

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2004, 9:02 AM

TFR Industry Aggregate Report
93009 - OTS-Regulated: Connecticut
June 2004

Frozen Aggregated Data
(\$Thousands)

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Description	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value
Number of Institutions	7	8	8	9	9

Schedule NS --- Optional Narrative Statement		Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Have you included a narrative statement?	NS100	1	0	N/A	N/A	N/A
Narrative Statement Made by Savings Association Management	NS110	N/A	N/A	N/A	N/A	N/A

Schedule SC --- Consolidated Statement of Condition		Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value
Description	Line Item	Value	Value	Value	Value	Value
ASSETS						
Cash, Deposits and Investment Securities - Total	SC11	\$ 264,108	\$ 911,183	\$ 949,040	\$ 1,282,354	\$ 957,306
Cash and Non-Interest-Earning Deposits	SC110	\$ 26,799	\$ 346,437	\$ 309,613	\$ 274,182	\$ 281,429
Interest-Earning Deposits in FHLBs	SC112	\$ 1,167	\$ 690	\$ 1,628	\$ 3,437	\$ 1,361
Other Interest-Earning Deposits	SC118	\$ 10,642	\$ 29,367	\$ 35,239	\$ 29,272	\$ 4,719
Fed Funds Sold/Secs Purchased Under Agreements to Resell	SC125	\$ 33,367	\$ 14,982	\$ 25,190	\$ 12,274	\$ 44,035
U.S. Government, Agency and Sponsored Enterprise Securities	SC130	\$ 66,529	\$ 93,497	\$ 124,745	\$ 354,011	\$ 151,053
Equity Securities Subject to FASB Statement No. 115	SC140	\$ 47,559	\$ 56,876	\$ 54,622	\$ 70,558	\$ 66,642
State and Municipal Obligations	SC180	\$ 32,059	\$ 232,700	\$ 192,678	\$ 155,978	\$ 139,162
Securities Backed by Nonmortgage Loans	SC182	\$ 0	\$ 0	N/A	N/A	N/A
Other Investment Securities	SC185	\$ 45,142	\$ 131,888	\$ 195,103	\$ 370,267	\$ 257,731
Accrued Interest Receivable	SC191	\$ 844	\$ 4,746	N/A	N/A	N/A
Mortgage-Backed Securities - Gross	SUB0072	\$ 172,183	\$ 4,045,328	N/A	N/A	N/A
Mortgage-Backed Securities - Total	SC22	\$ 172,183	\$ 4,045,328	\$ 3,822,401	\$ 3,453,914	\$ 3,882,732
Pass-Through - Total	SUB0073	\$ 122,482	\$ 2,002,845	N/A	N/A	N/A
Insured/Guaranteed by U.S. Agency/Sponsored Enterprise	SC210	\$ 122,482	\$ 2,002,845	\$ 2,189,193	\$ 1,812,787	\$ 2,001,928
Other Pass-Through	SC215	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Mortgage-Backed Securities (Excluding Bonds) - Total	SUB0074	\$ 49,120	\$ 2,028,206	N/A	N/A	N/A
Issued or Guaranteed by FNMA, FHLMC, or GNMA	SC217	\$ 20,367	\$ 1,004,506	N/A	N/A	N/A
Collateralized by MBS Issued/Guaranteed by FNMA/FHLMC/GNMA	SC219	\$ 14,867	\$ 19,379	N/A	N/A	N/A
Other	SC222	\$ 13,886	\$ 1,004,321	N/A	N/A	N/A
Accrued Interest Receivable	SC228	\$ 581	\$ 14,277	N/A	N/A	N/A

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Schedule SC --- Consolidated Statement of Condition		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
General Valuation Allowances	SC229	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage Loans - Gross	SUB0092	\$ 393,114	\$ 7,920,246	N/A	N/A	N/A
Mortgage Loans - Total	SC26	\$ 390,164	\$ 7,869,249	\$ 7,558,506	\$ 7,641,702	\$ 7,285,742
Construction Loans - Total	SUB0100	\$ 42,185	\$ 509,151	\$ 396,971	\$ 350,679	\$ 336,120
Residential - Total	SUB0110	\$ 33,238	\$ 376,078	\$ 263,351	\$ 233,837	\$ 226,458
1-4 Dwelling Units	SC230	\$ 32,037	\$ 348,521	\$ 226,150	\$ 212,048	\$ 207,112
Multifamily (5 or more) Dwelling Units	SC235	\$ 1,201	\$ 27,557	\$ 37,201	\$ 21,789	\$ 19,346
Nonresidential Property	SC240	\$ 8,947	\$ 133,073	\$ 133,620	\$ 116,842	\$ 109,662
Permanent Loans - Total	SUB0121	\$ 349,535	\$ 7,394,685	N/A	N/A	N/A
Residential - Total	SUB0131	\$ 277,999	\$ 6,441,064	N/A	N/A	N/A
1-4 Dwelling Units - Total	SUB0141	\$ 265,128	\$ 6,283,507	N/A	N/A	N/A
Revolving Open-End Loans	SC251	\$ 26,363	\$ 1,331,903	\$ 999,594	\$ 978,890	\$ 940,376
All Other - First Liens	SC254	\$ 223,366	\$ 4,761,871	N/A	N/A	N/A
All Other - Junior Liens	SC255	\$ 15,399	\$ 189,733	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	SC256	\$ 12,871	\$ 157,557	\$ 151,200	\$ 135,391	\$ 132,907
Nonresidential Property (Except Land)	SC260	\$ 61,351	\$ 934,690	\$ 929,707	\$ 890,813	\$ 850,106
Land	SC265	\$ 10,185	\$ 18,931	\$ 16,518	\$ 18,497	\$ 25,034
Net Change in Mortgage Loan Portfolio - Stock	SUB0228	\$ 15,087	N/A	N/A	N/A	N/A
Accrued Interest Receivable	SC272	\$ 1,385	\$ 16,032	\$ 14,910	\$ 15,688	\$ 15,731
Advances for Taxes and Insurance	SC275	\$ 9	\$ 378	\$ 477	\$ 640	\$ 506
Allowance for Loan and Lease Losses	SC283	\$ 2,950	\$ 50,997	\$ 38,075	\$ 36,999	\$ 36,809
Nonmortgage Loans - Gross	SUB0162	\$ 31,481	\$ 2,172,470	N/A	N/A	N/A
Nonmortgage Loans - Total	SC31	\$ 30,034	\$ 2,098,038	\$ 2,041,811	\$ 2,019,415	\$ 2,017,300
Commercial Loans - Total	SC32	\$ 26,803	\$ 2,128,803	\$ 2,073,085	\$ 2,044,149	\$ 2,038,206
Secured	SC300	\$ 23,783	\$ 1,486,346	\$ 1,467,530	\$ 1,446,609	\$ 1,473,406
Unsecured	SC303	\$ 3,020	\$ 115,375	\$ 106,692	\$ 115,389	\$ 105,406
Lease Receivables	SC306	\$ 0	\$ 527,082	\$ 498,863	\$ 482,151	\$ 459,394
Consumer Loans - Total	SC35	\$ 4,429	\$ 31,611	\$ 40,551	\$ 43,659	\$ 47,083
Loans on Deposits	SC310	\$ 1,354	\$ 12,119	\$ 12,603	\$ 12,946	\$ 13,863
Home Improvement Loans (Not secured by real estate)	SC316	\$ 342	\$ 726	\$ 827	\$ 3,590	\$ 839
Education Loans	SC320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	SC323	\$ 1,553	\$ 3,214	\$ 4,063	\$ 4,772	\$ 5,932
Mobile Home Loans	SC326	\$ 0	\$ 4,163	\$ 4,513	\$ 1,980	\$ 2,216
Credit Cards	SC328	\$ 0	\$ 0	\$ 8,218	\$ 9,573	\$ 12,579

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Schedule SC --- Consolidated Statement of Condition		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Other, Including Lease Receivables	SC330	\$ 1,180	\$ 11,389	\$ 10,327	\$ 10,798	\$ 11,654
Accrued Interest Receivable	SC348	\$ 249	\$ 12,056	\$ 12,906	\$ 12,546	\$ 14,914
Allowance for Loan and Lease Losses	SC357	\$ 1,447	\$ 74,432	\$ 84,731	\$ 80,939	\$ 82,903
Repossessed Assets - Gross	SUB0201	\$ 0	\$ 4,722	\$ 5,239	\$ 4,560	\$ 4,754
Repossessed Assets - Total	SC40	\$ 0	\$ 4,722	\$ 5,239	\$ 4,560	\$ 4,754
Real Estate - Total	SUB0210	\$ 0	\$ 1,588	\$ 2,307	\$ 1,906	\$ 2,212
Construction	SC405	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Residential - Total	SUB0225	\$ 0	\$ 449	\$ 1,513	\$ 1,112	\$ 1,694
1-4 Dwelling Units	SC415	\$ 0	\$ 449	\$ 1,513	\$ 1,112	\$ 1,694
Multifamily (5 or more) Dwelling Units	SC425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential (Except Land)	SC426	\$ 0	\$ 1,139	\$ 794	\$ 794	\$ 204
Land	SC428	\$ 0	\$ 0	\$ 0	\$ 0	\$ 314
Other Repossessed Assets	SC430	\$ 0	\$ 3,134	\$ 2,932	\$ 2,654	\$ 2,542
General Valuation Allowances	SC441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	SC45	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subj to FASB Statement 115 - Total	SC51	\$ 10,214	\$ 142,989	\$ 137,849	\$ 156,192	\$ 156,029
Federal Home Loan Bank Stock	SC510	\$ 10,057	\$ 142,832	\$ 137,692	\$ 156,035	\$ 155,872
Other	SC540	\$ 157	\$ 157	\$ 157	\$ 157	\$ 157
Office Premises and Equipment	SC55	\$ 8,155	\$ 105,184	\$ 100,144	\$ 89,564	\$ 89,036
Other Assets - Gross	SUB0262	\$ 24,061	\$ 647,595	N/A	N/A	N/A
Other Assets - Total	SC59	\$ 24,061	\$ 647,595	\$ 611,890	\$ 613,946	\$ 654,648
Bank-Owned Life Insurance - Key Person Life Insurance	SC615	\$ 7,789	\$ 7,707	\$ 7,623	\$ 7,544	\$ 3,478
Bank-Owned Life Insurance - Other	SC625	\$ 0	\$ 182,659	\$ 180,556	\$ 178,474	\$ 176,324
Intangible Assets - Servicing Assets on Mortgage Loans	SC642	\$ 524	\$ 3,978	\$ 4,849	\$ 5,102	\$ 5,395
Intangible Assets - Servicing Assets on Nonmortgage Loans	SC644	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Intangible Assets - Goodwill & Other Intangible Assets	SC660	\$ 2,121	\$ 272,761	\$ 274,151	\$ 257,023	\$ 260,759
Interest-Only Strip Receivables & Certain Other Instruments	SC665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	SC689	\$ 13,627	\$ 180,490	\$ 329,968	\$ 351,821	\$ 388,494
Other Assets Detail - Code #1	SC691	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #1	SC692	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #2	SC693	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Amount #2	SC694	N/A	N/A	N/A	N/A	N/A
Other Assets Detail - Code #3	SC697	N/A	N/A	N/A	N/A	N/A

