

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:38 PM	TFR Industry Aggregate Report 93036 - OTS-Regulated: New York December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Description	Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
Number of Institutions	42	42	42	43	43

Schedule NS --- Optional Narrative Statement		Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	0	0	0	0	N/A
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Dec 2004 Value	Sep 2004 Value	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 4,950,900	\$ 4,866,945	\$ 4,711,512	\$ 6,203,715	\$ 5,741,818
Cash and Non-Interest-Earning Deposits	SC110	\$ 457,075	\$ 456,638	\$ 402,840	\$ 497,541	\$ 470,114
Interest-Earning Deposits in FHLBs	SC112	\$ 363,197	\$ 324,987	\$ 399,252	\$ 514,017	\$ 540,221
Other Interest-Earning Deposits	SC118	\$ 152,802	\$ 118,005	\$ 185,692	\$ 208,072	\$ 176,768
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 830,115	\$ 779,544	\$ 774,339	\$ 1,452,220	\$ 849,619
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 2,065,682	\$ 2,085,146	\$ 1,904,832	\$ 2,378,865	\$ 2,837,468
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 251,459	\$ 259,340	\$ 291,964	\$ 271,228	\$ 251,682
State and Municipal Obligations	SC180	\$ 599,827	\$ 605,973	\$ 580,619	\$ 612,706	\$ 338,408
Securities Backed by Nonmortgage Loans	SC182	\$ 5,401	\$ 5,337	\$ 5,293	\$ 5,303	N/A
Other Investment Securities	SC185	\$ 197,092	\$ 199,881	\$ 139,138	\$ 232,508	\$ 213,678
Accrued Interest Receivable	SC191	\$ 28,250	\$ 32,094	\$ 27,543	\$ 31,255	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 12,837,230	\$ 12,534,823	\$ 11,975,284	\$ 13,649,927	N/A
Mortgage-Backed Securities - Total	SC22	\$ 12,837,230	\$ 12,534,823	\$ 11,975,284	\$ 13,649,927	\$ 12,611,049
Pass-Through - Total	SUB0073	\$ 2,558,655	\$ 2,315,438	\$ 2,272,787	\$ 3,915,444	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 2,557,267	\$ 2,313,733	\$ 2,270,358	\$ 3,912,414	\$ 3,407,925
Other Pass-Through	SC215	\$ 1,388	\$ 1,705	\$ 2,429	\$ 3,030	\$ 33,862
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 10,232,210	\$ 10,174,418	\$ 9,658,981	\$ 9,685,114	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 8,630,429	\$ 8,583,920	\$ 7,977,593	\$ 7,760,691	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 682,758	\$ 689,918	\$ 807,465	\$ 823,137	N/A
Other	SC222	\$ 919,023	\$ 900,580	\$ 873,923	\$ 1,101,286	N/A
Accrued Interest Receivable	SC228	\$ 46,365	\$ 44,967	\$ 43,516	\$ 49,369	N/A

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93036 - OTS-Regulated: New York	(\$Thousands)
Run Date: February 16, 2005, 3:38 PM	December 2004	

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Gross	SUB0092	\$ 29,938,387	\$ 28,989,661	\$ 27,451,367	\$ 30,874,822	N/A
Mortgage Loans - Total	SC26	\$ 29,713,511	\$ 28,774,447	\$ 27,243,841	\$ 30,652,904	\$ 30,258,867
Construction Loans - Total	SUB0100	\$ 789,300	\$ 706,874	\$ 583,463	\$ 626,925	\$ 507,226
Residential - Total	SUB0110	\$ 605,176	\$ 544,696	\$ 452,892	\$ 463,205	\$ 385,008
1-4 Dwelling Units	SC230	\$ 277,364	\$ 227,405	\$ 184,447	\$ 256,431	\$ 203,285
Multifamily (5 or more) Dwelling Units	SC235	\$ 327,812	\$ 317,291	\$ 268,445	\$ 206,774	\$ 181,723
Nonresidential Property	SC240	\$ 184,124	\$ 162,178	\$ 130,571	\$ 163,720	\$ 122,218
Permanent Loans - Total	SUB0121	\$ 29,034,460	\$ 28,168,335	\$ 26,758,391	\$ 30,124,245	N/A
Residential - Total	SUB0131	\$ 24,377,856	\$ 23,659,731	\$ 22,613,788	\$ 25,576,310	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 18,007,919	\$ 17,389,671	\$ 16,560,018	\$ 19,692,205	N/A
Revolving Open-End Loans	SC251	\$ 1,243,401	\$ 1,163,614	\$ 1,053,230	\$ 1,014,749	\$ 930,204
All Other - First Liens	SC254	\$ 16,483,619	\$ 15,953,888	\$ 15,284,284	\$ 18,451,400	N/A
All Other - Junior Liens	SC255	\$ 280,899	\$ 272,169	\$ 222,504	\$ 226,056	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 6,369,937	\$ 6,270,060	\$ 6,053,770	\$ 5,884,105	\$ 5,632,762
Nonresidential Property (Except Land)	SC260	\$ 4,547,724	\$ 4,409,056	\$ 4,065,508	\$ 4,403,664	\$ 3,919,309
Land	SC265	\$ 108,880	\$ 99,548	\$ 79,095	\$ 144,271	\$ 134,696
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 948,551	\$ 1,533,355	\$ 535,082	N/A	N/A
Accrued Interest Receivable	SC272	\$ 106,663	\$ 107,039	\$ 101,843	\$ 115,973	\$ 110,924
Advances for Taxes and Insurance	SC275	\$ 7,964	\$ 7,413	\$ 7,670	\$ 7,679	\$ 12,046
Allowance for Loan and Lease Losses	SC283	\$ 224,876	\$ 215,214	\$ 207,526	\$ 221,918	\$ 213,042
Nonmortgage Loans - Gross	SUB0162	\$ 1,711,700	\$ 1,706,455	\$ 1,307,332	\$ 1,319,591	N/A
Nonmortgage Loans - Total	SC31	\$ 1,632,607	\$ 1,616,515	\$ 1,254,719	\$ 1,260,793	\$ 1,080,395
Commercial Loans - Total	SC32	\$ 941,347	\$ 917,303	\$ 783,661	\$ 785,482	\$ 544,504
Secured	SC300	\$ 582,117	\$ 585,152	\$ 473,887	\$ 439,863	\$ 290,647
Unsecured	SC303	\$ 275,282	\$ 246,983	\$ 223,027	\$ 258,204	\$ 173,779
Lease Receivables	SC306	\$ 83,948	\$ 85,168	\$ 86,747	\$ 87,415	\$ 80,078
Consumer Loans - Total	SC35	\$ 760,076	\$ 778,693	\$ 515,635	\$ 526,111	\$ 577,583
Loans on Deposits	SC310	\$ 24,431	\$ 25,411	\$ 23,658	\$ 30,925	\$ 30,784
Home Improvement Loans (Not secured by real estate)	SC316	\$ 23,484	\$ 23,661	\$ 22,096	\$ 21,476	\$ 28,449
Education Loans	SC320	\$ 20,360	\$ 21,474	\$ 19,547	\$ 24,330	\$ 20,226
Auto Loans	SC323	\$ 415,469	\$ 422,525	\$ 221,768	\$ 218,575	\$ 216,318
Mobile Home Loans	SC326	\$ 93,660	\$ 95,385	\$ 48,240	\$ 47,791	\$ 66,931
Credit Cards	SC328	\$ 11,641	\$ 9,077	\$ 10,466	\$ 10,407	\$ 59,369

