

Office of Thrift Supervision
Financial Reporting System
Run Date: November 18, 2008, 3:29 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Description	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Number of Regulated Institutions	47	47	47	47	47

Schedule NS --- Optional Narrative Statement		Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	3	1	1	2	1
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 7,038,957	\$ 5,770,878	\$ 8,957,683	\$ 14,785,408	\$ 11,539,034
Cash and Non-Interest-Earning Deposits	SC110	\$ 1,546,020	\$ 878,003	\$ 1,278,577	\$ 932,588	\$ 1,075,360
Interest-Earning Deposits in FHLBs	SC112	\$ 657,926	\$ 372,880	\$ 497,576	\$ 354,617	\$ 263,623
Other Interest-Earning Deposits	SC118	\$ 163,596	\$ 421,137	\$ 545,086	\$ 613,172	\$ 580,281
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 2,452,770	\$ 1,727,327	\$ 4,162,034	\$ 9,878,732	\$ 4,298,569
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 995,822	\$ 995,161	\$ 1,053,480	\$ 1,422,694	\$ 3,029,625
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 193,179	\$ 299,524	\$ 303,147	\$ 328,677	\$ 371,640
State and Municipal Obligations	SC180	\$ 719,881	\$ 737,390	\$ 775,153	\$ 770,112	\$ 1,493,552
Securities Backed by Nonmortgage Loans	SC182	\$ 62,067	\$ 67,421	\$ 75,959	\$ 79,627	\$ 40,652
Other Investment Securities	SC185	\$ 222,097	\$ 248,417	\$ 235,804	\$ 372,851	\$ 318,310
Accrued Interest Receivable	SC191	\$ 25,599	\$ 23,618	\$ 30,867	\$ 32,338	\$ 67,422
Mortgage-Backed Securities - Gross	SUB0072	\$ 9,858,319	\$ 9,950,020	\$ 10,034,994	\$ 9,482,156	\$ 9,201,546
Mortgage-Backed Securities - Total	SC22	\$ 9,858,319	\$ 9,950,020	\$ 10,034,994	\$ 9,482,156	\$ 9,201,546
Pass-Through - Total	SUB0073	\$ 3,248,361	\$ 3,242,707	\$ 3,175,814	\$ 2,282,230	\$ 1,904,652
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 2,917,662	\$ 2,925,473	\$ 2,821,065	\$ 2,271,652	\$ 1,898,606
Other Pass-Through	SC215	\$ 330,699	\$ 317,234	\$ 354,749	\$ 10,578	\$ 6,046
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 6,575,176	\$ 6,672,727	\$ 6,825,229	\$ 7,167,571	\$ 7,265,303
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 4,752,073	\$ 4,705,113	\$ 4,716,958	\$ 4,641,417	\$ 4,826,687
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 275,105	\$ 262,970	\$ 263,601	\$ 258,605	\$ 278,276
Other	SC222	\$ 1,547,998	\$ 1,704,644	\$ 1,844,670	\$ 2,267,549	\$ 2,160,340
Accrued Interest Receivable	SC228	\$ 34,782	\$ 34,586	\$ 33,951	\$ 32,355	\$ 31,591

Office of Thrift Supervision
Financial Reporting System
Run Date: November 18, 2008, 3:29 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 63,743,987	\$ 59,984,037	\$ 56,264,951	\$ 56,947,017	\$ 54,481,015
Mortgage Loans - Total	SC26	\$ 63,430,894	\$ 59,696,236	\$ 55,991,093	\$ 56,687,974	\$ 54,207,086
Construction Loans - Total	SUB0100	\$ 2,073,864	\$ 1,982,618	\$ 1,968,725	\$ 1,923,729	\$ 1,916,346
Residential - Total	SUB0110	\$ 1,707,766	\$ 1,633,966	\$ 1,594,159	\$ 1,552,294	\$ 1,545,728
1-4 Dwelling Units	SC230	\$ 952,186	\$ 901,831	\$ 867,209	\$ 829,530	\$ 825,164
Multifamily (5 or more) Dwelling Units	SC235	\$ 755,580	\$ 732,135	\$ 726,950	\$ 722,764	\$ 720,564
Nonresidential Property	SC240	\$ 366,098	\$ 348,652	\$ 374,566	\$ 371,435	\$ 370,618
Permanent Loans - Total	SUB0121	\$ 61,405,906	\$ 57,755,779	\$ 54,033,311	\$ 54,785,806	\$ 52,308,354
Residential - Total	SUB0131	\$ 51,934,114	\$ 48,642,576	\$ 45,524,058	\$ 46,747,366	\$ 44,608,153
1-4 Dwelling Units - Total	SUB0141	\$ 42,515,234	\$ 39,588,526	\$ 36,902,833	\$ 38,343,978	\$ 36,288,203
Revolving Open-End Loans	SC251	\$ 6,519,859	\$ 6,056,082	\$ 5,633,283	\$ 5,503,632	\$ 5,458,265
All Other - First Liens	SC254	\$ 35,273,816	\$ 32,800,130	\$ 30,549,541	\$ 32,141,289	\$ 30,025,721
All Other - Junior Liens	SC255	\$ 721,559	\$ 732,314	\$ 720,009	\$ 699,057	\$ 804,217
Multifamily (5 or more) Dwelling Units	SC256	\$ 9,418,880	\$ 9,054,050	\$ 8,621,225	\$ 8,403,388	\$ 8,319,950
Nonresidential Property (Except Land)	SC260	\$ 8,752,780	\$ 8,441,121	\$ 7,881,643	\$ 7,444,717	\$ 7,125,396
Land	SC265	\$ 719,012	\$ 672,082	\$ 627,610	\$ 593,723	\$ 574,805
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 3,741,373	\$ 3,736,361	\$ - 707,499	\$ 4,166,037	\$ 8,443,412
Accrued Interest Receivable	SC272	\$ 252,787	\$ 234,848	\$ 255,801	\$ 229,470	\$ 247,609
Advances for Taxes and Insurance	SC275	\$ 11,430	\$ 10,792	\$ 7,114	\$ 8,012	\$ 8,706
Allowance for Loan and Lease Losses	SC283	\$ 313,093	\$ 287,801	\$ 273,858	\$ 259,043	\$ 273,929
Nonmortgage Loans - Gross	SUB0162	\$ 5,287,469	\$ 4,959,465	\$ 4,737,707	\$ 4,349,358	\$ 4,774,324
Nonmortgage Loans - Total	SC31	\$ 5,176,171	\$ 4,859,237	\$ 4,638,188	\$ 4,251,184	\$ 4,669,680
Commercial Loans - Total	SC32	\$ 4,181,018	\$ 4,119,607	\$ 3,806,545	\$ 3,543,017	\$ 2,863,570
Secured	SC300	\$ 3,207,324	\$ 3,157,329	\$ 2,902,466	\$ 2,651,570	\$ 2,188,980
Unsecured	SC303	\$ 840,176	\$ 831,051	\$ 748,641	\$ 738,225	\$ 525,406
Lease Receivables	SC306	\$ 133,518	\$ 131,227	\$ 155,438	\$ 153,222	\$ 149,184
Consumer Loans - Total	SC35	\$ 1,082,829	\$ 817,228	\$ 906,817	\$ 780,400	\$ 1,876,718
Loans on Deposits	SC310	\$ 21,334	\$ 21,770	\$ 22,417	\$ 23,100	\$ 24,576
Home Improvement Loans (Not secured by real estate)	SC316	\$ 36,109	\$ 35,881	\$ 34,654	\$ 34,980	\$ 35,292
Education Loans	SC320	\$ 5,391	\$ 15,934	\$ 16,778	\$ 9,535	\$ 14,765
Auto Loans	SC323	\$ 219,204	\$ 218,955	\$ 226,437	\$ 183,096	\$ 604,220
Mobile Home Loans	SC326	\$ 71,619	\$ 69,236	\$ 68,322	\$ 68,529	\$ 91,507
Credit Cards	SC328	\$ 31,412	\$ 20,758	\$ 4,418	\$ 3,239	\$ 2,342