Office of Thrift Supervision Financial Reporting System Run Date: August 23, 2004, 9:02 AM	TFR Industry Aggregate Report 93009 - OTS-Regulated: Connecticut June 2004	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Other Assets Detail - Amount #3	SC698	N/A	N/A	N/A	N/A	N/A
General Valuation Allowances	SC699	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
General Valuation Allowances - Total	SUB2092	\$ 4,397	\$ 125,429	N/A	N/A	N/A
Total Assets - Gross	SUB0283	\$ 903,316	\$ 15,949,717	N/A	N/A	N/A
Total Assets	SC60	\$ 898,919	\$ 15,824,288	\$ 15,227,563	\$ 15,262,692	\$ 15,048,289
LIABILITIES						
Deposits and Escrows - Total	SC71	\$ 716,285	\$ 9,488,553	\$ 9,164,845	\$ 8,925,178	\$ 8,716,165
Deposits	SC710	\$ 711,305	\$ 9,380,808	\$ 9,047,898	\$ 8,788,690	\$ 8,606,564
Escrows	SC712	\$ 4,738	\$ 107,479	\$ 116,657	\$ 136,488	\$ 109,601
Unamortized Yield Adjustments on Deposits & Escrows	SC715	\$ 242	\$ 266	\$ 290	\$ 0	\$ 0
Borrowings - Total	SC72	\$ 45,027	\$ 4,839,086	\$ 4,644,953	\$ 4,917,777	\$ 4,902,465
Advances from FHLBank	SC720	\$ 41,592	\$ 2,481,917	\$ 2,548,591	\$ 2,180,990	\$ 2,214,085
Fed Funds Purchased/Secs Sold Under Agreements to Repurchase	SC730	\$ 2,830	\$ 1,619,617	\$ 1,781,848	\$ 2,435,300	\$ 2,429,074
Subordinated Debentures Incl Man Conv Secs/Lim-Lif Pref Stk	SC736	\$ 0	\$ 200,000	N/A	N/A	N/A
Mortgage Collateralized Securities Issued - Total	SUB0300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CMOs (Including REMICs)	SC740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	SC745	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowings	SC760	\$ 605	\$ 537,552	\$ 114,514	\$ 101,487	\$ 59,306
Other Liabilities - Total	SC75	\$ 24,854	\$ 97,262	\$ 88,975	\$ 150,407	\$ 151,860
Accrued Interest Payable - Deposits	SC763	\$ 337	\$ 2,716	\$ 2,232	\$ 2,025	\$ 1,845
Accrued Interest Payable - Other	SC766	\$ 128	\$ 11,694	\$ 16,038	\$ 14,732	\$ 18,528
Accrued Taxes	SC776	\$ 4,790	\$ 22,303	\$ 7,756	\$ 12,245	\$ 12,780
Accounts Payable	SC780	\$ 13,941	\$ 36,563	\$ 42,316	\$ 42,005	\$ 40,279
Deferred Income Taxes	SC790	\$ 312	\$ 848	\$ 186	\$ 313	\$ 346
Other Liabilities and Deferred Income	SC796	\$ 5,346	\$ 23,138	\$ 20,447	\$ 79,087	\$ 78,082
Other Liabilities Detail - Code #1	SC791	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #1	SC792	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #2	SC794	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #2	SC795	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Code #3	SC797	N/A	N/A	N/A	N/A	N/A
Other Liabilities Detail - Amount #3	SC798	N/A	N/A	N/A	N/A	N/A
Total Liabilities	SC70	\$ 786,166	\$ 14,424,901	\$ 13,898,773	\$ 13,993,362	\$ 13,770,490

Office of Thrift Supervision Financial Reporting System Run Date: August 23, 2004, 9:02 AM	TFR Industry Aggregate Report 93009 - OTS-Regulated: Connecticut June 2004	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule SC --- Consolidated Statement of Condition		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Minority Interest	SC800	\$ 0	\$ 9,577	N/A	N/A	N/A
EQUITY CAPITAL						
Equity Capital - Total	SC80	\$ 112,753	\$ 1,389,810	\$ 1,319,213	\$ 1,259,753	\$ 1,268,222
Stock - Total	SUB0311	\$ 73,571	\$ 765,239	\$ 762,254	\$ 729,609	\$ 729,609
Perpetual Preferred Stock - Cumulative	SC812	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Perpetual Preferred Stock - Noncumulative	SC814	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Common Stock - Par Value	SC820	\$ 25,794	\$ 24,765	\$ 24,765	\$ 24,765	\$ 24,765
Common Stock - Paid in Excess of Par	SC830	\$ 47,777	\$ 740,474	\$ 737,489	\$ 704,844	\$ 704,844
Accumulated Other Comprehensive Income - Total	SC86	\$- 4,234	\$ 28,068	N/A	N/A	N/A
Unrealized Gains (Losses) on Available-for-Sale Securities	SC860	\$- 4,234	\$ 26,583	\$ 4,072	\$ 18,413	\$ 45,819
Gains (Losses) on Cash Flow Hedges	SC865	\$ 0	\$ 1,485	N/A	N/A	N/A
Other	SC870	\$ 0	\$ 0	N/A	N/A	N/A
Retained Earnings	SC880	\$ 44,006	\$ 597,093	\$ 551,965	\$ 510,827	\$ 491,848
Other Components of Equity Capital	SC891	\$- 590	\$- 590	N/A	N/A	N/A
Total Liabilities, Minority Interest and Equity Capital	SC90	\$ 898,919	\$ 15,824,288	\$ 15,227,563	\$ 15,262,692	\$ 15,048,289

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Other Codes As of Jun 2004

Other Asset Codes

Code	Description	Count	Amount
2	Accrued Federal Home Loan Bank dividends	1	\$ 10
3	Federal, State, or other taxes receivable	2	\$ 3,302
4	Net deferred tax assets	3	\$ 6,315
7	Prepaid expenses	6	\$ 1,049
13	Noninterest-bearing accts recv from Hold Co/Affl	1	\$ 419
14	Other noninterest-bearing short-term accounts recv	2	\$ 893
99	Other	5	\$ 743

Other Liability Codes

Code	Description	Count	Amount
11	The liability recorded for post-retirement benefit	4	\$ 1,030
17	Noninterest-bearing payables to Hold Co/Affiliates	3	\$ 984
99	Other	7	\$ 3,140

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***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
QUARTERLY INCOME & EXPENSES						
Interest Income - Total	SO11	\$ 9,189	\$ 170,278	\$ 168,552	\$ 167,228	\$ 170,046
Deposits and Investment Securities	SO115	\$ 1,456	\$ 3,294	N/A	N/A	N/A
Mortgage-Backed Securities	SO125	\$ 1,592	\$ 41,266	N/A	N/A	N/A
Mortgage Loans	SO141	\$ 5,573	\$ 99,036	N/A	N/A	N/A
Nonmortgage Loans - Total	SUB0950	\$ 568	\$ 26,682	N/A	N/A	N/A
Commercial Loans and Leases	SO160	\$ 464	\$ 24,958	\$ 24,755	\$ 23,990	\$ 25,159
Consumer Loans and Leases	SO171	\$ 104	\$ 1,724	N/A	N/A	N/A
Dividend Inc on Equity Investmnts Not Subj to FASB 115-Total	SO18	\$ 76	\$ 744	\$ 991	\$ 1,193	\$ 1,220
Federal Home Loan Bank Stock	SO181	\$ 76	\$ 744	\$ 991	\$ 1,193	\$ 1,220
Other	SO185	\$ 0	\$ 0	N/A	N/A	N/A
Interest Expense - Total	SO21	\$ 3,503	\$ 54,409	\$ 55,697	\$ 60,629	\$ 64,061
Deposits	SO215	\$ 3,112	\$ 28,206	\$ 28,648	\$ 29,151	\$ 31,117
Escrows	SO225	\$ 9	\$ 32	\$ 70	\$ 30	\$ 76
Advances from FHLBank	SO230	\$ 366	\$ 19,351	\$ 19,969	\$ 22,433	\$ 23,599
Subordinated Debentures (Incl Mandatory Convertible Secs)	SO240	\$ 0	\$ 1,385	\$ 1,401	\$ 1,539	\$ 2,507
Mortgage Collateralized Securities Issued	SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Borrowed Money	SO260	\$ 16	\$ 5,435	\$ 5,609	\$ 7,476	\$ 6,762
Capitalized Interest	SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Int Inc (Exp) Before Prov for Losses on Int-Bear Assets	SO312	\$ 5,762	\$ 116,613	\$ 113,846	\$ 107,792	\$ 107,205
Net Provision for Losses on Interest-Bearing Assets	SO321	\$ 147	\$ 5,151	\$ 5,144	\$ 10,124	\$ 5,160
Net Int Inc (Exp) After Prov for Losses on Int-Bear Assets	SO332	\$ 5,615	\$ 111,462	\$ 108,702	\$ 97,668	\$ 102,045
Noninterest Income - Total	SO42	\$ 3,826	\$ 41,205	\$ 40,258	\$ 49,862	\$ 46,276
Mortgage Loan Serving Fees	SO410	\$ 69	\$- 248	\$ 318	\$ 830	\$- 1,690
Other Fees and Charges	SO420	\$ 2,771	\$ 33,622	\$ 34,201	\$ 34,067	\$ 32,592
Net Income (Loss) from Other - Total	SUB0451	\$- 912	\$ 5,179	\$ 2,891	\$ 10,249	\$ 11,954
Sale of Assets Held for Sale and Avail-for-Sale Secs	SO430	\$- 913	\$ 5,100	\$ 2,910	\$ 10,504	\$ 11,925
Operations & Sale of Repossessed Assets	SO461	\$ 0	\$ 12	\$- 33	\$- 163	\$- 102
LOCOM Adjustments Made to Assets Held for Sale	SO465	\$ 1	\$ 0	\$ 2	\$ 5	\$ 4
Sale of Securities Held-to-Maturity	SO467	\$ 0	\$ 0	\$ 0	\$ 0	\$ 3
Sale of Loans Held for Investment	SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

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Description	Line Item	Value	Value	Value	Value	Value
Sale of Other Assets Held for Investment	SO477	\$ 0	\$ 7	\$ 14	\$- 200	\$ 15
Trading Assets (Realized and Unrealized)	SO485	\$ 0	\$ 60	\$- 2	\$ 103	\$ 109
Other Noninterest Income	SO488	\$ 1,898	\$ 2,652	\$ 2,848	\$ 4,716	\$ 3,420
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	\$ 12,187	\$ 84,832	\$ 84,744	\$ 81,521	\$ 80,718
All Personnel Compensation and Expense	SO510	\$ 6,630	\$ 46,825	\$ 45,036	\$ 44,175	\$ 43,096
Legal Expense	SO520	\$ 31	\$ 462	\$ 912	\$ 602	\$ 777
Office Occupancy and Equipment Expense	SO530	\$ 1,617	\$ 18,345	\$ 17,005	\$ 17,772	\$ 17,364
Marketing and Other Professional Services	SO540	\$ 1,836	\$ 5,096	\$ 4,789	\$ 4,601	\$ 4,834
Loan Servicing Fees	SO550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Goodwill and Other Intangibles Expense	SO560	\$ 33	\$ 3,929	\$ 3,882	\$ 3,832	\$ 3,832
Net Provision for Losses on Non-Interest-Bearing Assets	SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Noninterest Expense	SO580	\$ 2,040	\$ 10,175	\$ 13,120	\$ 10,539	\$ 10,815
Other Noninterest Expense Detail - Code #1	SO581	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #1	SO582	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #2	SO583	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #2	SO584	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Code #3	SO585	N/A	N/A	N/A	N/A	N/A
Other Noninterest Expense Detail - Amount #3	SO586	N/A	N/A	N/A	N/A	N/A
Income (Loss) Before Income Taxes	SO60	\$- 2,746	\$ 67,835	\$ 64,216	\$ 66,009	\$ 67,603
Income Taxes - Total	SO71	\$- 310	\$ 22,705	\$ 20,875	\$ 22,029	\$ 23,001
Federal	SO710	\$- 889	\$ 22,426	\$ 20,880	\$ 21,384	\$ 21,919
State, Local & Other	SO720	\$ 579	\$ 279	\$- 5	\$ 645	\$ 1,082
Inc/Loss Before Extraord Items/Effects of Accounting Changes	SO81	\$- 2,436	\$ 45,130	\$ 43,341	\$ 43,980	\$ 44,602
Extraord Items, Net of Effects (Tax & Cum Accting Changes)	SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Net Income (Loss)	SO91	\$- 2,436	\$ 45,130	\$ 43,341	\$ 43,980	\$ 44,602
YEAR TO DATE INCOME & EXPENSES						

Office of Thrift Supervision
 Financial Reporting System
 Run Date: August 23, 2004, 9:02 AM

TFR Industry Aggregate Report
 93009 - OTS-Regulated: Connecticut
 June 2004

Frozen Aggregated Data
 (\$Thousands)

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Other Codes As of Jun 2004

Other Noninterest Income Codes

Code	Description	Count	Amount
15	Income from corporate-owned life insurance	2	\$ 85
99	Other	1	\$ 1,813

Other Noninterest Expense Codes

Code	Description	Count	Amount
2	OTS assessments	3	\$ 64
7	Office supplies, printing, and postage	4	\$ 128
8	Telephone, including data lines	1	\$ 21
9	Loan origination expense	1	\$ 12
17	Charitable contributions	1	\$ 23
99	Other	6	\$ 1,584

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93009 - OTS-Regulated: Connecticut	(\$Thousands)
Run Date: August 23, 2004, 9:02 AM	June 2004	