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:38 PM	TFR Industry Aggregate Report 93036 - OTS-Regulated: New York December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 171,031	\$ 181,160	\$ 169,860	\$ 172,607	\$ 155,506
Accrued Interest Receivable	SC348	\$ 10,277	\$ 10,459	\$ 8,036	\$ 7,998	\$ 7,846
Allowance for Loan and Lease Losses	SC357	\$ 79,093	\$ 89,940	\$ 52,613	\$ 58,798	\$ 49,538
Reposessed Assets - Gross	SUB0201	\$ 3,441	\$ 2,755	\$ 1,983	\$ 6,829	\$ 6,415
Reposessed Assets - Total	SC40	\$ 3,415	\$ 2,729	\$ 1,980	\$ 6,829	\$ 6,415
Real Estate - Total	SUB0210	\$ 3,312	\$ 2,524	\$ 1,861	\$ 6,729	\$ 5,935
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 20
Residential - Total	SUB0225	\$ 2,452	\$ 1,703	\$ 1,816	\$ 6,172	\$ 5,915
1-4 Dwelling Units	SC415	\$ 2,452	\$ 1,703	\$ 1,816	\$ 6,147	\$ 5,890
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 25	\$ 25
Nonresidential (Except Land)	SC426	\$ 860	\$ 821	\$ 0	\$ 512	\$ 0
Land	SC428	\$ 0	\$ 0	\$ 45	\$ 45	\$ 0
Other Repossessed Assets	SC430	\$ 129	\$ 231	\$ 122	\$ 100	\$ 480
General Valuation Allowances	SC441	\$ 26	\$ 26	\$ 3	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 20,567	\$ 20,704	\$ 20,686	\$ 18,387	\$ 1,626
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 377,644	\$ 348,352	\$ 332,670	\$ 457,303	\$ 499,919
Federal Home Loan Bank Stock	SC510	\$ 368,952	\$ 339,929	\$ 325,056	\$ 447,287	\$ 492,999
Other	SC540	\$ 8,692	\$ 8,423	\$ 7,614	\$ 10,016	\$ 6,920
Office Premises and Equipment	SC55	\$ 450,849	\$ 431,006	\$ 412,638	\$ 448,007	\$ 438,103
Other Assets - Gross	SUB0262	\$ 2,147,729	\$ 2,057,429	\$ 1,801,321	\$ 1,973,152	N/A
Other Assets - Total	SC59	\$ 2,147,517	\$ 2,057,128	\$ 1,801,020	\$ 1,972,846	\$ 1,685,583
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 150,273	\$ 148,407	\$ 146,682	\$ 144,307	\$ 2,000
Bank-Owned Life Insurance - Other	SC625	\$ 517,433	\$ 502,564	\$ 451,348	\$ 581,670	\$ 704,305
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 32,307	\$ 33,566	\$ 34,272	\$ 32,790	\$ 34,979
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 1	\$ 1	\$ 1	\$ 2	\$ 3
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 1,058,943	\$ 964,467	\$ 726,435	\$ 781,706	\$ 490,334
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 388,772	\$ 408,424	\$ 442,583	\$ 432,677	\$ 1,076,090
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:38 PM	TFR Industry Aggregate Report 93036 - OTS-Regulated: New York December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 212	\$ 301	\$ 301	\$ 306	\$ 306
General Valuation Allowances - Total	SUB2092	\$ 304,207	\$ 305,481	\$ 260,443	\$ 281,022	N/A
Total Assets - Gross	SUB0283	\$ 52,438,447	\$ 50,958,130	\$ 48,014,793	\$ 54,951,733	N/A
Total Assets	SC60	\$ 52,134,240	\$ 50,652,649	\$ 47,754,350	\$ 54,670,711	\$ 52,323,775
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 33,437,826	\$ 32,779,555	\$ 30,967,321	\$ 33,935,428	\$ 31,882,150
Deposits	SC710	\$ 33,095,404	\$ 32,431,896	\$ 30,640,807	\$ 33,544,529	\$ 31,563,448
Escrows	SC712	\$ 343,008	\$ 349,161	\$ 325,606	\$ 389,482	\$ 318,305
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$- 586	\$- 1,502	\$ 908	\$ 1,417	\$ 397
Borrowings - Total	SC72	\$ 13,116,859	\$ 12,300,120	\$ 11,687,262	\$ 14,791,754	\$ 14,898,913
Advances from FHLBank	SC720	\$ 4,832,794	\$ 4,362,305	\$ 3,927,467	\$ 6,159,558	\$ 6,246,165
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 8,156,522	\$ 7,803,414	\$ 7,629,975	\$ 8,486,370	\$ 8,414,957
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 0	\$ 0	\$ 4	N/A
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	\$ 127,543	\$ 134,401	\$ 129,820	\$ 145,822	\$ 237,791
Other Liabilities - Total	SC75	\$ 398,947	\$ 368,936	\$ 364,129	\$ 578,568	\$ 719,323
Accrued Interest Payable - Deposits	SC763	\$ 6,111	\$ 5,851	\$ 4,607	\$ 7,554	\$ 7,094
Accrued Interest Payable - Other	SC766	\$ 46,763	\$ 49,757	\$ 44,533	\$ 54,411	\$ 65,261
Accrued Taxes	SC776	\$ 30,067	\$ 42,050	\$ 49,733	\$ 84,206	\$ 40,437
Accounts Payable	SC780	\$ 90,098	\$ 79,434	\$ 76,603	\$ 79,191	\$ 108,857
Deferred Income Taxes	SC790	\$ 4,575	\$ 4,307	\$ 4,136	\$ 3,686	\$ 3,494
Other Liabilities and Deferred Income	SC796	\$ 221,333	\$ 187,537	\$ 184,517	\$ 349,520	\$ 494,180
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	\$ 46,953,632	\$ 45,448,611	\$ 43,018,712	\$ 49,305,750	\$ 47,500,386

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:38 PM	TFR Industry Aggregate Report 93036 - OTS-Regulated: New York December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 422	\$ 427	\$ 492	\$ 601	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 5,180,187	\$ 5,203,610	\$ 4,735,145	\$ 5,364,360	\$ 4,822,799
Stock - Total	SUB0311	\$ 2,863,796	\$ 2,753,403	\$ 2,349,777	\$ 2,735,389	\$ 2,214,975
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock - Par Value	SC820	\$ 35,636	\$ 75,633	\$ 75,633	\$ 75,535	\$ 75,536
Common Stock - Paid in Excess of Par	SC830	\$ 2,828,160	\$ 2,677,770	\$ 2,274,144	\$ 2,659,854	\$ 2,139,439
Accumulated Other Comprehensive Income - Total	SC86	\$- 38,283	\$- 29,885	\$- 112,456	\$ 35,207	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 35,688	\$- 29,071	\$- 111,513	\$ 36,151	\$- 28,471
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Other	SC870	\$- 2,595	\$- 814	\$- 943	\$- 944	N/A
Retained Earnings	SC880	\$ 2,406,160	\$ 2,532,653	\$ 2,551,822	\$ 2,676,164	\$ 2,709,338
Other Components of Equity Capital	SC891	\$- 51,486	\$- 52,561	\$- 53,998	\$- 82,400	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 52,134,241	\$ 50,652,648	\$ 47,754,349	\$ 54,670,711	\$ 52,323,776

Office of Thrift Supervision
 Financial Reporting System
 Run Date: February 16, 2005, 3:38 PM

TFR Industry Aggregate Report
 93036 - OTS-Regulated: New York
 December 2004

Frozen Aggregated Data
 (\$Thousands)

***** PUBLIC *****

Other Codes As of Dec 2004

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	2	\$ 148
3	Federal, State, or other taxes receivable	6	\$ 4,125
4	Net deferred tax assets	23	\$ 153,879
7	Prepaid expenses	33	\$ 38,741
8	Deposits for utilities and other services	1	\$ 61
9	Advances for loans serviced for others	1	\$ 47
13	Noninterest-bearing accts recv from Hold Co/Affl	2	\$ 1,021
14	Other noninterest-bearing short-term accounts recv	8	\$ 12,718
99	Other	35	\$ 103,891

Other Liability Codes

Code	Description	Count	Amount
4	Nonrefundable loan fees received prior to closing	5	\$ 1,549
7	Deferred gains from the sale of real estate	2	\$ 49,833
11	The liability recorded for post-retirement benefit	20	\$ 95,319
14	Unapplied loan payments received	2	\$ 229
17	Noninterest-bearing payables to Hold Co/Affiliates	3	\$ 10,595
18	Litigation reserves	1	\$ 2,663
99	Other	49	\$ 47,297

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:38 PM	TFR Industry Aggregate Report 93036 - OTS-Regulated: New York December 2004	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 618,431	\$ 595,802	\$ 556,690	\$ 640,739	\$ 617,713
Deposits and Investment Securities	SO115	\$ 38,208	\$ 35,331	\$ 31,137	\$ 40,299	N/A
Mortgage-Backed Securities	SO125	\$ 135,850	\$ 131,663	\$ 120,287	\$ 132,060	N/A
Mortgage Loans	SO141	\$ 412,752	\$ 399,087	\$ 382,950	\$ 445,372	N/A
Nonmortgage Loans - Total	SUB0950	\$ 31,621	\$ 29,721	\$ 22,316	\$ 23,008	N/A
Commercial Loans and Leases	SO160	\$ 16,560	\$ 15,370	\$ 11,739	\$ 11,960	\$ 9,590
Consumer Loans and Leases	SO171	\$ 15,061	\$ 14,351	\$ 10,577	\$ 11,048	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 2,024	\$ 1,890	\$ 1,610	\$ 2,111	\$ 406
Federal Home Loan Bank Stock	SO181	\$ 2,017	\$ 1,887	\$ 1,572	\$ 2,082	\$ 406
Other	SO185	\$ 7	\$ 3	\$ 38	\$ 29	N/A
Interest Expense - Total	SO21	\$ 257,490	\$ 244,634	\$ 230,007	\$ 270,212	\$ 286,932
Deposits	SO215	\$ 145,683	\$ 138,662	\$ 126,344	\$ 133,206	\$ 133,572
Escrows	SO225	\$ 263	\$ 307	\$ 200	\$ 154	\$ 159
Advances from FHLBank	SO230	\$ 40,495	\$ 35,219	\$ 30,325	\$ 54,064	\$ 59,917
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	\$ 71,049	\$ 70,446	\$ 73,138	\$ 82,788	\$ 93,284
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 362,965	\$ 353,058	\$ 328,293	\$ 372,638	\$ 331,187
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 3,761	\$ 5,694	\$ 4,955	\$ 3,516	\$ 5,782
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 359,204	\$ 347,364	\$ 323,338	\$ 369,122	\$ 325,405
Noninterest Income - Total	SO42	\$ 68,740	\$ 80,042	\$ 73,944	\$ 48,993	\$ 21,302
Mortgage Loan Serving Fees	SO410	\$ 424	\$- 90	\$ 6,076	\$- 795	\$ 4,871
Other Fees and Charges	SO420	\$ 55,942	\$ 58,952	\$ 56,085	\$ 55,126	\$ 63,569
Net Income (Loss) from Other - Total	SUB0451	\$ 996	\$ 3,979	\$ 818	\$- 16,899	\$- 59,722
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 3,332	\$ 3,388	\$- 697	\$ 464	\$- 9,590
Operations & Sale of Repossessed Assets	SO461	\$ 421	\$ 373	\$ 1,315	\$- 104	\$- 612
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 2,803	\$- 1	\$- 9	\$ 0	\$ 0
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$- 3	\$ 0	\$ 4	\$ 10
Sale of Loans Held for Investment	SO475	\$ 17	\$ 0	\$ 2	\$ 97	\$ 1