Office of Thrift Supervision
Financial Reporting System
Run Date: November 18, 2008, 3:29 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Other, Including Lease Receivables	SC330	\$ 697,760	\$ 434,694	\$ 533,791	\$ 457,921	\$ 1,104,016
Accrued Interest Receivable	SC348	\$ 23,622	\$ 22,630	\$ 24,345	\$ 25,941	\$ 34,036
Allowance for Loan and Lease Losses	SC357	\$ 111,298	\$ 100,228	\$ 99,519	\$ 98,174	\$ 104,644
Reposessed Assets - Gross	SUB0201	\$ 51,919	\$ 49,779	\$ 51,185	\$ 44,283	\$ 39,439
Reposessed Assets - Total	SC40	\$ 51,844	\$ 48,652	\$ 50,081	\$ 43,679	\$ 39,327
Real Estate - Total	SUB0210	\$ 51,768	\$ 49,561	\$ 51,018	\$ 44,164	\$ 39,239
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 48,601	\$ 48,061	\$ 49,473	\$ 42,835	\$ 38,059
1-4 Dwelling Units	SC415	\$ 45,415	\$ 46,153	\$ 47,815	\$ 42,646	\$ 37,806
Multifamily (5 or more) Dwelling Units	SC425	\$ 3,186	\$ 1,908	\$ 1,658	\$ 189	\$ 253
Nonresidential (Except Land)	SC426	\$ 3,167	\$ 1,500	\$ 1,517	\$ 1,301	\$ 1,152
Land	SC428	\$ 0	\$ 0	\$ 28	\$ 28	\$ 28
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	SC430	\$ 151	\$ 218	\$ 167	\$ 119	\$ 200
General Valuation Allowances	SC441	\$ 75	\$ 1,127	\$ 1,104	\$ 604	\$ 112
Real Estate Held for Investment	SC45	\$ 6,282	\$ 6,240	\$ 6,066	\$ 5,703	\$ 5,641
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 1,271,785	\$ 984,559	\$ 956,227	\$ 1,016,782	\$ 1,036,077
Federal Home Loan Bank Stock	SC510	\$ 866,639	\$ 580,569	\$ 541,424	\$ 583,304	\$ 584,587
Other	SC540	\$ 405,146	\$ 403,990	\$ 414,803	\$ 433,478	\$ 451,490
Office Premises and Equipment	SC55	\$ 668,148	\$ 667,153	\$ 678,037	\$ 659,478	\$ 674,051
Other Assets - Gross	SUB0262	\$ 6,421,945	\$ 6,220,526	\$ 6,214,528	\$ 6,011,422	\$ 5,956,948
Other Assets - Total	SC59	\$ 6,421,420	\$ 6,220,108	\$ 6,214,160	\$ 6,011,167	\$ 5,956,919
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 67,663	\$ 67,033	\$ 72,869	\$ 69,056	\$ 68,669
Other	SC625	\$ 926,106	\$ 915,743	\$ 908,257	\$ 882,606	\$ 887,946
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 179,874	\$ 212,313	\$ 265,533	\$ 299,441	\$ 337,574
Nonmortgage Loans	SC644	\$ 378	\$ 351	\$ 394	\$ 378	\$ 319
Goodwill & Other Intangible Assets	SC660	\$ 2,799,605	\$ 2,816,047	\$ 2,840,981	\$ 2,838,690	\$ 3,120,114
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 2,448,319	\$ 2,209,039	\$ 2,126,494	\$ 1,921,251	\$ 1,542,326
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: November 18, 2008, 3:29 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 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	\$ 525	\$ 418	\$ 368	\$ 255	\$ 29
General Valuation Allowances - Total	SUB2092	\$ 424,991	\$ 389,574	\$ 374,849	\$ 358,076	\$ 378,714
Total Assets - Gross	SUB0283	\$ 94,348,811	\$ 88,592,657	\$ 87,901,378	\$ 93,301,607	\$ 87,708,075
Total Assets	SC60	\$ 93,923,820	\$ 88,203,083	\$ 87,526,529	\$ 92,943,531	\$ 87,329,361
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 61,353,798	\$ 61,624,521	\$ 60,604,204	\$ 62,376,281	\$ 60,509,339
Deposits	SC710	\$ 60,961,432	\$ 61,223,593	\$ 60,190,384	\$ 62,032,260	\$ 60,069,940
Escrows	SC712	\$ 392,638	\$ 400,818	\$ 412,658	\$ 344,106	\$ 441,045
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 272	\$ 110	\$ 1,162	\$- 85	\$- 1,646
Borrowings - Total	SC72	\$ 20,974,317	\$ 15,346,677	\$ 14,958,889	\$ 18,960,258	\$ 15,157,044
Advances from FHLBank	SC720	\$ 15,345,945	\$ 8,683,028	\$ 7,597,429	\$ 9,275,791	\$ 9,341,087
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 5,267,944	\$ 6,014,242	\$ 5,329,681	\$ 5,003,872	\$ 5,015,074
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 66,878	\$ 417,073	\$ 417,268	\$ 417,459	\$ 413,770
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 293,550	\$ 232,334	\$ 1,614,511	\$ 4,263,136	\$ 387,113
Other Liabilities - Total	SC75	\$ 911,590	\$ 862,152	\$ 1,435,603	\$ 1,512,042	\$ 1,177,035
Accrued Interest Payable - Deposits	SC763	\$ 52,008	\$ 43,400	\$ 66,413	\$ 75,598	\$ 45,347
Accrued Interest Payable - Other	SC766	\$ 64,244	\$ 61,406	\$ 63,781	\$ 62,365	\$ 69,422
Accrued Taxes	SC776	\$ 115,155	\$ 112,543	\$ 125,421	\$ 82,627	\$ 105,593
Accounts Payable	SC780	\$ 234,871	\$ 164,448	\$ 180,846	\$ 222,257	\$ 207,745
Deferred Income Taxes	SC790	\$ 8,610	\$ 8,514	\$ 9,488	\$ 5,210	\$ 5,300
Other Liabilities and Deferred Income	SC796	\$ 436,702	\$ 471,841	\$ 989,654	\$ 1,063,985	\$ 743,628
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: November 18, 2008, 3:29 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 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
Total Liabilities	SC70	\$ 83,239,705	\$ 77,833,350	\$ 76,998,696	\$ 82,848,581	\$ 76,843,418
Minority Interest	SC800	\$ 310,855	\$ 305,865	\$ 301,017	\$ 298,379	\$ 314,030
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 9,756,777	\$ 9,334,072	\$ 9,321,469	\$ 8,842,336	\$ 8,807,823
Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Noncumulative	SC814	\$ 9,700	\$ 9,700	\$ 9,701	\$ 9,700	\$ 0
Common Stock:						
Par Value	SC820	\$ 58,787	\$ 58,779	\$ 236,444	\$ 58,599	\$ 58,305
Paid in Excess of Par	SC830	\$ 9,688,290	\$ 9,265,593	\$ 9,075,324	\$ 8,774,037	\$ 8,749,518
Accumulated Other Comprehensive Income - Total	SC86	\$- 316,788	\$- 284,751	\$- 208,246	\$- 124,392	\$- 124,537
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 291,563	\$- 263,669	\$- 189,299	\$- 102,084	\$- 86,699
Gains (Losses) on Cash Flow Hedges	SC865	\$- 748	\$ 2,821	\$ 5,295	\$ 1,899	\$- 369
Other	SC870	\$- 24,477	\$- 23,903	\$- 24,242	\$- 24,207	\$- 37,469
Retained Earnings	SC880	\$ 1,010,719	\$ 1,091,823	\$ 1,190,854	\$ 1,157,281	\$ 1,545,750
Other Components of Equity Capital	SC891	\$- 77,449	\$- 77,275	\$- 77,260	\$- 78,655	\$- 57,123
Total Equity Capital	SC80	\$ 10,373,259	\$ 10,063,869	\$ 10,226,817	\$ 9,796,570	\$ 10,171,913
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 93,923,819	\$ 88,203,084	\$ 87,526,530	\$ 92,943,530	\$ 87,329,361

Office of Thrift Supervision
 Financial Reporting System
 Run Date: November 18, 2008, 3:29 PM

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

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Sep 2008

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	2	\$ 115
3	Federal, State, or other taxes receivable	15	\$ 16,572
4	Net deferred tax assets	35	\$ 1,001,824
6	Prepaid deposit insurance premiums	1	\$ 179
7	Prepaid expenses	31	\$ 45,563
8	Deposits for utilities and other services	1	\$ 120
9	Advances for loans serviced for others	1	\$ 959,951
13	Noninterest-bearing accts recv from Hold Co/Affl	2	\$ 1,659
14	Other noninterest-bearing short-term accounts recv	8	\$ 22,781
20	F/V of all derivative instru. reportable as assets	1	\$ 685
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	1	\$ 232
99	Other	30	\$ 140,509

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 33
4	Nonrefundable loan fees received prior to closing	3	\$ 1,056
7	Deferred gains from the sale of real estate	1	\$ 27
10	Amounts due brokers for unsettled transactions	2	\$ 15,297
11	The liability recorded for post-retirement benefit	24	\$ 108,542
14	Unapplied loan payments received	3	\$ 78
17	Noninterest-bearing payables to Hold Co/Affiliates	4	\$ 5,190
21	Liabilities for credit losses on OBS credit exposures	1	\$ 363
99	Other	51	\$ 270,840

Office of Thrift Supervision
Financial Reporting System
Run Date: November 18, 2008, 3:29 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 1,089,328	\$ 1,064,203	\$ 1,211,481	\$ 1,211,342	\$ 992,530
Deposits and Investment Securities	SO115	\$ 36,693	\$ 53,603	\$ 112,985	\$ 144,904	\$ 79,735
Mortgage-Backed Securities	SO125	\$ 116,125	\$ 116,270	\$ 112,917	\$ 112,451	\$ 104,783
Mortgage Loans	SO141	\$ 857,621	\$ 817,434	\$ 903,920	\$ 872,147	\$ 736,127
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 6,729	\$ 6,862	\$ 8,342	\$ 7,364	\$ 5,955
Nonmortgage Loans - Total	SUB0950	\$ 70,933	\$ 68,339	\$ 72,250	\$ 73,340	\$ 64,399
Commercial Loans and Leases	SO160	\$ 54,625	\$ 54,578	\$ 57,927	\$ 59,101	\$ 41,670
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 900	\$ 1,401	\$ 793	\$ 912	\$ 1,088
Consumer Loans and Leases	SO171	\$ 16,308	\$ 13,761	\$ 14,323	\$ 14,239	\$ 22,729
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 327	\$ 294	\$ 274	\$ 224	\$ 443
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 9,847	\$ 10,512	\$ 11,396	\$ 9,391	\$ 7,522
Federal Home Loan Bank Stock	SO181	\$ 9,847	\$ 10,508	\$ 11,340	\$ 9,389	\$ 7,522
Other	SO185	\$ 0	\$ 4	\$ 56	\$ 2	\$ 0
Interest Expense - Total	SO21	\$ 489,117	\$ 503,935	\$ 702,687	\$ 707,636	\$ 562,729
Deposits	SO215	\$ 325,639	\$ 349,817	\$ 442,165	\$ 479,867	\$ 415,885
Escrows	SO225	\$ 107	\$ 90	\$ 85	\$ 84	\$ 197
Advances from FHLBank	SO230	\$ 105,298	\$ 95,825	\$ 101,108	\$ 108,432	\$ 81,748
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 3,623	\$ 3,820	\$ 4,864	\$ 5,440	\$ 5,684
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 54,465	\$ 54,383	\$ 154,465	\$ 113,813	\$ 59,215
Capitalized Interest	SO271	\$ 15	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 610,058	\$ 570,780	\$ 520,190	\$ 513,097	\$ 437,323
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 256,337	\$ 159,370	\$ 25,950	\$ 17,541	\$ 4,668
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 353,721	\$ 411,410	\$ 494,240	\$ 495,556	\$ 432,655
Noninterest Income - Total	SO42	\$ 158,749	\$ 177,620	\$ 157,906	\$- 252,892	\$- 241,018
Mortgage Loan Servicing Fees	SO410	\$ 57,494	\$ 87,030	\$ 54,666	\$ 61,209	\$ 65,497
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 34,482	\$- 54,471	\$- 35,018	\$- 39,398	\$- 43,405

Office of Thrift Supervision
Financial Reporting System
Run Date: November 18, 2008, 3:29 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Other Fees and Charges	SO420	\$ 144,877	\$ 141,935	\$ 132,854	\$ 136,439	\$ 121,464
Net Income (Loss) from Other - Total	SUB0451	\$- 32,434	\$- 4,097	\$- 17,067	\$- 424,265	\$- 402,881
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$- 17,917	\$ 3,817	\$- 61,034	\$- 433,196	\$- 255,813
Operations & Sale of Repossessed Assets	SO461	\$- 4,293	\$- 5,620	\$ 3,019	\$- 4,772	\$- 2,514
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 698	\$- 881	\$ 29,115	\$- 9,024	\$- 142,505
Sale of Securities Held-to-Maturity	SO467	\$ 4	\$ 2	\$ 8	\$ 0	\$ 0
Sale of Loans Held for Investment	SO475	\$- 82	\$ 14	\$ 10	\$ 2	\$ 8
Sale of Other Assets Held for Investment	SO477	\$ 352	\$- 22	\$ 10,097	\$ 21,547	\$- 34
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$- 9,800	\$- 1,407	\$ 1,718	\$ 1,178	\$- 2,023
Other Noninterest Income	SO488	\$ 23,294	\$ 7,223	\$ 22,471	\$ 13,123	\$ 18,307
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	\$ 456,125	\$ 466,207	\$ 521,116	\$ 910,661	\$ 1,280,579
All Personnel Compensation and Expense	SO510	\$ 226,239	\$ 233,496	\$ 269,944	\$ 292,143	\$ 227,618
Legal Expense	SO520	\$ 5,223	\$ 4,650	\$ 5,988	\$ 9,149	\$ 6,079
Office Occupancy and Equipment Expense	SO530	\$ 81,070	\$ 81,893	\$ 91,163	\$ 89,383	\$ 70,948
Marketing and Other Professional Services	SO540	\$ 31,703	\$ 28,911	\$ 30,510	\$ 35,973	\$ 24,380
Loan Servicing Fees	SO550	\$ 5,290	\$ 5,310	\$ 5,166	\$ 4,418	\$ 5,446
Goodwill and Other Intangibles Expense	SO560	\$ 14,546	\$ 14,668	\$ 17,124	\$ 339,018	\$ 851,392
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 807	\$ 570	\$ 631	\$ 801	\$ 10
Other Noninterest Expense	SO580	\$ 91,247	\$ 96,709	\$ 100,590	\$ 139,776	\$ 94,706
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	\$ 56,345	\$ 122,823	\$ 131,030	\$- 667,997	\$- 1,088,942
Income Taxes - Total	SO71	\$ 24,866	\$ 39,583	\$ 36,972	\$- 296,123	\$- 417,826

