

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 12:04 PM

Industry Aggregate Report
 99111 - OTS-Regulated: Northeast Region (Geog)
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Description	Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Number of Regulated Institutions	177	185	188	190	189

Schedule NS --- Optional Narrative Statement		Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	5	7	7	2	4
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Mar 2009 Value	Dec 2008 Value	Sep 2008 Value	Jun 2008 Value	Mar 2008 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 72,733,955	\$ 41,615,128	\$ 33,886,343	\$ 27,742,414	\$ 34,659,698
Cash and Non-Interest-Earning Deposits	SC110	\$ 3,880,879	\$ 8,397,357	\$ 6,982,506	\$ 3,953,026	\$ 5,071,012
Interest-Earning Deposits in FHLBs	SC112	\$ 1,260,642	\$ 1,004,813	\$ 1,333,212	\$ 1,054,541	\$ 1,424,391
Other Interest-Earning Deposits	SC118	\$ 15,483,387	\$ 6,607,437	\$ 668,611	\$ 832,790	\$ 1,277,975
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 8,031,181	\$ 8,317,074	\$ 9,300,194	\$ 7,619,578	\$ 11,241,892
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 13,332,588	\$ 12,019,208	\$ 10,664,187	\$ 7,093,597	\$ 8,110,443
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 1,037,183	\$ 889,266	\$ 574,203	\$ 1,472,703	\$ 1,639,994
State and Municipal Obligations	SC180	\$ 2,882,933	\$ 2,840,929	\$ 2,828,018	\$ 3,694,102	\$ 3,729,560
Securities Backed by Nonmortgage Loans	SC182	\$ 410,625	\$ 275,237	\$ 297,098	\$ 267,361	\$ 439,067
Other Investment Securities	SC185	\$ 26,189,508	\$ 1,136,213	\$ 1,113,926	\$ 1,609,021	\$ 1,564,993
Accrued Interest Receivable	SC191	\$ 225,029	\$ 127,594	\$ 124,388	\$ 145,695	\$ 160,371
Mortgage-Backed Securities - Gross	SUB0072	\$ 65,556,338	\$ 82,382,448	\$ 84,955,762	\$ 93,302,449	\$ 93,670,483
Mortgage-Backed Securities - Total	SC22	\$ 65,556,338	\$ 82,382,448	\$ 84,955,762	\$ 93,302,449	\$ 93,670,483
Pass-Through - Total	SUB0073	\$ 41,745,584	\$ 39,507,647	\$ 38,229,562	\$ 41,410,524	\$ 40,539,558
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 39,688,709	\$ 37,325,748	\$ 35,613,473	\$ 38,550,347	\$ 37,249,483
Other Pass-Through	SC215	\$ 2,056,875	\$ 2,181,899	\$ 2,616,089	\$ 2,860,177	\$ 3,290,075
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 23,501,341	\$ 42,483,476	\$ 46,331,967	\$ 51,474,052	\$ 52,714,053
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 10,504,893	\$ 10,653,865	\$ 10,400,121	\$ 11,010,529	\$ 11,137,435
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 1,173,981	\$ 1,168,426	\$ 1,119,899	\$ 1,082,537	\$ 1,111,574
Other	SC222	\$ 11,822,467	\$ 30,661,185	\$ 34,811,947	\$ 39,380,986	\$ 40,465,044
Accrued Interest Receivable	SC228	\$ 309,413	\$ 391,325	\$ 394,233	\$ 417,873	\$ 416,872

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:04 PM

Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SC --- Consolidated Statement of Condition		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Gross	SUB0092	\$ 231,213,029	\$ 231,665,878	\$ 228,131,116	\$ 220,529,883	\$ 212,938,962
Mortgage Loans - Total	SC26	\$ 229,318,626	\$ 229,889,679	\$ 226,674,417	\$ 219,287,728	\$ 211,902,614
Construction Loans - Total	SUB0100	\$ 7,110,653	\$ 7,163,915	\$ 7,257,284	\$ 7,180,716	\$ 7,042,120
Residential - Total	SUB0110	\$ 3,566,904	\$ 3,756,212	\$ 3,880,830	\$ 3,891,209	\$ 3,903,924
1-4 Dwelling Units	SC230	\$ 2,194,903	\$ 2,362,591	\$ 2,465,570	\$ 2,490,170	\$ 2,512,494
Multifamily (5 or more) Dwelling Units	SC235	\$ 1,372,001	\$ 1,393,621	\$ 1,415,260	\$ 1,401,039	\$ 1,391,430
Nonresidential Property	SC240	\$ 3,543,749	\$ 3,407,703	\$ 3,376,454	\$ 3,289,507	\$ 3,138,196
Permanent Loans - Total	SUB0121	\$ 223,189,340	\$ 223,595,873	\$ 219,951,246	\$ 212,423,373	\$ 204,963,134
Residential - Total	SUB0131	\$ 191,733,453	\$ 191,561,868	\$ 188,103,287	\$ 180,578,488	\$ 173,942,769
1-4 Dwelling Units - Total	SUB0141	\$ 175,098,868	\$ 175,003,748	\$ 171,505,441	\$ 164,531,360	\$ 158,667,931
Revolving Open-End Loans	SC251	\$ 14,773,403	\$ 14,916,825	\$ 13,769,570	\$ 12,774,881	\$ 11,771,880
All Other - First Liens	SC254	\$ 154,134,596	\$ 153,451,308	\$ 150,562,361	\$ 144,316,296	\$ 139,223,585
All Other - Junior Liens	SC255	\$ 6,190,869	\$ 6,635,615	\$ 7,173,510	\$ 7,440,183	\$ 7,672,466
Multifamily (5 or more) Dwelling Units	SC256	\$ 16,634,585	\$ 16,558,120	\$ 16,597,846	\$ 16,047,128	\$ 15,274,838
Nonresidential Property (Except Land)	SC260	\$ 29,701,497	\$ 30,263,044	\$ 30,048,629	\$ 30,080,801	\$ 29,275,848
Land	SC265	\$ 1,754,390	\$ 1,770,961	\$ 1,799,330	\$ 1,764,084	\$ 1,744,517
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$- 455,489	\$ 4,524,199	\$ 7,714,008	\$ 7,630,991	\$ 3,284,186
Accrued Interest Receivable	SC272	\$ 880,079	\$ 875,703	\$ 895,374	\$ 868,255	\$ 881,916
Advances for Taxes and Insurance	SC275	\$ 32,957	\$ 30,387	\$ 27,212	\$ 57,539	\$ 51,792
Allowance for Loan and Lease Losses	SC283	\$ 1,894,403	\$ 1,776,199	\$ 1,456,699	\$ 1,242,155	\$ 1,036,348
Nonmortgage Loans - Gross	SUB0162	\$ 36,385,051	\$ 38,371,041	\$ 39,636,612	\$ 40,438,312	\$ 41,312,749
Nonmortgage Loans - Total	SC31	\$ 35,291,230	\$ 37,167,064	\$ 38,621,203	\$ 39,526,735	\$ 40,434,250
Commercial Loans - Total	SC32	\$ 23,283,637	\$ 24,173,748	\$ 24,793,733	\$ 25,569,712	\$ 25,869,409
Secured	SC300	\$ 15,691,446	\$ 16,393,389	\$ 17,151,445	\$ 17,836,141	\$ 17,963,729
Unsecured	SC303	\$ 6,565,889	\$ 6,728,617	\$ 6,590,088	\$ 6,700,140	\$ 6,885,650
Lease Receivables	SC306	\$ 1,026,302	\$ 1,051,742	\$ 1,052,200	\$ 1,033,431	\$ 1,020,030
Consumer Loans - Total	SC35	\$ 12,684,405	\$ 13,752,646	\$ 14,404,457	\$ 14,444,520	\$ 15,184,122
Loans on Deposits	SC310	\$ 102,813	\$ 98,553	\$ 96,410	\$ 99,436	\$ 98,625
Home Improvement Loans (Not secured by real estate)	SC316	\$ 101,975	\$ 98,833	\$ 100,045	\$ 99,316	\$ 96,304
Education Loans	SC320	\$ 1,179,472	\$ 1,402,304	\$ 1,504,536	\$ 1,306,857	\$ 1,248,081
Auto Loans	SC323	\$ 5,948,408	\$ 6,383,155	\$ 6,885,858	\$ 7,334,500	\$ 7,678,729
Mobile Home Loans	SC326	\$ 222,240	\$ 227,871	\$ 228,923	\$ 227,011	\$ 223,596
Credit Cards	SC328	\$ 3,448,923	\$ 3,801,252	\$ 3,880,094	\$ 3,925,878	\$ 4,165,049

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:04 PM

Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SC --- Consolidated Statement of Condition		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 1,680,574	\$ 1,740,678	\$ 1,708,591	\$ 1,451,522	\$ 1,673,738
Accrued Interest Receivable	SC348	\$ 417,009	\$ 444,647	\$ 438,422	\$ 424,080	\$ 259,218
Allowance for Loan and Lease Losses	SC357	\$ 1,093,821	\$ 1,203,977	\$ 1,015,409	\$ 911,577	\$ 878,499
Repossessed Assets - Gross	SUB0201	\$ 343,600	\$ 310,187	\$ 281,046	\$ 250,686	\$ 240,655
Repossessed Assets - Total	SC40	\$ 343,220	\$ 309,894	\$ 280,805	\$ 249,341	\$ 239,393
Real Estate - Total	SUB0210	\$ 315,466	\$ 281,979	\$ 253,065	\$ 230,964	\$ 217,333
Construction	SC405	\$ 19,942	\$ 8,832	\$ 1,330	\$ 2,041	\$ 4,998
Residential - Total	SUB0225	\$ 215,934	\$ 242,051	\$ 219,730	\$ 199,453	\$ 173,247
1-4 Dwelling Units	SC415	\$ 211,713	\$ 230,086	\$ 214,575	\$ 194,956	\$ 169,798
Multifamily (5 or more) Dwelling Units	SC425	\$ 4,221	\$ 11,965	\$ 5,155	\$ 4,497	\$ 3,449
Nonresidential (Except Land)	SC426	\$ 68,376	\$ 25,273	\$ 27,699	\$ 25,252	\$ 27,634
Land	SC428	\$ 10,601	\$ 5,605	\$ 4,204	\$ 3,576	\$ 9,659
U.S. Government-Guaranteed or -Insured Real Estate Owned	SC429	\$ 613	\$ 218	\$ 102	\$ 642	\$ 1,795
Other Repossessed Assets	SC430	\$ 28,134	\$ 28,208	\$ 27,981	\$ 19,722	\$ 23,322
General Valuation Allowances	SC441	\$ 380	\$ 293	\$ 241	\$ 1,345	\$ 1,262
Real Estate Held for Investment	SC45	\$ 14,661	\$ 14,639	\$ 13,908	\$ 13,918	\$ 13,799
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 3,978,536	\$ 4,178,423	\$ 4,550,323	\$ 4,288,686	\$ 4,307,207
Federal Home Loan Bank Stock	SC510	\$ 3,354,135	\$ 3,548,737	\$ 3,917,379	\$ 3,666,983	\$ 3,679,756
Other	SC540	\$ 624,401	\$ 629,686	\$ 632,944	\$ 621,703	\$ 627,451
Office Premises and Equipment	SC55	\$ 2,518,321	\$ 2,525,817	\$ 2,527,388	\$ 2,525,231	\$ 2,521,153
Other Assets - Gross	SUB0262	\$ 26,168,575	\$ 28,095,434	\$ 25,731,446	\$ 24,346,012	\$ 23,814,010
Other Assets - Total	SC59	\$ 23,283,980	\$ 26,065,032	\$ 25,214,964	\$ 24,344,960	\$ 23,812,990
Bank-Owned Life Insurance:						
Key Person Life Insurance	SC615	\$ 657,404	\$ 653,993	\$ 635,595	\$ 618,277	\$ 618,671
Other	SC625	\$ 4,241,517	\$ 4,213,715	\$ 4,167,422	\$ 4,138,565	\$ 3,665,969
Intangible Assets:						
Servicing Assets On:						
Mortgage Loans	SC642	\$ 529,452	\$ 322,648	\$ 418,646	\$ 452,633	\$ 471,254
Nonmortgage Loans	SC644	\$ 1,710	\$ 1,901	\$ 2,033	\$ 1,796	\$ 1,768
Goodwill & Other Intangible Assets	SC660	\$ 7,175,423	\$ 8,402,852	\$ 8,504,395	\$ 8,763,243	\$ 8,820,884
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 26,030	\$ 32,348	\$ 39,046	\$ 40,746	\$ 48,055
Other Assets	SC689	\$ 13,537,039	\$ 14,467,977	\$ 11,964,309	\$ 10,330,752	\$ 10,187,409
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: May 26, 2009, 12:04 PM

Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SC --- Consolidated Statement of Condition		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 2,884,595	\$ 2,030,402	\$ 516,482	\$ 1,052	\$ 1,020
General Valuation Allowances - Total	SUB2092	\$ 5,873,199	\$ 5,010,871	\$ 2,988,831	\$ 2,156,129	\$ 1,917,129
Total Assets - Gross	SUB0283	\$ 438,912,066	\$ 429,158,995	\$ 419,713,944	\$ 413,437,591	\$ 413,478,716
Total Assets	SC60	\$ 433,038,867	\$ 424,148,124	\$ 416,725,113	\$ 411,281,462	\$ 411,561,587
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 292,697,992	\$ 283,415,437	\$ 265,688,510	\$ 269,907,741	\$ 268,117,414
Deposits	SC710	\$ 291,053,487	\$ 281,922,428	\$ 264,460,717	\$ 268,545,476	\$ 266,760,966
Escrows	SC712	\$ 1,572,059	\$ 1,376,291	\$ 1,231,461	\$ 1,365,591	\$ 1,358,468
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 72,446	\$ 116,718	\$ - 3,668	\$ - 3,326	\$ - 2,020
Borrowings - Total	SC72	\$ 89,953,000	\$ 97,860,414	\$ 104,927,608	\$ 95,024,112	\$ 95,342,795
Advances from FHLBank	SC720	\$ 46,302,492	\$ 54,132,321	\$ 63,431,972	\$ 55,821,155	\$ 58,634,765
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 27,778,316	\$ 30,015,933	\$ 31,035,738	\$ 28,246,248	\$ 26,181,303
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 1,824,357	\$ 1,824,968	\$ 1,823,048	\$ 2,471,132	\$ 1,973,936
Mortgage Collateralized Securities Issued: CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 14,047,835	\$ 11,887,192	\$ 8,636,850	\$ 8,485,577	\$ 8,552,791
Other Liabilities - Total	SC75	\$ 7,066,103	\$ 5,582,939	\$ 4,762,126	\$ 5,502,763	\$ 5,878,969
Accrued Interest Payable - Deposits	SC763	\$ 266,588	\$ 309,046	\$ 303,503	\$ 358,677	\$ 441,743
Accrued Interest Payable - Other	SC766	\$ 615,835	\$ 578,151	\$ 647,617	\$ 621,127	\$ 547,384
Accrued Taxes	SC776	\$ 567,555	\$ 307,361	\$ 367,396	\$ 550,170	\$ 638,313
Accounts Payable	SC780	\$ 1,225,406	\$ 881,243	\$ 855,129	\$ 807,590	\$ 909,220
Deferred Income Taxes	SC790	\$ 112,951	\$ 116,211	\$ 155,351	\$ 171,032	\$ 186,460
Other Liabilities and Deferred Income	SC796	\$ 4,277,768	\$ 3,390,927	\$ 2,433,130	\$ 2,994,167	\$ 3,155,849
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: May 26, 2009, 12:04 PM

Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SC --- Consolidated Statement of Condition		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 389,717,095	\$ 386,858,790	\$ 375,378,244	\$ 370,434,616	\$ 369,339,178
EQUITY CAPITAL						
Perpetual Preferred Stock:						
Stock - Total	SUB0311	\$ 40,980,900	\$ 40,861,248	\$ 40,809,610	\$ 36,411,217	\$ 36,025,464
Cumulative	SC812	\$ 777	\$ 777	\$ 776	\$ 776	\$ 776
Noncumulative	SC814	\$ 18,331	\$ 18,312	\$ 9,700	\$ 9,700	\$ 9,701
Common Stock:						
Par Value	SC820	\$ 106,305	\$ 106,733	\$ 107,585	\$ 106,204	\$ 266,451
Paid in Excess of Par	SC830	\$ 40,855,487	\$ 40,735,426	\$ 40,691,549	\$ 36,294,537	\$ 35,748,536
Accumulated Other Comprehensive Income - Total	SC86	\$- 3,149,072	\$- 7,562,614	\$- 7,112,282	\$- 5,440,024	\$- 4,890,675
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 2,680,478	\$- 7,028,562	\$- 6,886,444	\$- 5,215,282	\$- 4,548,493
Gains (Losses) on Cash Flow Hedges	SC865	\$- 207,926	\$- 242,619	\$- 150,205	\$- 153,474	\$- 268,837
Other	SC870	\$- 260,668	\$- 291,433	\$- 75,633	\$- 71,268	\$- 73,345
Retained Earnings	SC880	\$ 5,366,394	\$ 3,881,772	\$ 7,548,614	\$ 9,783,272	\$ 11,006,074
Other Components of Equity Capital	SC891	\$- 358,811	\$- 358,965	\$- 361,316	\$- 364,379	\$- 369,305
Total Savings Association Equity Capital	SC80	\$ 42,839,411	\$ 36,821,441	\$ 40,884,626	\$ 40,390,086	\$ 41,771,558
Noncontrolling Interests in Consolidated Subsidiaries	SC800	\$ 482,365	\$ 467,888	\$ 462,242	\$ 456,753	\$ 450,852
Total Equity Capital	SC84	\$ 43,321,776	N/A	N/A	N/A	N/A
Total Liabilities and Equity Capital	SC90	\$ 433,038,871	\$ 424,148,119	\$ 416,725,112	\$ 411,281,455	\$ 411,561,588

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:04 PM

Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Other Codes As of Mar 2009

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	\$ 37
3	Federal, State, or other taxes receivable	60	\$ 565,345
4	Net deferred tax assets	113	\$ 5,680,521
6	Prepaid deposit insurance premiums	9	\$ 1,592
7	Prepaid expenses	133	\$ 114,677
8	Deposits for utilities and other services	2	\$ 569
9	Advances for loans serviced for others	7	\$ 2,259,772
10	Property leased to others, net of accumul. deprec.	1	\$ 67,652
13	Noninterest-bearing accts recv from Hold Co/Affl	15	\$ 2,035,804
14	Other noninterest-bearing short-term accounts recv	39	\$ 1,018,225
19	Receivables fr a broker for unsettled transactions	5	\$ 2,601
20	F/V of all derivative instru. reportable as assets	2	\$ 479,594
22	Unapplied loan disbursements	2	\$ 2,391
26	Noninterest-bearing overdrafts of deposits-customer protection convenience	3	\$ 1,449
99	Other	97	\$ 228,458

Other Liability Codes

Code	Description	Count	Amount
1	Dividends payable on stock	1	\$ 107
4	Nonrefundable loan fees received prior to closing	15	\$ 1,978
6	Balances in U.S. Treasury tax and loan accounts	1	\$ 1,264
7	Deferred gains from the sale of real estate	3	\$ 182
10	Amounts due brokers for unsettled transactions	9	\$ 521,223
11	The liability recorded for post-retirement benefit	83	\$ 274,825
13	Amounts payable under interest-rate-swap agreement	2	\$ 591
14	Unapplied loan payments received	13	\$ 142,972
16	Recourse loan liability	3	\$ 4,222
17	Noninterest-bearing payables to Hold Co/Affiliates	12	\$ 303,319
20	F/V of all derivative instru. reportable as liab.	4	\$ 771,133
21	Liabilities for credit losses on OBS credit exposures	4	\$ 185,200
99	Other	176	\$ 1,451,598

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:04 PM

Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 4,976,503	\$ 5,257,526	\$ 5,333,076	\$ 5,325,138	\$ 5,661,139
Deposits and Investment Securities	SO115	\$ 237,443	\$ 194,243	\$ 221,866	\$ 262,066	\$ 386,584
Mortgage-Backed Securities	SO125	\$ 881,845	\$ 1,118,036	\$ 1,176,849	\$ 1,196,762	\$ 1,225,528
Mortgage Loans	SO141	\$ 3,269,076	\$ 3,286,834	\$ 3,253,673	\$ 3,161,936	\$ 3,282,048
Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	SO142	\$ 9,646	\$ 13,222	\$ 13,364	\$ 37,229	\$ 38,384
Nonmortgage Loans - Total	SUB0950	\$ 558,351	\$ 618,850	\$ 640,953	\$ 659,318	\$ 720,497
Commercial Loans and Leases	SO160	\$ 276,399	\$ 326,286	\$ 341,783	\$ 355,075	\$ 394,453
Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	SO162	\$ 2,726	\$ 3,432	\$ 3,227	\$ 4,779	\$ 4,698
Consumer Loans and Leases	SO171	\$ 281,952	\$ 292,564	\$ 299,170	\$ 304,243	\$ 326,044
Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	SO172	\$ 17,416	\$ 22,909	\$ 23,144	\$ 3,048	\$ 3,400
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 12,404	\$ 19,050	\$ 42,175	\$ 44,258	\$ 53,255
Federal Home Loan Bank Stock	SO181	\$ 12,373	\$ 18,947	\$ 42,159	\$ 44,196	\$ 53,147
Other	SO185	\$ 31	\$ 103	\$ 16	\$ 62	\$ 108
Interest Expense - Total	SO21	\$ 2,401,904	\$ 2,655,138	\$ 2,660,022	\$ 2,705,222	\$ 3,226,107
Deposits	SO215	\$ 1,445,863	\$ 1,628,849	\$ 1,617,611	\$ 1,690,363	\$ 2,065,878
Escrows	SO225	\$ 1,452	\$ 973	\$ 1,021	\$ 837	\$ 1,542
Advances from FHLBank	SO230	\$ 519,664	\$ 611,546	\$ 623,426	\$ 628,770	\$ 669,240
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 29,586	\$ 32,235	\$ 35,496	\$ 31,802	\$ 25,739
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 405,345	\$ 381,548	\$ 382,488	\$ 353,454	\$ 463,729
Capitalized Interest	SO271	\$ 6	\$ 13	\$ 20	\$ 4	\$ 21
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 2,587,003	\$ 2,621,438	\$ 2,715,229	\$ 2,664,174	\$ 2,488,287
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 939,061	\$ 3,694,965	\$ 1,784,918	\$ 574,346	\$ 326,444
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 1,647,942	\$- 1,073,527	\$ 930,311	\$ 2,089,828	\$ 2,161,843
Noninterest Income - Total	SO42	\$ 216,841	\$ 394,776	\$- 526,273	\$ 717,234	\$ 630,186
Mortgage Loan Servicing Fees	SO410	\$ 107,378	\$ 67,726	\$ 132,153	\$ 179,542	\$ 112,723
Amort & Fair Value Adjusts to Loan Servicing Assts & Liabilities	SO411	\$- 33,333	\$- 35,121	\$- 43,253	\$- 65,702	\$- 67,046

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:04 PM

Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other Fees and Charges	SO420	\$ 459,446	\$ 540,027	\$ 484,930	\$ 483,758	\$ 474,104
Net Income (Loss) from Other - Total	SUB0451	\$- 171,115	\$- 302,469	\$- 1,218,291	\$ 17,107	\$- 8,021
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$ 95,082	\$ 47,383	\$- 647,839	\$ 32,242	\$- 4,196
Other-than-Temporary Impairment Charges on Debt & Equity Securities	SO441	\$- 215,760	N/A	N/A	N/A	N/A
Operations & Sale of Repossessed Assets	SO461	\$- 13,492	\$- 12,213	\$- 12,464	\$- 16,445	\$- 6,362
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$- 47,594	\$- 29,617	\$- 26,693	\$- 14,430	\$ 28,620
Sale of Securities Held-to-Maturity	SO467	\$ 1,605	\$ 980	\$ 11	\$ 21	\$- 90
Sale of Loans Held for Investment	SO475	\$ 983	\$- 79	\$ 226	\$ 170	\$ 143
Sale of Other Assets Held for Investment	SO477	\$ 36	\$ 2,720	\$ 368	\$ 1,295	\$ 12,373
Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	SO485	\$- 207,735	\$- 311,643	\$- 531,900	\$ 14,254	\$- 38,509
Other Noninterest Income	SO488	\$ 70,225	\$ 124,613	\$ 118,188	\$ 102,529	\$ 118,426
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	\$ 2,327,135	\$ 3,285,610	\$ 2,568,305	\$ 1,780,951	\$ 1,958,699
All Personnel Compensation and Expense	SO510	\$ 850,115	\$ 848,880	\$ 860,860	\$ 874,714	\$ 952,353
Legal Expense	SO520	\$ 20,694	\$ 25,783	\$ 20,054	\$ 17,506	\$ 14,660
Office Occupancy and Equipment Expense	SO530	\$ 336,149	\$ 349,740	\$ 329,967	\$ 327,933	\$ 344,746
Marketing and Other Professional Services	SO540	\$ 145,809	\$ 166,653	\$ 154,058	\$ 140,343	\$ 160,900
Loan Servicing Fees	SO550	\$ 24,203	\$ 23,837	\$ 17,281	\$ 17,594	\$ 16,236
Goodwill and Other Intangibles Expense	SO560	\$ 39,400	\$ 34,722	\$ 271,827	\$ 55,284	\$ 76,160
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 312,398	\$ 1,519,394	\$ 518,288	\$ 2,115	\$ 1,613
Other Noninterest Expense	SO580	\$ 598,367	\$ 316,601	\$ 395,970	\$ 345,462	\$ 392,031
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

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:04 PM

Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Income (Loss) Before Income Taxes	SO60	\$- 462,352	\$- 3,964,361	\$- 2,164,267	\$ 1,026,111	\$ 833,330
Income Taxes - Total	SO71	\$- 4,888	\$- 772,861	\$- 344,772	\$ 344,813	\$ 267,335
Federal	SO710	\$- 59,493	\$- 786,626	\$- 370,804	\$ 301,756	\$ 243,723
State, Local & Other	SO720	\$ 54,605	\$ 13,765	\$ 26,032	\$ 43,057	\$ 23,612
Income (Loss) Before Extraordinary Items	SO81	\$- 457,464	\$- 3,191,500	\$- 1,819,495	\$ 681,298	\$ 565,995
Extraordinary Items	SO811	\$ 0	\$ 18,619	\$- 545	\$- 114,821	\$- 17
Net Income (Loss) Attributable to Savings Assoc & Noncontrolling Interests	SO88	\$- 457,464	N/A	N/A	N/A	N/A
Net Income (Loss) Attributable to Noncontrolling Interests	SO880	\$ 22,164	N/A	N/A	N/A	N/A
Net Income (Loss) Attributable to Savings Association	SO91	\$- 479,628	\$- 3,172,881	\$- 1,820,040	\$ 566,477	\$ 565,978

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:04 PM

Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Other Codes As of Mar 2009

Other Noninterest Income Codes

Code	Description	Count	Amount
4	Net income(loss) from leasing or subleasing space	39	\$ 5,546
5	Net income(loss) from real estate held for invest	3	\$ 254
6	Net income(loss)-equity invest in uncons sub org	7	\$- 6,079
7	Net income(loss) from leased property	19	\$ 3,826
9	Net income from data processing lease/services	2	\$ 103
11	Adjustments to prior periods	1	\$ 5
14	Interest Income from CNFIs reported on SC655	1	\$ 22
15	Income from corporate-owned life insurance	71	\$ 36,551
19	Realized/unrealized gains on derivatives	1	\$- 60
99	Other	109	\$ 13,600

