) Dwelling Units	VA475	\$ 129	\$ 115	\$ 5	\$ 0	\$- 7
Nonresidential Property (Except Land)	VA485	\$ 2,664	\$ 1,172	\$- 605	\$ 1,278	\$ 3,200
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 2,591	\$- 571	\$ 433	\$ 549	\$ 6,733
Commercial Loans	VA525	\$ 310	\$- 2,278	\$- 762	\$- 356	\$ 4,887
Consumer Loans - Total	SUB2361	\$ 2,281	\$ 1,707	\$ 1,195	\$ 905	\$ 1,846
Loans on Deposits	VA515	\$ 0	\$ 0	\$ 0	\$- 8	\$- 1
Home Improvement Loans	VA519	\$ 3	\$ 4	\$ 34	\$ 17	\$ 66
Education Loans	VA535	\$ 2	\$- 1	\$- 1	\$- 2	\$ 0
Auto Loans	VA545	\$ 249	\$ 308	\$ 315	\$ 189	\$ 552
Mobile Home Loans	VA555	\$ 327	\$ 175	\$ 194	\$- 1	\$ 359
Credit Cards	VA559	\$ 12	\$ 6	\$ 66	\$ 121	\$ 10
Other	VA565	\$ 1,688	\$ 1,215	\$ 587	\$ 589	\$ 860
Reposessed Assets - Total	VA65	\$ 150	\$ 54	\$ 37	\$ 122	\$ 54
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 80	\$ 8	\$ 0	\$ 58	\$ 2

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Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 70	\$ 46	\$ 37	\$ 64	\$ 52
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 160	\$ 0
Other Assets	VA935	\$ 41	\$ 22	\$ 71	\$ 436	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 4,454	\$ 848	\$ 2,730	\$ 4,318	\$ 6,417
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 17,619	\$ 21,018	\$ 31,697	\$ 37,477	\$ 35,826
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 1,170	\$ 1,239	\$ 2,638	\$ 913	\$ 1,122
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 1,170	\$ 1,239	\$ 2,627	\$ 843	\$ 996
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 0	\$ 11	\$ 70	\$ 126
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 254,492	\$ 230,513	\$ 211,908	\$ 211,702	\$ 160,496
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 223,593	\$ 190,878	\$ 188,570	\$ 173,196	\$ 146,461
Substandard	VA965	\$ 210,141	\$ 174,550	\$ 172,498	\$ 166,071	\$ 138,424
Doubtful	VA970	\$ 13,452	\$ 16,324	\$ 16,072	\$ 7,125	\$ 8,037
Loss	VA975	\$ 0	\$ 4	\$ 0	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 41,253	\$ 45,480	N/A	N/A	N/A
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 33,084	\$ 36,944	N/A	N/A	N/A
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 0	\$ 0	N/A	N/A	N/A
Schedule PD --- Consolidated Past Due and Nonaccrual						
Description	Line Item	Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
		Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 263,912	\$ 206,793	\$ 206,480	\$ 187,267	\$ 184,242
Mortgages - Total	SUB2421	\$ 227,787	\$ 172,635	\$ 168,672	\$ 151,591	\$ 155,165
Construction and Land Loans	SUB2430	\$ 7,835	\$ 12,385	\$ 16,992	\$ 6,703	\$ 6,931

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 126,903	\$ 100,631	\$ 96,151	\$ 94,581	\$ 96,495
Permanent Loans Secured by All Other Property	SUB2450	\$ 93,377	\$ 59,884	\$ 55,607	\$ 50,861	\$ 52,198
Nonmortgages - Total	SUB2461	\$ 36,125	\$ 34,158	\$ 37,808	\$ 35,676	\$ 29,077
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 138,748	\$ 104,659	\$ 111,353	\$ 103,445	\$ 97,396
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 125,606	\$ 98,114	\$ 106,210	\$ 95,747	\$ 93,259
Mortgage Loans - Total	SUB2481	\$ 104,731	\$ 76,022	\$ 85,021	\$ 73,884	\$ 74,386
Construction	PD115	\$ 1,357	\$ 8,584	\$ 11,208	\$ 845	\$ 4,877
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 5,428	\$ 2,937	\$ 3,558	\$ 4,137	\$ 3,565
Secured by First Liens	PD123	\$ 50,824	\$ 45,888	\$ 39,703	\$ 42,629	\$ 43,625
Secured by Junior Liens	PD124	\$ 2,678	\$ 2,409	\$ 2,117	\$ 1,834	\$ 1,926
Multifamily (5 or more) Dwelling Units	PD125	\$ 30,081	\$ 8,752	\$ 11,926	\$ 12,211	\$ 5,208
Nonresidential Property (Except Land)	PD135	\$ 14,363	\$ 7,214	\$ 16,509	\$ 12,020	\$ 15,141
Land	PD138	\$ 0	\$ 238	\$ 0	\$ 208	\$ 44
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 7,860	\$ 10,333	\$ 9,092	\$ 11,269	\$ 8,003
Consumer Loans - Total	SUB2511	\$ 13,015	\$ 11,759	\$ 12,097	\$ 10,594	\$ 10,870
Loans on Deposits	PD161	\$ 137	\$ 103	\$ 362	\$ 143	\$ 112
Home Improvement Loans	PD163	\$ 187	\$ 49	\$ 92	\$ 109	\$ 150
Education Loans	PD165	\$ 22	\$ 54	\$ 36	\$ 1	\$ 30
Auto Loans	PD167	\$ 5,165	\$ 4,514	\$ 4,584	\$ 3,791	\$ 6,351
Mobile Home Loans	PD169	\$ 5,327	\$ 5,052	\$ 4,986	\$ 4,404	\$ 1,584
Credit Cards	PD171	\$ 44	\$ 30	\$ 64	\$ 52	\$ 11
Other	PD180	\$ 2,133	\$ 1,957	\$ 1,973	\$ 2,094	\$ 2,632
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 137	\$ 153	\$ 0	\$ 94	\$ 366
Held for Sale Included in PD115:PD180	PD192	\$ 0	\$ 0	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 1,233	\$ 1,062	\$ 1,268	\$ 768	\$ 1,477
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 7	\$ 0	N/A	N/A	N/A
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 13,142	\$ 6,545	\$ 5,143	\$ 7,698	\$ 4,137