Office of Thrift Supervision
 Financial Reporting System
 Run Date: November 18, 2008, 3:29 PM

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

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Federal	SO710	\$ 21,976	\$ 32,144	\$ 35,628	\$- 206,848	\$- 385,407
State, Local & Other	SO720	\$ 2,890	\$ 7,439	\$ 1,344	\$- 89,275	\$- 32,419
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 31,479	\$ 83,240	\$ 94,058	\$- 371,874	\$- 671,116
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$- 545	\$- 114,821	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 30,934	\$- 31,581	\$ 94,058	\$- 371,874	\$- 671,116

Office of Thrift Supervision
 Financial Reporting System
 Run Date: November 18, 2008, 3:29 PM

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

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Sep 2008

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	10	\$ 1,411
5	Net income(loss) from real estate held for invest	1	\$ 264
6	Net income(loss)-equity invest in uncons sub org	3	\$- 656
7	Net income(loss) from leased property	6	\$ 277
15	Income from corporate-owned life insurance	16	\$ 9,905
99	Other	29	\$ 10,911

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	14	\$ 1,487
2	OTS assessments	5	\$ 819
6	Supervisory examination fees	10	\$ 372
7	Office supplies, printing, and postage	27	\$ 3,157
8	Telephone, including data lines	16	\$ 1,628
9	Loan origination expense	8	\$- 845
10	ATM expense	12	\$ 1,368
13	Misc taxes other than income & real estate	3	\$ 199
16	Web site expenses	1	\$ 12
18	Minority Interest	1	\$ 7,078
99	Other	33	\$ 25,346

Office of Thrift Supervision
Financial Reporting System
Run Date: November 18, 2008, 3:29 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 3,365,012	\$ 2,275,684	\$ 1,211,481	\$ 3,980,606	\$ 2,903,092
YTD - Deposits and Investment Securities	Y_SO115	\$ 203,281	\$ 166,588	\$ 112,985	\$ 325,938	\$ 198,674
YTD - Mortgage-Backed Securities	Y_SO125	\$ 345,312	\$ 229,187	\$ 112,917	\$ 423,924	\$ 326,442
YTD - Mortgage Loans	Y_SO141	\$ 2,578,975	\$ 1,721,354	\$ 903,920	\$ 2,988,673	\$ 2,184,834
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 21,933	\$ 15,204	\$ 8,342	\$ 26,619	\$ 19,558
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 167,130	\$ 112,505	\$ 57,927	\$ 160,202	\$ 110,219
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 3,094	\$ 2,194	\$ 793	\$ 3,848	\$ 2,964
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 44,392	\$ 28,084	\$ 14,323	\$ 50,358	\$ 58,983
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 895	\$ 568	\$ 274	\$ 1,044	\$ 1,418
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 31,755	\$ 21,908	\$ 11,396	\$ 28,525	\$ 21,470
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 31,695	\$ 21,848	\$ 11,340	\$ 28,224	\$ 21,171
YTD - Other	Y_SO185	\$ 60	\$ 60	\$ 56	\$ 301	\$ 299
YTD - Interest Expense - Total	Y_SO21	\$ 1,695,739	\$ 1,206,622	\$ 702,687	\$ 2,268,957	\$ 1,641,264
YTD - Deposits	Y_SO215	\$ 1,117,621	\$ 791,982	\$ 442,165	\$ 1,654,914	\$ 1,224,007
YTD - Escrows	Y_SO225	\$ 282	\$ 175	\$ 85	\$ 360	\$ 483
YTD - Advances from FHLBank	Y_SO230	\$ 302,231	\$ 196,933	\$ 101,108	\$ 291,793	\$ 213,449
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 12,307	\$ 8,684	\$ 4,864	\$ 19,942	\$ 14,502
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 263,313	\$ 208,848	\$ 154,465	\$ 301,948	\$ 188,823
YTD - Capitalized Interest	Y_SO271	\$ 15	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 1,701,028	\$ 1,090,970	\$ 520,190	\$ 1,740,174	\$ 1,283,298
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 441,657	\$ 185,320	\$ 25,950	\$ 33,616	\$ 13,494
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 1,259,371	\$ 905,650	\$ 494,240	\$ 1,706,558	\$ 1,269,804
YTD - Noninterest Income - Total	Y_SO42	\$ 494,275	\$ 335,526	\$ 157,906	\$- 312,255	\$- 36,082
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 199,190	\$ 141,696	\$ 54,666	\$ 252,491	\$ 191,696
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 123,971	\$- 89,489	\$- 35,018	\$- 168,819	\$- 129,445

Office of Thrift Supervision
Financial Reporting System
Run Date: November 18, 2008, 3:29 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
YTD - Other Fees and Charges	Y_SO420	\$ 419,666	\$ 274,789	\$ 132,854	\$ 473,360	\$ 350,141
YTD - Net Income (Loss) from Other - Total	YTD0451	\$- 53,598	\$- 21,164	\$- 17,067	\$- 967,161	\$- 542,529
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$- 75,134	\$- 57,217	\$- 61,034	\$- 681,548	\$- 248,489
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 6,894	\$- 2,601	\$ 3,019	\$- 15,691	\$- 10,961
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 27,536	\$ 28,234	\$ 29,115	\$- 303,008	\$- 293,984
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 14	\$ 10	\$ 8	\$- 2	\$- 2
YTD - Sale of Loans Held for Investment	Y_SO475	\$- 58	\$ 24	\$ 10	\$ 13	\$ 11
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 10,427	\$ 10,075	\$ 10,097	\$ 40,245	\$ 18,698
YTD- Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$- 9,489	\$ 311	\$ 1,718	\$- 7,170	\$- 7,802
YTD - Other Noninterest Income	Y_SO488	\$ 52,988	\$ 29,694	\$ 22,471	\$ 97,874	\$ 94,055
YTD - Noninterest Expense - Total	Y_SO51	\$ 1,443,448	\$ 987,323	\$ 521,116	\$ 3,025,010	\$ 2,165,770
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 729,679	\$ 503,440	\$ 269,944	\$ 949,261	\$ 683,583
YTD - Legal Expense	Y_SO520	\$ 15,861	\$ 10,638	\$ 5,988	\$ 24,500	\$ 15,941
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 254,126	\$ 173,056	\$ 91,163	\$ 295,750	\$ 212,322
YTD - Marketing and Other Professional Services	Y_SO540	\$ 91,124	\$ 59,421	\$ 30,510	\$ 102,851	\$ 69,447
YTD - Loan Servicing Fees	Y_SO550	\$ 15,766	\$ 10,476	\$ 5,166	\$ 19,416	\$ 15,007
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 46,338	\$ 31,792	\$ 17,124	\$ 1,216,024	\$ 881,626
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 2,008	\$ 1,201	\$ 631	\$ 812	\$ 11
YTD - Other Noninterest Expense	Y_SO580	\$ 288,546	\$ 197,299	\$ 100,590	\$ 416,396	\$ 287,833
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 310,198	\$ 253,853	\$ 131,030	\$- 1,630,707	\$- 932,048
YTD - Income Taxes - Total	Y_SO71	\$ 101,421	\$ 76,555	\$ 36,972	\$- 675,140	\$- 369,171
YTD - Federal	Y_SO710	\$ 89,748	\$ 67,772	\$ 35,628	\$- 558,569	\$- 342,024
YTD - State, Local, and Other	Y_SO720	\$ 11,673	\$ 8,783	\$ 1,344	\$- 116,571	\$- 27,147
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 208,777	\$ 177,298	\$ 94,058	\$- 955,567	\$- 562,877
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$- 115,366	\$- 114,821	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 93,411	\$ 62,477	\$ 94,058	\$- 955,567	\$- 562,877

Office of Thrift Supervision
Financial Reporting System
Run Date: November 18, 2008, 3:29 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 389,579	\$ 374,850	\$ 358,074	\$ 351,539	\$ 320,800
Net Provision for Loss	VA115	\$ 252,906	\$ 159,885	\$ 26,518	\$ 18,622	\$ 4,504
Transfers	VA125	\$- 7,337	\$- 4,162	\$- 3,323	\$- 2,324	\$- 1,335
Recoveries	VA135	\$ 1,955	\$ 2,367	\$ 2,398	\$ 1,406	\$ 3,181
Adjustments	VA145	\$ 8	\$ 0	\$ 2,899	\$ 522	\$ 59,838
Charge-offs	VA155	\$ 212,121	\$ 143,361	\$ 11,716	\$ 11,691	\$ 8,274
General Valuation Allowances - Ending Balance	VA165	\$ 424,990	\$ 389,579	\$ 374,850	\$ 358,074	\$ 378,714
Specific Valuation Allowances - Beginning Balance	VA108	\$ 23,893	\$ 20,336	\$ 7,897	\$ 9,565	\$ 8,858
Net Provision for Loss	VA118	\$ 4,238	\$ 55	\$ 63	\$- 280	\$ 174
Transfers	VA128	\$ 7,337	\$ 4,162	\$ 3,323	\$ 2,324	\$ 1,335
Adjustments	VA148	\$ 0	\$- 21	\$ 10,715	\$ 0	\$ 0
Charge-offs	VA158	\$ 11,147	\$ 639	\$ 1,662	\$ 3,711	\$ 802
Specific Valuation Allowances - Ending Balance	VA168	\$ 24,321	\$ 23,893	\$ 20,336	\$ 7,898	\$ 9,565
Total Valuation Allowances - Beginning Balance	VA110	\$ 413,472	\$ 395,186	\$ 365,971	\$ 361,104	\$ 329,658
Net Provision for Loss	VA120	\$ 257,144	\$ 159,940	\$ 26,581	\$ 18,342	\$ 4,678
Recoveries	VA140	\$ 1,955	\$ 2,367	\$ 2,398	\$ 1,406	\$ 3,181
Adjustments	VA150	\$ 8	\$- 21	\$ 13,614	\$ 522	\$ 59,838
Charge-offs	VA160	\$ 223,268	\$ 144,000	\$ 13,378	\$ 15,402	\$ 9,076
Total Valuation Allowances - Ending Balance	VA170	\$ 449,311	\$ 413,472	\$ 395,186	\$ 365,972	\$ 388,279
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 212,121	\$ 143,361	\$ 11,716	\$ 11,691	\$ 8,274
Mortgage-Backed Securities	VA370	\$ 95,839	\$ 120,129	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA46	\$ 20,836	\$ 17,722	\$ 5,409	\$ 7,108	\$ 3,714
Construction - Total	SUB2030	\$ 196	\$ 0	\$ 0	\$ 0	\$ 1,454
1-4 Dwelling Units	VA420	\$ 196	\$ 0	\$ 0	\$ 0	\$ 1,454
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 20,640	\$ 17,722	\$ 5,409	\$ 7,108	\$ 2,260
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 2,795	\$ 3,267	\$ 1,403	\$ 1,249	\$ 724
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 13,606	\$ 12,800	\$ 3,857	\$ 4,091	\$ 1,316
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 25	\$ 128	\$ 204	\$ 37
Multifamily (5 or more) Dwelling Units	VA470	\$ 2,966	\$ 1,504	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 1,273	\$ 126	\$ 21	\$ 1,564	\$ 183