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:38 PM	TFR Industry Aggregate Report 93036 - OTS-Regulated: New York December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 29	\$ 222	\$ 207	\$- 17,360	\$- 49,488
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$- 43
Other Noninterest Income	SO488	\$ 11,378	\$ 17,201	\$ 10,965	\$ 11,561	\$ 12,584
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	\$ 231,181	\$ 212,159	\$ 191,675	\$ 213,747	\$ 205,655
All Personnel Compensation and Expense	SO510	\$ 113,666	\$ 110,622	\$ 104,505	\$ 118,728	\$ 112,556
Legal Expense	SO520	\$ 2,409	\$ 2,554	\$ 2,335	\$ 1,808	\$ 2,681
Office Occupancy and Equipment Expense	SO530	\$ 44,221	\$ 43,065	\$ 41,638	\$ 48,191	\$ 43,678
Marketing and Other Professional Services	SO540	\$ 15,311	\$ 13,498	\$ 11,591	\$ 11,611	\$ 10,847
Loan Servicing Fees	SO550	\$ 395	\$ 358	\$ 380	\$ 386	\$ 279
Goodwill and Other Intangibles Expense	SO560	\$ 5,482	\$ 5,098	\$ 2,904	\$ 2,952	\$ 1,674
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 159	\$ 4	\$ 6	\$- 6	\$ 3
Other Noninterest Expense	SO580	\$ 49,538	\$ 36,960	\$ 28,316	\$ 30,077	\$ 33,937
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	\$ 196,763	\$ 215,247	\$ 205,607	\$ 204,368	\$ 141,052
Income Taxes - Total	SO71	\$ 65,102	\$ 74,878	\$ 72,496	\$ 78,728	\$ 69,097
Federal	SO710	\$ 59,140	\$ 64,870	\$ 62,268	\$ 67,723	\$ 59,005
State, Local & Other	SO720	\$ 5,962	\$ 10,008	\$ 10,228	\$ 11,005	\$ 10,092
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$ 131,661	\$ 140,369	\$ 133,111	\$ 125,640	\$ 71,955
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 13	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$ 131,674	\$ 140,369	\$ 133,111	\$ 125,640	\$ 71,955

Office of Thrift Supervision
Financial Reporting System
Run Date: February 16, 2005, 3:38 PM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
December 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Other Codes As of Dec 2004

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	12	\$ 946
5	Net income(loss) from real estate held for invest	3	\$ 472
6	Net income(loss)-equity invest in uncons sub org	1	\$ 7
7	Net income(loss) from leased property	3	\$ 212
9	Net income from data processing lease/services	1	\$ 2
11	Adjustments to prior periods	1	\$ 19
15	Income from corporate-owned life insurance	11	\$ 6,696
19	Realized/unrealized gains on derivatives	1	\$- 472
99	Other	36	\$ 2,663

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	7	\$ 238
2	OTS assessments	7	\$ 822
6	Supervisory examination fees	6	\$ 171
7	Office supplies, printing, and postage	28	\$ 3,462
8	Telephone, including data lines	15	\$ 1,177
9	Loan origination expense	9	\$ 473
10	ATM expense	10	\$ 658
13	Misc taxes other than income & real estate	3	\$ 43
16	Web site expenses	1	\$ 12
17	Charitable contributions	2	\$ 30
99	Other	30	\$ 26,804

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:38 PM	TFR Industry Aggregate Report 93036 - OTS-Regulated: New York December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 2,327,926	\$ 1,709,495	\$ 1,113,693	\$ 640,739	\$ 2,544,469
YTD - Deposits and Investment Securities	Y_SO115	\$ 137,057	\$ 98,849	\$ 63,518	\$ 40,299	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 506,603	\$ 370,753	\$ 239,090	\$ 132,060	N/A
YTD - Mortgage Loans	Y_SO141	\$ 1,579,833	\$ 1,167,081	\$ 767,994	\$ 445,372	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 54,087	\$ 37,527	\$ 22,157	\$ 11,960	\$ 37,358
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 50,346	\$ 35,285	\$ 20,934	\$ 11,048	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 7,239	\$ 5,215	\$ 3,325	\$ 2,111	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 7,162	\$ 5,145	\$ 3,258	\$ 2,082	N/A
YTD - Other	Y_SO185	\$ 77	\$ 70	\$ 67	\$ 29	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 965,954	\$ 708,464	\$ 463,830	\$ 270,212	\$ 1,216,546
YTD - Deposits	Y_SO215	\$ 532,216	\$ 386,533	\$ 247,871	\$ 133,206	\$ 569,035
YTD - Escrows	Y_SO225	\$ 918	\$ 655	\$ 348	\$ 154	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 139,408	\$ 98,913	\$ 63,694	\$ 54,064	\$ 264,424
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	\$ 293,412	\$ 222,363	\$ 151,917	\$ 82,788	\$ 382,456
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	\$ 1,369,211	\$ 1,006,246	\$ 653,188	\$ 372,638	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 17,367	\$ 13,606	\$ 7,912	\$ 3,516	\$ 24,971
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 1,351,844	\$ 992,640	\$ 645,276	\$ 369,122	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 287,358	\$ 218,618	\$ 138,576	\$ 48,993	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 5,405	\$ 4,981	\$ 5,071	\$ - 795	\$ 2,849
YTD - Other Fees and Charges	Y_SO420	\$ 221,346	\$ 165,404	\$ 106,452	\$ 55,126	\$ 276,561
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 11,476	\$ 10,480	\$ 6,501	\$ - 16,899	\$ 300,522
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 10,770	\$ 7,438	\$ 4,050	\$ 464	\$ 344,393
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 2,205	\$ 1,784	\$ 1,411	\$ - 104	\$ - 28
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ - 2,813	\$ - 10	\$ - 9	\$ 0	\$ - 32
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 1	\$ 1	\$ 4	\$ 4	\$ 12
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 116	\$ 99	\$ 99	\$ 97	\$ - 234

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:38 PM	TFR Industry Aggregate Report 93036 - OTS-Regulated: New York December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 1,197	\$ 1,168	\$ 946	\$- 17,360	\$- 45,010
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1,421
YTD - Other Noninterest Income	Y_SO488	\$ 49,131	\$ 37,753	\$ 20,552	\$ 11,561	N/A
YTD - Noninterest Expense - Total	Y_SO51	\$ 825,425	\$ 594,244	\$ 382,085	\$ 213,747	\$ 1,133,385
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 434,656	\$ 320,990	\$ 210,368	\$ 118,728	\$ 720,673
YTD - Legal Expense	Y_SO520	\$ 8,668	\$ 6,259	\$ 3,705	\$ 1,808	\$ 10,374
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 170,970	\$ 126,749	\$ 83,684	\$ 48,191	\$ 178,865
YTD - Marketing and Other Professional Services	Y_SO540	\$ 50,981	\$ 35,670	\$ 22,172	\$ 11,611	\$ 58,263
YTD - Loan Servicing Fees	Y_SO550	\$ 1,516	\$ 1,121	\$ 763	\$ 386	\$ 1,386
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 16,306	\$ 10,824	\$ 5,726	\$ 2,952	\$ 6,021
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 163	\$ 4	\$ 0	\$- 6	\$ 92
YTD - Other Noninterest Expense	Y_SO580	\$ 142,165	\$ 92,627	\$ 55,667	\$ 30,077	\$ 157,711
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 813,777	\$ 617,014	\$ 401,767	\$ 204,368	\$ 823,671
YTD - Income Taxes - Total	Y_SO71	\$ 280,469	\$ 215,367	\$ 140,489	\$ 78,728	\$ 315,434
YTD - Federal	Y_SO710	\$ 246,254	\$ 187,114	\$ 122,244	\$ 67,723	\$ 273,035
YTD - State, Local, and Other	Y_SO720	\$ 34,215	\$ 28,253	\$ 18,245	\$ 11,005	\$ 42,399
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 533,308	\$ 401,647	\$ 261,278	\$ 125,640	\$ 508,237
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 13	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 533,321	\$ 401,647	\$ 261,278	\$ 125,640	\$ 508,237

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 305,479	\$ 260,441	\$ 258,980	\$ 262,889	\$ 260,823
Net Provision for Loss	VA115	\$ 3,706	\$ 5,565	\$ 4,813	\$ 3,406	\$ 5,779
Transfers	VA125	\$- 652	\$- 605	\$- 26	\$ 171	\$- 423
Recoveries	VA135	\$ 6,480	\$ 5,583	\$ 2,954	\$ 2,865	\$ 2,106
Adjustments	VA145	\$ 3,958	\$ 40,355	\$- 3	\$ 21,335	\$ 655
Charge-offs	VA155	\$ 14,768	\$ 5,860	\$ 6,277	\$ 9,643	\$ 6,039
General Valuation Allowances - Ending Balance	VA165	\$ 304,203	\$ 305,479	\$ 260,441	\$ 281,023	\$ 262,901
Specific Valuation Allowances - Beginning Balance	VA108	\$ 2,998	\$ 3,336	\$ 4,112	\$ 4,287	\$ 4,990
Net Provision for Loss	VA118	\$ 214	\$ 133	\$ 148	\$ 104	\$ 6