Other Noninterest Expense Codes

Code	Description	Count	Amount
1	Deposit Insurance Premiums	103	\$ 106,954
2	OTS assessments	43	\$ 2,659
3	Interest expense on income taxes	1	\$ 13
4	Interest expense on Treasury tax & loan accounts	1	\$ 46
6	Supervisory examination fees	18	\$ 3,386
7	Office supplies, printing, and postage	114	\$ 12,239
8	Telephone, including data lines	41	\$ 5,251
9	Loan origination expense	17	\$ 7,503
10	ATM expense	37	\$ 2,632
12	Acquisition and organization costs	1	\$ 135,900
13	Misc taxes other than income & real estate	5	\$ 222
14	Losses from fraud	1	\$ 1,720
15	Foreclosure expenses	2	\$ 1,090
16	Web site expenses	2	\$ 31
17	Charitable contributions	6	\$ 297
99	Other	122	\$ 156,084

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:04 PM

Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
YEAR TO DATE INCOME & EXPENSES						
YTD - Interest Income - Total	Y_SO11	\$ 4,976,503	\$ 21,508,309	\$ 16,313,214	\$ 10,985,052	\$ 5,661,139
YTD - Deposits and Investment Securities	Y_SO115	\$ 237,443	\$ 1,061,020	\$ 869,239	\$ 648,340	\$ 386,584
YTD - Mortgage-Backed Securities	Y_SO125	\$ 881,845	\$ 4,707,259	\$ 3,598,004	\$ 2,421,863	\$ 1,225,528
YTD - Mortgage Loans	Y_SO141	\$ 3,269,076	\$ 12,942,435	\$ 9,694,696	\$ 6,443,508	\$ 3,282,048
YTD - Prepayment Fees, Late Fees, Assumption Fees for Mortgage Loans	Y_SO142	\$ 9,646	\$ 101,976	\$ 88,945	\$ 75,602	\$ 38,384
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 276,399	\$ 1,410,050	\$ 1,090,951	\$ 749,528	\$ 394,453
YTD - Prepayment Fees, Late Fees, Assumption Fees for Commercial Loans	Y_SO162	\$ 2,726	\$ 16,064	\$ 12,693	\$ 9,477	\$ 4,698
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 281,952	\$ 1,217,008	\$ 929,098	\$ 630,286	\$ 326,044
YTD - Prepayment Fees, Late Fees, Assumption Fees for Consumer Loans	Y_SO172	\$ 17,416	\$ 52,497	\$ 29,588	\$ 6,448	\$ 3,400
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 12,404	\$ 158,284	\$ 139,657	\$ 97,509	\$ 53,255
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 12,373	\$ 157,995	\$ 139,471	\$ 97,339	\$ 53,147
YTD - Other	Y_SO185	\$ 31	\$ 289	\$ 186	\$ 170	\$ 108
YTD - Interest Expense - Total	Y_SO21	\$ 2,401,904	\$ 11,214,990	\$ 8,588,300	\$ 5,930,913	\$ 3,226,107
YTD - Deposits	Y_SO215	\$ 1,445,863	\$ 6,982,680	\$ 5,370,986	\$ 3,755,825	\$ 2,065,878
YTD - Escrows	Y_SO225	\$ 1,452	\$ 4,369	\$ 3,400	\$ 2,379	\$ 1,542
YTD - Advances from FHLBank	Y_SO230	\$ 519,664	\$ 2,523,934	\$ 1,921,251	\$ 1,298,010	\$ 669,240
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 29,586	\$ 125,272	\$ 93,037	\$ 57,541	\$ 25,739
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 405,345	\$ 1,578,793	\$ 1,199,671	\$ 817,183	\$ 463,729
YTD - Capitalized Interest	Y_SO271	\$ 6	\$ 58	\$ 45	\$ 25	\$ 21
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 2,587,003	\$ 10,451,603	\$ 7,864,571	\$ 5,151,648	\$ 2,488,287
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$ 939,061	\$ 6,370,426	\$ 2,681,851	\$ 900,792	\$ 326,444
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 1,647,942	\$ 4,081,177	\$ 5,182,720	\$ 4,250,856	\$ 2,161,843
YTD - Noninterest Income - Total	Y_SO42	\$ 216,841	\$ 1,206,382	\$ 821,558	\$ 1,347,363	\$ 630,186
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 107,378	\$ 492,069	\$ 424,402	\$ 292,265	\$ 112,723
YTD - Servicing Amortization and Valuation Adjustments	Y_SO411	\$- 33,333	\$- 211,122	\$- 176,001	\$- 132,748	\$- 67,046

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:04 PM

Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SO --- Consolidated Statement of Operations		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
YTD - Other Fees and Charges	Y_SO420	\$ 459,446	\$ 1,972,770	\$ 1,442,124	\$ 957,826	\$ 474,104
YTD - Net Income (Loss) from Other - Total	YTD0451	\$- 171,115	\$- 1,509,478	\$- 1,208,089	\$ 9,086	\$- 8,021
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 95,082	\$- 572,089	\$- 619,793	\$ 28,046	\$- 4,196
YTD - Other-than-Temporary Impairment Charges on Debt & Equity Securities	Y_SO441	\$- 215,760	N/A	N/A	N/A	N/A
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$- 13,492	\$- 46,068	\$- 34,155	\$- 22,807	\$- 6,362
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$- 47,594	\$- 42,120	\$- 12,503	\$ 14,190	\$ 28,620
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 1,605	\$ 922	\$- 58	\$- 69	\$- 90
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 983	\$ 460	\$ 539	\$ 313	\$ 143
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 36	\$ 16,756	\$ 14,036	\$ 13,668	\$ 12,373
YTD - Gains & Losses on Financial Assets & Liabilities Carried at Fair Value	Y_SO485	\$- 207,735	\$- 867,339	\$- 556,155	\$- 24,255	\$- 38,509
YTD - Other Noninterest Income	Y_SO488	\$ 70,225	\$ 462,143	\$ 339,122	\$ 220,934	\$ 118,426
YTD - Noninterest Expense - Total	Y_SO51	\$ 2,327,135	\$ 9,541,317	\$ 6,302,259	\$ 3,738,599	\$ 1,958,699
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 850,115	\$ 3,511,523	\$ 2,685,115	\$ 1,826,389	\$ 952,353
YTD - Legal Expense	Y_SO520	\$ 20,694	\$ 75,491	\$ 52,062	\$ 32,153	\$ 14,660
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 336,149	\$ 1,342,880	\$ 1,001,776	\$ 672,452	\$ 344,746
YTD - Marketing and Other Professional Services	Y_SO540	\$ 145,809	\$ 615,703	\$ 455,095	\$ 301,223	\$ 160,900
YTD - Loan Servicing Fees	Y_SO550	\$ 24,203	\$ 74,959	\$ 51,122	\$ 33,824	\$ 16,236
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 39,400	\$ 436,150	\$ 403,184	\$ 131,444	\$ 76,160
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 312,398	\$ 2,041,410	\$ 522,016	\$ 3,728	\$ 1,613
YTD - Other Noninterest Expense	Y_SO580	\$ 598,367	\$ 1,443,201	\$ 1,131,889	\$ 737,386	\$ 392,031
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$- 462,352	\$- 4,253,758	\$- 297,981	\$ 1,859,620	\$ 833,330
YTD - Income Taxes - Total	Y_SO71	\$- 4,888	\$- 503,348	\$ 267,310	\$ 612,206	\$ 267,335
YTD - Federal	Y_SO710	\$- 59,493	\$- 609,812	\$ 174,611	\$ 545,524	\$ 243,723
YTD - State, Local, and Other	Y_SO720	\$ 54,605	\$ 106,464	\$ 92,699	\$ 66,682	\$ 23,612
YTD - Income (Loss) Before Extraordinary Items	Y_SO81	\$- 457,464	\$- 3,750,410	\$- 565,291	\$ 1,247,414	\$ 565,995
YTD - Extraordinary Items	Y_SO811	\$ 0	\$- 96,747	\$- 115,383	\$- 114,838	\$- 17
YTD - Net Income (Loss) Attrib to Savings Assoc & Noncontrolling Interests	Y_SO88	\$- 457,464	N/A	N/A	N/A	N/A
YTD - Net Income (Loss) Attributable to Noncontrolling Interests	Y_SO880	\$- 215,760	N/A	N/A	N/A	N/A
YTD - Net Income (Loss) Attributable to Savings Association	Y_SO91	\$- 479,628	\$- 3,847,157	\$- 680,674	\$ 1,132,576	\$ 565,978

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:04 PM

Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 5,010,826	\$ 2,971,994	\$ 2,148,874	\$ 1,917,094	\$ 1,728,691
Net Provision for Loss	VA115	\$ 1,223,975	\$ 5,175,290	\$ 2,260,736	\$ 533,763	\$ 272,030
Transfers	VA125	\$- 207,857	\$- 320,699	\$- 646,968	\$ 21,152	\$- 6,772
Recoveries	VA135	\$ 43,226	\$ 37,841	\$ 41,425	\$ 40,383	\$ 37,844
Adjustments	VA145	\$ 271,937	\$- 1,835	\$- 22,832	\$- 11,818	\$ 81,089
Charge-offs	VA155	\$ 468,901	\$ 2,851,729	\$ 792,409	\$ 344,443	\$ 195,759
General Valuation Allowances - Ending Balance	VA165	\$ 5,873,206	\$ 5,010,862	\$ 2,988,826	\$ 2,156,131	\$ 1,917,123
Specific Valuation Allowances - Beginning Balance	VA108	\$ 295,330	\$ 173,170	\$ 114,036	\$ 111,032	\$ 66,633
Net Provision for Loss	VA118	\$ 27,484	\$ 39,069	\$ 42,470	\$ 42,698	\$ 56,027
Transfers	VA128	\$ 207,857	\$ 320,699	\$ 646,968	\$- 21,152	\$ 6,772
Adjustments	VA148	\$ 3,198	\$ 0	\$ 0	\$- 12	\$ 10,711
Charge-offs	VA158	\$ 44,359	\$ 237,608	\$ 630,303	\$ 17,157	\$ 29,111
Specific Valuation Allowances - Ending Balance	VA168	\$ 489,510	\$ 295,330	\$ 173,171	\$ 115,409	\$ 111,032
Total Valuation Allowances - Beginning Balance	VA110	\$ 5,306,156	\$ 3,145,164	\$ 2,262,910	\$ 2,028,126	\$ 1,795,324
Net Provision for Loss	VA120	\$ 1,251,459	\$ 5,214,359	\$ 2,303,206	\$ 576,461	\$ 328,057
Recoveries	VA140	\$ 43,226	\$ 37,841	\$ 41,425	\$ 40,383	\$ 37,844
Adjustments	VA150	\$ 275,135	\$- 1,835	\$- 22,832	\$- 11,830	\$ 91,800
Charge-offs	VA160	\$ 513,260	\$ 3,089,337	\$ 1,422,712	\$ 361,600	\$ 224,870
Total Valuation Allowances - Ending Balance	VA170	\$ 6,362,716	\$ 5,306,192	\$ 3,161,997	\$ 2,271,540	\$ 2,028,155
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 468,901	\$ 2,851,729	\$ 792,409	\$ 344,443	\$ 195,759
Mortgage-Backed Securities	VA370	\$ 424	\$ 2,463,040	\$ 325,275	\$ 120,129	\$ 0
Mortgage Loans - Total	VA46	\$ 109,300	\$ 128,700	\$ 81,729	\$ 55,375	\$ 34,605
Construction - Total	SUB2030	\$ 1,604	\$ 10,944	\$ 196	\$ 282	\$ 289
1-4 Dwelling Units	VA420	\$ 620	\$ 784	\$ 196	\$ 62	\$ 246
Multifamily (5 or more) Dwelling Units	VA430	\$ 334	\$ 9,399	\$ 0	\$ 102	\$ 0
Nonresidential Property	VA440	\$ 650	\$ 761	\$ 0	\$ 118	\$ 43
Permanent - Total	SUB2041	\$ 107,696	\$ 117,756	\$ 81,533	\$ 55,093	\$ 34,316
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 8,927	\$ 10,213	\$ 11,047	\$ 11,917	\$ 11,462
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 55,895	\$ 40,388	\$ 36,136	\$ 27,697	\$ 13,801
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 14,077	\$ 6,677	\$ 6,215	\$ 4,578	\$ 4,261
Multifamily (5 or more) Dwelling Units	VA470	\$ 16,831	\$ 20,381	\$ 10,455	\$ 1,504	\$ 446
Nonresidential Property (Except Land)	VA480	\$ 10,240	\$ 39,319	\$ 17,680	\$ 9,397	\$ 4,189