Office of Thrift Supervision
Financial Reporting System
Run Date: November 18, 2008, 3:29 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 7,129	\$ 5,035	\$ 5,883	\$ 4,580	\$ 4,432
Commercial Loans	VA520	\$ 4,892	\$ 3,048	\$ 3,776	\$ 2,904	\$ 2,215
Consumer Loans - Total	SUB2061	\$ 2,237	\$ 1,987	\$ 2,107	\$ 1,676	\$ 2,217
Loans on Deposits	VA510	\$ 10	\$ 0	\$ 1	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 56	\$ 45	\$ 21	\$ 12	\$ 3
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 451	\$ 349	\$ 405	\$ 424	\$ 696
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 2	\$ 0	\$ 118
Credit Cards	VA556	\$ 10	\$ 13	\$ 19	\$ 5	\$ 5
Other	VA560	\$ 1,710	\$ 1,580	\$ 1,659	\$ 1,235	\$ 1,395
Repossessed Assets - Total	VA60	\$ 433	\$ 379	\$ 424	\$ 3	\$ 128
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 86	\$ 379	\$ 276	\$ 3	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 347	\$ 0	\$ 135	\$ 0	\$ 49
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 2	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 11	\$ 0	\$ 79
Other Assets	VA930	\$ 87,884	\$ 96	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 1,955	\$ 2,367	\$ 2,398	\$ 1,406	\$ 3,181
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 938	\$ 1,473	\$ 1,077	\$ 515	\$ 1,592
Construction - Total	SUB2130	\$ 114	\$ 26	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 26	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 114	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 824	\$ 1,447	\$ 1,077	\$ 515	\$ 1,592
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 284	\$ 363	\$ 122	\$ 80	\$ 117
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 479	\$ 464	\$ 492	\$ 418	\$ 547
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 31	\$ 201	\$ 13	\$ 13	\$ 88
Multifamily (5 or more) Dwelling Units	VA471	\$ 29	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 1	\$ 419	\$ 410	\$ 4	\$ 840
Land	VA491	\$ 0	\$ 0	\$ 40	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 1,017	\$ 894	\$ 1,321	\$ 891	\$ 1,589

Office of Thrift Supervision
Financial Reporting System
Run Date: November 18, 2008, 3:29 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 498	\$ 282	\$ 513	\$ 350	\$ 493
Consumer Loans - Total	SUB2161	\$ 519	\$ 612	\$ 808	\$ 541	\$ 1,096
Loans on Deposits	VA511	\$ 5	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 27	\$ 32	\$ 1	\$ 0	\$ 0
Education Loans	VA531	\$ 1	\$ 4	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 144	\$ 135	\$ 208	\$ 110	\$ 341
Mobile Home Loans	VA551	\$ 20	\$ 21	\$ 35	\$ 25	\$ 149
Credit Cards	VA557	\$ 0	\$ 0	\$ 2	\$ 4	\$ 1
Other	VA561	\$ 322	\$ 420	\$ 562	\$ 402	\$ 605
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 11,575	\$ 4,219	\$ 3,387	\$ 2,045	\$ 1,510
Deposits and Investment Securities	VA38	\$ 3,206	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA48	\$ 5,257	\$ 2,662	\$ 2,670	\$ 1,660	\$ 1,369
Construction - Total	SUB2230	\$ 18	\$- 10	\$ 1,474	\$- 15	\$- 30
1-4 Dwelling Units	VA422	\$ 24	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$- 6	\$- 10	\$ 1,474	\$- 15	\$- 30
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 5,239	\$ 2,672	\$ 1,196	\$ 1,675	\$ 1,399
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 8
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 3,178	\$ 1,122	\$ 726	\$ 354	\$ 29
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 22	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 82	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 2,039	\$ 1,550	\$ 470	\$ 1,239	\$ 1,362
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 1,505	\$ 1,611	\$ 756	\$ 525	\$ 212
Commercial Loans	VA522	\$ 1,401	\$ 1,514	\$ 866	\$ 346	\$ 219
Consumer Loans - Total	SUB2261	\$ 104	\$ 97	\$- 110	\$ 179	\$- 7
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$- 151	\$ 101	\$ 0
Auto Loans	VA542	\$ 58	\$ 30	\$ 10	\$ 46	\$ 11
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 1	\$- 2	\$ 2	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 18, 2008, 3:29 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 46	\$ 66	\$ 33	\$ 30	\$- 18
Reposessed Assets - Total	VA62	\$ 1,600	\$ 0	\$ 36	\$ 0	\$ 0
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 1,581	\$ 0	\$ 36	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 19	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed 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	\$- 3	\$- 69	\$- 75	\$- 198	\$- 71
Other Assets	VA932	\$ 10	\$ 15	\$ 0	\$ 58	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 221,741	\$ 145,213	\$ 12,705	\$ 12,330	\$ 6,603
Deposits and Investment Securities	VA39	\$ 3,206	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage-Backed Securities	VA375	\$ 95,839	\$ 120,129	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA49	\$ 25,155	\$ 18,911	\$ 7,002	\$ 8,253	\$ 3,491
Construction - Total	SUB2330	\$ 100	\$- 36	\$ 1,474	\$- 15	\$ 1,424
1-4 Dwelling Units	VA425	\$ 220	\$- 26	\$ 0	\$ 0	\$ 1,454
Multifamily (5 or more) Dwelling Units	VA435	\$- 120	\$- 10	\$ 1,474	\$- 15	\$- 30
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 25,055	\$ 18,947	\$ 5,528	\$ 8,268	\$ 2,067
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 2,511	\$ 2,904	\$ 1,281	\$ 1,169	\$ 615
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 16,305	\$ 13,458	\$ 4,091	\$ 4,027	\$ 798
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$- 9	\$- 176	\$ 115	\$ 191	\$- 51
Multifamily (5 or more) Dwelling Units	VA475	\$ 2,937	\$ 1,504	\$ 0	\$ 82	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 3,311	\$ 1,257	\$ 81	\$ 2,799	\$ 705
Land	VA495	\$ 0	\$ 0	\$- 40	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 7,617	\$ 5,752	\$ 5,318	\$ 4,214	\$ 3,055
Commercial Loans	VA525	\$ 5,795	\$ 4,280	\$ 4,129	\$ 2,900	\$ 1,941
Consumer Loans - Total	SUB2361	\$ 1,822	\$ 1,472	\$ 1,189	\$ 1,314	\$ 1,114
Loans on Deposits	VA515	\$ 5	\$ 0	\$ 1	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 29	\$ 13	\$ 20	\$ 12	\$ 3
Education Loans	VA535	\$- 1	\$- 4	\$- 151	\$ 101	\$ 0
Auto Loans	VA545	\$ 365	\$ 244	\$ 207	\$ 360	\$ 366
Mobile Home Loans	VA555	\$- 20	\$- 21	\$- 33	\$- 25	\$- 31

Office of Thrift Supervision
Financial Reporting System
Run Date: November 18, 2008, 3:29 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 10	\$ 14	\$ 15	\$ 3	\$ 4
Other	VA565	\$ 1,434	\$ 1,226	\$ 1,130	\$ 863	\$ 772
Reposessed Assets - Total	VA65	\$ 2,033	\$ 379	\$ 460	\$ 3	\$ 128
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 1,667	\$ 379	\$ 312	\$ 3	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 347	\$ 0	\$ 135	\$ 0	\$ 49
Real Estate - Nonresidential (Except Land)	VA627	\$ 19	\$ 0	\$ 2	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA633	\$ 0	\$ 0	\$ 11	\$ 0	\$ 79
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$- 3	\$- 69	\$- 75	\$- 198	\$- 71
Other Assets	VA935	\$ 87,894	\$ 111	\$ 0	\$ 58	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 26,488	\$ 12,575	\$ 7,873	\$ 12,754	\$ 6,994
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 63,336	\$ 34,797	\$ 28,486	\$ 21,759	\$ 16,570
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 22,876	\$ 19,671	\$ 21,528	\$ 18,553	\$ 20,805
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 245
Permanent - 1-4 Dwelling Units	VA952	\$ 18,324	\$ 18,384	\$ 19,318	\$ 18,325	\$ 20,201
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 1,169	\$ 1,287	\$ 1,495	\$ 0	\$ 284
Permanent - Nonresidential (Except Land)	VA954	\$ 3,383	\$ 0	\$ 715	\$ 228	\$ 75
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 405,665	\$ 375,504	\$ 354,285	\$ 268,981	\$ 302,260
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 1,145,376	\$ 836,392	\$ 565,646	\$ 513,493	\$ 441,248
Substandard	VA965	\$ 1,123,220	\$ 814,533	\$ 548,482	\$ 504,444	\$ 430,336
Doubtful	VA970	\$ 22,151	\$ 21,858	\$ 17,144	\$ 9,049	\$ 10,912
Loss	VA975	\$ 5	\$ 1	\$ 20	\$ 0	\$ 0
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 11,187	\$ 11,629	\$ 11,779	\$ 1,849	\$ 1,944
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 9,268	\$ 9,609	\$ 9,750	\$ 1,381	\$ 1,396
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 650	\$ 125	\$ 125	\$ 125	\$ 125