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:38 PM	TFR Industry Aggregate Report 93036 - OTS-Regulated: New York December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Transfers	VA128	\$ 652	\$ 605	\$ 26	\$- 171	\$ 423
Adjustments	VA148	\$ 0	\$ 0	\$ 1	\$ 749	\$ 0
Charge-offs	VA158	\$ 622	\$ 1,076	\$ 951	\$ 847	\$ 1,132
Specific Valuation Allowances - Ending Balance	VA168	\$ 3,242	\$ 2,998	\$ 3,336	\$ 4,122	\$ 4,287
Total Valuation Allowances - Beginning Balance	VA110	\$ 308,477	\$ 263,777	\$ 263,092	\$ 267,176	\$ 265,813
Net Provision for Loss	VA120	\$ 3,920	\$ 5,698	\$ 4,961	\$ 3,510	\$ 5,785
Recoveries	VA140	\$ 6,480	\$ 5,583	\$ 2,954	\$ 2,865	\$ 2,106
Adjustments	VA150	\$ 3,958	\$ 40,355	\$- 2	\$ 22,084	\$ 655
Charge-offs	VA160	\$ 15,390	\$ 6,936	\$ 7,228	\$ 10,490	\$ 7,171
Total Valuation Allowances - Ending Balance	VA170	\$ 307,445	\$ 308,477	\$ 263,777	\$ 285,145	\$ 267,188
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 14,768	\$ 5,860	\$ 6,277	\$ 9,643	N/A
Deposits and Investment Securities	VA36	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Total	VA46	\$ 3,859	\$ 1,960	\$ 2,207	\$ 4,321	\$ 2,111
Construction - Total	SUB2030	\$ 6	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 6	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 3,853	\$ 1,960	\$ 2,207	\$ 4,321	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 2	\$ 109	\$ 35	\$ 128	\$ 276
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 472	\$ 1,441	\$ 1,733	\$ 1,933	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 88	\$ 56	\$ 166	\$ 125	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 0	\$ 65	\$ 67	\$ 1,171	\$ 50
Nonresidential Property (Except Land)	VA480	\$ 3,291	\$ 289	\$ 206	\$ 964	\$ 306
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 10,857	\$ 3,784	\$ 4,044	\$ 5,288	\$ 3,293
Commercial Loans	VA520	\$ 8,122	\$ 1,693	\$ 1,150	\$ 1,514	\$ 1,265
Consumer Loans - Total	SUB2061	\$ 2,735	\$ 2,091	\$ 2,894	\$ 3,774	N/A
Loans on Deposits	VA510	\$ 0	\$ 0	\$ 0	\$ 4	\$ 0
Home Improvement Loans	VA516	\$ 122	\$ 31	\$ 10	\$ 27	\$ 21
Education Loans	VA530	\$ 0	\$ 4	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 891	\$ 783	\$ 508	\$ 683	\$ 819
Mobile Home Loans	VA550	\$ 490	\$ 204	\$ 0	\$ 1,867	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:38 PM	TFR Industry Aggregate Report 93036 - OTS-Regulated: New York December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA556	\$ 81	\$ 61	\$ 119	\$ 144	\$ 684
Other	VA560	\$ 1,151	\$ 1,008	\$ 2,257	\$ 1,049	\$ 504
Reposessed Assets - Total	VA60	\$ 52	\$ 116	\$ 26	\$ 34	\$ 635
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 31	\$ 514
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 Reposessed Assets	VA630	\$ 52	\$ 116	\$ 26	\$ 3	\$ 121
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 6,480	\$ 5,583	\$ 2,954	\$ 2,865	N/A
Deposits and Investment Securities	VA37	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Total	VA47	\$ 1,282	\$ 3,178	\$ 1,881	\$ 1,302	\$ 1,105
Construction - Total	SUB2130	\$ 1	\$ 1	\$ 2	\$ 0	\$ 26
1-4 Dwelling Units	VA421	\$ 1	\$ 1	\$ 2	\$ 0	\$ 26
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 1,281	\$ 3,177	\$ 1,879	\$ 1,302	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 138	\$ 100	\$ 196	\$ 76	\$ 70
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 883	\$ 1,707	\$ 1,476	\$ 634	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 79	\$ 224	\$ 82	\$ 252	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 4	\$ 3	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 181	\$ 1,146	\$ 121	\$ 337	\$ 274
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 5,198	\$ 2,404	\$ 1,073	\$ 1,563	\$ 1,001
Commercial Loans	VA521	\$ 4,193	\$ 1,532	\$ 358	\$ 764	\$ 236
Consumer Loans - Total	SUB2161	\$ 1,005	\$ 872	\$ 715	\$ 799	N/A
Loans on Deposits	VA511	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 56	\$ 2	\$ 2	\$ 10	\$ 11
Education Loans	VA531	\$ 0	\$ 1	\$ 1	\$ 1	\$ 1
Auto Loans	VA541	\$ 347	\$ 309	\$ 254	\$ 229	\$ 185

Office of Thrift Supervision
Financial Reporting System
Run Date: February 16, 2005, 3:38 PM

TFR Industry Aggregate Report
93036 - OTS-Regulated: New York
December 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Mobile Home Loans	VA551	\$ 131	\$ 74	\$ 3	\$ 8	\$ 2
Credit Cards	VA557	\$ 71	\$ 11	\$ 15	\$ 34	\$ 200
Other	VA561	\$ 399	\$ 475	\$ 440	\$ 517	\$ 366
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 1	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 862	\$ 737	\$ 172	\$- 67	N/A
Deposits and Investment Securities	VA38	\$ 0	\$ 66	\$ 0	\$ 0	N/A
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Total	VA48	\$ 140	\$ 397	\$ 21	\$- 133	\$- 72
Construction - Total	SUB2230	\$ 0	\$ 8	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 8	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 140	\$ 389	\$ 21	\$- 133	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 8	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 40	\$- 143	\$ 0	\$- 75	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 9	\$ 0	\$ 0	\$ 0	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$- 7	\$ 0	\$ 0	\$- 56	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 90	\$ 532	\$ 21	\$- 2	\$- 14
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 720	\$ 274	\$ 149	\$ 99	\$ 470
Commercial Loans	VA522	\$ 686	\$ 261	\$ 104	\$ 356	\$ 702
Consumer Loans - Total	SUB2261	\$ 34	\$ 13	\$ 45	\$- 257	N/A
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 1	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 8	\$ 1	\$ 0	\$ 16	\$ 6
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$- 278	\$ 12
Credit Cards	VA558	\$ 0	\$ 0	\$- 1	\$ 0	\$ 12
Other	VA562	\$ 26	\$ 12	\$ 45	\$ 5	\$- 262
Reposessed Assets - Total	VA62	\$ 2	\$ 0	\$ 2	\$- 33	\$ 33
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 2	\$ 0	\$ 2	\$- 33	\$ 33
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:38 PM	TFR Industry Aggregate Report 93036 - OTS-Regulated: New York December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
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	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 9,150	\$ 1,014	\$ 3,495	\$ 6,711	N/A
Deposits and Investment Securities	VA39	\$ 0	\$ 66	\$ 0	\$ 0	N/A
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Mortgage Loans - Total	VA49	\$ 2,717	\$- 821	\$ 347	\$ 2,886	\$ 934
Construction - Total	SUB2330	\$ 5	\$ 7	\$- 2	\$ 0	\$- 26
1-4 Dwelling Units	VA425	\$ 5	\$- 1	\$- 2	\$ 0	\$- 26
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 8	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 2,712	\$- 828	\$ 349	\$ 2,886	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$- 128	\$ 9	\$- 161	\$ 52	\$ 206
1-4 Dwelling Units - Secured by First Liens	VA459	\$- 371	\$- 409	\$ 257	\$ 1,224	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 18	\$- 168	\$ 84	\$- 127	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$- 7	\$ 65	\$ 63	\$ 1,112	\$ 50
Nonresidential Property (Except Land)	VA485	\$ 3,200	\$- 325	\$ 106	\$ 625	\$ 18
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 6,379	\$ 1,654	\$ 3,120	\$ 3,824	\$ 2,762
Commercial Loans	VA525	\$ 4,615	\$ 422	\$ 896	\$ 1,106	\$ 1,731
Consumer Loans - Total	SUB2361	\$ 1,764	\$ 1,232	\$ 2,224	\$ 2,718	N/A
Loans on Deposits	VA515	\$- 1	\$ 0	\$ 0	\$ 4	\$ 0
Home Improvement Loans	VA519	\$ 66	\$ 29	\$ 9	\$ 17	\$ 10
Education Loans	VA535	\$ 0	\$ 3	\$- 1	\$- 1	\$- 1
Auto Loans	VA545	\$ 552	\$ 475	\$ 254	\$ 470	\$ 640
Mobile Home Loans	VA555	\$ 359	\$ 130	\$- 3	\$ 1,581	\$ 10
Credit Cards	VA559	\$ 10	\$ 50	\$ 103	\$ 110	\$ 496
Other	VA565	\$ 778	\$ 545	\$ 1,862	\$ 537	\$- 124
Repossessed Assets - Total	VA65	\$ 54	\$ 116	\$ 28	\$ 1	\$ 668
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 2	\$ 0	\$ 2	\$- 2	\$ 547

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:38 PM	TFR Industry Aggregate Report 93036 - OTS-Regulated: New York December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
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	\$ 52	\$ 116	\$ 26	\$ 3	\$ 121
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$- 1	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 6,417	\$ 2,230	\$ 7,134	\$ 3,175	\$ 4,170
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 35,826	\$ 26,119	\$ 25,545	\$ 20,701	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 1,122	\$ 916	\$ 1,080	\$ 1,738	\$ 3,143
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 996	\$ 916	\$ 1,080	\$ 1,710	\$ 3,143
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 28	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 126	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 160,496	\$ 181,645	\$ 119,098	\$ 147,845	\$ 141,898
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 146,461	\$ 152,911	\$ 115,587	\$ 165,390	\$ 157,468
Substandard	VA965	\$ 138,424	\$ 146,118	\$ 112,362	\$ 158,845	\$ 145,563
Doubtful	VA970	\$ 8,037	\$ 6,793	\$ 3,225	\$ 6,545	\$ 11,904
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 184,242	\$ 193,313	\$ 166,961	\$ 221,198	\$ 234,446
Mortgages - Total	SUB2421	\$ 155,165	\$ 157,636	\$ 145,512	\$ 197,232	N/A
Construction and Land Loans	SUB2430	\$ 6,931	\$ 7,919	\$ 8,767	\$ 10,626	\$ 9,520
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 96,495	\$ 97,939	\$ 89,865	\$ 137,224	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 52,198	\$ 52,802	\$ 46,931	\$ 50,553	\$ 46,575
Nonmortgages - Total	SUB2461	\$ 29,077	\$ 35,677	\$ 21,449	\$ 23,966	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 97,396	\$ 105,734	\$ 92,346	\$ 122,622	\$ 120,472