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Schedule SO --- Consolidated Statement of Operations		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Interest Income - Total	Y_SO11	\$ 21,268	\$ 170,278	\$ 679,211	\$ 512,011	\$ 344,783
YTD - Deposits and Investment Securities	Y_SO115	\$ 2,198	\$ 3,294	N/A	N/A	N/A
YTD - Mortgage-Backed Securities	Y_SO125	\$ 2,475	\$ 41,266	N/A	N/A	N/A
YTD - Mortgage Loans	Y_SO141	\$ 15,453	\$ 99,036	N/A	N/A	N/A
YTD - Nonmortgage Loans - Commercial Loans & Leases	Y_SO160	\$ 920	\$ 24,958	\$ 98,319	\$ 73,564	\$ 49,574
YTD - Nonmortgage Loans - Consumer Loans & Leases	Y_SO171	\$ 222	\$ 1,724	N/A	N/A	N/A
YTD - Div Inc on Equity Invests Not Subj to FASB 115 - Total	Y_SO18	\$ 143	\$ 744	N/A	N/A	N/A
YTD - Federal Home Loan Bank Stock	Y_SO181	\$ 143	\$ 744	N/A	N/A	N/A
YTD - Other	Y_SO185	\$ 0	\$ 0	N/A	N/A	N/A
YTD - Interest Expense - Total	Y_SO21	\$ 7,316	\$ 54,409	\$ 244,722	\$ 189,445	\$ 128,816
YTD - Deposits	Y_SO215	\$ 5,153	\$ 28,206	\$ 120,398	\$ 92,168	\$ 63,017
YTD - Escrows	Y_SO225	\$ 16	\$ 32	N/A	N/A	N/A
YTD - Advances from FHLBank	Y_SO230	\$ 713	\$ 19,351	\$ 90,063	\$ 70,094	\$ 47,661
YTD - Subordinated Debentures (Incl Mandatory Convert Secs)	Y_SO240	\$ 0	\$ 1,385	\$ 7,966	\$ 6,565	\$ 5,026
YTD - Mortgage Collateralized Securities Issued	Y_SO250	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Borrowed Money	Y_SO260	\$ 1,434	\$ 5,435	\$ 26,082	\$ 20,473	\$ 12,997
YTD - Capitalized Interest	Y_SO271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Int Inc(Exp) Bef Prov for Losses on Int-Bear Assts	Y_SO312	\$ 14,095	\$ 116,613	N/A	N/A	N/A
YTD - Net Provision for Losses on Interest-Bearing Assets	Y_SO321	\$- 1,374	\$ 5,151	\$ 25,604	\$ 20,460	\$ 10,336
YTD - Net Int Inc(Exp) Aft Prov for Losses on Int-Bear Assts	Y_SO332	\$ 15,469	\$ 111,462	N/A	N/A	N/A
YTD - Noninterest Income - Total	Y_SO42	\$ 11,637	\$ 41,205	N/A	N/A	N/A
YTD - Mortgage Loan Serving Fees	Y_SO410	\$ 137	\$- 248	\$- 938	\$- 1,256	\$- 2,086
YTD - Other Fees and Charges	Y_SO420	\$ 5,383	\$ 33,622	\$ 132,236	\$ 98,097	\$ 64,030
YTD - Net Income (Loss) from Other - Total	YTD0451	\$ 3,634	\$ 5,179	\$ 29,933	\$ 27,049	\$ 16,800
YTD - Sale of Assets Held for Sale and AFS Secs	Y_SO430	\$ 3,632	\$ 5,100	\$ 30,265	\$ 27,362	\$ 16,858
YTD - Operations & Sale of Repossessed Assets	Y_SO461	\$ 1	\$ 12	\$- 414	\$- 381	\$- 218
YTD - LOCOM Adjustments Made to Assets Held for Sale	Y_SO465	\$ 1	\$ 0	\$ 12	\$ 10	\$ 5
YTD - Sale of Securities Held-to-Maturity	Y_SO467	\$ 0	\$ 0	\$ 3	\$ 3	\$ 3
YTD - Sale of Loans Held for Investment	Y_SO475	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Sale of Other Assets Held for Investment	Y_SO477	\$ 0	\$ 7	\$- 171	\$- 185	\$ 15

Office of Thrift Supervision Financial Reporting System Run Date: August 23, 2004, 9:02 AM	TFR Industry Aggregate Report 93009 - OTS-Regulated: Connecticut June 2004	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule SO --- Consolidated Statement of Operations		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
YTD - Trading Assets (Realized and Unrealized)	Y_SO485	\$ 0	\$ 60	\$ 238	\$ 240	\$ 137
YTD - Other Noninterest Income	Y_SO488	\$ 2,483	\$ 2,652	N/A	N/A	N/A
YTD - Noninterest Expense - Total	Y_SO51	\$ 22,353	\$ 84,832	\$ 326,628	\$ 242,675	\$ 161,154
YTD - All Personnel Compensation & Expense	Y_SO510	\$ 10,569	\$ 46,825	\$ 174,950	\$ 130,377	\$ 86,202
YTD - Legal Expense	Y_SO520	\$ 88	\$ 462	\$ 2,690	\$ 1,787	\$ 1,185
YTD - Office Occupancy & Equipment Expense	Y_SO530	\$ 2,810	\$ 18,345	\$ 69,390	\$ 52,577	\$ 34,805
YTD - Marketing and Other Professional Services	Y_SO540	\$ 4,196	\$ 5,096	\$ 19,490	\$ 14,727	\$ 10,126
YTD - Loan Servicing Fees	Y_SO550	\$ 861	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Goodwill & Other Intangibles Expense	Y_SO560	\$ 55	\$ 3,929	\$ 15,373	\$ 11,491	\$ 7,659
YTD - Net Provision for Losses on Non-Interest-Bear Assets	Y_SO570	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Other Noninterest Expense	Y_SO580	\$ 3,774	\$ 10,175	\$ 44,735	\$ 31,716	\$ 21,177
YTD - Income (Loss) Before Income Taxes	Y_SO60	\$ 4,753	\$ 67,835	\$ 263,062	\$ 199,061	\$ 133,052
YTD - Income Taxes - Total	Y_SO71	\$ 2,363	\$ 22,705	\$ 87,917	\$ 67,118	\$ 45,089
YTD - Federal	Y_SO710	\$ 1,653	\$ 22,426	\$ 85,318	\$ 64,498	\$ 43,114
YTD - State, Local, and Other	Y_SO720	\$ 710	\$ 279	\$ 2,599	\$ 2,620	\$ 1,975
YTD - Inc (Loss) Bef Extraord Items/Effects of Accting Chg	Y_SO81	\$ 2,390	\$ 45,130	\$ 175,145	\$ 131,943	\$ 87,963
YTD - Extraord Items, Net of Effects (Tax & Cum Accting Chg)	Y_SO811	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
YTD - Net Income (Loss)	Y_SO91	\$ 2,390	\$ 45,130	\$ 175,145	\$ 131,943	\$ 87,963

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
RECONCILIATION: VALUATION ALLOWANCES						
General Valuation Allowances - Beginning Balance	VA105	\$ 4,278	\$ 122,806	\$ 117,777	\$ 119,711	\$ 118,011
Net Provision for Loss	VA115	\$ 147	\$ 5,031	\$ 5,134	\$ 10,057	\$ 5,099
Transfers	VA125	\$ 0	\$ 670	\$ 763	\$- 367	\$ 903
Recoveries	VA135	\$ 3	\$ 1,097	\$ 1,013	\$ 1,944	\$ 519
Adjustments	VA145	\$ 0	\$ 0	\$ 2,131	\$ 0	\$ 0
Charge-offs	VA155	\$ 28	\$ 4,172	\$ 4,012	\$ 13,408	\$ 4,821
General Valuation Allowances - Ending Balance	VA165	\$ 4,400	\$ 125,432	\$ 122,806	\$ 117,937	\$ 119,711
Specific Valuation Allowances - Beginning Balance	VA108	\$ 1	\$ 3,278	\$ 4,039	\$ 3,650	\$ 4,555
Net Provision for Loss	VA118	\$ 0	\$ 120	\$ 10	\$ 67	\$ 61
Transfers	VA128	\$ 0	\$- 670	\$- 763	\$ 367	\$- 903

Office of Thrift Supervision	TFR Industry Aggregate Report	Frozen Aggregated Data
Financial Reporting System	93009 - OTS-Regulated: Connecticut	(\$Thousands)
Run Date: August 23, 2004, 9:02 AM	June 2004	

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Adjustments	VA148	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Charge-offs	VA158	\$ 0	\$ 118	\$ 8	\$ 45	\$ 63
Specific Valuation Allowances - Ending Balance	VA168	\$ 1	\$ 2,610	\$ 3,278	\$ 4,039	\$ 3,650
Total Valuation Allowances - Beginning Balance	VA110	\$ 4,279	\$ 126,084	\$ 121,816	\$ 123,361	\$ 122,566
Net Provision for Loss	VA120	\$ 147	\$ 5,151	\$ 5,144	\$ 10,124	\$ 5,160
Recoveries	VA140	\$ 3	\$ 1,097	\$ 1,013	\$ 1,944	\$ 519
Adjustments	VA150	\$ 0	\$ 0	\$ 2,131	\$ 0	\$ 0
Charge-offs	VA160	\$ 28	\$ 4,290	\$ 4,020	\$ 13,453	\$ 4,884
Total Valuation Allowances - Ending Balance	VA170	\$ 4,401	\$ 128,042	\$ 126,084	\$ 121,976	\$ 123,361
CHARGE-OFFS, RECOVERIES, SPECIFIC VALUATION ALLOWANCE ACTIVITY						
GVA Charge-offs - Assets - Total	SUB2026	\$ 28	\$ 4,172	N/A	N/A	N/A
Deposits and Investment Securities	VA36	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage-Backed Securities	VA370	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage Loans - Total	VA46	\$ 22	\$ 1,025	\$ 346	\$ 44	\$ 187
Construction - Total	SUB2030	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA430	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA440	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2041	\$ 22	\$ 1,025	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA446	\$ 0	\$ 0	\$ 16	\$ 5	\$ 26
1-4 Dwelling Units - Secured by First Liens	VA456	\$ 0	\$ 983	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA466	\$ 0	\$ 0	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA470	\$ 22	\$ 42	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA56	\$ 6	\$ 3,147	\$ 3,666	\$ 13,364	\$ 4,631
Commercial Loans	VA520	\$ 0	\$ 3,049	\$ 3,497	\$ 13,241	\$ 4,497
Consumer Loans - Total	SUB2061	\$ 6	\$ 98	N/A	N/A	N/A
Loans on Deposits	VA510	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA516	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA530	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA540	\$ 0	\$ 0	\$ 5	\$ 4	\$ 7
Mobile Home Loans	VA550	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA556	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2004, 9:02 AM

TFR Industry Aggregate Report
93009 - OTS-Regulated: Connecticut
June 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Other	VA560	\$ 5	\$ 98	\$ 164	\$ 119	\$ 127
Repossessed Assets - Total	VA60	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Construction	VA605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA613	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA616	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA628	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA630	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate Held for Investment	VA70	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA820	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA930	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
GVA Recoveries - Assets - Total	SUB2126	\$ 3	\$ 1,097	N/A	N/A	N/A
Deposits and Investment Securities	VA37	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage-Backed Securities	VA371	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage Loans - Total	VA47	\$ 0	\$ 114	\$ 234	\$ 83	\$ 55
Construction - Total	SUB2130	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA421	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA431	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA441	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2141	\$ 0	\$ 114	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA447	\$ 0	\$ 7	\$ 103	\$ 6	\$ 22
1-4 Dwelling Units - Secured by First Liens	VA457	\$ 0	\$ 105	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA467	\$ 0	\$ 2	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA471	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA481	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA491	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA57	\$ 3	\$ 983	\$ 779	\$ 1,861	\$ 464
Commercial Loans	VA521	\$ 0	\$ 944	\$ 750	\$ 1,832	\$ 442
Consumer Loans - Total	SUB2161	\$ 3	\$ 39	N/A	N/A	N/A
Loans on Deposits	VA511	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA517	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA531	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA541	\$ 0	\$ 0	\$ 0	\$ 7	\$ 3
Mobile Home Loans	VA551	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2004, 9:02 AM