Office of Thrift Supervision
Financial Reporting System
Run Date: November 18, 2008, 3:29 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 1,080,473	\$ 934,818	\$ 729,829	\$ 637,325	\$ 614,839
Mortgages - Total	SUB2421	\$ 970,555	\$ 839,298	\$ 641,866	\$ 550,223	\$ 530,928
Construction and Land Loans	SUB2430	\$ 113,227	\$ 63,943	\$ 65,516	\$ 42,003	\$ 26,381
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 592,514	\$ 554,050	\$ 429,107	\$ 410,316	\$ 416,593
Permanent Loans Secured by All Other Property	SUB2450	\$ 269,460	\$ 226,146	\$ 152,505	\$ 99,908	\$ 91,004
Nonmortgages - Total	SUB2461	\$ 109,918	\$ 95,520	\$ 87,963	\$ 87,102	\$ 83,911
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 584,128	\$ 503,531	\$ 344,825	\$ 275,829	\$ 321,815
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 528,631	\$ 463,828	\$ 297,700	\$ 237,030	\$ 305,227
Mortgage Loans - Total	SUB2481	\$ 484,756	\$ 433,575	\$ 273,456	\$ 209,119	\$ 277,538
Construction	PD115	\$ 49,352	\$ 27,599	\$ 22,929	\$ 21,606	\$ 6,767
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 18,535	\$ 15,615	\$ 16,479	\$ 16,236	\$ 16,797
Secured by First Liens	PD123	\$ 262,687	\$ 253,454	\$ 151,032	\$ 129,560	\$ 205,680
Secured by Junior Liens	PD124	\$ 2,785	\$ 2,560	\$ 2,244	\$ 2,398	\$ 4,355
Multifamily (5 or more) Dwelling Units	PD125	\$ 103,150	\$ 92,113	\$ 42,615	\$ 15,134	\$ 23,463
Nonresidential Property (Except Land)	PD135	\$ 47,009	\$ 41,014	\$ 35,295	\$ 23,367	\$ 19,583
Land	PD138	\$ 1,238	\$ 1,220	\$ 2,862	\$ 818	\$ 893
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 35,610	\$ 21,701	\$ 17,781	\$ 19,835	\$ 19,728
Consumer Loans - Total	SUB2511	\$ 8,265	\$ 8,552	\$ 6,463	\$ 8,076	\$ 7,961
Loans on Deposits	PD161	\$ 246	\$ 218	\$ 162	\$ 119	\$ 91
Home Improvement Loans	PD163	\$ 81	\$ 96	\$ 118	\$ 153	\$ 50
Education Loans	PD165	\$ 51	\$ 21	\$ 23	\$ 25	\$ 6
Auto Loans	PD167	\$ 3,577	\$ 2,892	\$ 2,319	\$ 3,429	\$ 3,549
Mobile Home Loans	PD169	\$ 975	\$ 434	\$ 588	\$ 1,104	\$ 1,327
Credit Cards	PD171	\$ 98	\$ 39	\$ 40	\$ 45	\$ 43
Other	PD180	\$ 3,237	\$ 4,852	\$ 3,213	\$ 3,201	\$ 2,895
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 1,851	\$ 564	\$ 802	\$ 1,676	\$ 787
Held for Sale Included in PD115:PD180	PD192	\$ 151	\$ 151	\$ 0	\$ 5,519	\$ 99,993

Office of Thrift Supervision
Financial Reporting System
Run Date: November 18, 2008, 3:29 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 3,107	\$ 1,907	\$ 3,146	\$ 3,519	\$ 3,308
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 44	\$ 205	\$ 3	\$ 219	\$ 395
Rebooked GNMA's Incl in PD195	PD197	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 55,497	\$ 39,703	\$ 47,125	\$ 38,799	\$ 16,588
Mortgage Loans - Total	SUB2491	\$ 53,124	\$ 37,398	\$ 45,130	\$ 36,245	\$ 15,270
Construction	PD215	\$ 11,158	\$ 2,109	\$ 8,505	\$ 5,548	\$ 4,823
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 2,665	\$ 2,788	\$ 2,871	\$ 3,380	\$ 304
Secured by First Liens	PD223	\$ 33,076	\$ 25,983	\$ 26,549	\$ 21,363	\$ 5,048
Secured by Junior Liens	PD224	\$ 233	\$ 424	\$ 379	\$ 422	\$ 116
Multifamily (5 or more) Dwelling Units	PD225	\$ 1,003	\$ 1,220	\$ 3,353	\$ 2,737	\$ 825
Nonresidential Property (Except Land)	PD235	\$ 3,388	\$ 3,472	\$ 3,304	\$ 2,795	\$ 3,454
Land	PD238	\$ 1,601	\$ 1,402	\$ 169	\$ 0	\$ 700
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 1,539	\$ 1,251	\$ 1,031	\$ 1,743	\$ 279
Consumer Loans - Total	SUB2521	\$ 834	\$ 1,054	\$ 964	\$ 811	\$ 1,039
Loans on Deposits	PD261	\$ 40	\$ 64	\$ 5	\$ 0	\$ 59
Home Improvement Loans	PD263	\$ 0	\$ 4	\$ 0	\$ 0	\$ 11
Education Loans	PD265	\$ 4	\$ 4	\$ 4	\$ 2	\$ 2
Auto Loans	PD267	\$ 93	\$ 83	\$ 112	\$ 131	\$ 204
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 52
Credit Cards	PD271	\$ 16	\$ 24	\$ 30	\$ 11	\$ 27
Other	PD280	\$ 681	\$ 875	\$ 813	\$ 667	\$ 684
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 48
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
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 496,345	\$ 431,287	\$ 385,004	\$ 361,496	\$ 293,024
Mortgage Loans - Total	SUB2501	\$ 432,675	\$ 368,325	\$ 323,280	\$ 304,859	\$ 238,120

Office of Thrift Supervision
Financial Reporting System
Run Date: November 18, 2008, 3:29 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 48,071	\$ 29,394	\$ 28,820	\$ 12,845	\$ 11,741
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 19,738	\$ 22,392	\$ 20,852	\$ 16,919	\$ 11,194
Secured by First Liens	PD323	\$ 251,001	\$ 229,354	\$ 199,994	\$ 211,458	\$ 157,491
Secured by Junior Liens	PD324	\$ 1,794	\$ 1,480	\$ 8,707	\$ 8,580	\$ 15,608
Multifamily (5 or more) Dwelling Units	PD325	\$ 59,924	\$ 39,844	\$ 24,759	\$ 24,344	\$ 19,196
Nonresidential Property (Except Land)	PD335	\$ 50,340	\$ 43,642	\$ 37,917	\$ 29,527	\$ 21,433
Land	PD338	\$ 1,807	\$ 2,219	\$ 2,231	\$ 1,186	\$ 1,457
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 62,428	\$ 61,969	\$ 60,225	\$ 54,507	\$ 52,971
Consumer Loans - Total	SUB2531	\$ 1,242	\$ 993	\$ 1,499	\$ 2,130	\$ 1,933
Loans on Deposits	PD361	\$ 16	\$ 8	\$ 71	\$ 109	\$ 19
Home Improvement Loans	PD363	\$ 26	\$ 24	\$ 78	\$ 106	\$ 23
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 419
Auto Loans	PD367	\$ 379	\$ 331	\$ 392	\$ 723	\$ 256
Mobile Home Loans	PD369	\$ 317	\$ 156	\$ 434	\$ 660	\$ 775
Credit Cards	PD371	\$ 3	\$ 3	\$ 8	\$ 57	\$ 25
Other	PD380	\$ 501	\$ 471	\$ 516	\$ 475	\$ 416
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 1,983	\$ 4,402	\$ 3,998	\$ 3,736	\$ 3,937
Held for Sale Included in PD315:PD380	PD392	\$ 108	\$ 436	\$ 451	\$ 21,033	\$ 35,331
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 4,940	\$ 4,998	\$ 4,280	\$ 4,821	\$ 3,396
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 0	\$ 131	\$ 305	\$ 302	\$ 311
Rebooked GNMA's Incl in PD395	PD397	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule LD --- Loan Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
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	\$ 220,103	\$ 223,538	\$ 966,470	\$ 1,038,727	\$ 742,565
90% up to 100% LTV	LD110	\$ 201,502	\$ 204,696	\$ 947,108	\$ 1,025,371	\$ 722,769
100% and greater LTV	LD120	\$ 18,601	\$ 18,842	\$ 19,362	\$ 13,356	\$ 19,796
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 8,333	\$ 10,293	\$ 12,848	\$ 10,980	\$ 41,918
Past Due and Still Accruing - Total	SUB5240	\$ 4,680	\$ 4,576	\$ 5,835	\$ 5,154	\$ 5,409

Office of Thrift Supervision Financial Reporting System Run Date: November 18, 2008, 3:29 PM	TFR Industry Aggregate Report 93036 - OTS-Regulated: New York September 2008	Frozen Aggregated Data (\$Thousands)
----------------------------------------------------------------------------------------------------	------------------------------------------------------------------------------------	-----------------------------------------