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:38 PM	TFR Industry Aggregate Report 93036 - OTS-Regulated: New York December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 93,259	\$ 96,010	\$ 85,568	\$ 113,725	\$ 111,291
Mortgage Loans - Total	SUB2481	\$ 74,386	\$ 76,035	\$ 71,628	\$ 100,012	N/A
Construction	PD115	\$ 4,877	\$ 1,021	\$ 5,941	\$ 4,028	\$ 6,673
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 3,565	\$ 3,396	\$ 2,230	\$ 3,723	\$ 70,516
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 43,625	\$ 46,058	\$ 42,966	\$ 72,710	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 1,926	\$ 2,244	\$ 2,060	\$ 1,191	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 5,208	\$ 7,269	\$ 8,120	\$ 3,391	\$ 5,347
Permanent - Nonresidential Property (Except Land)	PD135	\$ 15,141	\$ 15,828	\$ 10,311	\$ 14,090	\$ 12,265
Permanent - Land	PD138	\$ 44	\$ 219	\$ 0	\$ 879	\$ 92
Nonmortgage Loans - Commercial Loans	PD140	\$ 8,003	\$ 10,030	\$ 6,401	\$ 8,018	\$ 6,830
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 10,870	\$ 9,945	\$ 7,539	\$ 5,695	N/A
Loans on Deposits	PD161	\$ 112	\$ 116	\$ 369	\$ 180	\$ 87
Home Improvement Loans	PD163	\$ 150	\$ 136	\$ 136	\$ 162	\$ 293
Education Loans	PD165	\$ 30	\$ 19	\$ 35	\$ 14	\$ 27
Auto Loans	PD167	\$ 6,351	\$ 5,876	\$ 4,349	\$ 2,925	\$ 4,725
Mobile Home Loans	PD169	\$ 1,584	\$ 1,067	\$ 450	\$ 268	\$ 1,908
Credit Cards	PD171	\$ 11	\$ 32	\$ 15	\$ 49	\$ 689
Other	PD180	\$ 2,632	\$ 2,699	\$ 2,185	\$ 2,097	\$ 1,839
Memo - Troubled Debt Restructured Included Above	PD190	\$ 366	\$ 58	\$ 193	\$ 120	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 1,477	\$ 1,010	\$ 2,453	\$ 1,654	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 4,137	\$ 9,724	\$ 6,778	\$ 8,897	\$ 9,181
Mortgage Loans - Total	SUB2491	\$ 3,385	\$ 8,021	\$ 6,403	\$ 8,062	N/A
Construction	PD215	\$ 79	\$ 697	\$ 1,926	\$ 238	\$ 75
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 102	\$ 166	\$ 498	\$ 590	\$ 6,612
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 1,484	\$ 2,065	\$ 2,179	\$ 4,818	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 91	\$ 84	\$ 48	\$ 9	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 1,050	\$ 4,073	\$ 375	\$ 347	\$ 949
Permanent - Nonresidential Property (Except Land)	PD235	\$ 579	\$ 936	\$ 1,377	\$ 2,060	\$ 193
Permanent - Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Commercial Loans	PD240	\$ 357	\$ 1,196	\$ 242	\$ 661	\$ 1,008
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 395	\$ 507	\$ 133	\$ 174	N/A
Loans on Deposits	PD261	\$ 9	\$ 58	\$ 9	\$ 26	\$ 15
Home Improvement Loans	PD263	\$ 0	\$ 3	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:38 PM	TFR Industry Aggregate Report 93036 - OTS-Regulated: New York December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Education Loans	PD265	\$ 2	\$ 0	\$ 0	\$ 0	\$ 2
Auto Loans	PD267	\$ 198	\$ 231	\$ 80	\$ 31	\$ 65
Mobile Home Loans	PD269	\$ 68	\$ 75	\$ 0	\$ 0	\$ 108
Credit Cards	PD271	\$ 0	\$ 10	\$ 0	\$ 0	\$ 61
Other	PD280	\$ 118	\$ 130	\$ 44	\$ 117	\$ 93
Memo - Troubled Debt Restructured Included Above	PD290	\$ 0	\$ 166	\$ 116	\$ 166	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 0	\$ 0	\$ 71	\$ 120	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 86,846	\$ 87,579	\$ 74,615	\$ 98,576	\$ 113,974
Mortgage Loans - Total	SUB2501	\$ 77,394	\$ 73,580	\$ 67,481	\$ 89,158	N/A
Construction	PD315	\$ 1,516	\$ 5,177	\$ 849	\$ 5,189	\$ 2,680
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 644	\$ 1,047	\$ 849	\$ 1,481	\$ 72,710
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 44,252	\$ 41,833	\$ 38,114	\$ 51,745	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 806	\$ 1,046	\$ 921	\$ 957	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 12,025	\$ 5,188	\$ 5,953	\$ 7,534	\$ 5,847
Permanent - Nonresidential Property (Except Land)	PD335	\$ 17,736	\$ 18,484	\$ 20,744	\$ 21,960	\$ 21,882
Permanent - Land	PD338	\$ 415	\$ 805	\$ 51	\$ 292	\$ 0
Nonmortgage Loans - Commercial Loans	PD340	\$ 7,612	\$ 12,369	\$ 5,455	\$ 7,560	\$ 8,446
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 1,840	\$ 1,630	\$ 1,679	\$ 1,858	N/A
Loans on Deposits	PD361	\$ 58	\$ 29	\$ 81	\$ 521	\$ 523
Home Improvement Loans	PD363	\$ 132	\$ 128	\$ 125	\$ 133	\$ 160
Education Loans	PD365	\$ 0	\$ 2	\$ 2	\$ 2	\$ 0
Auto Loans	PD367	\$ 768	\$ 522	\$ 600	\$ 457	\$ 575
Mobile Home Loans	PD369	\$ 423	\$ 263	\$ 227	\$ 107	\$ 181
Credit Cards	PD371	\$ 12	\$ 11	\$ 9	\$ 12	\$ 357
Other	PD380	\$ 447	\$ 675	\$ 635	\$ 626	\$ 613
Memo - Troubled Debt Restructured Included Above	PD390	\$ 2,891	\$ 4,010	\$ 1,571	\$ 1,030	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 2,128	\$ 2,222	\$ 1,682	\$ 2,193	N/A

Schedule LD --- Loan Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 230,555	\$ 199,557	\$ 94,666	\$ 153,160	\$ 195,298

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:38 PM	TFR Industry Aggregate Report 93036 - OTS-Regulated: New York December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule LD --- Loan Data		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
90% up to 100% LTV	LD110	\$ 224,837	\$ 194,464	\$ 88,818	\$ 136,966	\$ 151,396
100% and greater LTV	LD120	\$ 5,718	\$ 5,093	\$ 5,848	\$ 16,194	\$ 43,902
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 1,849	\$ 1,706	\$ 295	\$ 5,549	\$ 7,108
Past Due and Still Accruing - Total	SUB5240	\$ 1,321	\$ 1,253	\$ 250	\$ 3,398	\$ 4,515
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 1,110	\$ 1,099	\$ 250	\$ 3,098	\$ 4,300
90% up to 100% LTV	LD210	\$ 866	\$ 894	\$ 174	\$ 2,476	\$ 3,588
100% and greater LTV	LD220	\$ 244	\$ 205	\$ 76	\$ 622	\$ 712
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 211	\$ 154	\$ 0	\$ 300	\$ 215
90% up to 100% LTV	LD230	\$ 211	\$ 104	\$ 0	\$ 250	\$ 15
100% and greater LTV	LD240	\$ 0	\$ 50	\$ 0	\$ 50	\$ 200
Nonaccrual - Total	SUB5230	\$ 528	\$ 453	\$ 45	\$ 2,151	\$ 2,593
90% up to 100% LTV	LD250	\$ 478	\$ 427	\$ 16	\$ 1,399	\$ 2,042
100% and greater LTV	LD260	\$ 50	\$ 26	\$ 29	\$ 752	\$ 551
Net Charge-offs - Total	SUB5300	\$ 0	\$ 3	\$ 0	\$ 0	\$ 8
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 8
100% and greater LTV	LD320	\$ 0	\$ 3	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 134	\$ 226	\$ 7,150	\$ 30,100
90% up to 100% LTV	LD410	\$ 0	\$ 134	\$ 226	\$ 3,743	\$ 13,405
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 3,407	\$ 16,695
Originations - Total	SUB5330	\$ 88,235	\$ 54,037	\$ 77,817	\$ 129,006	\$ 107,960
90% up to 100% LTV	LD430	\$ 87,970	\$ 54,037	\$ 76,879	\$ 96,468	\$ 83,285
100% and greater LTV	LD440	\$ 265	\$ 0	\$ 938	\$ 32,538	\$ 24,675
Sales - Total	SUB5340	\$ 1,794	\$ 0	\$ 236	\$ 82,628	\$ 119,651
90% up to 100% LTV	LD450	\$ 1,794	\$ 0	\$ 236	\$ 50,258	\$ 64,554
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 32,370	\$ 55,097

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 425,197	\$ 401,327	\$ 383,032	\$ 349,999	\$ 373,024
Mortgage Construction Loans	CC105	\$ 415,853	\$ 393,304	\$ 374,941	\$ 338,069	\$ 323,359
Other Mortgage Loans	CC115	\$ 9,344	\$ 8,023	\$ 8,091	\$ 11,930	\$ 49,665
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 734	\$ 954	\$ 2,904	\$ 4,636	\$ 27,115
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 1,132,706	\$ 1,160,557	\$ 1,381,070	\$ 1,378,791	\$ 2,125,088
1-4 Dwelling Units	CC280	\$ 571,297	\$ 656,525	\$ 630,943	\$ 746,054	\$ 1,415,166