TFR Industry Aggregate Report
93009 - OTS-Regulated: Connecticut
June 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Credit Cards	VA557	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA561	\$ 3	\$ 39	\$ 29	\$ 22	\$ 19
Equity Investments Not Subject to FASB Statement No. 115	VA821	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA931	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
SVA Provisions and Transfers from GVA - Assets - Total	SUB2226	\$ 0	\$- 550	N/A	N/A	N/A
Deposits and Investment Securities	VA38	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage-Backed Securities	VA372	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage Loans - Total	VA48	\$ 0	\$ 0	\$- 28	\$ 0	\$ 0
Construction - Total	SUB2230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA422	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA432	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA442	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2241	\$ 0	\$ 0	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA448	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units - Secured by First Liens	VA458	\$ 0	\$ 0	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA468	\$ 0	\$ 0	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA472	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA482	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA492	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA58	\$ 0	\$- 670	\$- 735	\$ 387	\$- 903
Commercial Loans	VA522	\$ 0	\$- 670	\$- 735	\$ 387	\$- 903
Consumer Loans - Total	SUB2261	\$ 0	\$ 0	N/A	N/A	N/A
Loans on Deposits	VA512	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA518	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA532	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA542	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	VA552	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA558	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA562	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Repossessed Assets - Total	VA62	\$ 0	\$ 120	\$ 10	\$ 45	\$ 61
Real Estate - Construction	VA606	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA614	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA617	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Nonresidential (Except Land)	VA626	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2004, 9:02 AM

TFR Industry Aggregate Report
93009 - OTS-Regulated: Connecticut
June 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Land	VA629	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA632	\$ 0	\$ 120	\$ 10	\$ 45	\$ 61
Real Estate Held for Investment	VA72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA822	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA932	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adjusted Net Charge-offs - Assets - Total	SUB2326	\$ 25	\$ 2,525	N/A	N/A	N/A
Deposits and Investment Securities	VA39	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage-Backed Securities	VA375	\$ 0	\$ 0	N/A	N/A	N/A
Mortgage Loans - Total	VA49	\$ 22	\$ 911	\$ 84	\$- 39	\$ 132
Construction - Total	SUB2330	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
1-4 Dwelling Units	VA425	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Multifamily (5 or more) Dwelling Units	VA435	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonresidential Property	VA445	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Total	SUB2341	\$ 22	\$ 911	N/A	N/A	N/A
1-4 Dwelling Units - Revolving Open-End Loans	VA449	\$ 0	\$- 7	\$- 87	\$- 1	\$ 4
1-4 Dwelling Units - Secured by First Liens	VA459	\$ 0	\$ 878	N/A	N/A	N/A
1-4 Dwelling Units - Secured by Junior Liens	VA469	\$ 0	\$- 2	N/A	N/A	N/A
Multifamily (5 or more) Dwelling Units	VA475	\$ 22	\$ 42	\$ 0	\$ 0	\$ 0
Nonresidential Property (Except Land)	VA485	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Land	VA495	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Total	VA59	\$ 3	\$ 1,494	\$ 2,152	\$ 11,890	\$ 3,264
Commercial Loans	VA525	\$ 0	\$ 1,435	\$ 2,012	\$ 11,796	\$ 3,152
Consumer Loans - Total	SUB2361	\$ 3	\$ 59	N/A	N/A	N/A
Loans on Deposits	VA515	\$ 1	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	VA519	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	VA535	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	VA545	\$ 0	\$ 0	\$ 5	\$- 3	\$ 4
Mobile Home Loans	VA555	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	VA559	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	VA565	\$ 2	\$ 59	\$ 135	\$ 97	\$ 108
Reposessed Assets - Total	VA65	\$ 0	\$ 120	\$ 10	\$ 45	\$ 61
Real Estate - Construction	VA607	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - 1-4 Dwelling Units	VA615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Multifamily (5 or more) Dwelling Units	VA618	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: August 23, 2004, 9:02 AM	TFR Industry Aggregate Report 93009 - OTS-Regulated: Connecticut June 2004	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule VA --- Consolidated Valuation Allowances and Related Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Real Estate - Nonresidential (Except Land)	VA627	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Real Estate - Land	VA631	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Repossessed Assets	VA633	\$ 0	\$ 120	\$ 10	\$ 45	\$ 61
Real Estate Held for Investment	VA75	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Investments Not Subject to FASB Statement No. 115	VA825	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Assets	VA935	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
TROUBLED DEBT RESTRUCTURED						
Amount this Quarter	VA940	\$ 0	\$ 0	\$ 158	\$ 155	\$ 101
Amount in Schedule SC Complying with Modified Terms	VA942	\$ 47	\$ 426	N/A	N/A	N/A
MORTGAGE LOANS FORECLOSED IN QUARTER						
Mortgage Loans Foreclosed During Quarter - Total	VA95	\$ 0	\$ 469	\$ 741	\$ 1,097	\$ 843
Construction	VA951	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units	VA952	\$ 0	\$ 124	\$ 741	\$ 191	\$ 526
Permanent - Multifamily (5 or more) Dwelling Units	VA953	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential (Except Land)	VA954	\$ 0	\$ 345	\$ 0	\$ 906	\$ 317
Permanent - Land	VA955	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
CLASSIFICATION OF ASSETS						
Quarter End Balance - Special Mention	VA960	\$ 5,219	\$ 80,645	\$ 87,044	\$ 108,775	\$ 71,963
Classified Assets - Quarter End Balance - Total	SUB2811	\$ 2,293	\$ 132,661	\$ 117,761	\$ 117,302	\$ 123,403
Substandard	VA965	\$ 1,909	\$ 127,292	\$ 109,707	\$ 112,425	\$ 116,197
Doubtful	VA970	\$ 384	\$ 5,369	\$ 8,054	\$ 4,877	\$ 7,206
Loss	VA975	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
DELINQUENT LOANS						
Delinquent Loans - Total	SUB2410	\$ 2,778	\$ 78,818	\$ 73,903	\$ 70,231	\$ 92,298
Mortgages - Total	SUB2421	\$ 2,370	\$ 44,916	N/A	N/A	N/A
Construction and Land Loans	SUB2430	\$ 57	\$ 9,199	\$ 3,742	\$ 2,105	\$ 10,237
Permanent Loans Secured by 1-4 Property	SUB2441	\$ 2,109	\$ 17,719	N/A	N/A	N/A
Permanent Loans Secured by All Other Property	SUB2450	\$ 261	\$ 18,055	\$ 14,772	\$ 3,815	\$ 6,486
Nonmortgages - Total	SUB2461	\$ 408	\$ 33,902	N/A	N/A	N/A
PAST DUE & STILL ACCRUING						
Past Due & Still Accruing - Total	SUB2470	\$ 1,715	\$ 41,123	\$ 35,603	\$ 28,559	\$ 39,634
Past Due & Still Accruing - 30-89 Days - Total	PD10	\$ 1,715	\$ 40,555	\$ 34,153	\$ 27,211	\$ 38,234

Office of Thrift Supervision Financial Reporting System Run Date: August 23, 2004, 9:02 AM	TFR Industry Aggregate Report 93009 - OTS-Regulated: Connecticut June 2004	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage Loans - Total	SUB2481	\$ 1,580	\$ 29,848	N/A	N/A	N/A
Construction	PD115	\$ 0	\$ 6,962	\$ 2,870	\$ 1,370	\$ 9,553
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD121	\$ 94	\$ 1,545	\$ 13,108	\$ 17,141	\$ 17,853
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD123	\$ 1,399	\$ 8,571	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD124	\$ 87	\$ 225	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD125	\$ 0	\$ 9,414	\$ 1,431	\$ 0	\$ 188
Permanent - Nonresidential Property (Except Land)	PD135	\$ 0	\$ 3,131	\$ 9,683	\$ 1,263	\$ 884
Permanent - Land	PD138	\$ 0	\$ 0	\$ 0	\$ 29	\$ 33
Nonmortgage Loans - Commercial Loans	PD140	\$ 72	\$ 10,433	\$ 6,670	\$ 6,934	\$ 9,286
Nonmortgage Loans - Consumer Loans - Total	SUB2511	\$ 63	\$ 274	N/A	N/A	N/A
Loans on Deposits	PD161	\$ 3	\$ 8	\$ 0	\$ 50	\$ 26
Home Improvement Loans	PD163	\$ 19	\$ 29	\$ 0	\$ 0	\$ 10
Education Loans	PD165	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD167	\$ 26	\$ 20	\$ 88	\$ 67	\$ 79
Mobile Home Loans	PD169	\$ 0	\$ 100	\$ 100	\$ 68	\$ 87
Credit Cards	PD171	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD180	\$ 15	\$ 117	\$ 203	\$ 289	\$ 235
Memo - Troubled Debt Restructured Included Above	PD190	\$ 0	\$ 265	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD195	\$ 0	\$ 0	N/A	N/A	N/A
Past Due & Still Accruing - 90 Days or More - Total	PD20	\$ 0	\$ 568	\$ 1,450	\$ 1,348	\$ 1,400
Mortgage Loans - Total	SUB2491	\$ 0	\$ 0	N/A	N/A	N/A
Construction	PD215	\$ 0	\$ 0	\$ 815	\$ 0	\$ 0
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD221	\$ 0	\$ 0	\$ 0	\$ 0	\$ 45
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD223	\$ 0	\$ 0	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD224	\$ 0	\$ 0	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD225	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Permanent - Nonresidential Property (Except Land)	PD235	\$ 0	\$ 0	\$ 141	\$ 353	\$ 0
Permanent - Land	PD238	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmortgage Loans - Commercial Loans	PD240	\$ 0	\$ 568	\$ 494	\$ 995	\$ 1,355
Nonmortgage Loans - Consumer Loans - Total	SUB2521	\$ 0	\$ 0	N/A	N/A	N/A
Loans on Deposits	PD261	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Home Improvement Loans	PD263	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD265	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2004, 9:02 AM

TFR Industry Aggregate Report
93009 - OTS-Regulated: Connecticut
June 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule PD --- Consolidated Past Due and Nonaccrual		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Auto Loans	PD267	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Mobile Home Loans	PD269	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Credit Cards	PD271	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD280	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Memo - Troubled Debt Restructured Included Above	PD290	\$ 0	\$ 0	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD295	\$ 0	\$ 0	N/A	N/A	N/A
NONACCRUAL						
Nonaccrual - Total	PD30	\$ 1,063	\$ 37,695	\$ 38,300	\$ 41,672	\$ 52,664
Mortgage Loans - Total	SUB2501	\$ 790	\$ 15,068	N/A	N/A	N/A
Construction	PD315	\$ 0	\$ 2,180	\$ 0	\$ 199	\$ 199
Permanent - 1-4 Dwelling Units - Revolving Open-End Loans	PD321	\$ 0	\$ 464	\$ 8,076	\$ 8,521	\$ 8,062
Permanent - 1-4 Dwelling Units - Secured by First Liens	PD323	\$ 495	\$ 6,819	N/A	N/A	N/A
Permanent - 1-4 Dwelling Units - Secured by Junior Liens	PD324	\$ 34	\$ 95	N/A	N/A	N/A
Permanent - Multifamily (5 or more) Dwelling Units	PD325	\$ 50	\$ 72	\$ 114	\$ 270	\$ 423
Permanent - Nonresidential Property (Except Land)	PD335	\$ 154	\$ 5,381	\$ 3,346	\$ 1,393	\$ 4,506
Permanent - Land	PD338	\$ 57	\$ 57	\$ 57	\$ 507	\$ 452
Nonmortgage Loans - Commercial Loans	PD340	\$ 258	\$ 22,513	\$ 26,488	\$ 30,506	\$ 38,721
Nonmortgage Loans - Consumer Loans - Total	SUB2531	\$ 15	\$ 114	N/A	N/A	N/A
Loans on Deposits	PD361	\$ 9	\$ 9	\$ 24	\$ 24	\$ 24
Home Improvement Loans	PD363	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Education Loans	PD365	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Auto Loans	PD367	\$ 0	\$ 9	\$ 0	\$ 0	\$ 2
Mobile Home Loans	PD369	\$ 0	\$ 77	\$ 105	\$ 33	\$ 74
Credit Cards	PD371	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	PD380	\$ 6	\$ 19	\$ 90	\$ 219	\$ 201
Memo - Troubled Debt Restructured Included Above	PD390	\$ 133	\$ 134	N/A	N/A	N/A
Memo - Loans Incl Above Wholly/Partly Guaranteed by the U.S.	PD395	\$ 0	\$ 883	N/A	N/A	N/A
Schedule LD --- Loan Data						
Description	Line Item	Jun 2004 Value	Mar 2004 Value	Dec 2003 Value	Sep 2003 Value	Jun 2003 Value
HIGH LTV LOANS SECURED BY 1-4 R/E WITHOUT PMI OR GOVT GUARANTEE						
Balances at Quarter-end - Total	SUB5100	\$ 41	\$ 44,117	\$ 45,224	\$ 49,324	\$ 41,270
90% up to 100% LTV	LD110	\$ 0	\$ 41,020	\$ 41,830	\$ 44,762	\$ 36,771