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 12:04 PM

Industry Aggregate Report
 99111 - OTS-Regulated: Northeast Region (Geog)
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Land	VA490	\$ 1,726	\$ 778	\$ 0	\$ 0	\$ 157
Nonmortgage Loans - Total	VA56	\$ 269,327	\$ 250,242	\$ 232,478	\$ 167,073	\$ 160,576
Commercial Loans	VA520	\$ 85,427	\$ 76,739	\$ 62,353	\$ 35,061	\$ 21,045
Consumer Loans - Total	SUB2061	\$ 183,900	\$ 173,503	\$ 170,125	\$ 132,012	\$ 139,531
Loans on Deposits	VA510	\$ 0	\$ 4	\$ 100	\$ 69	\$ 47
Home Improvement Loans	VA516	\$ 142	\$ 249	\$ 177	\$ 137	\$ 120
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 1
Auto Loans	VA540	\$ 74,542	\$ 80,251	\$ 72,332	\$ 60,656	\$ 66,253
Mobile Home Loans	VA550	\$ 63	\$ 166	\$ 203	\$ 91	\$ 61
Credit Cards	VA556	\$ 99,898	\$ 84,700	\$ 90,309	\$ 64,417	\$ 65,948
Other	VA560	\$ 9,255	\$ 8,133	\$ 7,004	\$ 6,642	\$ 7,101
Repossessed Assets - Total	VA60	\$ 232	\$ 945	\$ 498	\$ 426	\$ 479
Real Estate - Construction	VA605	\$ 0	\$ 457	\$ 33	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 176	\$ 114	\$ 86	\$ 379	\$ 331
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 379	\$ 40	\$ 135
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 338	\$ 0	\$ 0	\$ 2
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 56	\$ 36	\$ 0	\$ 7	\$ 11
Other Assets	VA930	\$ 89,618	\$ 8,802	\$ 152,429	\$ 1,440	\$ 99
GVA Recoveries - Assets - Total	SUB2126	\$ 43,226	\$ 37,841	\$ 41,425	\$ 40,383	\$ 37,844
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mortgage Loans - Total	VA47	\$ 5,541	\$ 3,759	\$ 4,430	\$ 6,209	\$ 6,166
Construction - Total	SUB2130	\$ 3	\$ 0	\$ 156	\$ 285	\$ 202
1-4 Dwelling Units	VA421	\$ 3	\$ 0	\$ 42	\$ 280	\$ 199
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 114	\$ 5	\$ 3
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 5,538	\$ 3,759	\$ 4,274	\$ 5,924	\$ 5,964
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 480	\$ 238	\$ 671	\$ 402	\$ 2,221
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 3,551	\$ 1,529	\$ 1,076	\$ 1,229	\$ 972
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 432	\$ 1,479	\$ 1,995	\$ 3,506	\$ 1,803
Multifamily (5 or more) Dwelling Units	VA471	\$ 199	\$ 8	\$ 30	\$ 0	\$ 18
Nonresidential Property (Except Land)	VA481	\$ 876	\$ 490	\$ 502	\$ 787	\$ 910
Land	VA491	\$ 0	\$ 15	\$ 0	\$ 0	\$ 40
Nonmortgage Loans - Total	VA57	\$ 37,639	\$ 34,057	\$ 36,965	\$ 34,128	\$ 31,643

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 12:04 PM

Industry Aggregate Report
 99111 - OTS-Regulated: Northeast Region (Geog)
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Commercial Loans	VA521	\$ 3,472	\$ 5,894	\$ 3,487	\$ 4,547	\$ 3,062
Consumer Loans - Total	SUB2161	\$ 34,167	\$ 28,163	\$ 33,478	\$ 29,581	\$ 28,581
Loans on Deposits	VA511	\$ 1	\$ 1	\$ 28	\$ 16	\$ 15
Home Improvement Loans	VA517	\$ 42	\$ 51	\$ 54	\$ 55	\$ 50
Education Loans	VA531	\$ 0	\$ 90	\$ 1	\$ 4	\$ 0
Auto Loans	VA541	\$ 23,238	\$ 22,350	\$ 26,978	\$ 21,692	\$ 21,492
Mobile Home Loans	VA551	\$ 21	\$ 60	\$ 174	\$ 21	\$ 35
Credit Cards	VA557	\$ 9,506	\$ 3,955	\$ 5,024	\$ 5,870	\$ 5,092
Other	VA561	\$ 1,359	\$ 1,656	\$ 1,219	\$ 1,923	\$ 1,897
Other Assets	VA931	\$ 46	\$ 25	\$ 30	\$ 46	\$ 35
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 235,341	\$ 359,770	\$ 689,440	\$ 21,547	\$ 62,800
Deposits and Investment Securities	VA38	\$ 297	\$ 5,295	\$ 598,883	\$ 2,161	\$ 14,611
Mortgage-Backed Securities	VA372	\$ 0	\$ 196,096	\$ 10,687	\$ 5,724	\$ 2,998
Mortgage Loans - Total	VA48	\$ 191,154	\$ 115,268	\$ 29,355	\$ 13,098	\$ 46,977
Construction - Total	SUB2230	\$- 11,118	\$ 29,529	\$ 1,336	\$ 21,993	\$ 1,708
1-4 Dwelling Units	VA422	\$ 2,364	\$ 9,019	\$ 802	\$ 22,003	\$- 46
Multifamily (5 or more) Dwelling Units	VA432	\$ 4,275	\$ 656	\$ 534	\$- 10	\$ 1,754
Nonresidential Property	VA442	\$- 17,757	\$ 19,854	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 202,272	\$ 85,739	\$ 28,019	\$- 8,895	\$ 45,269
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 2,980	\$ 431	\$ 189	\$ 552	\$ 122
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 46,474	\$ 14,711	\$ 10,497	\$- 26,469	\$ 39,161
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 5,443	\$ 41,119	\$ 16,194	\$ 12,664	\$ 5,869
Multifamily (5 or more) Dwelling Units	VA472	\$ 29,416	\$ 4,134	\$- 1,077	\$ 1,160	\$ 2
Nonresidential Property (Except Land)	VA482	\$ 116,454	\$ 22,396	\$ 2,246	\$ 1,619	\$ 115
Land	VA492	\$ 1,505	\$ 2,948	\$- 30	\$ 1,579	\$ 0
Nonmortgage Loans - Total	VA58	\$ 42,803	\$ 41,057	\$ 41,628	\$ 600	\$- 1,819
Commercial Loans	VA522	\$ 42,626	\$ 40,897	\$ 41,394	\$ 535	\$- 1,611
Consumer Loans - Total	SUB2261	\$ 177	\$ 160	\$ 234	\$ 65	\$- 208
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 12	\$ 0	\$ 1	\$ 1
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$- 151
Auto Loans	VA542	\$ 93	\$ 90	\$ 96	\$ 30	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 9	\$ 40	\$ 0	\$ 0
Credit Cards	VA558	\$ 17	\$- 28	\$- 7	\$ 49	\$ 12

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:04 PM

Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Other	VA562	\$ 67	\$ 77	\$ 105	\$- 15	\$- 70
Reposessed Assets - Total	VA62	\$ 1,021	\$ 1,658	\$ 1,600	\$ 16	\$ 106
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 1,014	\$ 1,193	\$ 1,581	\$ 0	\$ 106
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 248	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 4	\$- 9	\$ 19	\$ 0	\$ 0
Real Estate - Land	VA629	\$ 0	\$ 218	\$ 0	\$ 0	\$ 0
Other Reposessed Assets	VA632	\$ 3	\$ 8	\$ 0	\$ 16	\$ 0
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$- 8	\$- 3	\$- 69	\$- 75
Other Assets	VA932	\$ 66	\$ 404	\$ 7,290	\$ 17	\$ 2
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 661,016	\$ 3,173,658	\$ 1,440,424	\$ 325,607	\$ 220,715
Deposits and Investment Securities	VA39	\$ 297	\$ 5,295	\$ 598,883	\$ 2,161	\$ 14,611
Mortgage-Backed Securities	VA375	\$ 424	\$ 2,659,136	\$ 335,962	\$ 125,853	\$ 2,998
Mortgage Loans - Total	VA49	\$ 294,913	\$ 240,209	\$ 106,654	\$ 62,264	\$ 75,416
Construction - Total	SUB2330	\$- 9,517	\$ 40,473	\$ 1,376	\$ 21,990	\$ 1,795
1-4 Dwelling Units	VA425	\$ 2,981	\$ 9,803	\$ 956	\$ 21,785	\$ 1
Multifamily (5 or more) Dwelling Units	VA435	\$ 4,609	\$ 10,055	\$ 420	\$ 87	\$ 1,751
Nonresidential Property	VA445	\$- 17,107	\$ 20,615	\$ 0	\$ 118	\$ 43
Permanent - Total	SUB2341	\$ 304,430	\$ 199,736	\$ 105,278	\$ 40,274	\$ 73,621
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 11,427	\$ 10,406	\$ 10,565	\$ 12,067	\$ 9,363
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 98,818	\$ 53,570	\$ 45,557	\$- 1	\$ 51,990
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 19,088	\$ 46,317	\$ 20,414	\$ 13,736	\$ 8,327
Multifamily (5 or more) Dwelling Units	VA475	\$ 46,048	\$ 24,507	\$ 9,348	\$ 2,664	\$ 430
Nonresidential Property (Except Land)	VA485	\$ 125,818	\$ 61,225	\$ 19,424	\$ 10,229	\$ 3,394
Land	VA495	\$ 3,231	\$ 3,711	\$- 30	\$ 1,579	\$ 117
Nonmortgage Loans - Total	VA59	\$ 274,491	\$ 257,242	\$ 237,141	\$ 133,545	\$ 127,114
Commercial Loans	VA525	\$ 124,581	\$ 111,742	\$ 100,260	\$ 31,049	\$ 16,372
Consumer Loans - Total	SUB2361	\$ 149,910	\$ 145,500	\$ 136,881	\$ 102,496	\$ 110,742
Loans on Deposits	VA515	\$- 1	\$ 3	\$ 72	\$ 53	\$ 32
Home Improvement Loans	VA519	\$ 100	\$ 210	\$ 123	\$ 83	\$ 71
Education Loans	VA535	\$ 0	\$- 90	\$- 1	\$- 4	\$- 150
Auto Loans	VA545	\$ 51,397	\$ 57,991	\$ 45,450	\$ 38,994	\$ 44,761
Mobile Home Loans	VA555	\$ 42	\$ 115	\$ 69	\$ 70	\$ 26

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:04 PM

Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA559	\$ 90,409	\$ 80,717	\$ 85,278	\$ 58,596	\$ 60,868
Other	VA565	\$ 7,963	\$ 6,554	\$ 5,890	\$ 4,704	\$ 5,134
Reposessed Assets - Total	VA65	\$ 1,253	\$ 2,603	\$ 2,098	\$ 442	\$ 585
Real Estate - Construction	VA607	\$ 0	\$ 457	\$ 33	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 1,190	\$ 1,307	\$ 1,667	\$ 379	\$ 437
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 248	\$ 379	\$ 40	\$ 135
Real Estate - Nonresidential (Except Land)	VA627	\$ 4	\$ 329	\$ 19	\$ 0	\$ 2
Real Estate - Land	VA631	\$ 0	\$ 218	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 59	\$ 44	\$ 0	\$ 23	\$ 11
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$- 8	\$- 3	\$- 69	\$- 75
Other Assets	VA935	\$ 89,638	\$ 9,181	\$ 159,689	\$ 1,411	\$ 66
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 866,239	\$ 270,816	\$ 141,222	\$ 205,193	\$ 196,436
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 1,323,801	\$ 845,121	\$ 771,710	\$ 915,895	\$ 856,736
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 174,168	\$ 155,270	\$ 112,055	\$ 105,112	\$ 73,941
Construction	VA951	\$ 11,514	\$ 9,691	\$ 877	\$ 0	\$ 2,766
Permanent - 1-4 Dwelling Units	VA952	\$ 111,551	\$ 122,552	\$ 102,456	\$ 98,208	\$ 66,049
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 1,366	\$ 8,808	\$ 1,710	\$ 2,651	\$ 2,184
Permanent - Nonresidential (Except Land)	VA954	\$ 45,488	\$ 12,045	\$ 6,952	\$ 2,159	\$ 1,927
Permanent - Land	VA955	\$ 4,249	\$ 2,174	\$ 60	\$ 2,094	\$ 1,015
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 5,181,192	\$ 4,436,353	\$ 3,333,995	\$ 2,892,919	\$ 2,105,170
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 11,736,793	\$ 12,200,877	\$ 5,618,460	\$ 4,346,900	\$ 3,331,716
Substandard	VA965	\$ 10,480,023	\$ 11,758,507	\$ 5,337,363	\$ 4,114,281	\$ 3,099,048
Doubtful	VA970	\$ 1,256,662	\$ 442,152	\$ 280,865	\$ 232,340	\$ 231,972
Loss	VA975	\$ 108	\$ 218	\$ 232	\$ 279	\$ 696
PURCHASED IMPAIRED LOANS HELD FOR INVESTMENT PER AICPA SOP 03-3						
Outstanding Balanced (Contractual)	VA980	\$ 416,997	\$ 13,619	\$ 17,347	\$ 19,666	\$ 13,894
Recorded Investment (Carrying Amt Before Ln Loss Allow Deduct)	VA981	\$ 352,663	\$ 10,308	\$ 13,667	\$ 15,880	\$ 10,844
Allowance Amount Included in ALLL (SC283, SC357)	VA985	\$ 530	\$ 262	\$ 914	\$ 546	\$ 125