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2491	\$ 10,409	\$ 5,763	\$ 4,694	\$ 7,010	\$ 3,385
Construction	PD215	\$ 4,730	\$ 677	\$ 200	\$ 4,977	\$ 79
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 505	\$ 232	\$ 272	\$ 23	\$ 102
Secured by First Liens	PD223	\$ 3,920	\$ 4,039	\$ 2,515	\$ 1,411	\$ 1,484
Secured by Junior Liens	PD224	\$ 207	\$ 181	\$ 100	\$ 104	\$ 91
Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 1,237	\$ 326	\$ 1,050
Nonresidential Property (Except Land)	PD235	\$ 1,047	\$ 634	\$ 370	\$ 169	\$ 579
Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 2,380	\$ 461	\$ 175	\$ 194	\$ 357
Consumer Loans - Total	SUB2521	\$ 353	\$ 321	\$ 274	\$ 494	\$ 395
Loans on Deposits	PD261	\$ 42	\$ 20	\$ 20	\$ 1	\$ 9
Home Improvement Loans	PD263	\$ 0	\$ 26	\$ 2	\$ 2	\$ 0
Education Loans	PD265	\$ 0	\$ 7	\$ 2	\$ 2	\$ 2
Auto Loans	PD267	\$ 232	\$ 139	\$ 122	\$ 94	\$ 198
Mobile Home Loans	PD269	\$ 3	\$ 16	\$ 23	\$ 54	\$ 68
Credit Cards	PD271	\$ 17	\$ 25	\$ 6	\$ 17	\$ 0
Other	PD280	\$ 59	\$ 88	\$ 99	\$ 324	\$ 118
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 104	\$ 0	\$ 50	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 0	\$ 0	N/A	N/A	N/A
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	N/A	N/A	N/A
Rebooked GNMA's Incl in PD295	PD297	\$ 0	\$ 0	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 125,164	\$ 102,134	\$ 95,127	\$ 83,822	\$ 86,846
Mortgage Loans - Total	SUB2501	\$ 112,647	\$ 90,850	\$ 78,957	\$ 70,697	\$ 77,394
Construction	PD315	\$ 1,420	\$ 2,859	\$ 5,506	\$ 327	\$ 1,516
Permanent:						
Residential:						
1-4 Dwelling Units:						

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Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Revolving Open-End Loans	PD321	\$ 890	\$ 1,090	\$ 1,174	\$ 1,036	\$ 644
Secured by First Liens	PD323	\$ 60,946	\$ 42,922	\$ 45,270	\$ 42,354	\$ 44,252
Secured by Junior Liens	PD324	\$ 1,505	\$ 933	\$ 1,442	\$ 1,053	\$ 806
Multifamily (5 or more) Dwelling Units	PD325	\$ 29,948	\$ 22,792	\$ 10,198	\$ 7,312	\$ 12,025
Nonresidential Property (Except Land)	PD335	\$ 17,610	\$ 20,227	\$ 15,289	\$ 18,269	\$ 17,736
Land	PD338	\$ 328	\$ 27	\$ 78	\$ 346	\$ 415
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 9,801	\$ 8,594	\$ 13,286	\$ 9,462	\$ 7,612
Consumer Loans - Total	SUB2531	\$ 2,716	\$ 2,690	\$ 2,884	\$ 3,663	\$ 1,840
Loans on Deposits	PD361	\$ 69	\$ 62	\$ 16	\$ 83	\$ 58
Home Improvement Loans	PD363	\$ 62	\$ 64	\$ 68	\$ 150	\$ 132
Education Loans	PD365	\$ 1	\$ 2	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 627	\$ 675	\$ 561	\$ 824	\$ 768
Mobile Home Loans	PD369	\$ 1,435	\$ 1,164	\$ 1,542	\$ 2,030	\$ 423
Credit Cards	PD371	\$ 12	\$ 21	\$ 10	\$ 17	\$ 12
Other	PD380	\$ 510	\$ 702	\$ 687	\$ 559	\$ 447
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 2,478	\$ 2,739	\$ 2,211	\$ 2,607	\$ 2,891
Held for Sale Included in PD315:PD380	PD392	\$ 145	\$ 0	N/A	N/A	N/A
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 3,154	\$ 930	\$ 2,417	\$ 2,979	\$ 2,128
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 4	\$ 5	N/A	N/A	N/A
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	N/A	N/A	N/A

Schedule LD --- Loan Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 154,449	\$ 98,271	\$ 142,925	\$ 163,797	\$ 165,066
90% up to 100% LTV	LD110	\$ 147,128	\$ 90,273	\$ 135,308	\$ 158,755	\$ 160,961
100% and greater LTV	LD120	\$ 7,321	\$ 7,998	\$ 7,617	\$ 5,042	\$ 4,105
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 1,164	\$ 908	\$ 652	\$ 1,849	\$ 932
Past Due and Still Accruing - Total	SUB5240	\$ 864	\$ 623	\$ 299	\$ 1,584	\$ 687
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 822	\$ 573	\$ 299	\$ 1,534	\$ 687
90% up to 100% LTV	LD210	\$ 811	\$ 561	\$ 249	\$ 1,191	\$ 542
100% and greater LTV	LD220	\$ 11	\$ 12	\$ 50	\$ 343	\$ 145
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 42	\$ 50	\$ 0	\$ 50	\$ 0