Office of Thrift Supervision Financial Reporting System Run Date: August 23, 2004, 9:02 AM	TFR Industry Aggregate Report 93009 - OTS-Regulated: Connecticut June 2004	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule LD --- Loan Data		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
100% and greater LTV	LD120	\$ 41	\$ 3,097	\$ 3,394	\$ 4,562	\$ 4,499
Past Due and Nonaccrual Balances - Total	SUB5250	\$ 0	\$ 1,835	\$ 1,166	\$ 998	\$ 1,135
Past Due and Still Accruing - Total	SUB5240	\$ 0	\$ 1,110	\$ 191	\$ 69	\$ 276
Past Due and Still Accruing - 30-89 Days - Total	SUB5210	\$ 0	\$ 1,110	\$ 191	\$ 69	\$ 276
90% up to 100% LTV	LD210	\$ 0	\$ 1,001	\$ 143	\$ 0	\$ 254
100% and greater LTV	LD220	\$ 0	\$ 109	\$ 48	\$ 69	\$ 22
Past Due and Still Accruing - 90 Days or More - Total	SUB5220	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD230	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD240	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonaccrual - Total	SUB5230	\$ 0	\$ 725	\$ 975	\$ 929	\$ 859
90% up to 100% LTV	LD250	\$ 0	\$ 342	\$ 479	\$ 546	\$ 476
100% and greater LTV	LD260	\$ 0	\$ 383	\$ 496	\$ 383	\$ 383
Net Charge-offs - Total	SUB5300	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD310	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Purchases - Total	SUB5320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD410	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD420	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Originations - Total	SUB5330	\$ 0	\$ 3,190	\$ 3,286	\$ 5,925	\$ 4,817
90% up to 100% LTV	LD430	\$ 0	\$ 3,190	\$ 3,286	\$ 5,735	\$ 4,417
100% and greater LTV	LD440	\$ 0	\$ 0	\$ 0	\$ 190	\$ 400
Sales - Total	SUB5340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
90% up to 100% LTV	LD450	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
100% and greater LTV	LD460	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CC --- Consolidated Commitments and Contingencies		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Undisbursed Balance of Mtge Lns Closed (LIP Excl LoC)-Total	SUB3380	\$ 21,275	\$ 331,193	\$ 88,317	\$ 88,099	\$ 86,463
Mortgage Construction Loans	CC105	\$ 20,812	\$ 331,193	\$ 88,317	\$ 88,099	\$ 86,463
Other Mortgage Loans	CC115	\$ 463	\$ 0	\$ 0	\$ 0	\$ 0
Undisbursed Balance of Nonmortgage Loans Closed	CC125	\$ 0	\$ 0	\$ 0	\$ 1,755	\$ 0
Commitments Outstanding to Originate Mortgages - Total	SUB3330	\$ 14,315	\$ 653,891	\$ 288,832	\$ 427,951	\$ 1,107,676
1-4 Dwelling Units	CC280	\$ 9,879	\$ 442,256	\$ 171,803	\$ 370,053	\$ 1,054,250
Multifamily (5 or more) Dwelling Units	CC290	\$ 0	\$ 464	\$ 216	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: August 23, 2004, 9:02 AM	TFR Industry Aggregate Report 93009 - OTS-Regulated: Connecticut June 2004	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule CC --- Consolidated Commitments and Contingencies		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
All Other Real Estate	CC300	\$ 4,436	\$ 211,171	\$ 116,813	\$ 57,898	\$ 53,426
Commitments Outstanding to Originate Nonmortgage Loans	CC310	\$ 2,666	\$ 183,137	\$ 197,963	\$ 182,463	\$ 226,878
Commitments Outstanding to Purchase Loans	CC320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Commitments Outstanding to Sell Loans	CC330	\$ 1,601	\$ 327,857	\$ 150,894	\$ 364,674	\$ 789,253
Commitments Outstanding to Purchase Mortgage-Backed Secs	CC335	\$ 1,021	\$ 0	N/A	N/A	N/A
Commitments Outstanding to Sell Mortgage-Backed Securities	CC355	\$ 0	\$ 0	N/A	N/A	N/A
Commitments Outstanding to Purchase Investment Securities	CC365	\$ 0	\$ 0	N/A	N/A	N/A
Commitments Outstanding to Sell Investment Securities	CC375	\$ 0	\$ 0	N/A	N/A	N/A
Unused Lines of Credit - Total	SUB3361	\$ 32,678	\$ 2,571,873	N/A	N/A	N/A
Revolving, Open-End Loans on 1-4 Dwelling Units	CC412	\$ 22,931	\$ 1,143,842	N/A	N/A	N/A
Commercial Lines	CC420	\$ 9,696	\$ 1,388,605	\$ 1,398,193	\$ 1,300,659	\$ 1,347,475
Open-End Consumer Lines - Credit Cards	CC423	\$ 0	\$ 0	N/A	N/A	N/A
Open-End Consumer Lines - Other	CC425	\$ 51	\$ 39,426	N/A	N/A	N/A
Letters of Credit (Excluding Items on CC465 & CC468) - Total	SUB3390	\$ 1,432	\$ 163,315	\$ 158,190	\$ 156,202	\$ 153,483
Commercial	CC430	\$ 0	\$ 18,246	\$ 18,909	\$ 23,979	\$ 20,770
Standby, Not Included on CC465 or CC468	CC435	\$ 1,432	\$ 145,069	\$ 139,281	\$ 132,223	\$ 132,713
Prin Amt of Assets Covered by Recourse Oblig/Direct Cr Subs	CC455	\$ 44,510	\$ 41,756	\$ 40,265	\$ 39,164	\$ 30,154
Amount of Direct Credit Substitutes on Assets in CC455	CC465	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Amount of Recourse Obligations on Assets in CC455	CC468	\$ 525	\$ 401	\$ 381	\$ 364	\$ 285
Other Contingent Liabilities	CC480	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Contingent Assets	CC490	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CF --- Consolidated Cash Flow Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Purchases - Total	SUB3811	\$ 50,196	\$ 706,090	N/A	N/A	N/A
Pass-Through Securities	CF143	\$ 37,301	\$ 102,313	\$ 713,274	\$ 201,821	\$ 240,360
Other Mortgage-Backed Securities	CF153	\$ 12,895	\$ 603,777	N/A	N/A	N/A
Mortgage-Backed Securities - Sales - Total	SUB3821	\$ 42,157	\$ 326,095	N/A	N/A	N/A
Pass-Through Securities	CF145	\$ 40,542	\$ 195,346	\$ 159,246	\$ 3,231	\$ 610,674
Other Mortgage-Backed Securities	CF155	\$ 1,615	\$ 130,749	N/A	N/A	N/A
Mortgage-Backed Securities - Net Purchases - Total	SUB3826	\$ 8,039	\$ 379,995	N/A	N/A	N/A
Mortgage-Backed Securities - Pass-Thru Secs - Othr Bal Chgs	CF148	\$- 5,902	\$- 91,787	\$ 177,375	\$ 387,659	\$ 402,772

Office of Thrift Supervision Financial Reporting System Run Date: August 23, 2004, 9:02 AM	TFR Industry Aggregate Report 93009 - OTS-Regulated: Connecticut June 2004	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Mortgage-Backed Securities - Other MBS - Other Bal Changes	CF158	\$- 8,064	\$- 69,721	N/A	N/A	N/A
Mortgage Loans Disbursed - Total	SUB3831	\$ 54,847	\$ 705,174	N/A	N/A	N/A
Construction Loans - Total	SUB3840	\$ 14,171	\$ 115,611	\$ 164,433	\$ 113,973	\$ 114,412
1-4 Dwelling Units	CF190	\$ 9,323	\$ 85,542	\$ 113,666	\$ 86,414	\$ 91,210
Multifamily (5 or more) Dwelling Units	CF200	\$ 0	\$ 8,652	\$ 13,059	\$ 0	\$ 6,394
Nonresidential	CF210	\$ 4,848	\$ 21,417	\$ 37,708	\$ 27,559	\$ 16,808
Permanent Loans - Total	SUB3851	\$ 40,676	\$ 589,563	N/A	N/A	N/A
1-4 Dwelling Units	CF225	\$ 32,386	\$ 535,394	\$ 446,962	\$ 1,183,958	\$ 1,065,327
Multifamily (5 or more) Dwelling Units	CF245	\$ 919	\$ 422	\$ 6,800	\$ 3,400	\$ 5,273
Nonresidential (Except Land)	CF260	\$ 6,311	\$ 49,587	\$ 53,730	\$ 80,313	\$ 81,452
Land	CF270	\$ 1,060	\$ 4,160	\$ 885	\$ 2,843	\$ 3,139
Loans and Participations Purchased - Total	SUB3880	\$ 0	\$ 281,496	\$ 20,596	\$ 247,608	\$ 1,019
Secured by 1-4 Dwelling Units	CF280	\$ 0	\$ 281,010	\$ 0	\$ 233,742	\$ 0
Secured by Multifamily (5 or more) Dwelling Units	CF290	\$ 0	\$ 0	\$ 10,630	\$ 5,674	\$ 618
Secured by Nonresidential	CF300	\$ 0	\$ 486	\$ 9,966	\$ 8,192	\$ 401
Loans and Participations Sold - Total	SUB3890	\$ 5,985	\$ 288,131	\$ 539,884	\$ 910,746	\$ 875,606
Secured by 1-4 Dwelling Units	CF310	\$ 5,985	\$ 253,247	\$ 539,884	\$ 897,608	\$ 849,346
Secured by Multifamily (5 or more) Dwelling Units	CF320	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Secured by Nonresidential	CF330	\$ 0	\$ 34,884	\$ 0	\$ 13,138	\$ 26,260
Net Purchases (Sales) of Loans and Participations - Total	SUB3885	\$- 5,985	\$- 6,635	\$- 519,288	\$- 663,138	\$- 874,587
Mortgage Loans - Cash Repayment of Principal	CF340	\$ 29,724	\$ 367,747	\$ 315,378	\$ 394,757	\$ 278,077
Mortgage Loans - Debits Less Credits Othr Than Repay of Prin	CF350	\$- 3,181	\$- 14,171	\$- 3,230	\$- 6,772	\$- 4,791
Mortgage Loans - Memo - Refinancing Loans	CF361	\$ 5,402	\$ 37,314	\$ 66,353	\$ 155,567	\$ 125,045
Mortgage Loans - Net Change in Mtge Loan Portfolio - Flow	SUB3906	\$ 15,957	\$ 316,621	N/A	N/A	N/A
Nonmortgage Loans Closed or Purchased - Total	SUB3910	\$ 7,060	\$ 1,338,361	\$ 1,359,954	\$ 1,602,280	\$ 1,554,720
Commercial	CF390	\$ 6,580	\$ 1,332,518	\$ 1,216,643	\$ 1,297,353	\$ 1,250,250
Consumer	CF400	\$ 480	\$ 5,843	\$ 143,311	\$ 304,927	\$ 304,470
Nonmortgage Loans - Sales - Total	SUB3915	\$ 0	\$ 78,012	N/A	N/A	N/A
Commercial	CF395	\$ 0	\$ 78,012	N/A	N/A	N/A
Consumer	CF405	\$ 0	\$ 0	N/A	N/A	N/A
Net Purchases (Sales) of Nonmortgage Loans - Total	SUB3919	\$ 7,060	\$ 1,260,349	N/A	N/A	N/A
Net Deposit Gain (Loss), Excluding Acquired Deposits	SUB3920	\$ 36,149	\$ 332,911	\$ 110,408	\$ 182,127	\$ 337,529