***** PUBLIC *****

Schedule LD --- Loan Data		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 4,576	\$ 4,576	\$ 5,835	\$ 2,304	\$ 5,361
90% up to 100% LTV	LD210	\$ 3,380	\$ 3,776	\$ 5,024	\$ 1,338	\$ 4,791
100% and greater LTV	LD220	\$ 1,196	\$ 800	\$ 811	\$ 966	\$ 570
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 104	\$ 0	\$ 0	\$ 2,850	\$ 48
90% up to 100% LTV	LD230	\$ 104	\$ 0	\$ 0	\$ 2,850	\$ 48
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 3,653	\$ 5,717	\$ 7,013	\$ 5,826	\$ 36,509
90% up to 100% LTV	LD250	\$ 2,998	\$ 5,161	\$ 6,282	\$ 5,125	\$ 36,053
100% and greater LTV	LD260	\$ 655	\$ 556	\$ 731	\$ 701	\$ 456
Net Charge-offs - Total	SUB5300	\$ 518	\$ 860	\$ 407	\$ 178	\$- 128
90% up to 100% LTV	LD310	\$ 79	\$ 144	\$ 194	\$ 116	\$- 228
100% and greater LTV	LD320	\$ 439	\$ 716	\$ 213	\$ 62	\$ 100
Purchases - Total	SUB5320	\$ 786	\$ 2,066	\$ 305	\$ 640	\$ 600
90% up to 100% LTV	LD410	\$ 786	\$ 2,066	\$ 305	\$ 585	\$ 600
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 55	\$ 0
Originations - Total	SUB5330	\$ 44,765	\$ 37,417	\$ 83,295	\$ 33,404	\$ 397,899
90% up to 100% LTV	LD430	\$ 43,816	\$ 35,406	\$ 82,459	\$ 32,748	\$ 396,725
100% and greater LTV	LD440	\$ 949	\$ 2,011	\$ 836	\$ 656	\$ 1,174
Sales - Total	SUB5340	\$ 0	\$ 640,223	\$ 152,340	\$ 2,763	\$ 128,348
90% up to 100% LTV	LD450	\$ 0	\$ 640,223	\$ 152,136	\$ 2,763	\$ 128,348
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 204	\$ 0	\$ 0
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 682,032	\$ 614,914	\$ 704,731	\$ 676,678	\$ 358,110
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 108,891	\$ 100,714	\$ 94,699	\$ 95,832	\$ 530,752
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 2,229,887	\$ 2,267,807	\$ 2,176,405	\$ 2,215,530	\$ 2,579,092
1-4 Dwelling Units Option ARM Loans	LD610	\$ 23,940	\$ 24,665	\$ 27,693	\$ 29,169	\$ 29,400
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 23,185	\$ 23,915	\$ 26,943	\$ 28,419	\$ 28,718
Total Capitalized Negative Amortization	LD650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 18, 2008, 3:29 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 1,191,707	\$ 1,164,614	\$ 1,182,515	\$ 1,236,057	\$ 1,325,629
Mortgage Construction Loans	CC105	\$ 1,173,979	\$ 1,135,472	\$ 1,151,711	\$ 1,202,888	\$ 1,294,027
Other Mortgage Loans	CC115	\$ 17,728	\$ 29,142	\$ 30,804	\$ 33,169	\$ 31,602
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 2,314,445	\$ 2,360,219	\$ 2,060,272	\$ 1,978,678	\$ 1,619,184
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 2,346,526	\$ 3,595,334	\$ 4,520,723	\$ 2,317,531	\$ 2,733,490
1-4 Dwelling Units	CC280	\$ 1,537,331	\$ 2,634,262	\$ 3,712,762	\$ 1,747,626	\$ 2,129,441
Multifamily (5 or more) Dwelling Units	CC290	\$ 395,929	\$ 491,561	\$ 369,846	\$ 243,779	\$ 291,731
All Other Real Estate	CC300	\$ 413,266	\$ 469,511	\$ 438,115	\$ 326,126	\$ 312,318
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 280,921	\$ 301,342	\$ 264,101	\$ 287,723	\$ 261,527
Commitments Outstanding to Purchase Loans	CC320	\$ 59,960	\$ 57,782	\$ 48,554	\$ 39,998	\$ 50,207
Commitments Outstanding to Sell Loans	CC330	\$ 78,198	\$ 79,201	\$ 91,502	\$ 271,284	\$ 194,362
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 3,506	\$ 578	\$ 5,019	\$ 0	\$ 2,500
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 50	\$ 3,349	\$ 0	\$ 0
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 7,998	\$ 0	\$ 1,580	\$ 0	\$ 0
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Unused Lines of Credit - Total	SUB3361	\$ 10,191,924	\$ 10,003,435	\$ 9,727,197	\$ 9,403,331	\$ 9,342,481
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 8,518,112	\$ 8,399,588	\$ 8,141,579	\$ 7,916,244	\$ 7,902,443
Commercial Lines	CC420	\$ 1,143,621	\$ 1,149,098	\$ 1,271,339	\$ 1,228,729	\$ 1,168,982
Open-End Consumer Lines - Credit Cards	CC423	\$ 256,597	\$ 194,852	\$ 60,113	\$ 8,137	\$ 3,234
Open-End Consumer Lines - Other	CC425	\$ 273,594	\$ 259,897	\$ 254,166	\$ 250,221	\$ 267,822
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 363,408	\$ 355,640	\$ 350,747	\$ 324,805	\$ 310,945
Commercial	CC430	\$ 10,940	\$ 12,282	\$ 11,277	\$ 9,380	\$ 10,919
Standby, Not Included on CC465 or CC468	CC435	\$ 352,468	\$ 343,358	\$ 339,470	\$ 315,425	\$ 300,026
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 879,799	\$ 870,416	\$ 1,602,407	\$ 1,622,891	\$ 1,538,265
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 40	\$ 41	\$ 42	\$ 43	\$ 44
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 37,164	\$ 36,027	\$ 494,306	\$ 553,111	\$ 241,108
Other Contingent Liabilities	CC480	\$ 65,379	\$ 75,038	\$ 69,894	\$ 100,627	\$ 119,416
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,848

Office of Thrift Supervision
Financial Reporting System
Run Date: November 18, 2008, 3:29 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 184,140	\$ 352,169	\$ 697,572	\$ 194,848	\$ 277,207
Sales	CF145	\$ 59,980	\$ 14,764	\$ 69,236	\$ 108,410	\$ 3,935
Other Balance Changes	CF148	\$- 123,765	\$- 263,855	\$- 178,655	\$- 94,584	\$- 36,571
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 386,042	\$ 346,362	\$ 320,497	\$ 433,248	\$ 141,977
Sales	CF155	\$ 46,921	\$ 0	\$ 9,168	\$ 189,714	\$ 95,461
Other Balance Changes	CF158	\$- 432,218	\$- 497,758	\$- 394,884	\$- 349,386	\$- 338,682
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 570,182	\$ 698,531	\$ 1,018,069	\$ 628,096	\$ 419,184
Sales - Total	SUB3821	\$ 106,901	\$ 14,764	\$ 78,404	\$ 298,124	\$ 99,396
Net Purchases - Total	SUB3826	\$ 463,281	\$ 683,767	\$ 939,665	\$ 329,972	\$ 319,788
Mortgage Loans Disbursed - Total	SUB3831	\$ 5,753,614	\$ 7,619,032	\$ 5,175,898	\$ 4,961,906	\$ 7,301,028
Construction Loans - Total	SUB3840	\$ 416,245	\$ 432,920	\$ 304,082	\$ 357,367	\$ 407,845
1-4 Dwelling Units	CF190	\$ 232,335	\$ 214,156	\$ 161,178	\$ 168,690	\$ 201,946
Multifamily (5 or more) Dwelling Units	CF200	\$ 112,751	\$ 108,860	\$ 74,542	\$ 78,792	\$ 130,781
Nonresidential	CF210	\$ 71,159	\$ 109,904	\$ 68,362	\$ 109,885	\$ 75,118
Permanent Loans - Total	SUB3851	\$ 5,337,369	\$ 7,186,112	\$ 4,871,816	\$ 4,604,539	\$ 6,893,183
1-4 Dwelling Units	CF225	\$ 3,968,282	\$ 5,647,505	\$ 3,754,503	\$ 3,570,223	\$ 5,852,847
Home Equity and Junior Liens	CF226	\$ 1,057,427	\$ 1,097,017	\$ 783,011	\$ 742,785	\$ 864,046
Multifamily (5 or more) Dwelling Units	CF245	\$ 728,890	\$ 718,714	\$ 471,626	\$ 446,907	\$ 268,763
Nonresidential (Except Land)	CF260	\$ 569,250	\$ 755,093	\$ 584,500	\$ 533,517	\$ 690,289
Land	CF270	\$ 70,947	\$ 64,800	\$ 61,187	\$ 53,892	\$ 81,284
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 280,542	\$ 309,911	\$ 147,221	\$ 165,018	\$ 340,454
1-4 Dwelling Units	CF280	\$ 270,113	\$ 289,069	\$ 126,503	\$ 118,256	\$ 286,219
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 197,943	\$ 170,662	\$ 55,753	\$ 82,796	\$ 46,491
Home Equity and Junior Liens	CF282	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	CF290	\$ 5,604	\$ 10,809	\$ 4,083	\$ 4,682	\$ 43,379
Nonresidential	CF300	\$ 4,825	\$ 10,033	\$ 16,635	\$ 42,080	\$ 10,856
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 803,065	\$ 2,273,446	\$ 1,565,993	\$ 1,477,588	\$ 4,385,072
1-4 Dwelling Units	CF310	\$ 628,189	\$ 2,157,383	\$ 1,500,853	\$ 1,342,472	\$ 4,040,253
Home Equity and Junior Liens	CF311	\$ 7,872	\$ 24,546	\$ 14,567	\$ 3,093	\$ 315,634

Office of Thrift Supervision
Financial Reporting System
Run Date: November 18, 2008, 3:29 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 146,229	\$ 46,876	\$ 27,676	\$ 105,455	\$ 122,528
Nonresidential	CF330	\$ 28,647	\$ 69,187	\$ 37,464	\$ 29,661	\$ 222,291
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 522,523	\$- 1,963,535	\$- 1,418,772	\$- 1,312,570	\$- 4,044,618
Memo - Refinancing Loans	CF361	\$ 3,811,559	\$ 4,495,196	\$ 2,900,225	\$ 1,939,215	\$ 2,238,849
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 1,115,881	\$ 1,586,698	\$ 1,353,375	\$ 1,188,437	\$ 791,980
Sales	CF395	\$ 2,330	\$ 168,519	\$ 1,475	\$ 412	\$ 222
Consumer:						
Closed or Purchased	CF400	\$ 283,868	\$ 206,490	\$ 188,842	\$ 167,141	\$ 367,887
Sales	CF405	\$ 631	\$ 1,115	\$ 104	\$ 5,431	\$ 5,249
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 1,399,749	\$ 1,793,188	\$ 1,542,217	\$ 1,355,578	\$ 1,159,867
Nonmortgage Loans - Sales - Total	SUB3915	\$ 2,961	\$ 169,634	\$ 1,579	\$ 5,843	\$ 5,471
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 1,396,788	\$ 1,623,554	\$ 1,540,638	\$ 1,349,735	\$ 1,154,396
Deposits:						
Interest Credited to Deposits	CF430	\$ 310,424	\$ 372,851	\$ 452,568	\$ 444,964	\$ 492,728

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 4,432,443	\$ 3,673,862	\$ 4,440,068	\$ 5,369,580	\$ 4,799,907
Fully Insured	DI100	\$ 3,825,236	\$ 2,954,217	\$ 3,574,035	\$ 4,349,446	\$ 4,064,107
Other	DI110	\$ 607,207	\$ 719,645	\$ 866,033	\$ 1,020,134	\$ 735,800
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 31,424,307	\$ 30,237,800	\$ 30,625,521	\$ 30,452,595	\$ 31,057,886
Greater than \$100,000	DI130	\$ 25,221,390	\$ 27,351,497	\$ 25,921,840	\$ 28,013,966	\$ 25,452,787
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	3,397,193	3,347,036	3,367,583	3,345,206	3,503,969
Greater than \$100,000	DI160	92,473	95,501	97,378	94,424	92,687
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 4,003,405	\$ 3,928,921	\$ 3,949,796	\$ 3,807,634	\$ 3,896,031
Greater than \$250,000	DI175	\$ 101,879	\$ 106,190	\$ 105,888	\$ 102,172	\$ 104,276
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	229,542	231,737	239,243	236,162	254,462
Greater than \$250,000	DI185	271	275	271	263	262