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:38 PM	TFR Industry Aggregate Report 93036 - OTS-Regulated: New York December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CC290	\$ 301,339	\$ 262,336	\$ 413,451	\$ 300,151	\$ 375,282
All Other Real Estate	CC300	\$ 260,070	\$ 241,696	\$ 336,676	\$ 332,586	\$ 334,640
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 46,962	\$ 36,040	\$ 24,384	\$ 19,449	\$ 20,648
Commitments Outstanding to Purchase Loans	CC320	\$ 74,715	\$ 73,013	\$ 62,556	\$ 50,275	\$ 69,316
Commitments Outstanding to Sell Loans	CC330	\$ 136,420	\$ 186,333	\$ 161,354	\$ 422,149	\$ 535,427
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 3,000	\$ 7,627	\$ 61,728	\$ 219,308	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 1,500	\$ 500	\$ 19,884	\$ 1,249	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 3,000	\$ 0	\$ 50,500	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Unused Lines of Credit - Total	SUB3361	\$ 1,616,083	\$ 1,536,517	\$ 1,370,390	\$ 1,469,104	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 916,993	\$ 870,516	\$ 788,634	\$ 767,324	N/A
Commercial Lines	CC420	\$ 518,206	\$ 487,767	\$ 422,525	\$ 503,064	\$ 365,297
Open-End Consumer Lines - Credit Cards	CC423	\$ 54,852	\$ 54,926	\$ 54,283	\$ 54,445	N/A
Open-End Consumer Lines - Other	CC425	\$ 126,032	\$ 123,308	\$ 104,948	\$ 144,271	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 76,778	\$ 71,214	\$ 59,160	\$ 69,202	\$ 53,473
Commercial	CC430	\$ 3,234	\$ 3,476	\$ 2,903	\$ 3,109	\$ 6,537
Standby, Not Included on CC465 or CC468	CC435	\$ 73,544	\$ 67,738	\$ 56,257	\$ 66,093	\$ 46,936
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 821,064	\$ 744,201	\$ 684,411	\$ 950,911	\$ 926,201
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 190	\$ 225	\$ 269	\$ 308	\$ 355
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 51,813	\$ 54,001	\$ 56,194	\$ 274,404	\$ 236,001
Other Contingent Liabilities	CC480	\$ 465	\$ 465	\$ 440	\$ 439	\$ 436
Contingent Assets	CC490	\$ 1,316	\$ 1,275	\$ 1,253	\$ 1,310	\$ 1,346

Schedule CF --- Consolidated Cash Flow Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 1,152,756	\$ 1,514,027	\$ 1,547,322	\$ 1,867,832	N/A
Pass-Through Securities	CF143	\$ 421,779	\$ 196,612	\$ 220,537	\$ 827,064	\$ 979,355
Other Mortgage-Backed Securities	CF153	\$ 730,977	\$ 1,317,415	\$ 1,326,785	\$ 1,040,768	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 13,669	\$ 260,693	\$ 63,134	\$ 120,645	N/A
Pass-Through Securities	CF145	\$ 10,020	\$ 5,485	\$ 63,134	\$ 32,715	\$ 16,015
Other Mortgage-Backed Securities	CF155	\$ 3,649	\$ 255,208	\$ 0	\$ 87,930	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 1,139,087	\$ 1,253,334	\$ 1,484,188	\$ 1,747,187	N/A

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:38 PM	TFR Industry Aggregate Report 93036 - OTS-Regulated: New York December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 167,381	\$- 167,772	\$- 248,304	\$- 163,456	\$ 240,678
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 667,361	\$- 552,136	\$- 1,248,456	\$- 552,884	N/A
Mortgage Loans Disbursed - Total	SUB3831	\$ 2,046,769	\$ 1,868,691	\$ 2,136,276	\$ 3,436,161	N/A
Construction Loans - Total	SUB3840	\$ 141,711	\$ 167,500	\$ 150,216	\$ 136,329	\$ 125,773
1-4 Dwelling Units	CF190	\$ 68,312	\$ 63,730	\$ 42,359	\$ 51,530	\$ 73,651
Multifamily (5 or more) Dwelling Units	CF200	\$ 46,298	\$ 48,463	\$ 60,842	\$ 36,025	\$ 38,955
Nonresidential	CF210	\$ 27,101	\$ 55,307	\$ 47,015	\$ 48,774	\$ 13,167
Permanent Loans - Total	SUB3851	\$ 1,905,058	\$ 1,701,191	\$ 1,986,060	\$ 3,299,832	N/A
1-4 Dwelling Units	CF225	\$ 1,198,728	\$ 959,929	\$ 1,244,622	\$ 2,581,657	\$ 3,958,657
Multifamily (5 or more) Dwelling Units	CF245	\$ 283,283	\$ 469,266	\$ 458,505	\$ 387,223	\$ 459,610
Nonresidential (Except Land)	CF260	\$ 388,703	\$ 253,181	\$ 268,327	\$ 316,952	\$ 392,227
Land	CF270	\$ 34,344	\$ 18,815	\$ 14,606	\$ 14,000	\$ 21,382
Loans and Participations Purchased - Total	SUB3880	\$ 507,164	\$ 309,705	\$ 341,334	\$ 546,068	\$ 734,467
Secured by 1-4 Dwelling Units	CF280	\$ 488,570	\$ 286,759	\$ 318,657	\$ 414,278	\$ 713,731
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 10,180	\$ 16,856	\$ 16,735	\$ 17,333	\$ 8,683
Secured by Nonresidential	CF300	\$ 8,414	\$ 6,090	\$ 5,942	\$ 114,457	\$ 12,053
Loans and Participations Sold - Total	SUB3890	\$ 242,966	\$ 257,678	\$ 247,354	\$ 2,583,933	\$ 3,881,125
Secured by 1-4 Dwelling Units	CF310	\$ 157,219	\$ 167,581	\$ 208,426	\$ 2,565,936	\$ 3,826,338
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 75,035	\$ 79,615	\$ 33,130	\$ 13,057	\$ 34,802
Secured by Nonresidential	CF330	\$ 10,712	\$ 10,482	\$ 5,798	\$ 4,940	\$ 19,985
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$ 264,198	\$ 52,027	\$ 93,980	\$- 2,037,865	\$- 3,146,658
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 1,399,931	\$ 1,416,036	\$ 1,899,341	\$ 1,639,651	\$ 2,228,549
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$ 36,887	\$ 38,303	\$ 41,349	\$ 52,606	\$ 19,131
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 703,722	\$ 731,560	\$ 1,112,481	\$ 446,343	\$ 767,254
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 947,923	\$ 542,985	\$ 372,264	\$- 188,749	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 236,588	\$ 213,566	\$ 237,366	\$ 277,833	\$ 210,808
Commercial	CF390	\$ 140,498	\$ 110,996	\$ 148,574	\$ 180,239	\$ 128,499
Consumer	CF400	\$ 96,090	\$ 102,570	\$ 88,792	\$ 97,594	\$ 82,309
Nonmortgage Loans - Sales - Total	SUB3915	\$ 4,766	\$ 2,168	\$ 6,105	\$ 3,462	N/A
Commercial	CF395	\$ 4,334	\$ 1,343	\$ 0	\$ 941	N/A
Consumer	CF405	\$ 432	\$ 825	\$ 6,105	\$ 2,521	N/A

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:38 PM	TFR Industry Aggregate Report 93036 - OTS-Regulated: New York December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 231,822	\$ 211,398	\$ 231,261	\$ 274,371	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 184,586	\$ 252,960	\$ 771,682	\$ 738,632	\$ 153,446
New Deposits Received less Deposits Withdrawn	CF420	\$ 40,054	\$ 118,480	\$ 646,455	\$ 608,483	\$ 22,060
Interest Credited to Deposits	CF430	\$ 144,532	\$ 134,480	\$ 125,227	\$ 130,149	\$ 131,386
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 478,916	\$ 1,553,666	\$ 0	\$ 1,242,453	\$ 0

Schedule DI --- Consolidated Deposit Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 220,628	\$ 224,188	\$ 50,079	\$ 331,871	N/A
Fully Insured	DI100	\$ 203,858	\$ 45,859	\$ 42,050	\$ 323,963	\$ 368,101
Other	DI110	\$ 16,770	\$ 178,329	\$ 8,029	\$ 7,908	\$ 7,697
Deposits with Balances - \$100,000 or Less	DI120	\$ 24,075,680	\$ 23,859,970	\$ 23,430,665	\$ 25,442,648	\$ 24,117,952
Deposits with Balances - Greater than \$100,000	DI130	\$ 9,362,728	\$ 8,921,090	\$ 7,535,756	\$ 8,491,365	\$ 7,445,499
Number of Deposit Accounts - Total	SUB4062	2,943,156	2,926,439	2,801,239	3,050,385	N/A
Balances of \$100,000 or Less	DI150	2,894,972	2,879,994	2,758,040	3,002,564	2,862,920
Balances Greater than \$100,000	DI160	48,184	46,445	43,199	47,821	43,922
IRA/Keogh Accounts	DI200	\$ 2,860,157	\$ 2,887,089	\$ 2,733,551	\$ 2,820,551	\$ 2,737,747
Uninsured Deposits	DI210	\$ 4,472,062	\$ 4,368,976	\$ 3,722,358	\$ 4,193,848	\$ 3,748,281
Preferred Deposits	DI220	\$ 389,918	\$ 368,495	\$ 306,314	\$ 353,389	\$ 188,518
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 4,888,014	\$ 4,846,176	\$ 4,615,759	\$ 5,079,203	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 4,846,994	\$ 4,752,518	\$ 4,569,833	\$ 5,301,723	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 8,372,894	\$ 8,127,756	\$ 7,940,246	\$ 8,992,235	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 15,330,508	\$ 15,054,607	\$ 13,840,572	\$ 14,560,850	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non-Interest-Bearing Demand Deposits	DI610	\$ 1,731,644	\$ 1,709,955	\$ 1,748,035	\$ 2,217,606	\$ 1,968,889
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 3,194	\$ 5,315	\$ 6,785	\$ 4,969	\$ 6,756
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 276,892	\$ 217,290	\$ 228,750	\$ 218,031	\$ 216,375
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 376,759	\$ 294,149	\$ 338,561	\$ 503,591	\$ 409,687
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:38 PM	TFR Industry Aggregate Report 93036 - OTS-Regulated: New York December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Adjustments to Demand Deposits (including escrows)	DI720	\$ 59	\$ 928	\$ 82	\$ 882	\$ 51
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	\$ 471,199	\$ 1,556,566	\$ 0	\$ 1,221,809	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 471,199	\$ 37,805	\$ 0	\$ 277,399	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule SI --- Consolidated Supplemental Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	7,568	7,460	7,107	7,878	8,999
Assets Held in Trading Accounts	SI375	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Available-for-Sale Securities	SI385	\$ 8,737,655	\$ 8,484,201	\$ 8,204,815	\$ 10,612,271	\$ 9,562,622
Assets Held for Sale	SI387	\$ 120,113	\$ 162,689	\$ 159,894	\$ 539,578	\$ 1,348,150
Loans Serviced for Others	SI390	\$ 4,197,136	\$ 4,189,201	\$ 3,886,716	\$ 4,441,821	\$ 4,348,211
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 156	\$ 150	\$ 52	\$ 52	\$ 51
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	85.63%	85.56%	85.43%	85.90%	84.74%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	85.60%	85.71%	85.69%	86.06%	84.72%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	85.57%	86.07%	85.72%	85.60%	84.78%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	69.27%	57.83%	60.16%	64.09%	N/A
Do you meet the DBLA business operations test?	SI586	3 [Yes]	3 [Yes]	4 [Yes]	5 [Yes]	N/A [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 5,303,921	\$ 5,264,385	\$ 5,281,888	\$ 5,271,228	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 52,929	\$ 45,801	\$ 46,418	\$ 48,951	\$ 44,895
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	48	50	43	37	32
RECONCILIATION OF EQUITY CAPITAL						