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Schedule LD --- Loan Data		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD230	\$ 42	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 50	\$ 0	\$ 50	\$ 0
Nonaccrual - Total	SUB5230	\$ 300	\$ 285	\$ 353	\$ 265	\$ 245
90% up to 100% LTV	LD250	\$ 250	\$ 285	\$ 353	\$ 265	\$ 195
100% and greater LTV	LD260	\$ 50	\$ 0	\$ 0	\$ 0	\$ 50
Net Charge-offs - Total	SUB5300	\$ 122	\$ 102	\$- 120	\$- 26	\$ 0
90% up to 100% LTV	LD310	\$ 122	\$ 102	\$- 120	\$- 26	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 72	\$ 259	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 72	\$ 259	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 109,919	\$ 108,906	\$ 96,847	\$ 60,934	\$ 87,295
90% up to 100% LTV	LD430	\$ 109,517	\$ 108,384	\$ 95,398	\$ 60,934	\$ 87,030
100% and greater LTV	LD440	\$ 402	\$ 522	\$ 1,449	\$ 0	\$ 265
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,794
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,794
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 654,467	\$ 579,404	\$ 513,080	\$ 473,340	\$ 419,490
Mortgage Construction Loans	CC105	\$ 642,238	\$ 568,242	\$ 506,019	\$ 468,085	\$ 410,146
Other Mortgage Loans	CC115	\$ 12,229	\$ 11,162	\$ 7,061	\$ 5,255	\$ 9,344
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 1,586	\$ 3,291	\$ 619	\$ 41	\$ 734
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 1,046,068	\$ 1,296,408	\$ 1,445,934	\$ 1,315,771	\$ 1,131,406
1-4 Dwelling Units	CC280	\$ 493,454	\$ 711,183	\$ 788,449	\$ 655,574	\$ 571,297
Multifamily (5 or more) Dwelling Units	CC290	\$ 289,640	\$ 297,238	\$ 315,585	\$ 333,456	\$ 300,039
All Other Real Estate	CC300	\$ 262,974	\$ 287,987	\$ 341,900	\$ 326,741	\$ 260,070
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 47,056	\$ 68,945	\$ 53,203	\$ 76,342	\$ 46,962
Commitments Outstanding to Purchase Loans	CC320	\$ 104,994	\$ 130,425	\$ 95,501	\$ 49,053	\$ 74,715
Commitments Outstanding to Sell Loans	CC330	\$ 64,552	\$ 124,690	\$ 155,611	\$ 141,956	\$ 136,420
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 0	\$ 991	\$ 4,481	\$ 0	\$ 3,000
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 500	\$ 2,000	\$ 0	\$ 1,000	\$ 1,500

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Schedule CC --- Consolidated Commitments and Contingencies		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 716	\$ 2,492	\$ 0	\$ 48,000	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 2,001,583	\$ 1,848,802	\$ 1,812,081	\$ 1,782,567	\$ 1,616,083
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 1,024,465	\$ 998,954	\$ 966,433	\$ 923,057	\$ 916,993
Commercial Lines	CC420	\$ 843,146	\$ 712,141	\$ 656,992	\$ 667,916	\$ 518,206
Open-End Consumer Lines - Credit Cards	CC423	\$ 2,919	\$ 2,398	\$ 52,033	\$ 55,612	\$ 54,852
Open-End Consumer Lines - Other	CC425	\$ 131,053	\$ 135,309	\$ 136,623	\$ 135,982	\$ 126,032
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 102,294	\$ 100,088	\$ 106,189	\$ 104,545	\$ 76,778
Commercial	CC430	\$ 1,140	\$ 2,703	\$ 2,927	\$ 2,695	\$ 3,234
Standby, Not Included on CC465 or CC468	CC435	\$ 101,154	\$ 97,385	\$ 103,262	\$ 101,850	\$ 73,544
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 838,586	\$ 856,474	\$ 846,522	\$ 845,435	\$ 821,064
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 102	\$ 136	\$ 141	\$ 171	\$ 190
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 44,720	\$ 45,913	\$ 47,570	\$ 49,690	\$ 51,813
Other Contingent Liabilities	CC480	\$ 82	\$ 30	\$ 465	\$ 436	\$ 465
Contingent Assets	CC490	\$ 1,733	\$ 1,729	\$ 1,717	\$ 1,548	\$ 1,316

Schedule CF --- Consolidated Cash Flow Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 120,167	\$ 169,494	\$ 218,972	\$ 412,916	\$ 1,152,756
Pass-Through Securities	CF143	\$ 66,906	\$ 109,902	\$ 158,123	\$ 123,340	\$ 421,779
Other Mortgage-Backed Securities	CF153	\$ 53,261	\$ 59,592	\$ 60,849	\$ 289,576	\$ 730,977
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 75,075	\$ 4,357	\$ 268,187	\$ 23,916	\$ 13,669
Pass-Through Securities	CF145	\$ 27,341	\$ 4,357	\$ 52,611	\$ 23,916	\$ 10,020
Other Mortgage-Backed Securities	CF155	\$ 47,734	\$ 0	\$ 215,576	\$ 0	\$ 3,649
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 45,092	\$ 165,137	\$- 49,215	\$ 389,000	\$ 1,139,087
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 168,064	\$- 208,698	\$- 179,461	\$- 178,327	\$- 167,381
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 613,631	\$- 822,385	\$- 644,007	\$- 671,196	\$- 667,361
Mortgage Loans Disbursed - Total	SUB3831	\$ 2,027,040	\$ 2,479,815	\$ 2,138,907	\$ 1,676,548	\$ 2,049,070
Construction Loans - Total	SUB3840	\$ 214,366	\$ 233,207	\$ 197,545	\$ 169,799	\$ 142,762
1-4 Dwelling Units	CF190	\$ 43,056	\$ 70,204	\$ 71,435	\$ 52,241	\$ 68,472
Multifamily (5 or more) Dwelling Units	CF200	\$ 98,589	\$ 100,669	\$ 85,558	\$ 74,445	\$ 47,189