Office of Thrift Supervision Financial Reporting System Run Date: August 23, 2004, 9:02 AM	TFR Industry Aggregate Report 93009 - OTS-Regulated: Connecticut June 2004	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule CF --- Consolidated Cash Flow Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
New Deposits Received less Deposits Withdrawn	CF420	\$ 31,370	\$ 304,705	\$ 81,700	\$ 153,007	\$ 306,414
Interest Credited to Deposits	CF430	\$ 4,779	\$ 28,206	\$ 28,708	\$ 29,120	\$ 31,115
Deposits Acquired, Net of Dispositions in Bulk Transactions	CF435	\$ 68,704	\$ 0	\$ 148,800	\$ 0	\$ 0

Schedule DI --- Consolidated Deposit Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
BALANCES - END OF QUARTER						
Total Broker - Originated Deposits - Total	SUB4061	\$ 4,424	\$ 159,969	N/A	N/A	N/A
Fully Insured	DI100	\$ 4,424	\$ 159,969	\$ 119,269	\$ 73,154	\$ 32,628
Other	DI110	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits with Balances - \$100,000 or Less	DI120	\$ 455,468	\$ 6,625,835	\$ 6,314,694	\$ 6,115,955	\$ 6,056,701
Deposits with Balances - Greater than \$100,000	DI130	\$ 260,575	\$ 2,862,454	\$ 2,733,208	\$ 2,672,736	\$ 2,549,862
Number of Deposit Accounts - Total	SUB4062	51,893	794,373	N/A	N/A	N/A
Balances of \$100,000 or Less	DI150	50,817	781,261	767,947	749,733	739,733
Balances Greater than \$100,000	DI160	1,076	13,112	12,465	11,982	11,554
IRA/Keogh Accounts	DI200	\$ 105,077	\$ 671,770	\$ 669,415	\$ 655,732	\$ 651,955
Uninsured Deposits	DI210	\$ 89,640	\$ 1,499,652	\$ 1,498,182	\$ 1,470,996	\$ 1,404,727
Preferred Deposits	DI220	\$ 3,637	\$ 216,470	\$ 208,993	\$ 228,094	\$ 160,907
Deposits & Escrows - Transaction Accts(Incl Demand Deposits)	DI310	\$ 169,634	\$ 2,488,237	N/A	N/A	N/A
Deposits & Escrows - Money Market Deposit Accounts	DI320	\$ 123,177	\$ 1,888,953	N/A	N/A	N/A
Deposits & Escrows - Passbook Accts (Incl Nondemand Escrows)	DI330	\$ 139,224	\$ 2,033,554	N/A	N/A	N/A
Deposits & Escrows - Time Deposits	DI340	\$ 284,008	\$ 3,077,544	N/A	N/A	N/A
DEPOSITS & ESCROWS FOR DEPOSIT INSURANCE PREMIUM ASSESSMENTS						
Non- Interest-Bearing Demand Deposits	DI610	\$ 56,719	\$ 1,064,679	\$ 1,155,358	\$ 1,010,812	\$ 1,030,431
Outstd Checks Drawn Against FHLBs & FRBs Not Incl in SC710	DI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deposits of Consolidated Subs - Demand Deposits	DI640	\$ 0	\$ 65,124	\$ 64,850	\$ 89,599	\$ 56,852
Deposits of Consolidated Subs - Time and Savings Deposits	DI650	\$ 0	\$ 286,500	\$ 129,000	\$ 106,000	\$ 146,500
Adj to Deposits for Depository Inst Invest Contracts & IBFs	DI700	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Adj to Demand Dep for Reciprocal Dem Bal with CBs/Othr SAs	DI710	\$ 0	\$ 0	N/A	N/A	N/A

Office of Thrift Supervision Financial Reporting System Run Date: August 23, 2004, 9:02 AM	TFR Industry Aggregate Report 93009 - OTS-Regulated: Connecticut June 2004	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule DI --- Consolidated Deposit Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Adjustments to Demand Deposits (including escrows)	DI720	\$ 0	\$ 1,387	\$ 0	\$ 0	\$ 0
Adjustment to Time and Savings Deposits (including escrows)	DI730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits purch/acq from FDIC-ins instituts during qtr	DI740	\$ 68,704	\$ 0	\$ 148,800	\$ 0	\$ 0
Amt of purch/acq deps in DI740 attributed to secondary fund	DI750	\$ 68,704	\$ 0	\$ 0	\$ 0	\$ 0
Total deposits sold or transferred during the quarter	DI760	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Schedule SI --- Consolidated Supplemental Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
MISCELLANEOUS DATA						
Number of Full-time Equivalent Employees	SI370	304	2,646	2,966	2,939	2,976
Assets Held in Trading Accounts	SI375	\$ 0	\$ 2,844	\$ 555	\$ 535	\$ 3,893
Available-for-Sale Securities	SI385	\$ 346,688	\$ 4,321,974	\$ 4,182,672	\$ 4,370,209	\$ 4,459,528
Assets Held for Sale	SI387	\$ 1,382	\$ 137,371	\$ 91,113	\$ 281,276	\$ 324,725
Loans Serviced for Others	SI390	\$ 77,322	\$ 776,261	\$ 820,406	\$ 863,727	\$ 995,937
RESIDUAL INTERESTS						
Residual Interests in the Form of Interest-Only Strips	SI402	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Residual Interests	SI404	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
QUALIFIED THRIFT LENDER TEST						
Actual Thrift Investment Percentage - First month of Qtr	SI581	83.13%	81.07%	81.62%	79.90%	80.67%
Actual Thrift Investment Percentage - Second month of Qtr	SI582	81.87%	81.22%	81.97%	78.89%	79.63%
Actual Thrift Investment Percentage - Third month of Qtr	SI583	80.99%	81.65%	82.81%	79.36%	79.09%
IRS DOMESTIC BUILDING AND LOAN TEST						
Percent of Assets Test	SI585	0.00%	0.00%	N/A	N/A	N/A
Do you meet the DBLA business operations test?	SI586	0 [Yes]	0 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Aggregate Investment in Service Corporations	SI588	\$ 157	\$ 2,071	N/A	N/A	N/A
CREDIT EXTENDED TO ASSN EXEC OFFICERS, PRIN SHAREHOLDERS & RELATED INTEREST						
Aggregate amount of all extensions of credit	SI590	\$ 5,008	\$ 20,290	\$ 20,722	\$ 6,089	\$ 5,924
No. of exec officers.. with credit > \$500K/5% unimpaired cap	SI595	4	7	5	5	2
RECONCILIATION OF EQUITY CAPITAL						
Beginning Equity Capital	SI600	\$ 139,140	\$ 1,319,213	\$ 1,257,436	\$ 1,268,223	\$ 1,232,363
Net Income (Loss) (SO91)	SI610	\$- 2,436	\$ 45,130	\$ 43,341	\$ 43,980	\$ 44,602

Office of Thrift Supervision Financial Reporting System Run Date: August 23, 2004, 9:02 AM	TFR Industry Aggregate Report 93009 - OTS-Regulated: Connecticut June 2004	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule SI --- Consolidated Supplemental Information		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Dividends Declared - Preferred Stock	SI620	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Dividends Declared - Common Stock	SI630	\$ 20,000	\$ 0	\$ 0	\$ 25,000	\$ 0
Stock Issued	SI640	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock Retired	SI650	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Capital Contributions (Where No Stock is Issued)	SI655	\$ 0	\$ 3,000	N/A	N/A	N/A
New Basis Accounting Adjustments	SI660	\$ 564	\$ 0	\$ 0	\$ 0	\$ 0
Other Comprehensive Income	SI662	\$- 4,516	\$ 22,059	N/A	N/A	N/A
Prior Period Adjustments	SI668	\$ 0	\$ 32	N/A	N/A	N/A
Other Adjustments	SI671	\$ 0	\$ 376	N/A	N/A	N/A
Ending Equity Capital (SC80)	SI680	\$ 112,752	\$ 1,389,810	\$ 1,319,213	\$ 1,259,754	\$ 1,268,223
TRANSACTIONS WITH AFFILIATES						
Qtr Activity of Covered Transacts w/Affil Subj to Limits	SI750	\$ 0	\$ 0	N/A	N/A	N/A
Qtr Activity of Covered Transacts w/Affil Not Subj to Limits	SI760	\$ 486	\$ 490	N/A	N/A	N/A
MUTUAL FUNDS AND ANNUITIES						
Sell private-label/third-party mutual funds/annuities?	SI805	1 [Yes]	1 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Total Assets Managed of Proprietary Mutual Funds/Annuities	SI815	\$ 0	\$ 2,160	N/A	N/A	N/A
Fee Inc from the Sale/Service of Mutual Funds/Annuities	SI860	\$ 16	\$ 73,000	\$ 3,914	\$ 4,132	\$ 3,781
AVERAGE MONTH-END BALANCES						
Total Assets	SI870	\$ 986,822	\$ 15,452,697	N/A	N/A	N/A
Deposits & Investments Excluding Non-Interest-Earning Items	SI875	\$ 340,846	\$ 631,149	N/A	N/A	N/A
Mortgage Loans and Mortgage-Backed Securities	SI880	\$ 550,208	\$ 11,195,172	N/A	N/A	N/A
Nonmortgage Loans	SI885	\$ 31,779	\$ 2,103,324	N/A	N/A	N/A
Deposits and Excrows	SI890	\$ 750,762	\$ 8,188,553	N/A	N/A	N/A
Total Borrowings	SI895	\$ 48,193	\$ 4,781,353	N/A	N/A	N/A
LOANS TO EXECUTIVE OFFICERS						
Number of Loans Made to Executive Officers During Quarter	SI900	0	2	1	2	2
Total Dollar Amount of Loans Made During Quarter	SI910	\$ 0	\$ 145	\$ 725	\$ 245	\$ 599
Interest Charged on Loans Made During Quarter - Minimum	SI920	0.00	3.49	5.25	4.32	4.00
Interest Charged on Loans Made During Quarter - Maximum	SI930	0.00	5.25	5.25	4.32	5.50

Schedule SQ --- Consolidated Supplemental Questions		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2004, 9:02 AM

TFR Industry Aggregate Report
93009 - OTS-Regulated: Connecticut
June 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SQ --- Consolidated Supplemental Questions		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
		Yes	Yes	Yes	Yes	Yes
Acquire assets by merger with another depository inst?	SQ100	1	0	2	0	0
1st time incl asset/liab from branch/bulk dep purch?	SQ110	0	0	0	0	0
Change in Control of Association?	SQ130	1	0	0	0	0
Merger Accounted for under the Purchase Method?	SQ160	1	1	2	0	0
Date of Reorganization for Push-down Accounting	SQ170	N/A	N/A	N/A	N/A	N/A
Fiscal Year-End	SQ270	N/A	N/A	N/A	N/A	N/A
Nature of Work Code performed by CPA this fiscal year	SQ280	N/A	N/A	N/A	N/A	N/A
Independent CPA Changed During Quarter?	SQ300	1	0	0	0	0
Any Outstanding Futures or Options Positions?	SQ310	0	1	1	1	1
Does Association Have Subchapter S in effect this year?	SQ320	0	0	0	0	0
If consol in another TFR, docket # of Parent Svgs Assn	SQ410	N/A	N/A	N/A	N/A	N/A
If consol in Call Report, FDIC Cert # of Parent Bank	SQ420	N/A	N/A	N/A	N/A	N/A
If Internet web page, Main Internet Page Address	SQ530	N/A	N/A	N/A	N/A	N/A
Provide transactional Internet banking to customers?	SQ540	2	3	N/A	N/A	N/A

Schedule SB --- Consolidated Small Business Loans		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Do you have any small business loans to report in this sched?	SB010	4 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]
Do you have any farm or agriculture loans?	SB100	1 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	1 [Yes]
Are all your commercial loans \$100,000 or less?	SB110	0 [Yes]	N/A [Yes]	N/A [Yes]	N/A [Yes]	1 [Yes]
Number of Loans on SC260	SB200	0	N/A	N/A	N/A	6
Number of Loans on SC300, SC303, and SC306	SB210	0	N/A	N/A	N/A	0
Nonfarm Mtges Orig. at \$100,000 or less - Number	SB300	66	N/A	N/A	N/A	452
Nonfarm Mtges Orig. at \$100,000 or less - Outstd Bal	SB310	\$ 4,206	N/A	N/A	N/A	\$ 21,148
Nonfarm Mortg Orig. at \$100-250,000 - Number	SB320	97	N/A	N/A	N/A	704
Nonfarm Mortg Orig. at \$100-250,000 - Outstd Bal	SB330	\$ 14,798	N/A	N/A	N/A	\$ 86,134
Nonfarm Mortg Orig. at \$250,000 - \$1 million - Number	SB340	54	N/A	N/A	N/A	712
Nonfarm Mortg Orig. at \$250,000 - \$1 mill. - Outstd Bal	SB350	\$ 22,764	N/A	N/A	N/A	\$ 242,880
Nonfarm Comml Lns Orig at \$100,000 or Less - Number	SB400	82	N/A	N/A	N/A	16,754
Nonfarm Comml Lns Orig at \$100,000 or Less - Outstd Bal	SB410	\$ 2,306	N/A	N/A	N/A	\$ 333,749
Nonfarm Comml Lns Orig at \$100-250,000 - Number	SB420	28	N/A	N/A	N/A	1,603
Nonfarm Comml Lns Orig at \$100-250,000 - Outstd Bal	SB430	\$ 3,611	N/A	N/A	N/A	\$ 198,336
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Number	SB440	26	N/A	N/A	N/A	959