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:38 PM	TFR Industry Aggregate Report 93036 - OTS-Regulated: New York December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Beginning Equity Capital	SI600	\$ 5,203,611	\$ 4,735,148	\$ 4,857,788	\$ 4,822,794	\$ 4,835,034
Net Income (Loss) (SO91)	SI610	\$ 131,674	\$ 140,369	\$ 133,111	\$ 125,640	\$ 71,955
Dividends Declared - Preferred Stock	SI620	\$ 6	\$ 7	\$ 13	\$ 12	\$ 9
Dividends Declared - Common Stock	SI630	\$ 244,986	\$ 153,611	\$ 132,024	\$ 158,051	\$ 89,309
Stock Issued	SI640	\$ 312	\$ 270	\$ 100	\$ 5,618	\$ 11,815
Stock Retired	SI650	\$ 0	\$ 0	\$ 931	\$ 522	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 96,164	\$ 5,010	\$ 11,483	\$ 160,722	N/A
New Basis Accounting Adjustments	SI660	\$ 0	\$ 13	\$ 94	\$ 345,847	\$ 0
Other Comprehensive Income	SI662	\$- 8,397	\$ 82,571	\$- 136,036	\$ 49,590	N/A
Prior Period Adjustments	SI668	\$ 0	\$- 425	\$- 4	\$- 451	N/A
Other Adjustments	SI671	\$ 1,813	\$ 394,274	\$ 1,579	\$ 13,187	N/A
Ending Equity Capital (SC80)	SI680	\$ 5,180,185	\$ 5,203,612	\$ 4,735,147	\$ 5,364,362	\$ 4,822,794
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	\$ 2,063	\$ 104,992	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 621	\$ 193	\$ 24,560	\$ 17,322	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	11 [Yes]	11 [Yes]	11 [Yes]	10 [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 48,226	\$ 39,949	\$ 33,978	\$ 298	N/A
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 4,063	\$ 4,394	\$ 3,977	\$ 3,770	\$ 4,293
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 52,086,996	\$ 50,196,090	\$ 47,603,125	\$ 53,156,387	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 4,768,150	\$ 4,621,091	\$ 4,572,667	\$ 5,047,465	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 41,665,662	\$ 40,328,656	\$ 38,821,923	\$ 43,232,745	N/A
Nonmortgage Loans	SI885	\$ 2,146,528	\$ 2,093,242	\$ 1,290,652	\$ 1,431,379	N/A
Deposits and Excrows	SI890	\$ 31,906,428	\$ 31,206,801	\$ 29,354,312	\$ 31,209,513	N/A
Total Borrowings	SI895	\$ 12,808,459	\$ 12,265,434	\$ 11,722,547	\$ 14,802,623	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	13	9	10	7	12
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 4,992	\$ 717	\$ 630	\$ 255	\$ 1,577
Interest Charged on Loans Made During Quarter - Minimum	SI920	4.68	5.24	5.39	6.21	5.01
Interest Charged on Loans Made During Quarter - Maximum	SI930	5.36	6.89	6.27	6.56	5.40

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:38 PM	TFR Industry Aggregate Report 93036 - OTS-Regulated: New York December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule SQ --- Consolidated Supplemental Questions		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	1	1	0	2	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	1	1	0	0	0
Change in Control of Association?	SQ130	0	0	0	0	1
Merger Accounted for under the Purchase Method?	SQ160	1	1	0	2	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	0	3	1	0	1
Any Outstanding Futures or Options Positions?	SQ310	1	1	1	1	0
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	22	22	18	19	N/A

Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
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]	6 [Yes]	6 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	5 [Yes]	5 [Yes]	5 [Yes]	6 [Yes]	6 [Yes]
Do you have any activity to report on this schedule?	FS130	5 [Yes]	5 [Yes]	5 [Yes]	6 [Yes]	6 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 2,232,201	\$ 2,181,667	\$ 1,885,877	\$ 2,296,895	\$ 1,833,999
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 1,526,100	\$ 1,461,201	\$ 1,191,872	\$ 1,469,780	\$ 1,288,768
Personal Trust and Agency Accounts	FS210	\$ 504,853	\$ 492,139	\$ 407,885	\$ 437,921	\$ 396,521
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 300,891	\$ 291,907	\$ 260,451	\$ 431,141	\$ 364,567
Employee Benefit - Defined Contribution	FS220	\$ 64,123	\$ 72,895	\$ 64,244	\$ 64,589	\$ 51,432
Employee Benefit - Defined Benefit	FS230	\$ 118,397	\$ 111,774	\$ 101,848	\$ 269,157	\$ 248,200
Other Retirement Accounts	FS240	\$ 118,371	\$ 107,238	\$ 94,359	\$ 97,395	\$ 64,935
Corporate Trust and Agency Accounts	FS250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS260	\$ 720,356	\$ 677,155	\$ 523,217	\$ 600,652	\$ 527,680
Other Fiduciary Accounts	FS270	\$ 0	\$ 0	\$ 319	\$ 66	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:38 PM	TFR Industry Aggregate Report 93036 - OTS-Regulated: New York December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 328,271	\$ 378,461	\$ 383,701	\$ 375,154	\$ 146,295
Personal Trust and Agency Accounts	FS211	\$ 25,415	\$ 31,033	\$ 45,508	\$ 38,000	\$ 62,156
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 301,635	\$ 346,571	\$ 338,193	\$ 337,153	\$ 84,139
Employee Benefit - Defined Contribution	FS221	\$ 56,999	\$ 46,024	\$ 59,045	\$ 62,834	\$ 48,702
Employee Benefit - Defined Benefit	FS231	\$ 208,585	\$ 236,289	\$ 268,102	\$ 261,408	\$ 1,173
Other Retirement Accounts	FS241	\$ 36,051	\$ 64,258	\$ 11,046	\$ 12,911	\$ 34,264
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 1,221	\$ 857	\$ 0	\$ 1	\$ 0
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 377,830	\$ 342,005	\$ 310,304	\$ 451,961	\$ 398,936
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	3,234	2,967	2,627	2,820	2,328
Personal Trust and Agency Accounts	FS212	1,144	966	800	877	799
Retirement-related Trust and Agency Accounts - Total	SUB6120	748	706	639	643	418
Employee Benefit - Defined Contribution	FS222	97	107	100	102	71
Employee Benefit - Defined Benefit	FS232	18	6	7	12	11
Other Retirement Accounts	FS242	633	593	532	529	336
Corporate Trust and Agency Accounts	FS252	0	0	0	0	0
Investment Management Agency Accounts	FS262	1,342	1,295	1,185	1,298	1,111
Other Fiduciary Accounts	FS272	0	0	3	2	0
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	292	423	456	436	575
Personal Trust and Agency Accounts	FS213	90	253	260	262	283
Retirement-related Trust and Agency Accounts - Total	SUB6130	198	167	181	161	292
Employee Benefit - Defined Contribution	FS223	44	34	41	38	26
Employee Benefit - Defined Benefit	FS233	22	28	32	29	1
Other Retirement Accounts	FS243	132	105	108	94	265
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	4	3	15	13	0
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	125	128	159	315	305
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 11,644	\$ 8,337	\$ 5,160	\$ 1,878	\$ 9,731
Personal Trust and Agency Accounts	FS310	\$ 4,998	\$ 3,681	\$ 2,357	\$ 940	\$ 4,861

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:38 PM	TFR Industry Aggregate Report 93036 - OTS-Regulated: New York December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 2,005	\$ 1,409	\$ 910	\$ 220	\$ 1,232
Employee Benefit - Defined Contribution	FS320	\$ 352	\$ 304	\$ 175	\$ 39	\$ 163
Employee Benefit - Defined Benefit	FS330	\$ 404	\$ 234	\$ 181	\$ 89	\$ 245
Other Retirement Accounts	FS340	\$ 1,249	\$ 871	\$ 554	\$ 92	\$ 824
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS360	\$ 4,300	\$ 3,088	\$ 1,817	\$ 681	\$ 3,207
Other Fiduciary Accounts	FS370	\$ 4	\$ 3	\$ 0	\$ 0	\$ 0
Custody and Safekeeping Accounts	FS380	\$ 324	\$ 156	\$ 76	\$ 37	\$ 424
Other Fiduciary and Related Services	FS390	\$ 13	\$ 0	\$ 0	\$ 0	\$ 7
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 3,974	\$ 452	\$ 0	\$ 229	\$ 2,283
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 18	\$ 4	\$ 4	\$ 3	\$ 25
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 35	\$ 23	\$ 0	\$ 103	\$ 426
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 7,687	\$ 7,904	\$ 5,156	\$ 1,749	\$ 7,849
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 504,852	\$ 415,534	\$ 338,149	\$ 363,745	\$ 396,521
Non-Interest-Bearing Deposits	FS410	\$- 96	\$ 167	\$ 0	\$ 0	\$ 83
Interest-Bearing Deposits	FS415	\$ 401	\$ 157	\$ 0	\$ 4,432	\$ 3,860
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 89,237	\$ 73,271	\$ 61,318	\$ 73,469	\$ 71,677
State, County and Municipal Obligations	FS425	\$ 35,804	\$ 22,433	\$ 19,091	\$ 21,244	\$ 22,012
Money Market Mutual Funds	FS430	\$ 43,777	\$ 48,299	\$ 42,771	\$ 35,778	\$ 44,374
Other Short-term Obligations	FS435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 12,511	\$ 6,696	\$ 3,310	\$ 3,935	\$ 6,919
Common and Preferred Stock	FS445	\$ 315,408	\$ 261,847	\$ 210,147	\$ 219,157	\$ 241,487
Real Estate Mortgages	FS450	\$ 449	\$ 339	\$ 6	\$ 80	\$ 83
Real Estate	FS455	\$ 3,762	\$ 1,986	\$ 1,372	\$ 2,636	\$ 2,760
Miscellaneous Assets	FS460	\$ 3,599	\$ 339	\$ 134	\$ 3,014	\$ 3,266
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