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Schedule CF --- Consolidated Cash Flow Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Nonresidential	CF210	\$ 72,721	\$ 62,334	\$ 40,552	\$ 43,113	\$ 27,101
Permanent Loans - Total	SUB3851	\$ 1,812,674	\$ 2,246,608	\$ 1,941,362	\$ 1,506,749	\$ 1,906,308
1-4 Dwelling Units	CF225	\$ 1,226,862	\$ 1,503,936	\$ 1,239,354	\$ 904,802	\$ 1,199,978
Multifamily (5 or more) Dwelling Units	CF245	\$ 306,967	\$ 383,620	\$ 363,253	\$ 340,775	\$ 283,283
Nonresidential (Except Land)	CF260	\$ 272,678	\$ 346,112	\$ 325,788	\$ 249,017	\$ 388,703
Land	CF270	\$ 6,167	\$ 12,940	\$ 12,967	\$ 12,155	\$ 34,344
Loans and Participations Purchased - Total	SUB3880	\$ 374,616	\$ 341,611	\$ 196,527	\$ 379,062	\$ 506,273
Secured by 1-4 Dwelling Units	CF280	\$ 346,556	\$ 302,036	\$ 175,062	\$ 369,254	\$ 488,570
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 21,870	\$ 8,712	\$ 16,648	\$ 5,316	\$ 10,180
Secured by Nonresidential	CF300	\$ 6,190	\$ 30,863	\$ 4,817	\$ 4,492	\$ 7,523
Loans and Participations Sold - Total	SUB3890	\$ 210,255	\$ 242,574	\$ 210,489	\$ 215,082	\$ 242,966
Secured by 1-4 Dwelling Units	CF310	\$ 154,993	\$ 201,164	\$ 172,939	\$ 142,804	\$ 157,219
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 32,760	\$ 33,653	\$ 30,870	\$ 60,719	\$ 75,035
Secured by Nonresidential	CF330	\$ 22,502	\$ 7,757	\$ 6,680	\$ 11,559	\$ 10,712
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$ 164,361	\$ 99,037	\$- 13,962	\$ 163,980	\$ 263,307
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 1,457,288	\$ 1,713,409	\$ 1,503,058	\$ 1,309,140	\$ 1,399,931
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 55,264	\$ 27,916	\$ 33,943	\$ 34,085	\$ 36,887
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 779,066	\$ 827,278	\$ 695,754	\$ 627,474	\$ 703,722
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 789,377	\$ 893,359	\$ 655,830	\$ 565,473	\$ 949,333
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 307,076	\$ 376,807	\$ 357,159	\$ 194,093	\$ 236,588
Commercial	CF390	\$ 182,789	\$ 190,901	\$ 228,254	\$ 110,634	\$ 139,870
Consumer	CF400	\$ 124,287	\$ 185,906	\$ 128,905	\$ 83,459	\$ 96,718
Nonmortgage Loans - Sales - Total	SUB3915	\$ 1,820	\$ 12,756	\$ 8,960	\$ 633	\$ 4,766
Commercial	CF395	\$ 1,713	\$ 5,205	\$ 7,538	\$ 43	\$ 4,334
Consumer	CF405	\$ 107	\$ 7,551	\$ 1,422	\$ 590	\$ 432
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 305,256	\$ 364,051	\$ 348,199	\$ 193,460	\$ 231,822
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 177,750	\$ 381,841	\$ 178,231	\$ 369,095	\$ 184,586
New Deposits Received less Deposits Withdrawn	CF420	\$- 17,473	\$ 205,815	\$ 18,694	\$ 219,235	\$ 40,054
Interest Credited to Deposits	CF430	\$ 195,223	\$ 176,026	\$ 159,537	\$ 149,860	\$ 144,532
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 0	\$ 0	\$ 23,319	\$ 1,805,296	\$ 478,916
Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
		Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						