Office of Thrift Supervision
Financial Reporting System
Run Date: November 18, 2008, 3:29 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Number of Deposit Accounts - Total	SUB4062	3,719,479	3,674,549	3,704,475	3,676,055	3,851,380
IRA/Keogh Accounts	DI200	\$ 4,096,501	\$ 4,038,041	\$ 4,058,676	\$ 3,897,016	\$ 4,002,535
Uninsured Deposits	DI210	\$ 14,034,135	\$ 15,814,717	\$ 13,636,428	\$ 15,736,415	\$ 14,299,214
Preferred Deposits	DI220	\$ 1,248,359	\$ 1,026,813	\$ 1,064,125	\$ 885,085	\$ 1,102,092
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 6,687,979	\$ 6,707,328	\$ 4,186,605	\$ 6,645,526	\$ 5,661,116
Money Market Deposit Accounts	DI320	\$ 17,116,078	\$ 17,218,079	\$ 18,012,991	\$ 17,142,218	\$ 16,998,381
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 13,189,397	\$ 14,121,666	\$ 14,208,569	\$ 13,918,554	\$ 13,276,326
Time Deposits	DI340	\$ 24,360,619	\$ 23,577,337	\$ 24,194,878	\$ 24,670,071	\$ 24,575,156
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 8,568,514	\$ 8,491,376	\$ 8,529,484	\$ 8,602,853	\$ 8,497,809
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 664,442	\$ 627,096	\$ 614,192	\$ 585,036	\$ 603,906
Non-Interest-Bearing Demand Deposits	DI610	\$ 6,666,441	\$ 6,689,252	\$ 4,181,146	\$ 6,776,434	\$ 5,766,893
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 63,123,378	\$ 63,545,021	\$ 62,455,328	\$ 17,720,673	\$ 16,705,737
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 3,343,142	\$ 3,000,809	\$ 2,971,177	\$ 314	\$ 705
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 652,320	\$ 506,015	\$ 614,038	\$ 0	\$ 0
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 57,982,856	\$ 57,547,720	\$ 58,140,350	\$ 16,177,339	\$ 14,826,152
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 3,293,694	\$ 3,033,012	\$ 3,013,470	\$ 0	\$ 328
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 609,796	\$ 550,237	\$ 690,875	\$ 0	\$ 0

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	10,670	10,753	10,837	11,383	12,508
Financial Assets Held for Trading Purposes	SI375	\$ 259,336	\$ 234,002	\$ 572,199	\$ 489,934	\$ 1,315,061
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 705,864	\$ 575,850	\$ 772,158	\$ 662,653	\$ 159,362
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 108,374	\$ 118,874	\$ 1,312,690	\$ 3,870,682	\$ 96,284

Office of Thrift Supervision Financial Reporting System Run Date: November 18, 2008, 3:29 PM	TFR Industry Aggregate Report 93036 - OTS-Regulated: New York September 2008	Frozen Aggregated Data (\$Thousands)
-------------------------------------------------------------------------------------------------------------------------	---------------------------------------------------------------------------------------------------------	-------------------------------------------------------

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Available-for-Sale Securities	SI385	\$ 7,884,399	\$ 7,953,134	\$ 8,136,928	\$ 7,896,769	\$ 9,155,138
Assets Held for Sale	SI387	\$ 262,279	\$ 304,496	\$ 1,538,820	\$ 5,157,931	\$ 2,706,060
Loans Serviced for Others	SI390	\$ 47,656,405	\$ 50,584,769	\$ 52,425,621	\$ 51,946,218	\$ 58,734,327
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	84.47%	85.26%	85.02%	84.29%	83.50%
Second month of Qtr	SI582	84.44%	85.06%	84.79%	84.15%	83.51%
Third month of Qtr	SI583	84.44%	84.52%	84.99%	84.02%	83.42%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	76.79%	75.00%	71.85%	73.39%	77.11%
Do you meet the DBLA business operations test?	SI586	4 [Yes]	4 [Yes]	4 [Yes]	3 [Yes]	3 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 8,154,688	\$ 8,116,572	\$ 8,090,304	\$ 8,043,409	\$ 8,042,653
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 94,399	\$ 93,493	\$ 77,147	\$ 68,480	\$ 71,696
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	34	34	32	28	27
Summary of Changes in Equity Capital						
Beginning Equity Capital	SI600	\$ 10,063,868	\$ 10,226,819	\$ 9,796,567	\$ 9,848,514	\$ 8,093,832
Net Income (Loss) (SO91)	SI610	\$ 30,934	\$- 31,581	\$ 94,058	\$- 371,874	\$- 671,116
Dividends Declared						
Preferred Stock	SI620	\$ 233	\$ 231	\$ 230	\$ 134	\$ 5
Common Stock	SI630	\$ 111,885	\$ 67,157	\$ 59,344	\$ 119,583	\$ 153,090
Stock Issued	SI640	\$ 237	\$ 2,903	\$ 121	\$ 46,099	\$ 55
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 281	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 422,203	\$ 9,273	\$ 391,371	\$ 405,498	\$ 2,880,704
New Basis Accounting Adjustments	SI660	\$ 1	\$ 57	\$ 87,419	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 32,040	\$- 76,506	\$- 83,823	\$ 1,584	\$ 17,543
Prior Period Adjustments	SI668	\$- 84	\$ 137	\$- 218	\$ 1,609	\$- 362
Other Adjustments	SI671	\$ 265	\$ 154	\$ 898	\$- 14,863	\$ 4,361
Ending Equity Capital (SC80)	SI680	\$ 10,373,266	\$ 10,063,868	\$ 10,226,819	\$ 9,796,569	\$ 10,171,922
Transactions With Affiliations						

Office of Thrift Supervision
Financial Reporting System
Run Date: November 18, 2008, 3:29 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 246,222	\$ 139,665	\$ 250,753	\$ 225,527	\$ 108,659
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 47,809,892	\$ 133,660,671	\$ 373,153,592	\$ 329,740,083	\$ 63,159,666
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	13 [Yes]	13 [Yes]	12 [Yes]	13 [Yes]	12 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 66,509	\$ 69,817	\$ 60,381	\$ 65,369	\$ 62,132
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 7,048	\$ 8,469	\$ 5,582	\$ 5,160	\$ 5,540
Average Balance Sheet Data						
Total Assets	SI870	\$ 91,033,772	\$ 88,523,941	\$ 91,538,327	\$ 89,432,381	\$ 72,042,442
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 5,094,901	\$ 7,584,921	\$ 12,081,783	\$ 14,109,907	\$ 6,266,101
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 72,610,708	\$ 70,563,328	\$ 69,145,676	\$ 65,464,073	\$ 54,180,981
Nonmortgage Loans	SI885	\$ 5,132,477	\$ 4,759,308	\$ 4,378,898	\$ 4,170,154	\$ 3,487,319
Deposits and Excrows	SI890	\$ 59,546,772	\$ 59,068,021	\$ 59,812,550	\$ 58,858,239	\$ 48,302,399
Total Borrowings	SI895	\$ 18,494,933	\$ 15,736,118	\$ 18,149,859	\$ 15,865,724	\$ 11,955,588

Schedule SQ --- Consolidated Supplemental Questions						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 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	0	0	0	0	1
Any Outstanding Futures or Options Positions?	SQ310	2	2	2	2	1
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	36	35	35	35	35

Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	7 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]	7 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]

Office of Thrift Supervision
Financial Reporting System
Run Date: November 18, 2008, 3:29 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Do you have any activity to report on this schedule?	FS130	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]	6 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 120,065,864	\$ 130,122,034	\$ 131,291,991	\$ 149,323,259	\$ 142,821,744
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 21,971,935	\$ 23,238,799	\$ 23,444,041	\$ 24,031,555	\$ 23,303,464
Personal Trust and Agency Accounts	FS210	\$ 10,177,528	\$ 10,787,624	\$ 11,285,220	\$ 11,735,873	\$ 11,624,233
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 2,126,972	\$ 2,204,092	\$ 2,158,241	\$ 2,180,483	\$ 1,937,494
Employee Benefit - Defined Contribution	FS220	\$ 99,321	\$ 134,709	\$ 128,759	\$ 136,827	\$ 72,135
Employee Benefit - Defined Benefit	FS230	\$ 53,121	\$ 69,215	\$ 141,504	\$ 170,700	\$ 161,646
Other Retirement Accounts	FS240	\$ 1,974,530	\$ 2,000,168	\$ 1,887,978	\$ 1,872,956	\$ 1,703,713
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 7,822,317	\$ 8,160,116	\$ 8,131,821	\$ 8,080,246	\$ 7,481,359
Other Fiduciary Accounts	FS270	\$ 1,845,118	\$ 2,086,967	\$ 1,868,759	\$ 2,034,953	\$ 2,260,378
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 92,762,559	\$ 101,512,975	\$ 102,152,082	\$ 119,753,345	\$ 113,259,559
Personal Trust and Agency Accounts	FS211	\$ 1,079,825	\$ 1,018,297	\$ 895,018	\$ 735,878	\$ 689,561
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 91,682,734	\$ 100,494,678	\$ 101,257,064	\$ 119,017,467	\$ 112,569,998
Employee Benefit - Defined Contribution	FS221	\$ 90,043,687	\$ 98,686,410	\$ 99,402,711	\$ 117,152,843	\$ 110,664,768
Employee Benefit - Defined Benefit	FS231	\$ 1,531,005	\$ 1,703,424	\$ 1,746,083	\$ 1,712,370	\$ 1,803,648
Other Retirement Accounts	FS241	\$ 108,042	\$ 104,844	\$ 108,270	\$ 152,254	\$ 101,582
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 5,331,370	\$ 5,370,260	\$ 5,695,868	\$ 5,538,359	\$ 6,258,721
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) -Total Fiduciary Accounts	FS22	25,916	25,523	24,815	23,888	22,915
Personal Trust and Agency Accounts	FS212	13,247	13,256	13,125	12,851	12,619
Retirement-related Trust and Agency Accounts - Total	SUB6120	5,081	4,840	4,511	4,187	3,789
Employee Benefit - Defined Contribution	FS222	200	187	180	180	184
Employee Benefit - Defined Benefit	FS232	66	57	60	60	60
Other Retirement Accounts	FS242	4,815	4,596	4,271	3,947	3,545
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	7,518	7,356	7,111	6,785	6,437

Office of Thrift Supervision
Financial Reporting System
Run Date: November 18, 2008, 3:29 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Other Fiduciary Accounts	FS272	70	71	68	65	70
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	3,143	3,208	3,261	3,291	3,370
Personal Trust and Agency Accounts	FS213	629	567	586	565	558
Retirement-related Trust and Agency Accounts - Total	SUB6130	2,514	2,641	2,675	2,726	2,812
Employee Benefit - Defined Contribution	FS223	2,164	2,294	2,312	2,377	2,477
Employee Benefit - Defined Benefit	FS233	165	164	183	175	163
Other Retirement Accounts	FS243	185	183	180	174	172
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	0	0	0	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	1,815	1,860	1,799	1,782	1,782
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 145,931	\$ 93,002	\$ 42,703	\$ 169,793	\$ 125,684
Personal Trust and Agency Accounts	FS310	\$ 60,843	\$ 41,944	\$ 20,656	\$ 92,430	\$ 68,960
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 22,386	\$ 14,780	\$ 5,555	\$ 12,198	\$ 9,686
Employee Benefit - Defined Contribution	FS320	\$ 5,314	\$ 3,534	\$ 2,168	\$ 8,929	\$ 6,539
Employee Benefit - Defined Benefit	FS330	\$ 1,227	\$ 799	\$ 143	\$ 987	\$ 1,408
Other Retirement Accounts	FS340	\$ 15,845	\$ 10,447	\$ 3,244	\$ 2,282	\$ 1,739
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 36,267	\$ 24,686	\$ 12,998	\$ 52,050	\$ 37,537
Other Fiduciary Accounts	FS370	\$ 22,166	\$ 8,991	\$ 2,216	\$ 9,044	\$ 6,433
Custody and Safekeeping Accounts	FS380	\$ 3,944	\$ 2,509	\$ 1,220	\$ 3,846	\$ 2,888
Other Fiduciary and Related Services	FS390	\$ 325	\$ 92	\$ 58	\$ 225	\$ 180
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 1,352	\$ 3,651	\$ 516	\$ 143,075	\$ 5,024
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 2	\$ 2	\$ 0	\$ 2,106	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 657	\$ 0	\$ 856	\$ 669
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 144,577	\$ 90,006	\$ 42,187	\$ 25,468	\$ 121,329
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 385,844	\$ 418,027	\$ 450,758	\$ 11,735,874	\$ 476,874
Non-Interest-Bearing Deposits	FS410	\$ 1	\$ 27	\$ 1	\$- 31,357	\$ 4,333
Interest-Bearing Deposits	FS415	\$ 376	\$ 511	\$ 432	\$ 330,266	\$ 14
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 25,036	\$ 25,926	\$ 25,857	\$ 885,762	\$ 23,671
State, County and Municipal Obligations	FS425	\$ 19,953	\$ 21,212	\$ 22,695	\$ 1,301,362	\$ 23,968