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:04 PM

Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 9,893,942	\$ 8,457,227	\$ 6,236,134	\$ 5,289,183	\$ 4,428,075
Mortgages - Total	SUB2421	\$ 8,598,369	\$ 7,237,900	\$ 5,308,455	\$ 4,458,876	\$ 3,668,613
Construction and Land Loans	SUB2430	\$ 823,601	\$ 553,665	\$ 454,246	\$ 362,144	\$ 298,554
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 6,425,391	\$ 5,567,370	\$ 4,109,689	\$ 3,388,515	\$ 2,799,356
Permanent Loans Secured by All Other Property	SUB2450	\$ 1,423,802	\$ 1,194,232	\$ 794,808	\$ 788,081	\$ 614,753
Nonmortgages - Total	SUB2461	\$ 1,295,573	\$ 1,219,327	\$ 927,679	\$ 830,307	\$ 759,462
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 4,498,574	\$ 4,787,838	\$ 3,545,728	\$ 3,134,671	\$ 2,668,255
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 4,218,981	\$ 4,422,007	\$ 3,217,149	\$ 2,857,282	\$ 2,425,277
Mortgage Loans - Total	SUB2481	\$ 3,639,256	\$ 3,705,425	\$ 2,670,604	\$ 2,423,437	\$ 2,028,306
Construction	PD115	\$ 249,992	\$ 153,216	\$ 119,385	\$ 92,105	\$ 82,394
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD121	\$ 67,501	\$ 66,107	\$ 54,985	\$ 43,409	\$ 35,498
Secured by First Liens	PD123	\$ 2,583,138	\$ 2,696,503	\$ 1,997,019	\$ 1,808,059	\$ 1,497,752
Secured by Junior Liens	PD124	\$ 103,785	\$ 126,589	\$ 109,499	\$ 115,026	\$ 125,357
Multifamily (5 or more) Dwelling Units	PD125	\$ 181,343	\$ 231,522	\$ 137,124	\$ 146,799	\$ 81,987
Nonresidential Property (Except Land)	PD135	\$ 431,211	\$ 396,633	\$ 243,813	\$ 183,244	\$ 194,734
Land	PD138	\$ 22,286	\$ 34,855	\$ 8,779	\$ 34,795	\$ 10,584
Nonmortgage Loans:						
Commercial Loans	PD140	\$ 264,622	\$ 315,444	\$ 178,178	\$ 134,491	\$ 109,194
Consumer Loans - Total	SUB2511	\$ 315,103	\$ 401,138	\$ 368,367	\$ 299,354	\$ 287,777
Loans on Deposits	PD161	\$ 2,235	\$ 1,601	\$ 1,094	\$ 1,157	\$ 1,156
Home Improvement Loans	PD163	\$ 1,591	\$ 2,142	\$ 1,983	\$ 1,997	\$ 1,586
Education Loans	PD165	\$ 20,427	\$ 18,462	\$ 23,686	\$ 7,415	\$ 4,970
Auto Loans	PD167	\$ 150,117	\$ 225,790	\$ 193,210	\$ 171,734	\$ 164,437
Mobile Home Loans	PD169	\$ 6,750	\$ 8,663	\$ 7,157	\$ 5,695	\$ 6,437
Credit Cards	PD171	\$ 113,284	\$ 125,376	\$ 124,970	\$ 95,475	\$ 94,917
Other	PD180	\$ 20,699	\$ 19,104	\$ 16,267	\$ 15,881	\$ 14,274
Memoranda:						
Troubled Debt Restructured Included in PD115:PD180	PD190	\$ 187,443	\$ 154,518	\$ 153,367	\$ 121,128	\$ 101,210
Held for Sale Included in PD115:PD180	PD192	\$ 109,983	\$ 180,354	\$ 187,371	\$ 281,561	\$ 289,556

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 12:04 PM

Industry Aggregate Report
 99111 - OTS-Regulated: Northeast Region (Geog)
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Wholly/Partly Guaranteed by U.S. Incl in PD115:PD180	PD195	\$ 28,786	\$ 28,100	\$ 19,095	\$ 20,042	\$ 19,847
Guaranteed Portion Incl in PD195,Excl Rebooked GNMA's	PD196	\$ 14,293	\$ 16,359	\$ 8,246	\$ 10,615	\$ 7,688
Rebooked GNMA's Incl in PD195	PD197	\$ 1,599	\$ 2,029	\$ 2,097	\$ 1,728	\$ 1,659
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 279,593	\$ 365,831	\$ 328,579	\$ 277,389	\$ 242,978
Mortgage Loans - Total	SUB2491	\$ 127,104	\$ 186,871	\$ 195,389	\$ 147,187	\$ 145,243
Construction	PD215	\$ 6,475	\$ 5,954	\$ 17,680	\$ 8,594	\$ 17,020
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD221	\$ 2,175	\$ 8,088	\$ 8,510	\$ 7,391	\$ 3,854
Secured by First Liens	PD223	\$ 54,732	\$ 143,363	\$ 138,888	\$ 110,388	\$ 102,808
Secured by Junior Liens	PD224	\$ 2,107	\$ 13,155	\$ 5,644	\$ 7,970	\$ 9,887
Multifamily (5 or more) Dwelling Units	PD225	\$ 3,695	\$ 3,161	\$ 2,531	\$ 2,866	\$ 3,530
Nonresidential Property (Except Land)	PD235	\$ 56,247	\$ 10,363	\$ 17,798	\$ 6,626	\$ 7,224
Land	PD238	\$ 1,673	\$ 2,787	\$ 4,338	\$ 3,352	\$ 920
Nonmortgage Loans:						
Commercial Loans	PD240	\$ 5,905	\$ 3,895	\$ 4,696	\$ 2,402	\$ 5,119
Consumer Loans - Total	SUB2521	\$ 146,584	\$ 175,065	\$ 128,494	\$ 127,800	\$ 92,616
Loans on Deposits	PD261	\$ 428	\$ 483	\$ 452	\$ 231	\$ 197
Home Improvement Loans	PD263	\$ 50	\$ 22	\$ 0	\$ 4	\$ 5
Education Loans	PD265	\$ 10,177	\$ 7,615	\$ 3,591	\$ 1,622	\$ 671
Auto Loans	PD267	\$ 872	\$ 12,987	\$ 11,291	\$ 8,568	\$ 8,204
Mobile Home Loans	PD269	\$ 23	\$ 551	\$ 204	\$ 332	\$ 353
Credit Cards	PD271	\$ 133,453	\$ 150,578	\$ 110,536	\$ 114,682	\$ 81,006
Other	PD280	\$ 1,581	\$ 2,829	\$ 2,420	\$ 2,361	\$ 2,180
Memoranda:						
Troubled Debt Restructured Included in PD215:PD280	PD290	\$ 1,441	\$ 388	\$ 568	\$ 0	\$ 0
Held for Sale Included in PD215:PD280	PD292	\$ 1,623	\$ 385	\$ 9,312	\$ 603	\$ 1,128
Wholly/Partly Guaranteed by U.S. Incl in PD215:PD280	PD295	\$ 17,460	\$ 14,719	\$ 12,712	\$ 10,515	\$ 6,333
Guaranteed Portion Incl in PD295,Excl Rebooked GNMA's	PD296	\$ 11,080	\$ 10,343	\$ 8,113	\$ 6,128	\$ 2,688
Rebooked GNMA's Incl in PD295	PD297	\$ 2,899	\$ 3,241	\$ 3,265	\$ 2,779	\$ 3,140
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 5,395,368	\$ 3,669,389	\$ 2,690,406	\$ 2,154,512	\$ 1,759,820
Mortgage Loans - Total	SUB2501	\$ 4,832,009	\$ 3,345,604	\$ 2,442,462	\$ 1,888,252	\$ 1,495,064

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:04 PM

Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Construction	PD315	\$ 492,709	\$ 317,128	\$ 266,893	\$ 181,581	\$ 155,090
Permanent:						
Residential:						
1-4 Dwelling Units:						
Revolving Open-End Loans	PD321	\$ 70,050	\$ 60,156	\$ 46,872	\$ 48,657	\$ 31,004
Secured by First Liens	PD323	\$ 3,469,387	\$ 2,367,081	\$ 1,661,212	\$ 1,210,857	\$ 935,124
Secured by Junior Liens	PD324	\$ 72,516	\$ 86,328	\$ 87,060	\$ 36,758	\$ 58,072
Multifamily (5 or more) Dwelling Units	PD325	\$ 238,795	\$ 132,788	\$ 91,201	\$ 101,997	\$ 54,213
Nonresidential Property (Except Land)	PD335	\$ 438,086	\$ 342,398	\$ 252,053	\$ 266,685	\$ 229,015
Land	PD338	\$ 50,466	\$ 39,725	\$ 37,171	\$ 41,717	\$ 32,546
Nonmortgage Loans:						
Commercial Loans	PD340	\$ 487,964	\$ 304,376	\$ 233,102	\$ 253,896	\$ 250,207
Consumer Loans - Total	SUB2531	\$ 75,395	\$ 19,409	\$ 14,842	\$ 12,364	\$ 14,549
Loans on Deposits	PD361	\$ 197	\$ 85	\$ 208	\$ 98	\$ 174
Home Improvement Loans	PD363	\$ 655	\$ 865	\$ 459	\$ 490	\$ 571
Education Loans	PD365	\$ 20,396	\$ 5,711	\$ 6,686	\$ 3,452	\$ 5,265
Auto Loans	PD367	\$ 8,511	\$ 3,163	\$ 2,375	\$ 2,295	\$ 2,191
Mobile Home Loans	PD369	\$ 2,466	\$ 2,507	\$ 2,411	\$ 2,669	\$ 2,837
Credit Cards	PD371	\$ 7	\$ 19	\$ 23	\$ 10	\$ 23
Other	PD380	\$ 43,163	\$ 7,059	\$ 2,680	\$ 3,350	\$ 3,488
Memoranda:						
Troubled Debt Restructured Included in PD315:PD380	PD390	\$ 317,154	\$ 161,115	\$ 111,682	\$ 100,731	\$ 75,494
Held for Sale Included in PD315:PD380	PD392	\$ 282,470	\$ 252,006	\$ 222,584	\$ 152,652	\$ 154,545
Wholly/Partly Guaranteed by U.S. Incl in PD315:PD380	PD395	\$ 27,845	\$ 21,955	\$ 18,795	\$ 17,593	\$ 9,728
Guaranteed Portion Incl in PD395,Excl Rebooked GNMA's	PD396	\$ 10,164	\$ 8,756	\$ 7,301	\$ 7,928	\$ 2,498
Rebooked GNMA's Incl in PD395	PD397	\$ 96	\$ 227	\$ 53	\$ 111	\$ 269

Schedule LD --- Loan Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
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	\$ 1,870,216	\$ 1,925,883	\$ 1,967,188	\$ 2,419,208	\$ 3,508,767
90% up to 100% LTV	LD110	\$ 1,634,369	\$ 1,687,222	\$ 1,668,116	\$ 1,890,846	\$ 2,836,282
100% and greater LTV	LD120	\$ 235,847	\$ 238,661	\$ 299,072	\$ 528,362	\$ 672,485
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 226,368	\$ 215,668	\$ 191,723	\$ 166,256	\$ 192,213
Past Due and Still Accruing - Total	SUB5240	\$ 71,335	\$ 83,234	\$ 95,768	\$ 125,726	\$ 147,619

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:04 PM

Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule LD --- Loan Data		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 65,207	\$ 76,864	\$ 87,962	\$ 119,471	\$ 139,724
90% up to 100% LTV	LD210	\$ 51,090	\$ 62,115	\$ 62,093	\$ 75,420	\$ 91,695
100% and greater LTV	LD220	\$ 14,117	\$ 14,749	\$ 25,869	\$ 44,051	\$ 48,029
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 6,128	\$ 6,370	\$ 7,806	\$ 6,255	\$ 7,895
90% up to 100% LTV	LD230	\$ 4,842	\$ 5,148	\$ 7,377	\$ 5,977	\$ 7,033
100% and greater LTV	LD240	\$ 1,286	\$ 1,222	\$ 429	\$ 278	\$ 862
Nonaccrual - Total	SUB5230	\$ 155,033	\$ 132,434	\$ 95,955	\$ 40,530	\$ 44,594
90% up to 100% LTV	LD250	\$ 98,968	\$ 80,633	\$ 54,481	\$ 28,461	\$ 36,178
100% and greater LTV	LD260	\$ 56,065	\$ 51,801	\$ 41,474	\$ 12,069	\$ 8,416
Net Charge-offs - Total	SUB5300	\$ 4,681	\$ 3,657	\$ 2,097	\$ 1,590	\$ 2,146
90% up to 100% LTV	LD310	\$ 3,199	\$ 2,034	\$ 1,133	\$ 780	\$ 1,548
100% and greater LTV	LD320	\$ 1,482	\$ 1,623	\$ 964	\$ 810	\$ 598
Purchases - Total	SUB5320	\$ 1,751	\$ 4,372	\$ 2,664	\$ 4,523	\$ 1,092,069
90% up to 100% LTV	LD410	\$ 1,751	\$ 4,359	\$ 2,547	\$ 4,523	\$ 579,907
100% and greater LTV	LD420	\$ 0	\$ 13	\$ 117	\$ 0	\$ 512,162
Originations - Total	SUB5330	\$ 60,935	\$ 217,238	\$ 105,351	\$ 97,580	\$ 155,426
90% up to 100% LTV	LD430	\$ 56,162	\$ 212,641	\$ 99,179	\$ 87,290	\$ 146,258
100% and greater LTV	LD440	\$ 4,773	\$ 4,597	\$ 6,172	\$ 10,290	\$ 9,168
Sales - Total	SUB5340	\$ 3,202	\$ 14,291	\$ 128,172	\$ 991,148	\$ 2,218,146
90% up to 100% LTV	LD450	\$ 3,175	\$ 14,012	\$ 63,484	\$ 845,788	\$ 1,432,215
100% and greater LTV	LD460	\$ 27	\$ 279	\$ 64,688	\$ 145,360	\$ 785,931
Supplemental Loan Data for All Loans						
1-4 Dwelling Units Construction-to-Permanent Loans	LD510	\$ 1,029,584	\$ 1,149,195	\$ 1,178,410	\$ 1,198,928	\$ 1,289,990
Owner-Occupied Multifamily Permanent Loans	LD520	\$ 456,761	\$ 466,688	\$ 455,453	\$ 484,916	\$ 530,795
Owner-Occupied Nonresidential Property (Except Land) Permanent Loans	LD530	\$ 10,125,320	\$ 10,145,287	\$ 10,020,534	\$ 9,891,962	\$ 9,617,725
1-4 Dwelling Units Option ARM Loans	LD610	\$ 22,320	\$ 24,243	\$ 24,554	\$ 27,752	\$ 39,669
1-4 Dwelling Units ARM Loans with Negative Amortization	LD620	\$ 49,919	\$ 52,237	\$ 53,156	\$ 25,915	\$ 28,709
Total Capitalized Negative Amortization	LD650	\$ 2,103	\$ 2,057	\$ 1,613	\$ 1,564	\$ 1,331