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Schedule DI --- Consolidated Deposit Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Total Broker - Originated Deposits - Total	SUB4061	\$ 310,832	\$ 260,435	\$ 222,181	\$ 216,840	\$ 220,628
Fully Insured	DI100	\$ 282,778	\$ 238,284	\$ 192,642	\$ 200,574	\$ 203,858
Other	DI110	\$ 28,054	\$ 22,151	\$ 29,539	\$ 16,266	\$ 16,770
Deposits with Balances - \$100,000 or Less	DI120	\$ 25,975,739	\$ 26,149,114	\$ 26,125,698	\$ 25,958,243	\$ 24,075,663
Deposits with Balances - Greater than \$100,000	DI130	\$ 10,406,844	\$ 10,100,256	\$ 9,732,973	\$ 9,726,668	\$ 9,362,728
Number of Deposit Accounts - Total	SUB4062	3,214,401	3,211,670	3,218,690	3,211,358	2,943,156
Balances of \$100,000 or Less	DI150	3,159,853	3,158,243	3,166,946	3,159,930	2,894,972
Balances Greater than \$100,000	DI160	54,548	53,427	51,744	51,428	48,184
IRA/Keogh Accounts	DI200	\$ 2,981,773	\$ 3,010,707	\$ 2,990,004	\$ 2,976,620	\$ 2,860,157
Uninsured Deposits	DI210	\$ 5,169,591	\$ 5,038,572	\$ 4,652,950	\$ 4,616,397	\$ 4,472,062
Preferred Deposits	DI220	\$ 880,380	\$ 471,252	\$ 445,113	\$ 437,139	\$ 389,918
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 4,283,302	\$ 4,391,143	\$ 4,245,729	\$ 5,343,375	\$ 4,888,014
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 5,285,346	\$ 5,370,360	\$ 5,661,578	\$ 4,946,859	\$ 4,846,994
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 8,103,861	\$ 8,343,533	\$ 8,804,998	\$ 8,825,655	\$ 8,372,877
Deposits & Escrows - Time Deposits	DI340	\$ 18,710,072	\$ 18,144,336	\$ 17,146,363	\$ 16,569,021	\$ 15,330,508
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non- Interest-Bearing Demand Deposits	DI610	\$ 2,139,012	\$ 2,262,746	\$ 2,105,962	\$ 1,992,818	\$ 1,731,647
Outstd Checks Drawn Against FHLBs & FRBs Not Incd in SC710	DI620	\$ 2,712	\$ 1,368	\$ 1,982	\$ 1,610	\$ 3,194
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 187,759	\$ 225,976	\$ 239,349	\$ 207,032	\$ 276,892
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 157,754	\$ 365,758	\$ 349,980	\$ 313,717	\$ 376,759
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjustments to Demand Deposits (including escrows)	DI720	\$ 909	\$ 2,782	\$ 1,048	\$ 70	\$ 59
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 0	\$ 0	\$ 23,319	\$ 1,805,296	\$ 471,199
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 0	\$ 0	\$ 23,319	\$ 336,972	\$ 471,199

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Schedule DI --- Consolidated Deposit Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule SI --- Consolidated Supplemental Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	8,187	8,182	8,152	8,137	7,568
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 8,115,580	\$ 8,478,615	\$ 8,897,779	\$ 9,109,751	\$ 8,737,655
Assets Held for Sale	SI387	\$ 62,477	\$ 159,435	\$ 158,252	\$ 156,815	\$ 120,113
Loans Serviced for Others	SI390	\$ 4,121,213	\$ 4,169,212	\$ 4,225,147	\$ 4,289,497	\$ 4,220,507
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 117	\$ 163	\$ 161	\$ 160	\$ 156
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	84.01%	83.88%	83.45%	85.82%	85.63%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	84.26%	83.93%	83.44%	85.69%	85.60%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	84.37%	84.21%	83.62%	85.61%	85.57%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	79.52%	73.01%	72.05%	63.34%	69.27%
Do you meet the DBLA business operations test?	SI586	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]	3 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 7,580,684	\$ 7,609,673	\$ 5,361,144	\$ 5,377,984	\$ 5,303,921
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 54,133	\$ 55,783	\$ 55,735	\$ 52,168	\$ 53,038
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	24	35	38	48	48
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 5,816,667	\$ 5,912,184	\$ 5,733,492	\$ 5,179,430	\$ 5,203,611
Net Income (Loss) (SO91)	SI610	\$ 148,448	\$ 162,977	\$ 155,036	\$ 150,925	\$ 131,314
Dividends Declared - Preferred Stock	SI620	\$ 23	\$ 8	\$ 7	\$ 11	\$ 6
Dividends Declared - Common Stock	SI630	\$ 129,925	\$ 234,271	\$ 59,714	\$ 106,267	\$ 244,986
Stock Issued	SI640	\$ 8,639	\$ 319	\$ 21,027	\$ 6,222	\$ 312
Stock Retired	SI650	\$ 0	\$ 0	\$ 160	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 5,828	\$ 7,398	\$ 4,513	\$ 40,964	\$ 96,155
New Basis Accounting Adjustments	SI660	\$ 5	\$ 6,026	\$ 85	\$ 525,148	\$ 0
Other Comprehensive Income	SI662	\$- 34,121	\$- 39,001	\$ 61,403	\$- 63,293	\$- 8,397

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Schedule SI --- Consolidated Supplemental Information		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Prior Period Adjustments	SI668	\$ 28	\$- 126	\$- 539	\$- 77	\$ 0
Other Adjustments	SI671	\$- 1,387	\$ 1,167	\$- 2,952	\$ 451	\$ 1,426
Ending Equity Capital (SC80)	SI680	\$ 5,814,159	\$ 5,816,665	\$ 5,912,184	\$ 5,733,492	\$ 5,179,429
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 920	\$ 4,684	\$ 1,839	\$ 0
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 1,370	\$ 20,215	\$ 216	\$ 737	\$ 621
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	10 [Yes]	10 [Yes]	12 [Yes]	11 [Yes]	11 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 50,378	\$ 55,012	\$ 49,237	\$ 56,524	\$ 48,226
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 4,211	\$ 4,255	\$ 4,673	\$ 4,465	\$ 4,063
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 54,795,040	\$ 54,899,420	\$ 55,029,049	\$ 54,600,633	\$ 52,086,996
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 4,414,731	\$ 4,659,216	\$ 4,796,589	\$ 4,732,734	\$ 4,768,150
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 44,389,204	\$ 44,193,924	\$ 44,269,212	\$ 43,996,272	\$ 41,665,662
Nonmortgage Loans	SI885	\$ 2,124,195	\$ 2,118,993	\$ 2,040,324	\$ 1,966,846	\$ 2,146,528
Deposits and Excrows	SI890	\$ 34,268,419	\$ 33,979,820	\$ 33,899,454	\$ 33,245,249	\$ 31,906,428
Total Borrowings	SI895	\$ 12,326,808	\$ 12,580,106	\$ 12,959,477	\$ 13,382,934	\$ 12,808,459
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	11	14	8	5	15
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 1,516	\$ 881	\$ 1,148	\$ 1,684	\$ 5,101
Interest Charged on Loans Made During Quarter - Minimum	SI920	6.29	4.77	5.69	5.19	4.69
Interest Charged on Loans Made During Quarter - Maximum	SI930	6.70	8.18	6.35	7.69	5.34