Office of Thrift Supervision
Financial Reporting System
Run Date: November 18, 2008, 3:29 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Money Market Mutual Funds	FS430	\$ 45,050	\$ 51,664	\$ 56,351	\$ 757,999	\$ 45,735
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 3,031	\$ 3,553	\$ 4,040	\$ 348,160	\$ 3,280
Common and Preferred Stock	FS445	\$ 161,218	\$ 178,592	\$ 199,900	\$ 6,685,632	\$ 220,979
Real Estate Mortgages	FS450	\$ 171	\$ 431	\$ 431	\$ 3,762	\$ 434
Real Estate	FS455	\$ 2,987	\$ 2,816	\$ 2,816	\$ 768,711	\$ 2,251
Miscellaneous Assets	FS460	\$ 128,021	\$ 133,295	\$ 138,235	\$ 685,577	\$ 152,209
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	15	6
Domestic Equity	FS610	3	3	3	9	3
International/Global Equity	FS620	0	0	0	2	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	2	2	2	3	2
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
Market Value - Total Collective Investment Funds	FS65	\$ 133,962	\$ 147,353	\$ 150,521	\$ 3,925,902	\$ 172,614
Domestic Equity	FS615	\$ 67,924	\$ 76,117	\$ 79,675	\$ 3,021,761	\$ 93,733
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 693,157	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 55,104	\$ 56,915	\$ 57,766	\$ 197,885	\$ 65,513
Municipal Bond	FS655	\$ 10,934	\$ 14,321	\$ 13,080	\$ 13,099	\$ 13,368
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	\$ 0	\$ 0	\$ 0	\$ 2,018	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 0	\$ 1,149	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 5	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: November 18, 2008, 3:29 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 864	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 88	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 88	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 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		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 10,373,259	\$ 10,063,869	\$ 10,226,817	\$ 9,796,570	\$ 10,171,913
Equity Capital Deductions - Total	SUB1631	\$ 3,556,217	\$ 3,465,976	\$ 3,603,022	\$ 3,557,092	\$ 3,598,756
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 5,262	\$ 5,295	\$ 10,309	\$ 10,157	\$ 10,047
Goodwill and Certain Other Intangible Assets	CCR115	\$ 2,780,121	\$ 2,794,032	\$ 2,820,608	\$ 2,788,767	\$ 3,107,677
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 770,834	\$ 666,649	\$ 772,105	\$ 758,168	\$ 481,032
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions -Total	SUB1641	\$ 611,731	\$ 566,918	\$ 490,212	\$ 401,604	\$ 435,164
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 285,618	\$ 256,215	\$ 184,018	\$ 98,270	\$ 85,159
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 291,790	\$ 286,800	\$ 281,952	\$ 279,127	\$ 313,778
Other	CCR195	\$ 34,323	\$ 23,903	\$ 24,242	\$ 24,207	\$ 36,227
Tier 1 (Core) Capital	CCR20	\$ 7,428,773	\$ 7,164,811	\$ 7,114,007	\$ 6,641,082	\$ 7,008,321
Total Assets (SC60)	CCR205	\$ 93,923,820	\$ 88,203,083	\$ 87,526,529	\$ 92,943,531	\$ 87,329,361
Asset Deductions - Total	SUB1651	\$ 3,555,194	\$ 3,464,853	\$ 3,596,777	\$ 3,543,660	\$ 3,586,604
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 4,239	\$ 4,172	\$ 4,064	\$ 3,950	\$ 3,904
Goodwill and Certain Other Intangible Assets	CCR265	\$ 2,780,121	\$ 2,794,032	\$ 2,820,608	\$ 2,781,542	\$ 3,101,668

Office of Thrift Supervision
Financial Reporting System
Run Date: November 18, 2008, 3:29 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement						
Description	Line Item	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value	Dec 2007 Value	Sep 2007 Value
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 770,834	\$ 666,649	\$ 772,105	\$ 758,168	\$ 481,032
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Asset Additions - Total	SUB1661	\$ 341,122	\$ 294,359	\$ 204,269	\$ 128,451	\$ 152,869
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 315,713	\$ 282,344	\$ 192,231	\$ 116,873	\$ 127,735
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 25,409	\$ 12,015	\$ 12,038	\$ 11,578	\$ 25,134
Adjusted Total Assets	CCR25	\$ 90,709,748	\$ 85,032,589	\$ 84,134,021	\$ 89,528,322	\$ 83,895,626
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 3,568,625	\$ 3,342,873	\$ 3,343,808	\$ 3,565,019	\$ 3,335,842
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 7,428,773	\$ 7,164,811	\$ 7,114,007	\$ 6,641,082	\$ 7,008,321
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 13	\$ 227	\$ 349	\$ 643	\$ 1,051
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 350,000	\$ 350,000	\$ 350,000	\$ 413,770
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 409,961	\$ 376,450	\$ 360,939	\$ 342,379	\$ 357,688
Tier 2 Capital - Other	CCR355	\$ 10,175	\$ 10,059	\$ 178,851	\$ 191,301	\$ 177,585
Tier 2 (Supplementary) Capital	CCR33	\$ 420,149	\$ 736,736	\$ 890,139	\$ 884,323	\$ 950,094
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 420,149	\$ 736,736	\$ 890,139	\$ 884,323	\$ 950,094
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 326	\$ 328	\$ 329	\$ 331	\$ 458
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 20,959	\$ 20,831	\$ 20,321	\$ 19,350	\$ 18,645
Total Risk-Based Capital	CCR39	\$ 7,827,637	\$ 7,880,388	\$ 7,983,496	\$ 7,505,724	\$ 7,939,312
0% R/W Category - Cash	CCR400	\$ 536,801	\$ 391,461	\$ 424,209	\$ 459,737	\$ 630,484
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 2,672,645	\$ 1,614,440	\$ 1,981,465	\$ 8,072,749	\$ 916,309
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 0	\$ 0	\$ 0	\$ 27	\$ 0
0% R/W Category - Other	CCR415	\$ 141,379	\$ 100,510	\$ 94,665	\$ 99,771	\$ 76,158
0% R/W Category - Assets Total	CCR420	\$ 3,350,825	\$ 2,106,411	\$ 2,500,339	\$ 8,632,284	\$ 1,622,951
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	\$ 9,187,327	\$ 9,849,596	\$ 9,901,638	\$ 9,339,827	\$ 8,918,391
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,082,853	\$ 780,705	\$ 947,296	\$ 917,687	\$ 1,111,192
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 668,082	\$ 671,268	\$ 699,975	\$ 708,615	\$ 740,461

Office of Thrift Supervision
Financial Reporting System
Run Date: November 18, 2008, 3:29 PM

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

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Sep 2008	Jun 2008	Mar 2008	Dec 2007	Sep 2007
Description	Line Item	Value	Value	Value	Value	Value
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 1,516,392	\$ 1,357,246	\$ 3,792,637	\$ 3,083,723	\$ 2,344,714
20% R/W Category - Other	CCR450	\$ 1,664,550	\$ 1,674,335	\$ 1,800,390	\$ 1,976,181	\$ 6,123,874
20% R/W Category - Assets Total	CCR455	\$ 14,119,204	\$ 14,333,150	\$ 17,141,936	\$ 16,026,033	\$ 19,238,632
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 2,823,841	\$ 2,866,631	\$ 3,428,387	\$ 3,205,206	\$ 3,847,726
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 39,202,061	\$ 36,429,398	\$ 33,856,380	\$ 35,278,303	\$ 33,186,208
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 2,899,200	\$ 2,864,053	\$ 2,760,481	\$ 2,742,882	\$ 2,591,703
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 18,397	\$ 18,863	\$ 15,656	\$ 16,926	\$ 7,701
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 44,765	\$ 46,660	\$ 51,123	\$ 51,125	\$ 55,743
50% R/W Category - Other	CCR480	\$ 1,127,198	\$ 948,867	\$ 924,736	\$ 868,712	\$ 1,010,966
50% R/W Category - Assets Total	CCR485	\$ 43,291,621	\$ 40,307,841	\$ 37,608,376	\$ 38,957,948	\$ 36,852,321
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 21,645,820	\$ 20,153,933	\$ 18,804,199	\$ 19,478,985	\$ 18,426,168
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 816,612	\$ 525,834	\$ 45,355	\$ 63,141	\$ 122,301
100% R/W Category - All Other Assets	CCR506	\$ 34,988,767	\$ 33,501,701	\$ 32,730,173	\$ 31,747,357	\$ 31,889,471
100% R/W Category - Assets Total	CCR510	\$ 35,805,379	\$ 34,027,535	\$ 32,775,528	\$ 31,810,498	\$ 32,011,772
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 35,805,379	\$ 34,027,535	\$ 32,775,528	\$ 31,810,498	\$ 32,011,772
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 96,567,029	\$ 90,774,937	\$ 90,026,179	\$ 95,426,763	\$ 89,725,676
Subtotal Risk-Weighted Assets	CCR75	\$ 60,275,032	\$ 57,048,090	\$ 55,008,108	\$ 54,494,682	\$ 54,285,658
Excess Allowances for Loan and Lease Losses	CCR530	\$ 14,257	\$ 11,530	\$ 12,401	\$ 14,781	\$ 20,648
Total Risk-Weighted Assets	CCR78	\$ 60,260,775	\$ 57,036,560	\$ 54,995,707	\$ 54,479,901	\$ 54,265,010
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 4,820,862	\$ 4,562,923	\$ 4,399,653	\$ 4,358,386	\$ 4,341,200
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.19%	8.43%	8.46%	7.42%	8.35%
Total Risk-Based Capital Ratio	CCR820	12.99%	13.82%	14.52%	13.78%	14.63%
Tier 1 Risk-Based Capital Ratio	CCR830	12.29%	12.53%	12.90%	12.15%	12.88%
Tangible Equity Ratio	CCR840	8.19%	8.43%	8.46%	7.42%	8.35%

*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.