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:04 PM

Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CC --- Consolidated Commitments and Contingencies		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC) - Total	SUB3380	\$ 3,361,521	\$ 3,912,295	\$ 4,584,833	\$ 4,901,715	\$ 4,837,541
Mortgage Construction Loans	CC105	\$ 2,861,872	\$ 3,369,349	\$ 3,974,380	\$ 4,234,988	\$ 4,081,296
Other Mortgage Loans	CC115	\$ 499,649	\$ 542,946	\$ 610,453	\$ 666,727	\$ 756,245
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 2,534,506	\$ 3,014,057	\$ 2,865,285	\$ 3,304,439	\$ 2,900,778
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 10,056,311	\$ 6,421,174	\$ 8,168,508	\$ 12,057,349	\$ 13,094,253
1-4 Dwelling Units	CC280	\$ 8,287,535	\$ 4,659,832	\$ 6,045,361	\$ 9,554,351	\$ 10,447,939
Multifamily (5 or more) Dwelling Units	CC290	\$ 616,757	\$ 627,375	\$ 767,578	\$ 855,804	\$ 744,392
All Other Real Estate	CC300	\$ 1,152,019	\$ 1,133,967	\$ 1,355,569	\$ 1,647,194	\$ 1,901,922
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 457,670	\$ 700,136	\$ 988,641	\$ 1,835,776	\$ 1,620,227
Commitments Outstanding to Purchase Loans	CC320	\$ 423,609	\$ 468,288	\$ 490,829	\$ 491,827	\$ 1,500,651
Commitments Outstanding to Sell Loans	CC330	\$ 949,854	\$ 354,775	\$ 762,396	\$ 6,847,136	\$ 9,616,170
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 518,885	\$ 1,172,803	\$ 841,736	\$ 1,459,629	\$ 1,346,786
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 1,751,885	\$ 1,302,513	\$ 332,405	\$ 431,188	\$ 1,177,221
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 20,369	\$ 8,121	\$ 16,445	\$ 1,992	\$ 10,970
Commitments Outstanding to Sell Investment Securities	CC375	\$ 8,100	\$ 0	\$ 1	\$ 0	\$ 1,500
Unused Lines of Credit - Total	SUB3361	\$ 63,208,801	\$ 67,830,539	\$ 72,685,893	\$ 71,646,519	\$ 72,038,878
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 17,510,592	\$ 18,450,900	\$ 18,977,362	\$ 18,574,180	\$ 17,808,628
Commercial Lines	CC420	\$ 17,270,999	\$ 20,200,917	\$ 22,705,950	\$ 20,746,165	\$ 21,670,404
Open-End Consumer Lines - Credit Cards	CC423	\$ 27,450,584	\$ 28,229,205	\$ 30,057,789	\$ 31,411,976	\$ 31,666,570
Open-End Consumer Lines - Other	CC425	\$ 976,626	\$ 949,517	\$ 944,792	\$ 914,198	\$ 893,276
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 6,014,966	\$ 6,267,445	\$ 6,566,715	\$ 6,680,037	\$ 6,812,334
Commercial	CC430	\$ 53,340	\$ 191,821	\$ 214,034	\$ 130,569	\$ 221,970
Standby, Not Included on CC465 or CC468	CC435	\$ 5,961,626	\$ 6,075,624	\$ 6,352,681	\$ 6,549,468	\$ 6,590,364
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 19,107,661	\$ 18,821,451	\$ 18,722,802	\$ 18,132,327	\$ 18,427,534
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 1,240,008	\$ 5,331	\$ 3,324	\$ 2,994	\$ 6,369
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 469,970	\$ 1,074,158	\$ 396,111	\$ 398,975	\$ 851,127
Other Contingent Liabilities	CC480	\$ 518,650	\$ 713,127	\$ 3,550,490	\$ 3,747,548	\$ 2,190,870
Contingent Assets	CC490	\$ 388,116	\$ 496,187	\$ 615,628	\$ 712,083	\$ 804,301

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 12:04 PM

Industry Aggregate Report
 99111 - OTS-Regulated: Northeast Region (Geog)
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CF --- Consolidated Cash Flow Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities:						
Pass-Through:						
Purchases	CF143	\$ 4,290,282	\$ 3,444,328	\$ 3,720,801	\$ 4,199,970	\$ 5,829,873
Sales	CF145	\$ 640,359	\$ 672,309	\$ 5,125,230	\$ 515,709	\$ 603,129
Other Balance Changes	CF148	\$- 1,651,721	\$- 1,325,517	\$- 1,757,218	\$- 2,593,787	\$- 1,870,180
Other Mortgage-Backed Securities:						
Purchases	CF153	\$ 779,509	\$ 863,320	\$ 1,159,265	\$ 3,648,269	\$ 3,417,386
Sales	CF155	\$ 25,037,608	\$ 145,091	\$ 897,031	\$ 223,848	\$ 313,606
Other Balance Changes	CF158	\$ 5,232,256	\$- 4,495,603	\$- 5,398,675	\$- 4,953,280	\$- 7,049,837
Mortgage Loans:						
Purchases - Total	SUB3811	\$ 5,069,791	\$ 4,307,648	\$ 4,880,066	\$ 7,848,239	\$ 9,247,259
Sales - Total	SUB3821	\$ 25,677,967	\$ 817,400	\$ 6,022,261	\$ 739,557	\$ 916,735
Net Purchases - Total	SUB3826	\$- 20,608,176	\$ 3,490,248	\$- 1,142,195	\$ 7,108,682	\$ 8,330,524
Mortgage Loans Disbursed - Total	SUB3831	\$ 15,513,579	\$ 14,805,982	\$ 19,857,634	\$ 25,917,229	\$ 20,736,112
Construction Loans - Total						
1-4 Dwelling Units	CF190	\$ 294,390	\$ 467,130	\$ 555,553	\$ 578,269	\$ 485,873
Multifamily (5 or more) Dwelling Units	CF200	\$ 131,206	\$ 181,429	\$ 244,257	\$ 255,721	\$ 204,402
Nonresidential	CF210	\$ 323,226	\$ 453,278	\$ 509,077	\$ 606,983	\$ 597,834
Permanent Loans - Total						
1-4 Dwelling Units	CF225	\$ 12,952,663	\$ 10,739,393	\$ 14,909,467	\$ 19,651,723	\$ 15,226,385
Home Equity and Junior Liens	CF226	\$ 1,565,360	\$ 2,329,646	\$ 2,445,640	\$ 2,684,440	\$ 1,764,523
Multifamily (5 or more) Dwelling Units	CF245	\$ 593,711	\$ 1,114,669	\$ 1,713,890	\$ 2,230,347	\$ 1,850,835
Nonresidential (Except Land)	CF260	\$ 1,144,898	\$ 1,755,137	\$ 1,811,147	\$ 2,458,360	\$ 2,240,646
Land	CF270	\$ 73,485	\$ 94,946	\$ 114,243	\$ 135,826	\$ 130,137
Loans and Participations Purchased, Secured By - Total:	SUB3880	\$ 1,018,425	\$ 947,416	\$ 994,582	\$ 2,246,435	\$ 935,588
1-4 Dwelling Units	CF280	\$ 934,059	\$ 818,213	\$ 902,880	\$ 2,148,279	\$ 867,171
Purchased from Entities Other than Fed Insured Depository or Subsidiaries	CF281	\$ 64,074	\$ 89,974	\$ 241,370	\$ 272,946	\$ 65,472
Home Equity and Junior Liens	CF282	\$ 8,246	\$ 15,692	\$ 12,039	\$ 15,296	\$ 12,052
Multifamily (5 or more) Dwelling Units	CF290	\$ 64,362	\$ 102,684	\$ 62,105	\$ 67,231	\$ 42,104
Nonresidential	CF300	\$ 20,004	\$ 26,519	\$ 29,597	\$ 30,925	\$ 26,313
Loans and Participations Sold, Secured By - Total	SUB3890	\$ 4,007,383	\$ 2,033,179	\$ 3,681,317	\$ 7,322,150	\$ 9,022,957
1-4 Dwelling Units	CF310	\$ 3,429,365	\$ 1,267,333	\$ 2,255,607	\$ 5,763,759	\$ 7,235,930
Home Equity and Junior Liens	CF311	\$ 2,826	\$ 2,470	\$ 11,443	\$ 52,905	\$ 19,532

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 12:04 PM

Industry Aggregate Report
 99111 - OTS-Regulated: Northeast Region (Geog)
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CF --- Consolidated Cash Flow Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Multifamily (5 or more) Dwelling Units	CF320	\$ 200,264	\$ 702,350	\$ 640,124	\$ 934,498	\$ 998,793
Nonresidential	CF330	\$ 377,754	\$ 63,496	\$ 785,586	\$ 623,893	\$ 788,234
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 2,988,958	\$- 1,085,763	\$- 2,686,735	\$- 5,075,715	\$- 8,087,369
Memo - Refinancing Loans	CF361	\$ 9,264,858	\$ 2,977,856	\$ 4,943,761	\$ 6,737,841	\$ 4,971,540
Nonmortgage Loans:						
Commercial:						
Closed or Purchased	CF390	\$ 7,138,143	\$ 9,478,761	\$ 10,168,644	\$ 12,278,063	\$ 12,729,825
Sales	CF395	\$ 66,672	\$ 47,845	\$ 354,034	\$ 474,247	\$ 644,027
Consumer:						
Closed or Purchased	CF400	\$ 1,509,437	\$ 1,761,268	\$ 2,064,874	\$ 1,955,009	\$ 1,452,603
Sales	CF405	\$ 273,056	\$ 149,264	\$ 108,250	\$ 98,236	\$ 1,014,241
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 8,647,580	\$ 11,240,029	\$ 12,233,518	\$ 14,233,072	\$ 14,182,428
Nonmortgage Loans - Sales - Total	SUB3915	\$ 339,728	\$ 197,109	\$ 462,284	\$ 572,483	\$ 1,658,268
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 8,307,852	\$ 11,042,920	\$ 11,771,234	\$ 13,660,589	\$ 12,524,160
Deposits:						
Interest Credited to Deposits	CF430	\$ 1,376,546	\$ 1,555,570	\$ 1,541,899	\$ 1,688,398	\$ 1,993,046

Schedule DI --- Consolidated Deposit Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Deposit Data						
Total Broker - Originated Deposits	SUB4061	\$ 32,995,374	\$ 32,652,558	\$ 27,596,396	\$ 26,402,540	\$ 29,689,909
Fully Insured	DI100	\$ 20,137,764	\$ 25,671,505	\$ 25,626,574	\$ 24,189,408	\$ 27,318,447
Other	DI110	\$ 12,857,610	\$ 6,981,053	\$ 1,969,822	\$ 2,213,132	\$ 2,371,462
Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI120	\$ 164,567,206	\$ 162,298,416	\$ 165,730,711	\$ 159,522,951	\$ 161,120,082
Greater than \$100,000	DI130	\$ 109,453,378	\$ 98,936,552	\$ 84,145,380	\$ 95,777,119	\$ 92,206,526
Number of Deposits (Excluding Retirement Accounts) with Balances						
\$100,000 or Less	DI150	24,436,065	24,437,515	24,280,119	24,694,143	25,975,748
Greater than \$100,000	DI160	510,950	450,398	371,362	390,238	387,263
Retirement Deposits with Balances						
\$250,000 or Less	DI170	\$ 16,329,096	\$ 15,513,730	\$ 14,632,683	\$ 14,029,261	\$ 14,189,997
Greater than \$250,000	DI175	\$ 524,863	\$ 470,360	\$ 587,231	\$ 581,740	\$ 602,834
Number of Retirement Deposits with Balances						
\$250,000 or Less	DI180	1,056,288	1,026,291	1,026,591	1,015,105	1,011,985
Greater than \$250,000	DI185	1,530	1,332	1,537	1,499	1,491