Schedule SQ --- Consolidated Supplemental Questions		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	0	0	0	1	1
1st time incl asset/liab from branch/bulk dep purch?	SQ110	1	0	1	0	1
Change in Control of Association?	SQ130	0	0	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	0	1	0	1	1
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A

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Schedule SQ --- Consolidated Supplemental Questions		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
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	2	0	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	1	1	0	0	1
Does Association Have Subchapter S in effect this year?	SQ320	2	2	2	2	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	26	25	22	24	22

Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]
Do you have any activity to report on this schedule?	FS130	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]	5 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 2,305,127	\$ 2,291,794	\$ 2,278,023	\$ 2,206,149	\$ 2,232,201
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 1,652,366	\$ 1,656,073	\$ 1,583,325	\$ 1,567,337	\$ 1,526,100
Personal Trust and Agency Accounts	FS210	\$ 519,963	\$ 519,897	\$ 524,597	\$ 506,366	\$ 504,853
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 392,422	\$ 378,534	\$ 306,569	\$ 320,462	\$ 300,891
Employee Benefit - Defined Contribution	FS220	\$ 75,391	\$ 73,707	\$ 69,612	\$ 82,563	\$ 64,123
Employee Benefit - Defined Benefit	FS230	\$ 161,405	\$ 160,369	\$ 101,961	\$ 124,621	\$ 118,397
Other Retirement Accounts	FS240	\$ 155,626	\$ 144,458	\$ 134,996	\$ 113,278	\$ 118,371
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 719,619	\$ 735,444	\$ 729,508	\$ 728,847	\$ 720,356
Other Fiduciary Accounts	FS270	\$ 20,362	\$ 22,198	\$ 22,651	\$ 11,662	\$ 0
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 260,218	\$ 238,540	\$ 292,666	\$ 267,922	\$ 328,271
Personal Trust and Agency Accounts	FS211	\$ 8,982	\$ 8,930	\$ 9,167	\$ 28,248	\$ 25,415
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 249,450	\$ 228,618	\$ 282,491	\$ 238,492	\$ 301,635
Employee Benefit - Defined Contribution	FS221	\$ 57,656	\$ 41,521	\$ 42,719	\$ 42,165	\$ 56,999

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Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS231	\$ 152,237	\$ 151,024	\$ 204,896	\$ 150,954	\$ 208,585
Other Retirement Accounts	FS241	\$ 39,557	\$ 36,073	\$ 34,876	\$ 45,373	\$ 36,051
Corporate Trust and Agency Accounts	FS251	\$ 800	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 986	\$ 992	\$ 1,008	\$ 1,182	\$ 1,221
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 392,543	\$ 397,181	\$ 402,032	\$ 370,890	\$ 377,830
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	4,158	3,956	3,844	3,544	3,234
Personal Trust and Agency Accounts	FS212	1,276	1,245	1,243	1,190	1,144
Retirement-related Trust and Agency Accounts - Total	SUB6120	1,231	1,065	983	802	748
Employee Benefit - Defined Contribution	FS222	119	111	101	80	97
Employee Benefit - Defined Benefit	FS232	13	9	7	66	18
Other Retirement Accounts	FS242	1,099	945	875	656	633
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	1,624	1,619	1,593	1,529	1,342
Other Fiduciary Accounts	FS272	27	27	25	23	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	234	215	194	351	292
Personal Trust and Agency Accounts	FS213	67	68	73	95	90
Retirement-related Trust and Agency Accounts - Total	SUB6130	162	143	116	250	198
Employee Benefit - Defined Contribution	FS223	73	55	49	51	44
Employee Benefit - Defined Benefit	FS233	21	21	19	24	22
Other Retirement Accounts	FS243	68	67	48	175	132
Corporate Trust and Agency Accounts	FS253	1	0	0	0	0
Other Fiduciary Accounts	FS273	4	4	5	6	4
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	191	219	168	158	125
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 13,660	\$ 10,248	\$ 6,698	\$ 3,225	\$ 11,644
Personal Trust and Agency Accounts	FS310	\$ 5,901	\$ 4,415	\$ 2,622	\$ 1,293	\$ 4,998
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 2,237	\$ 1,643	\$ 803	\$ 557	\$ 2,005
Employee Benefit - Defined Contribution	FS320	\$ 303	\$ 244	\$ 130	\$ 118	\$ 352
Employee Benefit - Defined Benefit	FS330	\$ 299	\$ 270	\$ 173	\$ 69	\$ 404
Other Retirement Accounts	FS340	\$ 1,635	\$ 1,129	\$ 500	\$ 370	\$ 1,249
Corporate Trust and Agency Accounts	FS350	\$ 10	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 4,833	\$ 3,781	\$ 2,040	\$ 1,224	\$ 4,300