Office of Thrift Supervision
Financial Reporting System
Run Date: August 23, 2004, 9:02 AM

TFR Industry Aggregate Report
93009 - OTS-Regulated: Connecticut
June 2004

Frozen Aggregated Data
(\$Thousands)

***** PUBLIC *****

Schedule SB --- Consolidated Small Business Loans		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Nonfarm Comml Lns Orig at \$250,000 - \$1 mill. - Outst Bal	SB450	\$ 9,538	N/A	N/A	N/A	\$ 322,440
Farm Mortgages Orig at \$100,000 or Less - Number	SB500	0	N/A	N/A	N/A	1
Farm Mortgages Orig at \$100,000 or Less - Outstd Bal	SB510	\$ 0	N/A	N/A	N/A	\$ 38
Farm Mortgages Orig at \$100-250,000 - Number	SB520	1	N/A	N/A	N/A	1
Farm Mortgages Orig at \$100-250,000 - Outstd Bal	SB530	\$ 1	N/A	N/A	N/A	\$ 1
Farm Mortgages Orig at \$250,000 - \$500,000 - Number	SB540	0	N/A	N/A	N/A	0
Farm Mortgages Orig at \$250,000 - \$500,000 - Outstd Bal	SB550	\$ 0	N/A	N/A	N/A	\$ 0
Farm Nonmtge Loans Orig at \$100,000 or Less - Number	SB600	0	N/A	N/A	N/A	0
Farm Nonmtge Loans Orig at \$100,000 or Less - Bal.	SB610	\$ 0	N/A	N/A	N/A	\$ 0
Farm Nonmtge Loans Orig at \$100-250,000 - Number	SB620	0	N/A	N/A	N/A	0
Farm Nonmtge Loans Orig at \$100-250,000 - Outstd Bal	SB630	\$ 0	N/A	N/A	N/A	\$ 0
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - No.	SB640	0	N/A	N/A	N/A	0
Farm Nonmtge Loans Orig at \$250,000 - \$500,000 - Bal.	SB650	\$ 0	N/A	N/A	N/A	\$ 0

Schedule FS --- Fiduciary and Related Services		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
FIDUCIARY AND RELATED SERVICES						
Does your institution have fiduciary powers?	FS110	3 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
Do you exercise the fiduciary powers you have been granted?	FS120	3 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
Do you have any activity to report on this schedule?	FS130	3 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]	4 [Yes]
FIDUCIARY AND RELATED ASSETS						
Total Assets (\$) - Fiduciary, Custody & Safekeeping Accounts	SUB6150	\$ 108,237,107	\$ 27,808,809	\$ 25,375,595	\$ 23,607,443	\$ 22,750,010
Managed Assets (\$) - Total Fiduciary Accounts	FS20	\$ 402,220	\$ 1,351,816	\$ 1,240,680	\$ 1,164,757	\$ 1,150,125
Personal Trust and Agency Accounts	FS210	\$ 277,097	\$ 710,803	\$ 672,010	\$ 625,660	\$ 614,540
Retirement-related Trust and Agency Accounts - Total	SUB6100	\$ 82,201	\$ 309,798	\$ 279,989	\$ 219,740	\$ 220,167
Employee Benefit - Defined Contribution	FS220	\$ 80,856	\$ 122,824	\$ 110,972	\$ 105,600	\$ 104,697
Employee Benefit - Defined Benefit	FS230	\$ 0	\$ 139,617	\$ 133,543	\$ 83,179	\$ 85,167
Other Retirement Accounts	FS240	\$ 1,345	\$ 47,357	\$ 35,474	\$ 30,961	\$ 30,303
Corporate Trust and Agency Accounts	FS250	\$ 426	\$ 425	\$ 416	\$ 389	\$ 380
Investment Management Agency Accounts	FS260	\$ 42,496	\$ 330,513	\$ 287,996	\$ 318,716	\$ 314,794
Other Fiduciary Accounts	FS270	\$ 0	\$ 277	\$ 269	\$ 252	\$ 244
Managed Assets (\$) - Assets Excl in OTS Assess Complex Comp	FS290	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: August 23, 2004, 9:02 AM	TFR Industry Aggregate Report 93009 - OTS-Regulated: Connecticut June 2004	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Nonmanaged Assets (\$) - Total Fiduciary Accounts	FS21	\$ 24,211,877	\$ 24,606,779	\$ 22,324,555	\$ 20,728,556	\$ 20,001,900
Personal Trust and Agency Accounts	FS211	\$ 2,819	\$ 25,271	\$ 20,848	\$ 14,722	\$ 12,173
Retirement-related Trust and Agency Accounts - Total	SUB6110	\$ 24,209,058	\$ 24,581,465	\$ 22,303,655	\$ 20,713,777	\$ 19,989,664
Employee Benefit - Defined Contribution	FS221	\$ 18,517,244	\$ 18,745,899	\$ 18,005,098	\$ 16,861,336	\$ 16,259,476
Employee Benefit - Defined Benefit	FS231	\$ 5,555,372	\$ 5,569,146	\$ 4,059,190	\$ 3,646,906	\$ 3,534,375
Other Retirement Accounts	FS241	\$ 136,442	\$ 266,420	\$ 239,367	\$ 205,535	\$ 195,813
Corporate Trust and Agency Accounts	FS251	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts	FS271	\$ 0	\$ 43	\$ 52	\$ 57	\$ 63
Nonmanaged Assets (\$) - Custody and Safekeeping Accounts	FS280	\$ 83,623,010	\$ 1,850,214	\$ 1,810,360	\$ 1,714,130	\$ 1,597,985
Nonmanaged Assets (\$) - Assets Ex in OTS Assess Complex Comp	FS291	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Managed Assets (#) - Total Fiduciary Accounts	FS22	793	2,041	1,620	1,566	1,578
Personal Trust and Agency Accounts	FS212	711	1,400	1,067	1,042	1,061
Retirement-related Trust and Agency Accounts - Total	SUB6120	14	204	163	144	148
Employee Benefit - Defined Contribution	FS222	9	26	26	27	28
Employee Benefit - Defined Benefit	FS232	0	19	18	16	16
Other Retirement Accounts	FS242	5	159	119	101	104
Corporate Trust and Agency Accounts	FS252	1	1	1	1	1
Investment Management Agency Accounts	FS262	67	429	382	372	361
Other Fiduciary Accounts	FS272	0	7	7	7	7
Nonmanaged Assets (#) - Total Fiduciary Accounts	FS23	1,246	13,963	13,337	12,951	12,319
Personal Trust and Agency Accounts	FS213	42	63	53	45	42
Retirement-related Trust and Agency Accounts - Total	SUB6130	1,204	13,875	13,259	12,881	12,252
Employee Benefit - Defined Contribution	FS223	983	1,031	1,055	1,065	1,060
Employee Benefit - Defined Benefit	FS233	115	118	110	109	106
Other Retirement Accounts	FS243	106	12,726	12,094	11,707	11,086
Corporate Trust and Agency Accounts	FS253	0	0	0	0	0
Other Fiduciary Accounts	FS273	0	25	25	25	25
Nonmanaged Assets (#) - Custody and Safekeeping Accounts	FS281	26,379	26,898	27,024	25,942	24,957
FIDUCIARY AND RELATED SERVICES INCOME (CALENDAR YEAR-TO-DATE)						
YTD - Income - Total Gross Fiduciary & Related Services	FS30	\$ 3,424	\$ 3,071	\$ 12,307	\$ 326,891	\$ 6,040
Personal Trust and Agency Accounts	FS310	\$ 1,801	\$ 1,413	\$ 5,655	\$ 113,980	\$ 2,792
Retirement-related Trust and Agency Accounts - Total	SUB6200	\$ 1,360	\$ 958	\$ 3,716	\$ 91,372	\$ 1,800
Employee Benefit - Defined Contribution	FS320	\$ 1,165	\$ 634	\$ 2,505	\$ 86,279	\$ 1,213

Office of Thrift Supervision Financial Reporting System Run Date: August 23, 2004, 9:02 AM	TFR Industry Aggregate Report 93009 - OTS-Regulated: Connecticut June 2004	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Employee Benefit - Defined Benefit	FS330	\$ 143	\$ 193	\$ 743	\$ 555	\$ 364
Other Retirement Accounts	FS340	\$ 52	\$ 131	\$ 468	\$ 4,538	\$ 223
Corporate Trust and Agency Accounts	FS350	\$ 0	\$ 0	\$ 5	\$ 3,932	\$ 2
Investment Management Agency Accounts	FS360	\$ 17	\$ 505	\$ 2,057	\$ 57,921	\$ 1,010
Other Fiduciary Accounts	FS370	\$ 0	\$ 1	\$ 3	\$ 2	\$ 2
Custody and Safekeeping Accounts	FS380	\$ 178	\$ 93	\$ 405	\$ 59,331	\$ 199
Other Fiduciary and Related Services	FS390	\$ 68	\$ 101	\$ 466	\$ 353	\$ 235
YTD - Expenses - Fiduciary and Related Services	FS391	\$ 1,423	\$ 0	\$ 8,122	\$ 0	\$ 359
YTD - Net Losses from Fiduciary and Related Services	FS392	\$ 2	\$ 0	\$ 21	\$ 0	\$ 0
YTD - Intracompany Inc Credits for Fiduciary/Related Service	FS393	\$ 0	\$ 0	\$ 25	\$ 0	\$ 0
YTD - Income - Net Fiduciary and Related Services Income	FS35	\$ 1,999	\$ 3,071	\$ 4,189	\$ 326,891	\$ 5,681
FIDUCIARY MEMORANDA						
Managed Assets in Personal Trust and Agency Accounts - Total	FS40	\$ 218,890	\$ 218,667	\$ 672,010	\$ 219,953	\$ 217,286
Non-Interest-Bearing Deposits	FS410	\$ 43	\$ 74	\$ 616	\$ 30	\$ 493
Interest-Bearing Deposits	FS415	\$ 18,547	\$ 19,304	\$ 16,470	\$ 20,045	\$ 20,386
U.S. Treasury and U.S. Government Agency Obligations	FS420	\$ 1,986	\$ 2,296	\$ 22,315	\$ 2,944	\$ 2,975
State, County and Municipal Obligations	FS425	\$ 19,631	\$ 18,635	\$ 39,263	\$ 18,284	\$ 18,443
Money Market Mutual Funds	FS430	\$ 0	\$ 0	\$ 32,399	\$ 4,248	\$ 2,791
Other Short-term Obligations	FS435	\$ 45	\$ 45	\$ 45	\$ 45	\$ 45
Other Notes and Bonds	FS440	\$ 6,200	\$ 6,335	\$ 36,909	\$ 6,466	\$ 6,810
Common and Preferred Stock	FS445	\$ 160,277	\$ 160,606	\$ 497,803	\$ 153,720	\$ 150,282
Real Estate Mortgages	FS450	\$ 481	\$ 647	\$ 1,099	\$ 765	\$ 782
Real Estate	FS455	\$ 4,859	\$ 4,021	\$ 12,107	\$ 4,462	\$ 4,480
Miscellaneous Assets	FS460	\$ 6,821	\$ 6,704	\$ 12,984	\$ 8,944	\$ 9,799
Corporate Trust and Agency Accounts - No. of Issues - Total	SUB6300	0	0	0	0	0
Corporate and Municipal Trusteeships	FS510	0	0	0	0	0
Transfer Agent/Registrar/Paying Agent/Other Corp Agency	FS520	0	0	0	0	0
Corp Trust/Agency Accts - Amt Outst - Corp/Muni Trusteeships	FS515	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Number of Funds - Total Collective Investment Funds	FS60	0	0	0	0	0
Domestic Equity	FS610	0	0	0	0	0