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 12:04 PM

Industry Aggregate Report
 99111 - OTS-Regulated: Northeast Region (Geog)
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule DI --- Consolidated Deposit Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Number of Deposit Accounts - Total	SUB4062	26,004,833	25,915,536	25,679,609	26,100,985	27,376,487
IRA/Keogh Accounts	DI200	\$ 16,800,774	\$ 16,170,373	\$ 14,831,024	\$ 14,369,960	\$ 14,634,511
Uninsured Deposits	DI210	\$ 55,716,669	\$ 50,780,486	\$ 44,250,642	\$ 57,593,745	\$ 54,273,964
Preferred Deposits	DI220	\$ 3,429,250	\$ 3,189,773	\$ 4,069,433	\$ 3,362,712	\$ 3,455,736
Components of Deposits and Escrows						
Transaction Accounts (Including Demand Deposits)	DI310	\$ 18,537,635	\$ 19,373,225	\$ 20,199,749	\$ 21,850,177	\$ 17,218,417
Money Market Deposit Accounts	DI320	\$ 130,443,621	\$ 122,055,993	\$ 117,026,256	\$ 120,780,247	\$ 116,658,220
Passbook Accounts (Including Nondemand Escrows)	DI330	\$ 38,553,843	\$ 37,853,820	\$ 37,080,234	\$ 38,028,749	\$ 39,880,745
Time Deposits	DI340	\$ 104,801,839	\$ 103,804,087	\$ 91,385,938	\$ 89,251,894	\$ 94,362,051
Time Deposits of \$100,000 or Greater Excluding Brokered Time Deposits	DI350	\$ 32,165,533	\$ 29,188,463	\$ 24,145,581	\$ 24,128,433	\$ 25,567,699
IRA/Keogh Accounts of \$100,000 or Greater Included in Time Deposits	DI360	\$ 2,400,806	\$ 1,999,354	\$ 2,134,148	\$ 2,165,198	\$ 2,117,240
Non-Interest-Bearing Demand Deposits	DI610	\$ 15,471,847	\$ 17,055,745	\$ 18,127,338	\$ 19,475,709	\$ 16,082,615
Deposits Data for Deposit Insurance Premium Assessments						
Quarter-End Deposit Totals:						
Total Deposit Liabilities Before Exclusions (Gross)	DI510	\$ 296,283,533	\$ 281,752,432	\$ 263,122,656	\$ 267,639,834	\$ 265,167,602
Total Allowable Exclusions (Including Foreign Deposits)	DI520	\$ 5,402,481	\$ 4,533,620	\$ 4,022,036	\$ 4,930,629	\$ 5,142,369
Total Foreign Deposits (Included in Total Allowable Exclusion)	DI530	\$ 1,702,639	\$ 876,303	\$ 1,155,056	\$ 2,348,803	\$ 2,653,223
Average Daily Deposit Totals:						
Total Daily Average Deposit Liabilities Before Exclusions (Gross)	DI540	\$ 270,019,627	\$ 251,307,435	\$ 244,677,240	\$ 243,094,978	\$ 241,745,682
Total Daily Average Allowable Exclusion (Including Foreign Deposits)	DI550	\$ 5,439,382	\$ 4,470,695	\$ 4,426,146	\$ 4,764,987	\$ 4,784,325
Total Daily Avg Forgn Dep (Included in Tot Daily Avg of Allow Exclusions)	DI560	\$ 1,722,424	\$ 902,534	\$ 1,674,428	\$ 2,275,730	\$ 2,455,445
Deposit Data for Thrifts Participating in the Transaction Account Guarantee Program Component of the FDIC's Temporary Liquidity Guarantee Program:						
Amount of Noninterest-bearing Transaction Accounts of More than \$250,000	DI570	\$ 9,001,371	\$ 11,292,136	N/A	N/A	N/A
Number of Noninterest-bearing Transaction Accounts of More than \$250,000	DI575	\$ 9,398	\$ 8,960	N/A	N/A	N/A

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:04 PM

Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SI --- Consolidated Supplemental Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Miscellaneous						
Number of Full-time Equivalent Employees	SI370	42,460	43,451	44,232	45,010	45,100
Financial Assets Held for Trading Purposes	SI375	\$ 3,681,045	\$ 3,125,398	\$ 3,335,728	\$ 3,331,917	\$ 3,552,620
Financial Assets Carried at Fair Value Through Earnings	SI376	\$ 8,421,037	\$ 7,560,707	\$ 8,329,632	\$ 11,605,395	\$ 13,399,664
Financial Liabilities Carried at Fair Value Through Earnings	SI377	\$ 5,088,050	\$ 5,799,130	\$ 5,524,452	\$ 6,287,344	\$ 8,997,272
Available-for-Sale Securities	SI385	\$ 61,488,508	\$ 77,326,612	\$ 78,214,264	\$ 85,439,508	\$ 86,961,640
Assets Held for Sale	SI387	\$ 4,715,971	\$ 4,284,875	\$ 4,942,649	\$ 7,568,908	\$ 11,105,899
Loans Serviced for Others	SI390	\$ 210,122,157	\$ 235,380,189	\$ 248,960,883	\$ 262,706,444	\$ 249,589,026
Residual Interests						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 11,644	\$ 13,190	\$ 19,384	\$ 21,361	\$ 28,809
Other Residual Interests	SI404	\$ 1,122	\$ 53,208	\$ 54,428	\$ 56,312	\$ 57,351
Qualified Thrift Lender Test						
Actual Thrift Investment Percentage at Month-end						
First month of Qtr	SI581	86.26%	86.87%	86.61%	86.69%	86.70%
Second month of Qtr	SI582	85.88%	86.89%	86.58%	86.56%	86.69%
Third month of Qtr	SI583	85.85%	86.54%	86.57%	86.40%	86.51%
IRS Domestic Building and Loan Test						
Percent of Assets Test	SI585	81.91%	80.27%	79.90%	79.39%	74.47%
Do you meet the DBLA business operations test?	SI586	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 9,536,472	\$ 9,560,377	\$ 9,799,746	\$ 9,676,930	\$ 9,917,676
Credit extended to assn exec officers, prin shareholders & related interest						
Aggregate amount of all extensions of credit	SI590	\$ 283,395	\$ 373,454	\$ 386,821	\$ 396,532	\$ 374,992
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	201	232	240	242	239
Summary of Changes in Savings Association Equity Capital						
Savings Assoc Equity Capital, Beginning Balance	SI600	\$ 36,813,420	\$ 40,721,416	\$ 40,390,370	\$ 41,756,308	\$ 42,507,917
Net Income (Loss) Attributable to Savings Association (SO91)	SI610	\$- 479,628	\$- 3,172,881	\$- 1,820,040	\$ 566,477	\$ 565,978
Dividends Declared						
Preferred Stock	SI620	\$ 325	\$ 256	\$ 244	\$ 242	\$ 245
Common Stock	SI630	\$ 119,585	\$ 507,379	\$ 429,887	\$ 1,657,113	\$ 463,143
Stock Issued	SI640	\$ 7,513	\$ 38,806	\$ 16,733	\$ 95,365	\$ 8,117
Stock Retired	SI650	\$ 0	\$ 0	\$ 71	\$ 805	\$ 0

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 12:04 PM

Industry Aggregate Report
 99111 - OTS-Regulated: Northeast Region (Geog)
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SI --- Consolidated Supplemental Information		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Capital Contributions (Where No Stock is Issued)	SI655	\$ 4,176,352	\$ 213,595	\$ 4,395,937	\$ 174,403	\$ 2,633,583
New Basis Accounting Adjustments	SI660	\$- 2,379,275	\$- 21,072	\$ 1	\$ 57	\$ 87,419
Other Comprehensive Income	SI662	\$ 4,440,738	\$- 457,948	\$- 1,673,088	\$- 550,428	\$- 3,532,462
Prior Period Adjustments	SI668	\$ 270,347	\$ 721	\$- 161	\$ 380	\$- 39,610
Other Adjustments	SI671	\$ 109,843	\$ 6,443	\$ 5,078	\$ 5,684	\$ 4,005
Total Savings Association Equity Capital, Ending Balance (SC80)	SI680	\$ 42,839,400	\$ 36,821,445	\$ 40,884,628	\$ 40,390,086	\$ 41,771,559
Transactions With Affiliations						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 620,908	\$ 817,671	\$ 2,253,653	\$ 160,311	\$ 264,039
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 356,549	\$ 115,629,295	\$ 52,775,704	\$ 134,088,156	\$ 373,519,815
Mutual Fund and Annuity Sales						
Sell private-label/third-party mutual funds/annuities?	SI805	39 [Yes]	38 [Yes]	40 [Yes]	40 [Yes]	39 [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 455,166	\$ 343,469	\$ 620,761	\$ 707,640	\$ 2,790,713
Fee Inc from the Sale/Servicing of Mutual Funds/Annuities	SI860	\$ 18,028	\$ 26,661	\$ 36,395	\$ 35,968	\$ 41,583
Average Balance Sheet Data						
Total Assets	SI870	\$ 429,989,734	\$ 421,789,273	\$ 413,821,734	\$ 411,681,378	\$ 420,686,634
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 59,118,606	\$ 34,204,299	\$ 24,771,504	\$ 28,486,347	\$ 39,463,280
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 297,393,746	\$ 312,495,125	\$ 313,643,798	\$ 311,194,366	\$ 311,104,633
Nonmortgage Loans	SI885	\$ 36,889,886	\$ 38,312,706	\$ 39,742,006	\$ 40,493,896	\$ 40,285,482
Deposits and Excrows	SI890	\$ 277,971,147	\$ 265,316,123	\$ 258,355,685	\$ 257,722,988	\$ 256,478,312
Total Borrowings	SI895	\$ 93,520,536	\$ 101,723,947	\$ 99,818,666	\$ 95,843,982	\$ 103,688,762

Schedule SQ --- Consolidated Supplemental Questions		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	8	2	1	2	1
Any Outstanding Futures or Options Positions?	SQ310	3	3	3	4	4
Does Association Have Subchapter S in effect this year?	SQ320	5	5	6	6	6
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

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 12:04 PM

Industry Aggregate Report
 99111 - OTS-Regulated: Northeast Region (Geog)
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule SQ --- Consolidated Supplemental Questions		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
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	143	142	142	142	138

Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	23 [Yes]	23 [Yes]	24 [Yes]	23 [Yes]	23 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	21 [Yes]	21 [Yes]	22 [Yes]	22 [Yes]	21 [Yes]
Do you have any activity to report on this schedule?	FS130	21 [Yes]	21 [Yes]	22 [Yes]	22 [Yes]	21 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 365,945,830	\$ 380,525,722	\$ 426,647,357	\$ 472,854,724	\$ 460,261,920
Managed Assets (\$) -Total Fiduciary Accounts	FS20	\$ 42,331,722	\$ 43,851,188	\$ 30,634,633	\$ 32,242,584	\$ 32,322,254
Personal Trust and Agency Accounts	FS210	\$ 10,800,738	\$ 11,468,307	\$ 12,756,918	\$ 13,483,357	\$ 13,997,350
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 2,591,848	\$ 2,788,804	\$ 3,173,007	\$ 3,321,128	\$ 3,300,736
Employee Benefit - Defined Contribution	FS220	\$ 273,825	\$ 292,142	\$ 327,753	\$ 396,619	\$ 397,506
Employee Benefit - Defined Benefit	FS230	\$ 408,238	\$ 434,755	\$ 482,168	\$ 511,985	\$ 608,297
Other Retirement Accounts	FS240	\$ 1,909,785	\$ 2,061,907	\$ 2,363,086	\$ 2,412,524	\$ 2,294,933
Corporate Trust and Agency Accounts	FS250	\$ 189,798	\$ 196,574	\$ 173,580	\$ 178,931	\$ 182,668
Investment Management Agency Accounts	FS260	\$ 10,861,928	\$ 11,348,360	\$ 12,537,285	\$ 13,025,639	\$ 12,823,601
Other Fiduciary Accounts	FS270	\$ 17,887,410	\$ 18,049,143	\$ 1,993,843	\$ 2,233,529	\$ 2,017,899
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Assets (\$) -Total Fiduciary Accounts	FS21	\$ 125,742,628	\$ 129,394,388	\$ 165,194,682	\$ 178,962,895	\$ 179,346,287
Personal Trust and Agency Accounts	FS211	\$ 2,500,564	\$ 2,476,843	\$ 2,758,120	\$ 2,791,820	\$ 2,362,455
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 117,567,679	\$ 120,837,524	\$ 156,326,509	\$ 170,776,792	\$ 171,567,328
Employee Benefit - Defined Contribution	FS221	\$ 94,727,990	\$ 98,086,117	\$ 129,959,034	\$ 142,218,569	\$ 142,606,523
Employee Benefit - Defined Benefit	FS231	\$ 20,063,335	\$ 20,717,182	\$ 23,935,560	\$ 25,865,062	\$ 26,316,278
Other Retirement Accounts	FS241	\$ 2,776,354	\$ 2,034,225	\$ 2,431,915	\$ 2,693,161	\$ 2,644,527
Corporate Trust and Agency Accounts	FS251	\$ 5,674,384	\$ 6,069,943	\$ 6,100,005	\$ 5,384,572	\$ 5,397,768
Other Fiduciary Accounts	FS271	\$ 1	\$ 10,078	\$ 10,048	\$ 9,711	\$ 18,736
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 197,871,480	\$ 207,280,146	\$ 230,818,042	\$ 261,649,245	\$ 248,593,379
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:04 PM

Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Managed Assets (#) -Total Fiduciary Accounts	FS22	85,257	87,168	41,127	40,291	38,940
Personal Trust and Agency Accounts	FS212	63,740	65,443	19,612	19,572	19,354
Retirement-related Trust and Agency Accounts - Total	SUB6120	6,605	6,894	6,924	6,695	6,300
Employee Benefit - Defined Contribution	FS222	424	424	431	424	426
Employee Benefit - Defined Benefit	FS232	91	92	94	88	90
Other Retirement Accounts	FS242	6,090	6,378	6,399	6,183	5,784
Corporate Trust and Agency Accounts	FS252	57	62	57	61	60
Investment Management Agency Accounts	FS262	14,784	14,691	14,454	13,882	13,149
Other Fiduciary Accounts	FS272	71	78	80	81	77
Nonmanaged Assets (#) -Total Fiduciary Accounts	FS23	48,545	50,163	53,504	54,968	56,001
Personal Trust and Agency Accounts	FS213	1,951	1,979	1,981	1,898	1,870
Retirement-related Trust and Agency Accounts - Total	SUB6130	44,939	46,473	49,846	51,346	52,471
Employee Benefit - Defined Contribution	FS223	10,537	10,874	11,002	11,253	11,262
Employee Benefit - Defined Benefit	FS233	2,341	2,399	2,377	2,374	2,374
Other Retirement Accounts	FS243	32,061	33,200	36,467	37,719	38,835
Corporate Trust and Agency Accounts	FS253	1,652	1,661	1,642	1,681	1,629
Other Fiduciary Accounts	FS273	3	50	35	43	31
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	424,874	441,500	450,337	455,440	455,376
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 97,676	\$ 429,138	\$ 326,352	\$ 211,715	\$ 101,314
Personal Trust and Agency Accounts	FS310	\$ 22,743	\$ 102,180	\$ 76,832	\$ 52,434	\$ 25,718
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 11,221	\$ 52,373	\$ 40,423	\$ 26,898	\$ 11,745
Employee Benefit - Defined Contribution	FS320	\$ 3,151	\$ 14,524	\$ 11,262	\$ 7,561	\$ 4,182
Employee Benefit - Defined Benefit	FS330	\$ 2,793	\$ 12,380	\$ 9,492	\$ 6,282	\$ 2,936
Other Retirement Accounts	FS340	\$ 5,277	\$ 25,469	\$ 19,669	\$ 13,055	\$ 4,627
Corporate Trust and Agency Accounts	FS350	\$ 894	\$ 3,704	\$ 2,699	\$ 1,711	\$ 793
Investment Management Agency Accounts	FS360	\$ 18,446	\$ 81,023	\$ 63,936	\$ 42,059	\$ 21,107
Other Fiduciary Accounts	FS370	\$ 11,755	\$ 33,095	\$ 22,221	\$ 9,026	\$ 2,234
Custody and Safekeeping Accounts	FS380	\$ 31,034	\$ 150,831	\$ 116,276	\$ 77,055	\$ 38,455
Other Fiduciary and Related Services	FS390	\$ 1,583	\$ 5,932	\$ 3,965	\$ 2,532	\$ 1,262
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 6,531	\$ 198,842	\$ 21,460	\$ 16,691	\$ 6,862
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 0	\$ 2,069	\$ 2	\$ 2	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 1,834	\$ 0	\$ 657	\$ 21