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:38 PM	TFR Industry Aggregate Report 93036 - OTS-Regulated: New York December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
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
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	\$ 188,379	\$ 185,299	\$ 189,862	\$ 194,962	\$ 195,693
Domestic Equity	FS615	\$ 78,677	\$ 79,708	\$ 79,659	\$ 83,172	\$ 83,144
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 93,724	\$ 89,127	\$ 93,435	\$ 94,418	\$ 95,042
Municipal Bond	FS655	\$ 15,978	\$ 16,464	\$ 16,768	\$ 17,372	\$ 17,507
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/Otr Losses	FS70	\$ 4	\$ 4	\$ 4	\$ 3	\$ 25
Personal Trust and Agency Accounts	FS710	\$ 4	\$ 4	\$ 4	\$ 3	\$ 25
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	\$ 14	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 14	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 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

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:38 PM	TFR Industry Aggregate Report 93036 - OTS-Regulated: New York December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Equity Capital (SC80)	CCR100	\$ 5,180,187	\$ 5,203,610	\$ 4,735,145	\$ 5,364,360	\$ 4,822,799
Equity Capital Deductions - Total	SUB1631	\$ 1,071,262	\$ 964,125	\$ 725,718	\$ 784,830	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 14,840	\$ 2,695	\$ 2,463	\$ 2,495	\$ 2,406
Goodwill and Certain Other Intangible Assets	CCR115	\$ 1,052,532	\$ 957,716	\$ 719,341	\$ 774,267	\$ 490,334
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 3,890	\$ 3,714	\$ 3,914	\$ 8,068	\$ 7,901
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 36,710	\$ 30,080	\$ 108,128	\$- 33,859	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 35,652	\$ 29,036	\$ 107,102	\$- 36,176	\$ 28,453
Qualifying Intangible Assets	CCR185	\$ 765	\$ 746	\$ 718	\$ 2,012	\$ 4,279
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 293	\$ 298	\$ 308	\$ 305	\$ 295
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 4,145,635	\$ 4,269,565	\$ 4,117,555	\$ 4,545,671	\$ 4,355,185
Total Assets (SC60)	CCR205	\$ 52,134,240	\$ 50,652,649	\$ 47,754,350	\$ 54,670,711	\$ 52,323,775
Asset Deductions - Total	SUB1651	\$ 1,083,644	\$ 963,430	\$ 725,061	\$ 784,212	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 27,222	\$ 2,000	\$ 1,806	\$ 1,877	\$ 1,917
Goodwill and Certain Other Intangible Assets	CCR265	\$ 1,052,532	\$ 957,716	\$ 719,341	\$ 774,267	\$ 490,334
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 3,890	\$ 3,714	\$ 3,914	\$ 8,068	\$ 7,901
Other	CCR275	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Asset Additions - Total	SUB1661	\$ 58,137	\$ 55,119	\$ 166,917	\$- 38,012	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 57,372	\$ 54,373	\$ 166,199	\$- 40,024	\$ 54,152
Qualifying Intangible Assets	CCR285	\$ 765	\$ 746	\$ 718	\$ 2,012	\$ 4,279
Other	CCR290	\$ 0	\$ 0	\$ 0	\$ 0	N/A
Adjusted Total Assets	CCR25	\$ 51,108,733	\$ 49,744,338	\$ 47,196,206	\$ 53,848,487	\$ 51,882,054
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 2,042,304	\$ 1,973,446	\$ 1,873,744	\$ 2,150,028	\$ 2,074,335
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 4,145,635	\$ 4,269,565	\$ 4,117,555	\$ 4,545,671	\$ 4,355,185
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 1,773	\$ 2,177	\$ 1,628	\$ 1,830	\$ 1,531
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:38 PM	TFR Industry Aggregate Report 93036 - OTS-Regulated: New York December 2004	Frozen Aggregated Data (\$Thousands)
---	--	---

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 251,195	\$ 244,533	\$ 222,634	\$ 242,769	\$ 225,640
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 252,968	\$ 246,710	\$ 224,262	\$ 244,599	\$ 227,171
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 252,968	\$ 246,710	\$ 224,262	\$ 244,599	\$ 227,171
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 2,700	\$ 2,944	\$ 3,469	\$ 82	\$ 82
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 10,952	\$ 8,449	\$ 6,422	\$ 6,243	\$ 6,105
Total Risk-Based Capital	CCR39	\$ 4,384,951	\$ 4,504,882	\$ 4,331,926	\$ 4,783,945	\$ 4,576,169
0% R/W Category - Cash	CCR400	\$ 212,872	\$ 206,767	\$ 190,988	\$ 203,116	\$ 212,585
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 618,329	\$ 553,630	\$ 538,216	\$ 465,733	\$ 589,690
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 6,792	\$ 6,303	\$ 6,798	\$ 7,196	\$ 5,435
0% R/W Category - Other	CCR415	\$ 64,894	\$ 59,577	\$ 76,801	\$ 95,567	\$ 73,885
0% R/W Category - Assets Total	CCR420	\$ 902,887	\$ 826,277	\$ 812,803	\$ 771,612	\$ 881,595
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	\$ 12,005,176	\$ 11,759,924	\$ 11,456,529	\$ 13,248,654	\$ 12,333,787
20% R/W Category - Claims on FHLBs	CCR435	\$ 1,077,769	\$ 1,054,478	\$ 981,956	\$ 1,752,413	\$ 1,613,691
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 515,092	\$ 520,822	\$ 498,386	\$ 522,858	\$ 288,748
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 1,235,948	\$ 1,099,729	\$ 1,123,699	\$ 1,886,084	\$ 1,206,938
20% R/W Category - Other	CCR450	\$ 1,859,329	\$ 1,984,560	\$ 1,999,543	\$ 1,968,894	\$ 2,199,953
20% R/W Category - Assets Total	CCR455	\$ 16,693,314	\$ 16,419,513	\$ 16,060,113	\$ 19,378,903	\$ 17,643,117
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 3,338,661	\$ 3,283,905	\$ 3,212,022	\$ 3,875,782	\$ 3,528,622
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 17,383,678	\$ 16,833,357	\$ 16,023,155	\$ 19,027,803	\$ 19,561,268
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 2,241,682	\$ 2,865,200	\$ 2,681,602	\$ 2,502,969	\$ 2,325,583
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 1,984	\$ 2,144	\$ 2,350	\$ 14,926	\$ 939
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 74,836	\$ 74,284	\$ 78,837	\$ 75,337	\$ 38,217
50% R/W Category - Other	CCR480	\$ 134,012	\$ 126,019	\$ 122,684	\$ 113,833	\$ 97,025
50% R/W Category - Assets Total	CCR485	\$ 19,836,192	\$ 19,901,004	\$ 18,908,628	\$ 21,734,868	\$ 22,023,032
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 9,918,106	\$ 9,950,512	\$ 9,454,325	\$ 10,867,444	\$ 11,011,510

Office of Thrift Supervision Financial Reporting System Run Date: February 16, 2005, 3:38 PM	TFR Industry Aggregate Report 93036 - OTS-Regulated: New York December 2004	Frozen Aggregated Data (\$Thousands)
--	---	---

***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Dec 2004	Sep 2004	Jun 2004	Mar 2004	Dec 2003
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 85,772	\$ 817,945	\$ 832,286	\$ 138,259	N/A
100% R/W Category - All Other Assets	CCR506	\$ 15,291,166	\$ 13,465,674	\$ 12,149,283	\$ 13,916,349	N/A
100% R/W Category - Assets Total	CCR510	\$ 15,376,938	\$ 14,283,619	\$ 12,981,569	\$ 14,054,608	\$ 12,990,437
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 15,376,938	\$ 14,283,619	\$ 12,981,569	\$ 14,054,608	\$ 12,990,437
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 583	\$ 799	\$ 780	\$ 1,007	\$ 710
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 7,288	\$ 9,988	\$ 9,750	\$ 12,588	\$ 8,876
Assets to Risk-Weight	CCR64	\$ 52,809,914	\$ 51,431,212	\$ 48,763,893	\$ 55,940,998	\$ 53,538,891
Subtotal Risk-Weighted Assets	CCR75	\$ 28,640,986	\$ 27,528,012	\$ 25,657,661	\$ 28,810,414	\$ 27,539,455
Excess Allowances for Loan and Lease Losses	CCR530	\$ 52,741	\$ 57,558	\$ 37,428	\$ 37,919	\$ 36,940
Total Risk-Weighted Assets	CCR78	\$ 28,588,245	\$ 27,470,454	\$ 25,620,233	\$ 28,772,495	\$ 27,502,515
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 2,287,053	\$ 2,197,638	\$ 2,049,613	\$ 2,301,798	\$ 2,200,202
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	8.11%	8.58%	8.72%	8.44%	8.39%
Total Risk-Based Capital Ratio	CCR820	15.34%	16.40%	16.91%	16.63%	16.64%
Tier 1 Risk-Based Capital Ratio	CCR830	14.46%	15.51%	16.05%	15.78%	15.81%
Tangible Equity Ratio	CCR840	8.11%	8.58%	8.72%	8.44%	8.39%

*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.