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Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS370	\$ 169	\$ 20	\$ 4	\$ 12	\$ 4
Custody and Safekeeping Accounts	FS380	\$ 424	\$ 317	\$ 216	\$ 126	\$ 324
Other Fiduciary and Related Services	FS390	\$ 86	\$ 72	\$ 1,013	\$ 13	\$ 13
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 4,805	\$ 2,177	\$ 1,479	\$ 805	\$ 3,974
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 110	\$ 3	\$ 3	\$ 6	\$ 18
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 80	\$ 28	\$ 14	\$ 6	\$ 35
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 8,825	\$ 8,096	\$ 5,230	\$ 2,420	\$ 7,687
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 519,963	\$ 404,979	\$ 408,831	\$ 411,989	\$ 504,852
Non-Interest-Bearing Deposits	FS410	\$ 505	\$ 7	\$ - 17	\$ 2	\$ - 96
Interest-Bearing Deposits	FS415	\$ 1,139	\$ 172	\$ 208	\$ 211	\$ 401
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 45,089	\$ 25,727	\$ 20,468	\$ 21,095	\$ 89,237
State, County and Municipal Obligations	FS425	\$ 23,754	\$ 7,669	\$ 8,149	\$ 7,523	\$ 35,804
Money Market Mutual Funds	FS430	\$ 44,896	\$ 30,685	\$ 40,532	\$ 41,406	\$ 43,777
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 11,232	\$ 5,430	\$ 5,744	\$ 6,072	\$ 12,511
Common and Preferred Stock	FS445	\$ 228,357	\$ 172,954	\$ 170,908	\$ 172,553	\$ 315,408
Real Estate Mortgages	FS450	\$ 665	\$ 354	\$ 361	\$ 345	\$ 449
Real Estate	FS455	\$ 5,230	\$ 1,910	\$ 1,516	\$ 1,847	\$ 3,762
Miscellaneous Assets	FS460	\$ 159,096	\$ 160,071	\$ 160,962	\$ 160,935	\$ 3,599
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	6	6	6	6	6
Domestic Equity	FS610	3	3	3	3	3
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	2	2	2	2	2
Municipal Bond	FS650	1	1	1	1	1

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Schedule FS --- Fiduciary and Related Services		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Short-Term Investments/Money Market	FS660	0	0	0	0	0
Specialty/Other	FS670	0	0	0	0	0
Market Value - Total Collective Investment Funds	FS65	\$ 175,714	\$ 178,173	\$ 179,508	\$ 179,447	\$ 188,379
Domestic Equity	FS615	\$ 75,564	\$ 76,605	\$ 78,481	\$ 77,692	\$ 78,677
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 83,639	\$ 85,812	\$ 85,230	\$ 86,171	\$ 93,724
Municipal Bond	FS655	\$ 16,511	\$ 15,756	\$ 15,797	\$ 15,584	\$ 15,978
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Othr Losses	FS70	\$ 105	\$ 3	\$ 6	\$ 6	\$ 4
Personal Trust and Agency Accounts	FS710	\$ 105	\$ 3	\$ 6	\$ 6	\$ 4
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 5	\$ 0	\$ 0	\$ 0	\$ 14
Personal Trust and Agency Accounts	FS711	\$ 5	\$ 0	\$ 0	\$ 0	\$ 14
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 5,814,159	\$ 5,816,670	\$ 5,912,184	\$ 5,733,494	\$ 5,179,432
Equity Capital Deductions - Total	SUB1631	\$ 1,460,271	\$ 1,473,345	\$ 1,443,436	\$ 1,448,054	\$ 1,071,237
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 9,550	\$ 15,717	\$ 14,819	\$ 14,750	\$ 14,840

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Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Goodwill and Certain Other Intangible Assets	CCR115	\$ 1,440,114	\$ 1,446,032	\$ 1,424,383	\$ 1,428,816	\$ 1,052,507
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 10,604	\$ 11,440	\$ 4,038	\$ 4,248	\$ 3,890
Other	CCR134	\$ 3	\$ 156	\$ 196	\$ 240	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 110,839	\$ 78,571	\$ 37,821	\$ 99,984	\$ 36,710
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 110,009	\$ 77,004	\$ 36,429	\$ 98,610	\$ 35,652
Qualifying Intangible Assets	CCR185	\$ 0	\$ 836	\$ 795	\$ 765	\$ 765
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 830	\$ 731	\$ 597	\$ 609	\$ 293
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 4,464,727	\$ 4,421,896	\$ 4,506,569	\$ 4,385,424	\$ 4,144,905
Total Assets (SC60)	CCR205	\$ 55,025,072	\$ 54,986,866	\$ 55,113,530	\$ 55,153,944	\$ 52,133,124
Asset Deductions - Total	SUB1651	\$ 1,454,727	\$ 1,461,507	\$ 1,449,948	\$ 1,460,091	\$ 1,083,619
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 4,009	\$ 4,035	\$ 21,527	\$ 27,027	\$ 27,222
Goodwill and Certain Other Intangible Assets	CCR265	\$ 1,440,114	\$ 1,446,032	\$ 1,424,383	\$ 1,428,816	\$ 1,052,507
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 10,604	\$ 11,440	\$ 4,038	\$ 4,248	\$ 3,890
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 147,982	\$ 106,491	\$ 56,303	\$ 139,816	\$ 58,137
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 147,982	\$ 105,655	\$ 55,508	\$ 139,051	\$ 57,372
Qualifying Intangible Assets	CCR285	\$ 0	\$ 836	\$ 795	\$ 765	\$ 765
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Total Assets	CCR25	\$ 53,718,327	\$ 53,631,850	\$ 53,719,885	\$ 53,833,669	\$ 51,107,642
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 2,131,850	\$ 2,133,608	\$ 2,148,763	\$ 2,140,524	\$ 2,042,272
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 4,464,727	\$ 4,421,896	\$ 4,506,569	\$ 4,385,424	\$ 4,144,905
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 1,037	\$ 1,097	\$ 1,396	\$ 1,359	\$ 1,773
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 279,771	\$ 277,489	\$ 275,394	\$ 272,173	\$ 251,195
Tier 2 Capital - Other	CCR355	\$ 0	\$ 649	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 280,808	\$ 279,235	\$ 276,790	\$ 273,532	\$ 252,968
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 280,808	\$ 279,235	\$ 276,790	\$ 273,532	\$ 252,968