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 12:04 PM

Industry Aggregate Report
 99111 - OTS-Regulated: Northeast Region (Geog)
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 91,145	\$ 230,061	\$ 304,890	\$ 195,679	\$ 94,473
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 2,039,802	\$ 11,468,307	\$ 2,547,210	\$ 1,570,845	\$ 1,563,965
Non-Interest-Bearing Deposits	FS410	\$ 21,492	\$- 30,116	\$ 407	\$ 13	\$ 406
Interest-Bearing Deposits	FS415	\$ 12,153	\$ 94,143	\$ 14,016	\$ 17,429	\$ 19,728
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 174,722	\$ 941,325	\$ 192,240	\$ 43,755	\$ 43,089
State, County and Municipal Obligations	FS425	\$ 168,505	\$ 1,562,213	\$ 178,172	\$ 44,853	\$ 40,104
Money Market Mutual Funds	FS430	\$ 243,700	\$ 1,118,731	\$ 223,086	\$ 97,076	\$ 102,937
Other Short-term Obligations	FS435	\$ 216	\$ 216	\$ 466	\$ 0	\$ 0
Other Notes and Bonds	FS440	\$ 241,224	\$ 573,463	\$ 284,012	\$ 265,457	\$ 255,020
Common and Preferred Stock	FS445	\$ 1,007,644	\$ 5,654,263	\$ 1,454,529	\$ 940,725	\$ 938,117
Real Estate Mortgages	FS450	\$ 4,560	\$ 6,410	\$ 5,304	\$ 2,498	\$ 1,490
Real Estate	FS455	\$ 49,298	\$ 683,505	\$ 48,326	\$ 13,879	\$ 13,688
Miscellaneous Assets	FS460	\$ 116,288	\$ 864,154	\$ 146,652	\$ 145,160	\$ 149,386
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	734	720	0	0	0
Corporate and Municipal Trusteeships	FS510	356	360	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	378	360	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 7,295,745	\$ 7,382,315	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	4	17	6	6	6
Domestic Equity	FS610	2	9	3	3	3
International/Global Equity	FS620	0	2	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	1	4	2	2	2
Municipal Bond	FS650	1	2	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	\$ 94,627	\$ 17,997,555	\$ 133,962	\$ 147,353	\$ 150,521
Domestic Equity	FS615	\$ 43,302	\$ 17,090,467	\$ 67,924	\$ 76,117	\$ 79,675
International/Global Equity	FS625	\$ 0	\$ 421,014	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 40,746	\$ 430,867	\$ 55,104	\$ 56,915	\$ 57,766

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 12:04 PM

Industry Aggregate Report
 99111 - OTS-Regulated: Northeast Region (Geog)
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule FS --- Fiduciary and Related Services		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Municipal Bond	FS655	\$ 10,579	\$ 55,207	\$ 10,934	\$ 14,321	\$ 13,080
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	\$ 1,828	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 987	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 24	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 817	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 240	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 110	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 47	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 83	\$ 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		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						
Total Equity Capital (SC84)	CCR100	\$ 43,321,776	\$ 36,821,441	\$ 40,884,626	\$ 40,390,086	\$ 41,771,558
Equity Capital Deductions - Total	SUB1631	\$ 8,304,660	\$ 8,899,588	\$ 9,806,946	\$ 9,545,109	\$ 9,704,159
Investments in, Adv to, and Noncontrolling Interests in Nonincludable Subs	CCR105	\$ 11,479	\$ 9,373	\$ 9,185	\$ 9,342	\$ 14,235
Goodwill and Certain Other Intangible Assets	CCR115	\$ 6,937,726	\$ 8,075,504	\$ 8,359,814	\$ 8,607,743	\$ 8,662,721
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 1,336,076	\$ 811,661	\$ 1,430,785	\$ 926,971	\$ 1,026,265
Other	CCR134	\$ 19,379	\$ 3,050	\$ 7,162	\$ 1,053	\$ 938
Equity Capital Additions -Total	SUB1641	\$ 3,162,684	\$ 8,001,302	\$ 7,558,917	\$ 5,829,848	\$ 5,303,179
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 2,864,797	\$ 7,226,928	\$ 7,019,750	\$ 5,324,730	\$ 4,801,175

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:04 PM

Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 297,887	\$ 291,749	\$ 99,974	\$ 71,268	\$ 73,355
Tier 1 (Core) Capital	CCR20	\$ 38,179,800	\$ 35,923,155	\$ 38,636,597	\$ 36,674,825	\$ 37,370,578
Total Assets (SC60)	CCR205	\$ 433,038,867	\$ 424,148,124	\$ 416,725,113	\$ 411,281,462	\$ 411,561,587
Asset Deductions - Total	SUB1651	\$ 8,641,527	\$ 8,889,906	\$ 9,809,966	\$ 9,633,217	\$ 9,962,061
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 10,344	\$ 8,521	\$ 8,286	\$ 8,354	\$ 8,156
Goodwill and Certain Other Intangible Assets	CCR265	\$ 6,923,690	\$ 8,061,848	\$ 8,359,814	\$ 8,697,764	\$ 8,759,434
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 1,680,189	\$ 812,027	\$ 1,430,659	\$ 926,823	\$ 1,026,063
Other	CCR275	\$ 27,304	\$ 7,510	\$ 11,207	\$ 276	\$ 168,408
Asset Additions - Total	SUB1661	\$ 4,405,237	\$ 11,158,365	\$ 10,928,944	\$ 8,119,620	\$ 7,059,440
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 4,209,348	\$ 10,970,144	\$ 10,743,145	\$ 7,970,147	\$ 7,045,669
Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 195,889	\$ 188,221	\$ 185,799	\$ 149,473	\$ 13,771
Adjusted Total Assets	CCR25	\$ 428,802,577	\$ 426,416,583	\$ 417,844,091	\$ 409,767,865	\$ 408,658,966
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 16,984,432	\$ 16,934,121	\$ 16,562,090	\$ 16,222,563	\$ 16,229,731
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 38,179,800	\$ 35,923,155	\$ 38,636,597	\$ 36,674,825	\$ 37,370,578
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 3,322	\$ 1,526	\$ 1,840	\$ 4,291	\$ 7,478
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 1,405,048	\$ 1,503,661	\$ 1,516,060	\$ 2,225,202	\$ 1,757,883
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 776	\$ 776	\$ 776	\$ 776	\$ 776
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 2,278,739	\$ 2,418,802	\$ 2,096,760	\$ 1,982,688	\$ 1,834,826
Tier 2 Capital - Other	CCR355	\$ 3,841	\$ 11,156	\$ 12,535	\$ 10,591	\$ 179,280
Tier 2 (Supplementary) Capital	CCR33	\$ 3,691,726	\$ 3,935,921	\$ 3,627,971	\$ 4,223,548	\$ 3,780,243
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 3,691,635	\$ 3,935,921	\$ 3,627,971	\$ 4,223,548	\$ 3,780,243
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 11,269	\$ 9,483	\$ 9,713	\$ 9,257	\$ 26,830
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 219,841	\$ 301,781	\$ 307,414	\$ 309,970	\$ 300,361
Total Risk-Based Capital	CCR39	\$ 41,640,325	\$ 39,547,812	\$ 41,947,441	\$ 40,579,146	\$ 40,823,630
0% R/W Category - Cash	CCR400	\$ 2,757,517	\$ 7,059,718	\$ 1,769,195	\$ 1,716,172	\$ 1,736,075
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 3,695,502	\$ 2,913,102	\$ 5,373,785	\$ 4,159,930	\$ 4,691,451
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 1,639,421	\$ 3,126	\$ 14,577	\$ 5,372	\$ 8,284

Office of Thrift Supervision
Financial Reporting System
Run Date: May 26, 2009, 12:04 PM

Industry Aggregate Report
99111 - OTS-Regulated: Northeast Region (Geog)
March 2009

Frozen Aggregated Data
(\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
0% R/W Category - Other	CCR415	\$ 14,591,853	\$ 8,671,098	\$ 2,447,017	\$ 481,168	\$ 1,290,064
0% R/W Category - Assets Total	CCR420	\$ 22,684,293	\$ 18,647,044	\$ 9,604,574	\$ 6,362,642	\$ 7,725,874
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	\$ 57,902,060	\$ 75,819,514	\$ 88,807,244	\$ 98,493,827	\$ 92,158,078
20% R/W Category - Claims on FHLBs	CCR435	\$ 5,789,285	\$ 6,250,339	\$ 6,852,994	\$ 5,203,720	\$ 5,758,274
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 3,141,014	\$ 3,132,660	\$ 3,171,492	\$ 3,796,693	\$ 3,870,734
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 9,838,816	\$ 7,372,621	\$ 9,528,315	\$ 8,297,736	\$ 10,184,738
20% R/W Category - Other	CCR450	\$ 53,068,647	\$ 17,207,932	\$ 15,983,624	\$ 13,736,691	\$ 16,138,287
20% R/W Category - Assets Total	CCR455	\$ 129,739,822	\$ 109,783,066	\$ 124,343,669	\$ 129,528,667	\$ 128,110,111
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 25,947,957	\$ 21,956,618	\$ 24,868,736	\$ 25,905,730	\$ 25,622,015
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 142,820,229	\$ 153,898,934	\$ 151,217,799	\$ 145,220,199	\$ 139,421,855
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 4,483,093	\$ 4,347,502	\$ 3,879,205	\$ 4,101,104	\$ 3,757,806
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 3,335,091	\$ 5,780,371	\$ 2,611,175	\$ 403,930	\$ 357,839
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 249,459	\$ 143,359	\$ 118,931	\$ 129,650	\$ 134,157
50% R/W Category - Other	CCR480	\$ 1,812,850	\$ 2,204,676	\$ 1,867,260	\$ 1,746,781	\$ 2,007,345
50% R/W Category - Assets Total	CCR485	\$ 152,700,722	\$ 166,374,842	\$ 159,694,370	\$ 151,601,664	\$ 145,679,002
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 76,350,409	\$ 83,187,464	\$ 79,847,224	\$ 75,800,873	\$ 72,839,544
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 7,150,444	\$ 16,037,696	\$ 6,916,660	\$ 4,786,347	\$ 3,746,497
100% R/W Category - All Other Assets	CCR506	\$ 138,708,473	\$ 138,837,904	\$ 140,343,400	\$ 140,305,412	\$ 141,174,094
100% R/W Category - Assets Total	CCR510	\$ 145,858,917	\$ 154,875,600	\$ 147,260,060	\$ 145,091,759	\$ 144,920,591
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 145,858,917	\$ 154,875,600	\$ 147,260,060	\$ 145,091,759	\$ 144,920,591
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 2,545	\$ 1,983	\$ 1,198	\$ 263	\$ 248
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 31,813	\$ 24,789	\$ 14,975	\$ 3,288	\$ 3,100
Assets to Risk-Weight	CCR64	\$ 450,986,299	\$ 449,682,535	\$ 440,903,871	\$ 432,584,995	\$ 426,435,826
Subtotal Risk-Weighted Assets	CCR75	\$ 248,189,061	\$ 260,044,426	\$ 251,990,962	\$ 246,801,620	\$ 243,385,218
Excess Allowances for Loan and Lease Losses	CCR530	\$ 700,094	\$ 560,642	\$ 374,411	\$ 34,026	\$ 27,826
Total Risk-Weighted Assets	CCR78	\$ 247,489,155	\$ 259,483,784	\$ 251,616,551	\$ 246,767,594	\$ 243,357,392
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 19,799,106	\$ 20,758,702	\$ 20,129,319	\$ 19,741,401	\$ 19,468,588

CAPITAL & PROMPT CORRECTIVE ACTION RATIOS

Office of Thrift Supervision
 Financial Reporting System
 Run Date: May 26, 2009, 12:04 PM

Industry Aggregate Report
 99111 - OTS-Regulated: Northeast Region (Geog)
 March 2009

Frozen Aggregated Data
 (\$Thousands)
[\[Screen Version\]](#)

***** SENSITIVE *****

Schedule CCR --- Consolidated Capital Requirement		Mar 2009	Dec 2008	Sep 2008	Jun 2008	Mar 2008
Description	Line Item	Value	Value	Value	Value	Value
Tier 1 (Core) Capital Ratio	CCR810	8.90%	8.42%	9.25%	8.95%	9.14%
Total Risk-Based Capital Ratio	CCR820	16.83%	15.24%	16.67%	16.44%	16.78%
Tier 1 Risk-Based Capital Ratio	CCR830	15.34%	13.73%	15.23%	14.74%	15.23%
Tangible Equity Ratio	CCR840	8.90%	8.42%	9.25%	8.95%	9.14%

***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.