Office of Thrift Supervision Financial Reporting System Run Date: August 23, 2004, 9:02 AM	TFR Industry Aggregate Report 93009 - OTS-Regulated: Connecticut June 2004	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule FS --- Fiduciary and Related Services		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
International/Global Equity	FS620	0	0	0	0	0
Stock/Bond Blend	FS630	0	0	0	0	0
Taxable Bond	FS640	0	0	0	0	0
Municipal Bond	FS650	0	0	0	0	0
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	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Domestic Equity	FS615	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
International/Global Equity	FS625	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Stock/Bond Blend	FS635	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Taxable Bond	FS645	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Municipal Bond	FS655	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Short-Term Investments/Money Market	FS665	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Specialty/Other	FS675	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
FIDUCIARY SETTLEMENTS, SURCHARGES & OTHER LOSSES (CALENDAR YTD)						
Managed Accts - Total Fid Settlements/Surcharges/Otr Losses	FS70	\$ 0	\$ 0	\$ 21	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS710	\$ 0	\$ 0	\$ 21	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS720	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS730	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS740	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Nonmanaged Accts - Tot Fid Settlements/Surcharges/Otr Losses	FS71	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS711	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS721	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS731	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS741	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Total Fid Settlements/Surcharges/Otr Losses - Recoveries	FS72	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Personal Trust and Agency Accounts	FS712	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Retirement-Related Trust and Agency Accounts	FS722	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Investment Management Agency Accounts	FS732	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other Fiduciary Accounts and Related Services	FS742	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Schedule CCR --- Consolidated Capital Requirement		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
TIER 1 (CORE) CAPITAL REQUIREMENT						

Office of Thrift Supervision Financial Reporting System Run Date: August 23, 2004, 9:02 AM	TFR Industry Aggregate Report 93009 - OTS-Regulated: Connecticut June 2004	Frozen Aggregated Data (\$Thousands)
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***** PUBLIC *****

Schedule CCR --- Consolidated Capital Requirement		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Equity Capital (SC80)	CCR100	\$ 112,753	\$ 1,389,810	\$ 1,319,213	\$ 1,259,753	\$ 1,268,222
Equity Capital Deductions - Total	SUB1631	\$ 2,160	\$ 268,046	N/A	N/A	N/A
Investments in and Advances to "Nonincludable" Subsidiaries	CCR105	\$ 0	\$ 2,345	\$ 2,234	\$ 2,222	\$ 2,103
Goodwill and Certain Other Intangible Assets	CCR115	\$ 2,121	\$ 265,663	\$ 266,260	\$ 248,479	\$ 251,551
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR133	\$ 39	\$ 38	\$ 38	\$ 34	\$ 31
Other	CCR134	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Equity Capital Additions - Total	SUB1641	\$ 4,330	\$- 28,017	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR180	\$ 4,330	\$- 28,017	\$- 5,701	\$- 20,026	\$- 47,463
Qualifying Intangible Assets	CCR185	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Minority Int in Includable Consol Subs Incl REIT Pref Stk	CCR190	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR195	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 1 (Core) Capital	CCR20	\$ 114,923	\$ 1,093,747	\$ 1,044,980	\$ 988,992	\$ 967,074
Total Assets (SC60)	CCR205	\$ 898,919	\$ 15,824,288	\$ 15,227,563	\$ 15,262,692	\$ 15,048,289
Asset Deductions - Total	SUB1651	\$ 2,160	\$ 275,283	N/A	N/A	N/A
Assets of "Nonincludable" Subsidiaries	CCR260	\$ 0	\$ 2,345	\$ 2,234	\$ 2,222	\$ 2,103
Goodwill and Certain Other Intangible Assets	CCR265	\$ 2,121	\$ 272,900	\$ 274,151	\$ 257,023	\$ 260,759
Disallowed Servicing/Deferd Tax/Resid Interests/Othr Assets	CCR270	\$ 39	\$ 38	\$ 38	\$ 34	\$ 31
Other	CCR275	\$ 0	\$ 0	N/A	N/A	N/A
Asset Additions - Total	SUB1661	\$ 5,794	\$- 43,872	N/A	N/A	N/A
Accum Losses (Gains) on AFS Secs/CF Hedges, Net of Taxes	CCR280	\$ 5,794	\$- 43,872	\$- 6,984	\$- 31,072	\$- 76,610
Qualifying Intangible Assets	CCR285	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Other	CCR290	\$ 0	\$ 0	N/A	N/A	N/A
Adjusted Total Assets	CCR25	\$ 902,553	\$ 15,505,133	\$ 14,944,156	\$ 14,972,341	\$ 14,708,786
Tier 1 (Core) Capital Requirement (CCR25*4%)	CCR27	\$ 33,894	\$ 618,002	\$ 595,640	\$ 596,769	\$ 586,160
TOTAL RISK-BASED CAPITAL REQUIREMENT						
Tier 1 (Core) Capital	CCR30	\$ 114,923	\$ 1,093,747	\$ 1,044,980	\$ 988,992	\$ 967,074
Tier 2 Capital - Unrealized Gains on AFS Equity Securities	CCR302	\$ 68	\$ 154	\$ 127	\$ 110	\$ 138
Tier 2 Capital - Qualifying Sub Debt & Redeem Preferred Stock	CCR310	\$ 0	\$ 200,000	\$ 200,000	\$ 200,000	\$ 200,000
Tier 2 Capital - Other Equity Instruments	CCR340	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0

Office of Thrift Supervision Financial Reporting System Run Date: August 23, 2004, 9:02 AM	TFR Industry Aggregate Report 93009 - OTS-Regulated: Connecticut June 2004	Frozen Aggregated Data (\$Thousands)
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Schedule CCR --- Consolidated Capital Requirement		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
Tier 2 Capital - Allowances for Loan and Lease Losses	CCR350	\$ 4,294	\$ 125,282	\$ 122,570	\$ 117,722	\$ 119,512
Tier 2 Capital - Other	CCR355	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Tier 2 (Supplementary) Capital	CCR33	\$ 4,362	\$ 325,436	\$ 322,697	\$ 317,832	\$ 319,650
Allowable Tier 2 (Supplementary) Capital	CCR35	\$ 4,362	\$ 325,436	\$ 322,697	\$ 317,832	\$ 319,650
Equity Investments & Other Assets Required to be Deducted	CCR370	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Deduction for Low-Level Recourse and Residual Interests	CCR375	\$ 525	\$ 401	\$ 381	\$ 364	\$ 285
Total Risk-Based Capital	CCR39	\$ 118,760	\$ 1,418,782	\$ 1,367,296	\$ 1,306,460	\$ 1,286,439
0% R/W Category - Cash	CCR400	\$ 4,701	\$ 48,619	\$ 59,591	\$ 50,906	\$ 49,708
0% R/W Category - Securities Backed by U.S. Government	CCR405	\$ 31,389	\$ 37,192	\$ 41,434	\$ 39,942	\$ 40,758
0% R/W Category - Notes/Oblig of FDIC, Incl Covered Assets	CCR409	\$ 100	\$ 391	\$ 100	\$ 100	\$ 100
0% R/W Category - Other	CCR415	\$ 13,715	\$ 35,507	\$ 33,970	\$ 30,392	\$ 32,652
0% R/W Category - Assets Total	CCR420	\$ 49,905	\$ 121,709	\$ 135,095	\$ 121,340	\$ 123,218
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	\$ 155,506	\$ 3,981,465	\$ 3,791,058	\$ 3,401,913	\$ 3,899,947
20% R/W Category - Claims on FHLBs	CCR435	\$ 77,092	\$ 215,527	\$ 193,922	\$ 259,053	\$ 199,783
20% R/W Category - General Obligations of State/Local Govts	CCR440	\$ 30,401	\$ 196,523	\$ 164,340	\$ 122,906	\$ 105,791
20% R/W Category - Claims on Domestic Depository Inst	CCR445	\$ 79,567	\$ 336,219	\$ 299,982	\$ 269,213	\$ 279,035
20% R/W Category - Other	CCR450	\$ 39,816	\$ 155,585	\$ 205,260	\$ 398,725	\$ 178,017
20% R/W Category - Assets Total	CCR455	\$ 382,382	\$ 4,885,319	\$ 4,654,562	\$ 4,451,810	\$ 4,662,573
20% Risk-Weight Total for R/B Capital (CCR455x20%)	CCR45	\$ 76,477	\$ 977,063	\$ 930,912	\$ 890,361	\$ 932,515
50% R/W Category - Qualifying Single-Fam Residential Mtges	CCR460	\$ 233,093	\$ 5,190,355	\$ 5,203,295	\$ 5,388,864	\$ 5,226,212
50% R/W Category - Qualifying Multifamily Residential Mtges	CCR465	\$ 12,871	\$ 9,095	\$ 7,005	\$ 8,846	\$ 6,602
50% R/W Category - Mtge/Asset-Backed Secs Elig for 50% R/W	CCR470	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
50% R/W Category - State & Local Revenue Bonds	CCR475	\$ 3,435	\$ 35,770	\$ 27,232	\$ 31,572	\$ 28,169
50% R/W Category - Other	CCR480	\$ 533	\$ 2,762	\$ 1,823	\$ 2,947	\$ 2,642
50% R/W Category - Assets Total	CCR485	\$ 249,932	\$ 5,237,982	\$ 5,239,355	\$ 5,432,229	\$ 5,263,625
50% Risk-Weight Total for R/B Capital (CCR485 x 50%)	CCR50	\$ 124,967	\$ 2,618,992	\$ 2,619,678	\$ 2,716,114	\$ 2,631,811
100% R/W Category - Secs at 100% w/Ratings-Based Approach	CCR501	\$ 0	\$ 0	N/A	N/A	N/A

Office of Thrift Supervision Financial Reporting System Run Date: August 23, 2004, 9:02 AM	TFR Industry Aggregate Report 93009 - OTS-Regulated: Connecticut June 2004	Frozen Aggregated Data (\$Thousands)
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Schedule CCR --- Consolidated Capital Requirement		Jun 2004	Mar 2004	Dec 2003	Sep 2003	Jun 2003
Description	Line Item	Value	Value	Value	Value	Value
100% R/W Category - All Other Assets	CCR506	\$ 248,936	\$ 6,970,265	N/A	N/A	N/A
100% R/W Category - Assets Total	CCR510	\$ 248,936	\$ 6,970,265	\$ 6,508,679	\$ 6,490,780	\$ 6,189,231
100% Risk-Weight Total for R/B Capital (CCR510x100%)	CCR55	\$ 248,936	\$ 6,970,265	\$ 6,508,679	\$ 6,490,780	\$ 6,189,231
Amt of Low-Level Recourse & Resid Ints Bef Risk-Weighting	CCR605	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
R/W Assets for Low-Level Recourse/Resid Ints(CCR605x12.5)	CCR62	\$ 0	\$ 0	\$ 0	\$ 0	\$ 0
Assets to Risk-Weight	CCR64	\$ 931,155	\$ 17,215,275	\$ 16,537,691	\$ 16,496,159	\$ 16,238,647
Subtotal Risk-Weighted Assets	CCR75	\$ 450,378	\$ 10,566,320	\$ 10,059,271	\$ 10,097,256	\$ 9,753,560
Excess Allowances for Loan and Lease Losses	CCR530	\$ 102	\$ 147	\$ 100	\$ 215	\$ 200
Total Risk-Weighted Assets	CCR78	\$ 450,276	\$ 10,566,173	\$ 10,059,171	\$ 10,097,041	\$ 9,753,360
Total Risk-Based Capital Requirement (CCR78 x 8%)	CCR80	\$ 36,023	\$ 845,294	\$ 804,732	\$ 807,763	\$ 780,270
CAPITAL & PROMPT CORRECTIVE ACTION RATIOS						
Tier 1 (Core) Capital Ratio	CCR810	12.73%	7.05%	6.99%	6.61%	6.57%
Total Risk-Based Capital Ratio	CCR820	26.37%	13.43%	13.59%	12.94%	13.19%
Tier 1 Risk-Based Capital Ratio	CCR830	25.41%	10.35%	10.38%	9.79%	9.91%
Tangible Equity Ratio	CCR840	12.73%	7.05%	6.99%	6.61%	6.57%

*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.