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Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 1,513	\$ 1,816	\$ 1,818	\$ 2,253	\$ 2,700
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 14,201	\$ 14,307	\$ 13,335	\$ 12,748	\$ 10,952
Total Risk-Based Capital	CCR39	\$ 4,729,821	\$ 4,685,008	\$ 4,768,206	\$ 4,643,955	\$ 4,384,221
0% R/W Category - Cash	CCR400	\$ 220,377	\$ 215,738	\$ 239,713	\$ 218,754	\$ 212,872
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 523,619	\$ 545,763	\$ 570,058	\$ 631,467	\$ 618,329
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 8,164	\$ 8,361	\$ 8,559	\$ 7,871	\$ 6,792
0% R/W Category - Other	CCR415	\$ 76,013	\$ 69,568	\$ 64,121	\$ 64,558	\$ 64,894
0% R/W Category - Assets Total	CCR420	\$ 828,173	\$ 839,430	\$ 882,451	\$ 922,650	\$ 902,887
0% Risk-Weight Total for R/B Capital (CCR420 x 0%)	CCR40	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
20% R/W Category - Mtge/Asset-Backed Secs Elig for 20% R/W	CCR430	\$ 9,757,845	\$ 10,340,871	\$ 11,138,269	\$ 12,056,438	\$ 12,005,176
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,203,359	\$ 1,133,483	\$ 1,187,535	\$ 1,275,961	\$ 1,077,769
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 661,185	\$ 588,000	\$ 571,058	\$ 546,344	\$ 515,092
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 845,467	\$ 875,268	\$ 954,628	\$ 1,298,434	\$ 1,235,948
20% R/W Category - Other	CCR450	\$ 2,045,351	\$ 2,285,165	\$ 2,364,268	\$ 1,918,111	\$ 1,859,323
20% R/W Category - Assets Total	CCR455	\$ 14,513,207	\$ 15,222,787	\$ 16,215,758	\$ 17,095,288	\$ 16,693,308
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 2,902,641	\$ 3,044,557	\$ 3,243,151	\$ 3,419,057	\$ 3,338,660
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 19,588,846	\$ 19,253,602	\$ 18,794,815	\$ 18,606,144	\$ 17,386,723
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 2,387,914	\$ 2,365,850	\$ 2,328,022	\$ 2,294,899	\$ 2,239,886
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 848	\$ 1,518	\$ 1,628	\$ 1,918	\$ 1,984
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 49,803	\$ 50,687	\$ 44,450	\$ 55,680	\$ 74,836
50% R/W Category - Other	CCR480	\$ 245,726	\$ 186,022	\$ 210,195	\$ 174,618	\$ 134,008
50% R/W Category - Assets Total	CCR485	\$ 22,273,137	\$ 21,857,679	\$ 21,379,110	\$ 21,133,259	\$ 19,837,437
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 11,136,580	\$ 10,928,850	\$ 10,689,563	\$ 10,566,639	\$ 9,918,729
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 292,961	\$ 37,272	\$ 7	\$ 27,468	\$ 85,772
100% R/W Category - All Other Assets	CCR506	\$ 17,811,704	\$ 17,605,984	\$ 17,189,515	\$ 16,580,794	\$ 15,288,921
100% R/W Category - Assets Total	CCR510	\$ 18,104,665	\$ 17,643,256	\$ 17,189,522	\$ 16,608,262	\$ 15,374,693
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 18,104,665	\$ 17,643,256	\$ 17,189,522	\$ 16,608,262	\$ 15,374,693
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 705	\$ 583	\$ 713	\$ 659	\$ 583

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Schedule CCR --- Consolidated Capital Requirement		Dec 2005	Sep 2005	Jun 2005	Mar 2005	Dec 2004
Description	Line Item	Value	Value	Value	Value	Value
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 8,813	\$ 7,288	\$ 8,913	\$ 8,238	\$ 7,288
Assets to Risk-Weight	CCR64	\$ 55,719,887	\$ 55,563,735	\$ 55,667,554	\$ 55,760,118	\$ 52,808,908
Subtotal Risk-Weighted Assets	CCR75	\$ 32,152,689	\$ 31,623,941	\$ 31,131,144	\$ 30,602,189	\$ 28,639,363
Excess Allowances for Loan and Lease Losses	CCR530	\$ 45,465	\$ 50,339	\$ 61,081	\$ 62,853	\$ 52,741
Total Risk-Weighted Assets	CCR78	\$ 32,107,224	\$ 31,573,602	\$ 31,070,063	\$ 30,539,336	\$ 28,586,622
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 2,568,577	\$ 2,525,889	\$ 2,485,574	\$ 2,443,146	\$ 2,286,924
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.31%	8.24%	8.39%	8.15%	8.11%
Total Risk-Based Capital Ratio	CCR820	14.73%	14.84%	15.35%	15.21%	15.34%
Tier 1 Risk-Based Capital Ratio	CCR830	13.86%	13.96%	14.46%	14.32%	14.46%
Tangible Equity Ratio	CCR840	8.31%	8.24%	8.39%	8.14%	8.11%

*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.

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